Terms of Reference
External Evaluation AUXFIN Burundi
AUXFIN, September 2023

## 1. Context

Context of evaluation

AUXFIN delivers financial, value chain and community development solutions that are accessible to all, including vulnerable populations with low literacy and numeracy skills, limited access to the internet, no- or low access to electricity, and limited experience with mobile and other technologies.

AUXFIN Burundi was founded in 2016 and developed by setting G50 groups, which consists of grouping 50 nearby households, and connecting them to various services accessible in the platform called UMVA (Universal Methods of Value Access). In 2019, the Embassy of the Netherlands (EKN) and AUXFIN signed a contribution agreement to expand the activities of AUXFIN Burundi. In November 2019, the project '**G50/UMVA expansion**' undertook the expansion of G50 groups and the development of new solutions through the UVMA platform to facilitate access to more information and services for rural farmers in the G50 groups. In October 2020, this contract was expanded with the 'Amendment G50/UMVA expansion'. In November 2021 the 'Second Amendment G50/UMVA expansion' was signed. A Midterm External Evaluation (MTR) was conducted in 2022 to evaluate the intermediate progress of these projects, which report was submitted in August 2022.

The objective of the **External Evaluation** is to establish the results of the activities carried out by AUXFIN Burundi under the contract and Amendments of 'G50/UMVA expansion', from 1-11-2019 to 31-10-2023, as well as related activities and provide recommendations for the next steps.

Background of AUXFIN, the UMVA platform and the G50 approach

The mission of AUXFIN is: 'Financial and Social Inclusion for All'. For its fulfillment, AUXFIN delivers financial, value chain and community development solutions to all. Including vulnerable populations, refugees, smallholder farmers, micro entrepreneurs, with low literacy and numeracy skills, limited access to the internet, no- or low access to electricity, and limited experience with mobile and other technologies. Recognizing that some participants may require additional assistance, AUXFIN builds value networks of people organized in groups around a tablet and assisted by trained agents to make sure our technologies are well understood and used. These networks are developed through the so-called 'G50 approach'. Delivering solutions that offer an appropriate balance between accessibility for all users, while still offering efficiency and transparency gains, is our daily challenge. Several types of organizations can use the platform, leading to fast and scalable installations and a large user base. The many transactions result in 'big data' that can potentially be used as basic input for development plans of the government and NGOs.
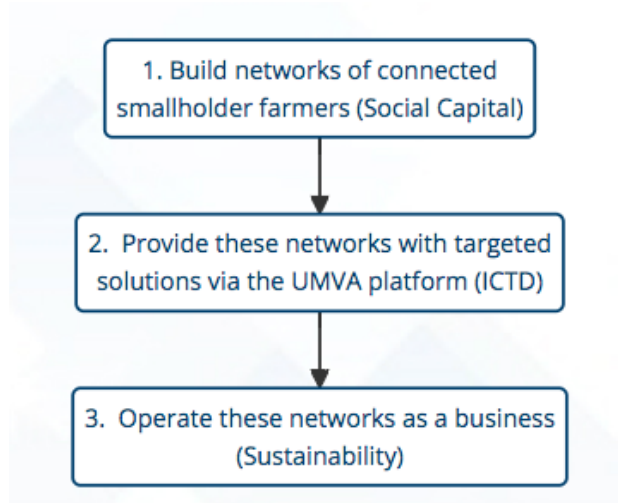
Our digital services are integrated in a single service platform, called the UMVA platform, enabling the efficient combination and sharing of data between different stakeholders, while respecting banking and privacy laws. The platform enriches data from the field with satellite, weather, climate and agronomic information using analytical tools, such as predictive analytics, crop modeling and blockchain-like approaches to provide the right information to the right stakeholders in the ecosystem (farmers, MFIs, suppliers, government, and off-takers).

Our financial and value chain solutions are hosted in the UMVA platform and community activation program (CAP).

