

Not for Quotation, work-in-progress**TERMS OF REFERENCE****A. International Rural Microfinance Specialist (4.0 person-months, intermittent)**

1. The consultant should have a strong background in rural microfinance operations and good understanding of the Asian Development Bank's (ADB) operation. He/she should have working knowledge of microfinance operations and practices in the region. Experience in the evaluation of microfinance programs and projects using impact assessment tools (quantitative and qualitative) is required. The international rural microfinance specialist shall be responsible for the following tasks:

- (i) Carefully consider the terms of reference and prepare improvements (under the guidance of the Team Leader), if deemed necessary.
- (ii) Conduct an over-all review of ADB's microfinance operations analyzing the scale, composition, trends, and characteristics.
- (iii) Review the microfinance operations in three countries that will be included in the study.
- (iv) Compare results of the over-all review of ADB's microfinance operations with the findings of the detailed country studies.
- (v) Develop the framework and methodology for the study in coordination with the other international specialists, and integrate their inputs.
- (vi) Formulate the tools and questionnaires for the sample survey and interviews for evaluating impact of microfinance on rural households.
- (vii) Identify key issues and factors to be addressed when conducting field surveys and in-depth interviews with key informants.
- (viii) Consolidate the tools and questionnaires that will be used for the study in coordination with the inputs of the other international consultants/specialists.
- (ix) Supervise the implementation of the preparatory stage (phase 1), including field surveys and interviews with key informants, ensuring that adjustments are made to the methodology as circumstances and experience warrant.
- (x) Revise, as necessary, the methodology and tools in phase 1 in such a format that can be readily used for full implementation in other countries included in the study.
- (xi) Brief/orient the domestic consultants/field interviewers on the methodology to be used and on the proper use of the tools and questionnaire for the sample survey and field interviews.
- (xii) Oversee/supervise/review the work of the domestic microfinance specialist.
- (xiii) Oversee the processing of relevant data gathered from the field survey and in-depth interviews that will be used for analyzing the effects of microfinance on rural households.
- (xiv) Supervise the implementation of the country studies.
- (xv) Analyze the results of the survey and in-depth interviews conducted particularly for assessing the impact on rural households of ADB's microfinance operations.
- (xvi) Prepare the country studies and consolidated reports in coordination with the other international and domestic consultants integrating their inputs into these reports.

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B. International Gender Specialist (2.0 person-months)

2. The consultant should have a strong background in gender issues related to microfinance. Experience in the use of quantitative and qualitative tools (e.g., focus groups, participatory self-learning, etc.) in determining gender impact of microfinance will be necessary. The following are the specific tasks and responsibilities of the international gender specialist:

- (i) Carefully consider the terms of reference and prepare improvements (under the guidance of the Team Leader), if deemed necessary.
- (ii) Conduct a review of ADB's microfinance projects focusing on the extent these projects have incorporated or mainstreamed gender in project design.
- (iii) Provide a review using existing literature on the experiences in the region regarding the impact of microfinance on the socio-economic status of women.
- (iv) Assist the Team Leader and the study team in developing the methodology for the study particularly on determining the impact of microfinance on the economic and social status of women in countries selected for the study.
- (v) Identify the qualitative and quantitative indicators that will be used in assessing the impact of microfinance on the status of women.
- (vi) Formulate the tools and questionnaires that will be used in determining the effects of ADB's microfinance operations on women.
- (vii) Interview pertinent key informants relevant for the study.
- (viii) Develop the gender/women component of the questionnaire that will be used for the survey and in-depth interviews with women clients.
- (ix) Orient the domestic consultant/field interviewers on the proper use of the tools and questionnaire.
- (x) Oversee/supervise/review the work of the domestic gender specialist.
- (xi) Supervise the implementation of field interviews with women beneficiaries and pertinent interviews with key informants.
- (xii) Oversee the processing of relevant data gathered from the field survey and in-depth interviews that will be used for analyzing the effects of microfinance on women.
- (xiii) Analyze the results of the survey and in-depth interviews conducted particularly for assessing impact on women of ADB's microfinance operations.
- (xiv) Write a report focusing on the effects of ADB's microfinance operations on the status of women based on data gathered, results of survey, and in-depth interviews with women in countries selected for the study.
- (xv) Contribute in the preparation of the country and consolidated reports.

C. International Impact Evaluation Specialist/Econometrician (2.0 person-months)

3. The consultant should have strong background in impact evaluation of development programs/projects using surveys, statistical tools and econometric techniques. He/she must have good understanding of rural and microfinance operations. The international impact evaluation specialist/econometrician shall have the following tasks:

- (i) Carefully consider the terms of reference and prepare improvements (under the guidance of the Team Leader), if deemed necessary.
- (ii) Formulate the methodology for the estimating the impact of microfinance on rural households and status of women.
- (iii) Develop the survey design for the impact survey.
- (iv) Formulate the questionnaire that will be used for the impact survey.

