

Youth Financial Capabilities Development Project

Terms of Reference

Endline Study



CARE Egypt Foundation

Care Egypt Foundation for Development is a civil institution registered in the Central Administration of Associations at the Ministry of Social Solidarity with the number “833 for the year 2018” and its address is 5 Asmaa Fahmy Street - Fifth Floor (Plot No. 1 - Square Y) Qesm 1st Nasser City, Cairo, Egypt, and that the institution is subject to the provisions of the law regulating the practice of civil work No. 149 of 2019.

CARE Egypt Foundation for Development is building on the legacy and expertise of CARE International in Egypt since 1954, by designing, implementing and managing development programs and projects aimed at helping the neediest communities in Egypt, by building strategic partnerships with the government sector, the private sector and the private sector, to help in Meeting the basic needs and improving the quality and standard of life in a sustainable manner and consistent with the culture, reality and the local and national context.

The Foundation focuses its interventions and designs its programs in the areas of economic and social empowerment of Egyptian women, developing and improving the educational environment, supporting the agricultural sector, especially small farmers, improving government performance and supporting confidence-building processes among development partners through the application of tools and methodologies for governance and social accountability, through investing energies and ideas And adopt initiatives that are in line with the development and improvement of the economic and living conditions of these communities to deal with addressing the root causes of poverty.

The Foundation is also committed to strengthening the role of the local civil society by including it as a partner in all the Foundation's projects in a manner that ensures building its capabilities and enabling it to play the developmental role required in the government's sectoral and geographical development plans and programs.

The Foundation works on extracting the most important international experiences in all areas of development, and presenting them in the local and national contexts, in addition to working to shed light and disseminate local experiences at the global level, in order to benefit from global experiences and present Egyptian development models to interested and actors at the global level.

Education Program

The objective of the Education program is to create opportunities for children, living in poverty in Egypt from 6-18 years, to enjoy their right to quality education and become empowered citizens in their communities with increased opportunities to realize their full potential and rights.

Barriers preventing the realization of this objective are many and are multi-faceted. Thus, the program adopts a multi-dimensional strategy that aims to tackle a multitude of factors contributing to the weakening of educational services in Egypt. It is believed that when improved household incomes, increased students' exercise of leadership in households and communities, and access of all children to quality basic education opportunities are achieved together; simultaneously with changed norms, attitudes and behavior and effective policy regulation; the program objective will be achieved.

The program seeks to directly influence the quality of education provided by the schools through building the capacity of school staff (teachers, social workers, school administration, etc.), activating structures/mechanisms (board of trustees, student unions, teacher training units, child protection committees, etc.) that can guarantee sustainability of the interventions, improving the physical environment of schools (through renovation), engaging the community and other stakeholders in education (local NGOs, government partners, etc.), and supporting policy-makers in replicating successful models across the nation along with advocacy for policy change when relevant.

Project Brief:

The purpose of Youth Financial Capabilities Development project is to develop young women and men financial capabilities and resilience to withstand changing life events; by improving knowledge on financial management, planning and saving; providing high quality educational services on financial education; improved prospect for employment through job creation opportunities (self-employment, entrepreneurship). The project targets young women and young men in Greater Cairo to serve youth and increase their financial preparedness as they transition from education or under/unemployment into training and from training to work or entrepreneurship. The project has overall objective, outputs and expected outcomes outlined below:

Overall objective:

Contribute to the development of young women and men financial capabilities and resilience to withstand changing life events in greater Cairo.

Project outcomes:

- Improved entrepreneurship skills among young men and women in technical schools and Financial and Non-Financial Services: This output aims to enhance the quality training on Entrepreneurship; continue supporting young women and men in technical schools who receive entrepreneurship training beyond the training modules by offering mentoring and coaching services, networking opportunities and access to financial grants through business plan competition.
- Increased opportunities for Young Men and Women in 4 Technical Schools in Cairo to gain financial skills and practice it inside schools: This output aims to activate the resolution 302/2007 which provide opportunities for youth to be involved in school projects to gain and practice financial skills
- Strengthened Financial Capacity of young men and women to form Village Savings and Loan Association groups: This output aims to support the formulation of 40 VSLA groups and enhancing their financial capabilities and skills through youth centers.