UMVA (Universal Method of Value Access) is a set of interconnected solutions that forms the backbone of our financial and value chain solutions. These solutions consist of:
- UMVA CLIENT, the e-banking solution for members
- UMVA BANK, the core banking solution in the cloud
- UMVA LOCAL, the banking solution for locations without internet
- UMVA AGENT, the solution for the last mile for ensuring access to finance
- REG REP, the registration solution for cooperatives, schools, and hospitals
- UMVA COOP, the core management solution for cooperatives
- GEO UMVA, the geographic database solution
- JEANNE, a chatbot for last mile communication

The **Community Activation Platform (CAP)** is a set of community development tools organized along 6 thematic pillars: 1) finance, 2) work and income, 3) health, 4) governance, 5) social and 6) education. These solutions consist of:
- Resource Mapping app, a community development solution
- AgriCoach, digital training application on agriculture
- HealthCoach, digital training application on health
- NutritionCoach, digital training application on nutrition
- FinanceCoach, digital training application on finance
- SSR-Coach, digital training application on sexual health and rights

The G50 approach combines financial and social inclusion activities in networks. In our experience sustainability is more secured by combining these two areas of intervention. It is an effective way to fight poverty in a sustainable way. It consists of groupings of at most 50 households (G50s), all neighbors from the same neighborhood, in order to access the different services through the tablet. The approach aims to improve the living conditions of households through social and financial inclusion. It is an all-inclusive approach, meaning that all members of a certain community are connected to the networks. The G50 groups include people of different levels and backgrounds without any distinction. This contributes to strengthening the social bonds between members who exchange and organize themselves to solve and overcome the difficulties they face.

2. Objectives

The objectives of the External Evaluation are:

- Evaluate the relevance, coherence, effectiveness, efficiency, impact and sustainability (OECD criteria) of AUXFIN's G50 approach as implemented under the EKN programme.
    Hereby focusing on
        - The G50 approach: structuration of the community and activation of groups
        - Providing groups with information through eCoaches
        - Providing groups with services and inputs
- Make recommendations on how activities can be improved and identify any needed adjustments.
- Propose the next steps after the project ends. What activities can be taken to sustain AUXFIN activities in the long term and advise on how and when AUXFIN can logically transit into a social business.

A list of key evaluation questions can be found in Appendix I. These questions are broadly formulated, whereby the consultant is expected to review and reformulate these questions to have questions that can feasibly be answered within the available timeframe and budget.

3. Tasks & deliverables

The consultant has the following **tasks**:
1) Present the methodology and work plan (AUXFIN will need to obtain formal approval from the Netherlands embassy)
2) Develop an information collection plan including field visits to G50 groups and interviews
3) Collection and analysis of collected data
4) Present the 1st draft report to AUXFIN Burundi.
5) Integrate AUXFIN observations and share a near to final report (2nd draft) with AUXFIN, to be shared with EKN by AUXFIN.
6) Organize an (online) workshop to present the results to AUXFIN and EKN
7) Integrate the final observations and comments received.
8) Send the final report to AUXFIN Burundi in hard and electronic copy

The consultant has the following **deliverables**:
1) The methodological note and a workplan: these will explain the study approach, the evaluation methodology, the field work, the data analysis and drafting. It includes the assessment tools (questionnaires, interview guides, etc.). This document will be examined and validated by AUXFIN.
2) The draft report (in two stages): this will present the results of the evaluation in accordance with the expected results of the evaluation described in these terms of reference.
3) The final report: this will take into account the opinions, comments and corrections provided by AUXFIN and EKN. The final report will be submitted in duplicate in hard copy and in electronic format.

4. Methodology

Collaboration with local counterpart
The consultant is requested to work in close collaboration with a local counterpart of Burundian nationality. This counterpart should be experienced in the development sector as well as the private sector.