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- (v) Contribute in the formulation of the framework for the study and the methodology that will be used.
- (vi) Oversee/supervise the implementation of the field survey for evaluating quantitative impact on poor households and status of women.
- (vii) Orient/brief field interviewers on the proper use of the questionnaire that will be used for the impact survey.
- (viii) Supervise the processing of data for the impact survey.
- (ix) Apply appropriate statistical and econometric tools/techniques in correcting for statistical biases associated with impact evaluation such as selectivity, attribution, and endogenous program placement.
- (x) Analyze the results of the survey.
- (xi) Write a report on the impact survey specifying the methodology used, analyzing the results, drawing out the implications of the results, among others.

D. Domestic Gender Specialist (1.5 person-months)

4. The domestic gender specialist should have strong working knowledge on women and gender equality issues in his/her own country. Experience in conducting in field surveys, in-depth interviews with women, and use of qualitative tools for assessing impact of microfinance on women are necessary. The following are the specific tasks and responsibilities of the domestic gender specialist:

- (i) Prepare a briefing note on the status of women and gender issues in the poor segments of the economy in the country.
- (ii) Prepare a briefing note on past and on-going efforts (including funding agencies other than ADB) to promote women and gender equality and the role microfinance has played in these efforts.
- (iii) Conduct/supervise (in conjunction with the domestic microfinance specialist) field surveys and in-depth interviews with women clients of microfinance using the methodology and tools developed for the study.
- (iv) Help identify and gather documents, references, and data in the country that would be needed for the study.
- (v) Determine the views and experience of microfinance institutions and their management/staff on the impact of microfinance on women.
- (vi) Determine the position of key policy makers on microfinance and women.
- (vii) Identify key factors that determine the success or failure of ADB's country microfinance operations in assisting women and propose measures to further improve performance.
- (viii) Summarize the findings and make recommendations on how to improve microfinance operations to ensure a positive impact on the economic and social status of women and high degree of women's participation.
- (ix) Assist in the processing and analysis of data gathered from the field survey, focus groups and in-depth interviews.
- (x) Assist in the preparation of the country report.

E. Domestic Microfinance Specialist (1.5 person-months)

5. The domestic microfinance specialist should have an in-depth knowledge of the issues and state of microfinance in his/her own country. Experience in the evaluation of microfinance operations/programs and familiarity with the use of quantitative and qualitative tools for

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assessing impact on clients of microfinance are required. The specific tasks and responsibilities of the domestic microfinance specialist are:

- (i) Provide a written brief on the status of microfinance in the country and the history of ADB's involvement; specifying the main agencies involved, the programs being promoted, the major donors, the role played by ADB, the key issues, and how microfinance fits into the overall financial sector.
- (ii) Identify the methodologies used in delivering microfinance services in the country with particular focus on sustainability and effectiveness.
- (iii) Prepare a brief on the programs/projects of other funding agencies that support microfinance with focus on rural poor households and women.
- (iv) Introduce the study team to key actors, informants and resource persons in the microfinance sector and assist in the interviews.
- (v) Help identify and gather documents, references and data in the country that would be needed for the study.
- (vi) Review the results of the project(s) covered by the study in the country following the methodology prepared in phase 1 and using the standard Operations Evaluation Department evaluation criteria: relevance, efficiency, effectiveness, and sustainability.
- (vii) Assess the replicability and sustainability of the project(s) especially within the overall institutional framework and in relation to the overall financial sector.
- (viii) Participate/assist in the conduct of field surveys and interviews using the tools prepared in phase 1.
- (ix) Assist in the processing and analysis of data and information gathered from field surveys, focus groups, and in-depth interviews.
- (x) Assist in identifying lessons on ADB microfinance operations in the country.
- (xi) Assist in identifying key factors which determine the success or failure of microfinance operations in the country and propose measures to further improve performance.
- (xii) Contribute to the country report.

F. Evaluation Analyst (3.0 person-months)

6. The research assistant will provide research and administrative support to the study team. He/she must have: (i) experience in assisting research work; (ii) experience in working in research projects or with agencies involved in research; (iii) excellent computer knowledge with some background on statistical analysis; and (iv) good interpersonal skills and ability to work independently and accurately. The research assistant will be based in Manila and will have the following specific tasks:

- (i) Assist in collecting relevant data and documents needed by the study team;
- (ii) Gather and process data relevant to the study, prepare tables, and charts; as may be needed.
- (iii) Assist in the processing of data for the impact survey.
- (iv) Assist in the conduct of the impact survey.
- (v) Assist in other study related activities as may be required by the study team and concerned Operations Evaluation Department staff.