The financial capabilities beneficiaries' table:

Deliver financial capability education to people in our communities	How many of the direct beneficiaries in each age group are experiencing each of the below issues?	
	Teenage (13 to 17 years) direct beneficiaries:	Adults (18 to 50 years) direct beneficiaries:
People who are living in the now and not financially planning ahead	448	1600
People who are new to managing money online/digitally	448	1600
People who have not been exposed to managing their own money	448	1600
People who lack knowledge on how to manage their money	448	1600
People who are struggling to manage their money day to day	448	800
People who are about to transition to living independently and managing their money for the first time	448	800
Children or teenagers who need to increase their levels of financial capability	448	0
People who have limited resources to protect them from an income shock	448	1600

Objective of the Assignment:

CARE Egypt is seeking the services of a professional consultant in the field of monitoring and evaluation for an assignment with the objective of conducting an endline study for the project. This study will act as a guiding document to all M&E activities for the rest of the project and will be a reference document as to which any further analyses will be compared.

Main Objectives of the endline:

- Assess the internal and external factors that may affect the project.
- To generate recommendations to be used while implementing the activities of the project
- To measure the endline values of the indicators placed for the project's overall objective and the below mentioned outcomes.
- Setting of selection criteria of the various target groups: (young men and women – Students from Technical Schools - administrative staff in youth centers - teachers from technical education schools - facilitators/volunteers from partner NGOs).
- Determining the vocational departments that are most willing to work with target group within the technical education schools, bearing in mind the extent to which they are accepted by the labor market and capable of producing/creating project ideas for entrepreneurship later.
- Develop criteria or indicators that show the extent to which the target groups benefit from the project's activities

Scope of work:

Below is the list of indicators intended to be measured by the endline study (all disaggregated by gender, nationality, age, location and disability if existed). Additionally, the endline study will aim to answer the following questions under each objective/ outcome/ indicator:

Overall Objective: Contribute to the development of young women and men financial capabilities and resilience to withstand changing life events in greater Cairo

Ind 1: % of students with improved learning outcomes.

Ind 2: # and % of women who are active users of financial services (disaggregated by informal and formal services).

Objective1: Improved Access of young men and women to Job Creation Opportunities (Entrepreneurship) through enhanced access to Entrepreneurship Education.

Objective 2: Improved Financial Capability of Young Men and Women

Ind.: % of young women and men who report increased resilience to financial shocks

Ind.: % of young women and men who report better capabilities at managing their money

Outcome 1: The access of young men and women to Job creation Opportunities (Entrepreneurship) is improved.

Ind.: % of young men and women who reported improved access to entrepreneurship opportunities.

Outcome 2: The Financial Capacity of Young Men and Women in Schools Cooperatives is improved

Ind.: % of young men and women who report that they now have the skills to manage their money day to day

Outcome 3: The Financial Capacity of young men and women to form Village Savings and Loan Association groups is Strengthened

Ind.: % of Young men and women who reported strengthened capacity in forming and managing VSLA groups

Methodology:

The consultant will be requested to use a mixed-methods approach in addressing aforementioned questions. Additionally, research tools will be designed and selected with the project team. All questions will reflect indicators in the project's M&E system. These indicators, which all have proposed tools and means of verification for measurement are gender sensitive and disaggregated by gender, nationality, age and location.

Upon starting the assignment, the Consultant will receive all M&E documents to the project (logical framework, M&E plan, etc.), as well as the project description document.

Deliverables:

- Meet with the project's Manager, and the monitoring and evaluation officer to further discuss and agree on the methodology and approach proposed by the evaluator in his/her proposal, collect needed information on the project, and set a time plan including milestones and reporting management with the consultant.
- Review the project's documents including the proposal and the logical framework;
- Implement thorough desk review and combine analytically all the gathered information, and submit a work plan.
- Develop data collection tools. Tools will be reviewed and must be approved by CARE before fieldwork.
- Provide and train a team of enumerators on the implementation of the tools.
- Plan and coordinate field visits with the assistance of the project team for applying the tools and meeting with relevant recipients
- Inception Report: The inception report will be delivered to CARE after the initial meeting and desk review have taken place. The report should include the objectives of the evaluation, a detailed plan of how the evaluation will be carried out describing research methodology, qualitative and quantitative survey, proposed guiding questions for semi-structured interviews, focus group discussion or other approaches, and proposing the draft data collection questionnaires. The inception report should also provide a clear matrix of roles and responsibilities indicating the persons involved in the evaluation and their roles, the key internal and external stakeholders to be involved, a detailed work plan and timeline including the number of days and persons involved. It should also summarize the preliminary findings and any preliminary hypotheses resulting from the desk review and

explain the process for obtaining the participants' consent and any necessary government permissions. A detailed work plan and data quality assessment should be annexed to the report. The main text of the inception report should not exceed 10 pages. The inception report as well as all the suggested tools should be delivered in Arabic & English.