Execution period:
- October 2023: The preparatory phase
  Understanding the mandate; the defining by mutual agreement of the work plan, the documentary review as well as the finalizing of the methodology.
- November 2023 - January 2024: Data collection and analysis phase.
  Data collection (field visits, surveys, interviews, etc.) and analysis phase (analysis of the data collected), as well as the drafting of the draft evaluation report.
- 1st February 2024: 1st draft report
- 1st March 2024: 2nd draft report
- 15th March 2024: final report

Geographical scope
The program covers ten provinces in Burundi (Bujumbura Rural, Bubanza, Cibitoke, Gitega, Karusi, Kayanza, Kirundo, Muyinga, Makamba, Rumonge). The evaluation will focus on a limited number of provinces: Cibitoke, Gitega, Karusi and Makamba.

Method
In carrying out this evaluation, the evaluator will use different methods that (s)he will develop in the technical offer including in particular the documentary review, interview, etc. In order to enrich the analysis, the consultant will have to triangulate the available data from multiple sources, which will allow to draw conclusions based on the evidence. The evaluator will collaborate with AUXFIN staff to receive and understand data from the UMVA platform.

5. Required skills and experience

Fundamental values
- Responsibility, integrity, and professionalism
- Impartiality and neutrality
- Ability to operate within the rules and regulations of the organization
- Commitment to continuous learning and knowledge sharing
- Ability and skills to manage a large volume of work in an efficient manner and the ability to work under pressure with deadlines
- Demonstrate interpersonal skills, good oral and written communication skills including the ability to write clear and concise reports

Functional skills
- Excellent evaluation skills of programs, public or private institutions and strategic documents
- Have excellent writing, analysis, and synthesis skills
- A perfect command of English and French, and a command of Kirundi is an advantage

Experiences:
- Have a good knowledge in the field of financial and social inclusion in rural environments
- Have a good knowledge of ICT and the digital solutions (agtech, fintech) in a rural environment
- Demonstrate solid experience in evaluating projects executed by the private sector
- Have a good knowledge in conducting external evaluations
- Have a good command of quantitative and qualitative evaluation and analysis tools

6. Remuneration

Applicants should indicate the total amount they wish to receive for carrying out the consultation, including the fees and expenses of travel and accommodation for the field visits. This amount will be negotiated according to the qualification and experience of the candidate.

7. Application procedure

To submit a proposal, please send an email to yannick.chokola@auxfin.com and christine.zihindula@auxfin.com by October 10th, 2023.

The proposal should include:
- Details about the evaluator's experiences in line with the requirements
- Details about the evaluator's knowledge in line with the requirements
- An explanation of the evaluator's approach and the type of evaluation tools that the evaluator anticipates employing to address this ToR.

- An explanation of the evaluation plan that addresses the scope described above, including a description of activities, a proposed schedule for completion and a breakdown of the costs associated with the evaluation.

For any queries, please send an email to yannick.chokola@auxfin.com and christine.zihindula@auxfin.com.

Appendix I: Key evaluation questions

The evaluation respects the six OECD criteria for evaluating interventions: relevance, coherence, effectiveness, efficiency, impact, sustainability.

Relevance
Are the provided services relevant for rural community development? Does the program address real development challenges and do so in a feasible way?

- Is the UMVA/G50 approach an appropriate method for community activation and development as compared to other structures and approaches applied in rural development? How do the various approaches, such as cooperatives, other existing structures, and associations, compare to the G50 UMVA approach when it comes to implementation?
- Are AUXFIN's e-coaches relevant for rural community development as compared to other ways applied to provide information?
- Are the topics dealt with by the e-coaches relevant for the needs and aspirations of rural communities with regard to their livelihoods and living conditions?
- Are the input services (fertilizers, seeds, etc.) and financial services provided benefitting the rural population to improve life conditions?

Effectiveness
Has the program obtained the results that were envisaged?

- Have rural communities been effectively reached through G50 groups and the UMVA platform? Are the G50 groups present and active?
- Have the G50 groups been effectively trained and coached in using the ecoaches and the other services?
- Are the eCoaches and service applications understandable to, and manageable by, the G50 groups?
- Do G50 groups actively use the coaches and the services?
- Do all members of the G50 groups benefit from the e-coaches and services (financial services, agro inputs, etc?), including women, youth, the poor, all ethnic groups etc.?
- Did the G50 members increase their accessibility to services (fertilizers, improved seeds, etc.)?

Coherence
Is the G50/UMVA approach well adapted to the present context in Burundi?

- Does the G50 approach and UMVA platform fit well within the context of the present-day situation in Burundi, and the needs of the rural population in Burundi?
- Does the approach fit with government priorities and practices? If not, what are the main reasons / obstacles?
- Does the approach fit with priorities and practices of other development actors? To what extent have they been collaborating with AUXFIN? If not, what are the main reasons / obstacles?
- Does the approach fit with practices, customs and habits in rural communities? If not, what are the main reasons / obstacles.

Efficiency
(1) To what extent has the program used its resources efficiently to reach the objectives of the program? (2) How efficient is the G50/UMVA approach in general?

- Is there any impact for rural community development?
- Has the use of financial resources been efficient in the program?
- Has the use of human resources been efficient in the program?
- Have AUXFIN's activators etc. efficiently managed their time in coaching the G50 groups and facilitating services?
- Have G50 groups been able to efficiently allocate time to the various e-coaches and services available on the tablets, in line with their prioritization?

Impact
To what extent has the program improved living conditions of the rural population and reduced poverty?

- What change has occurred in the G50 groups as a result of the G50 approach, UMVA platform and activities of AUXFIN? (Have G50 members, households or subgroups been able to improve their farm production, their food security and their living conditions as a result of the information and services provided through the G50s/UMVA approach)? To what extent is the G50 approach and UMVA platform (potentially) an effective way to improve life conditions of the rural population and contribute to the reduction of poverty?
- To what extent can the impact be attributed to AUXFIN's activities? To what extent to the activities of others?
- Have there been unexpected effects of AUXFIN's activities. To what extent have they been positive or negative?

Sustainability: program results and AUXFIN as a social enterprise
To what extent can the results achieved by the program be expected to be sustainable?

- Will G50 groups and their members be able to maintain the results/benefits that they have obtained through the G50/UMVA approach? If not, what obstacles will they need to tackle?
- To what extent will G50 groups and their members be dependent on further information and services provided by AUXFIN to sustain the benefits they have obtained?

What is needed for AUXFIN t*o become a financially sustainable, social enterprise?*

- Will AUXFIN be able to generate sufficient revenues from membership fees, commissions on transactions to become financially sustainable? What would be a realistic time period to achieve this?
- What other business solutions could AUXFIN develop to generate revenues?
- How and when AUXFIN can logically transit into a social business?
- What activities can be taken to sustain AUXFIN activities in the long term?

Finally, the evaluator is requested to provide a constructive view on the question whether AUXFIN's approach could likely be implemented successfully in other countries?

Please note that the specific question listed above need not all be addressed in a similar way. That is to say that this evaluation should not repeat what was sufficiently dealt with in the midterm review. However, the evaluator should take notice of the questions and results of the midterm review as well as AUXFIN's management reaction, in order to see:

- Which questions have been sufficiently dealt with in the midterm review. This work does not need to be redone, but in the final evaluation report explicit and commented references will need to be made to the sections in the midterm review report, where these questions are dealt with;
- Which questions were addressed in the midterm review, but whose conclusions remained partial. In the evaluation an effort needs to be made to complete these conclusions. This also means that the evaluation should look at the work AUXFIN has done subsequently in response to the observations and recommendations of the MTR;
- Which questions are new because they had not been part of the terms of reference of the midterm review. These questions need to be fully addressed in the final evaluation.