- Analyze results of the research
- Draft the endline line study and submit an initial draft
- Incorporate comments, new information, clarifications and additional inputs received upon agreeing to feedback
- Submit a complete final draft to CARE in addition to a short guidance note on how to use the data collection tools, and design a PPT that summarizes the whole process and results as well as conduct the presentation to CARE Egypt staff.
- Final deliverable must be in Arabic and English.
- All original datasets/ raw data and questionnaires used must be handed to CARE by the end of the assignment. For any use of the produced materials/reports/documents, other than for the purpose of the project and CARE, the consultant must receive a formal approval from CARE in writing.

Consultant's Qualifications:

Technical Requirements

- Strong knowledge of VSLAs, Vocational Education, Entrepreneurship, the education sector, and monitoring and evaluation tools.
- Master's Degree (or equivalent experience) in international development field and/or research fields
- Working experience with international organizations
- Demonstrated writing and oral communication skills
- Ability to establish priorities in a time-sensitive environment, and meet deadlines with strong attention to detail and quality
- Specific expertise in research and monitoring and evaluation in Egypt

Competencies Required

1. Situation Awareness

- Be familiar with existing relevant sectoral programming in the country and/or region
- Be aware of context, humanitarian situation and cultural practices in target communities

2. Design and Writing

- Work collaboratively within tight time constraints
- Identify information gaps blocking the completion of the research and secure the necessary information to complete.

3. Key Internal Contacts

- Women's Rights and Education Program Teams.

4. Reporting lines

- Reports to Initiative Manager.

Core Competencies

- People Skills: Ability to work independently and as a team player who demonstrates leadership skills.

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- **Communication Skills:** Well developed written and oral communication skills. Able to communicate clearly and sensitively with internal and external stakeholders as a representative of CARE. This includes effective negotiation and representation skills.
 - **Integrity:** Works with trustworthiness and integrity and has a clear commitment to CARE's core values and humanitarian principles.
 - **Resilience/Adaptability and flexibility:** Ability to operate effectively under extreme circumstances including stress, high security risks and harsh living conditions. Works and lives with a flexible, adaptable and resilient manner.
 - **Awareness and sensitivity of self and others:** Demonstrates awareness and sensitivity to gender and diversity. Have experience and the ability to live and work in diverse cultural contexts in a culturally appropriate manner. Has a capacity to make accurate self-assessment particularly in high stress and high security contexts.
 - **Work style:** Is well planned and organized even within a fluid working environment and has a capacity for initiative and decision making with competent analytical and problem solving skills.
 - **Knowledge and skills:** knowledge of CARE policies and procedures, Sphere and the Red Cross/ NGO Code of Conduct. Requires general finance, administration, information management and telecommunication skills and proficiency in information technology/ computer skills.

Consultancy Level of Effort

A total of 15 working days is foreseen for this assignment including preparation and reports.

Execution of Assignment:

Consultancy start and end date: From 1 March 2024 to 15 March 2024

Coordination and Reporting:

The Consultant will report on progress to the Initiative Manager of the action, who shall within 7 working days of receipt notify the Consultant of its decision concerning the documents or reports received, giving reasons should s/he reject the reports or documents, or request amendments.

Conditions of Implementation:

Interested applicants should submit the following documents in their offers:

1. **Technical Proposal.**
 - i. A brief statement in understanding of the assignment, and general approach to it.
 - ii. A brief description of the methodology proposed to be used in the assignment, including data analysis techniques for surveys and focus group discussions.
 - iii. A capabilities statement of the consultant organization and/or brief description of relevant (similar) consultancies that would qualify for this assignment. This statement should be included as a separate annex, in addition to the five-page proposal.
 - iv. A work sample of a previous evaluation assignment with a similar scope
 - v. Consultant CV
 - vi. It should indicate a complete list of deliverables and a proposed time-frame.
2. **Financial Proposal:** The financial proposal should include a breakdown of the cost elements to assist in determining the rationale of the given rates. CARE will withhold applicable taxes and deposit the funds with the applicable for tax authorities under this agreement

The evaluation will be based on the following criteria according to the submitted documents:

<u>Evaluation type</u>	<u>Percentage</u>
Qualifications	10%
Service proposed (Methodology of work and expected results)	35%
Experience (CV/ profile should be included)	20%
Timeframe & commitment	10%
Financial Evaluation	25%

P.S. applications rated less than 40% in the technical evaluation will be excluded.

Payment Schedule:

All payment should be linked with deliverables.