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External End-line Performance and Learning Evaluation of the Informal Livelihoods Advancement Activity (Iqlaa)

Funded by the United States Government

Terms of Reference (ToR)
Expected Assignment Period: March–May 2027

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List of Acronyms and Definitions

Acronym	Definition / Description
AMELP	Activity Monitoring, Evaluation, and Learning Plan
CARM	Community Accountability Reporting Mechanism
FGD	Focus Group Discussion
HBB	Home-Based Business
KII	Key Informant Interview
MC	Mercy Corps
MSE	Micro and Small Enterprise
MSD	Market Systems Development
PQL	Program Quality and Learning
SOW	Scope of Work
ToR	Terms of Reference
USG	United States Government

Title: External End-line Performance and Learning Evaluation of the Informal Livelihoods Advancement Activity (Iqlaa)

Location: Jordan – All Governorates

About Mercy Corps

Mercy Corps is a global organization working in complex and changing environments to help people and communities build secure, productive, and resilient lives. Mercy Corps works with communities, local actors, private sector partners, public institutions, and other stakeholders to address urgent needs, strengthen systems, and expand opportunities for long-term development.
Mercy Corps has been operating in Jordan since 2003, supporting vulnerable communities, strengthening local systems, and expanding economic opportunities through humanitarian and development programming.

About Iqlaa

The Informal Livelihoods Advancement Activity (Iqlaa), funded by the United States Government, is a five-year program that started in May 2022 and aims to support Jordan's HBBs and MSEs to grow, transform, and become resilient to future challenges. Iqlaa's approach explores new ways of doing business and improving access to finance, markets, and services. It focuses on four sectors: agriculture, tourism and hospitality, manufacturing, and services, with a special focus on technology integration. The program encourages and supports the participation of all MSE-owner segments.

Through research and adaptive collaborative learning, Iqlaa has identified opportunities, incentives, and constraints that facilitate or restrict formalization and growth. Based on findings, Iqlaa implements best practices to strengthen businesses and develop an MSE-focused financial sector within a market systems development framework. Program activities are delivered with a strong localization element to respond to specific market needs and the local context. Iqlaa also leverages innovative behavioral change methodologies to facilitate long-term, sustainable changes in the MSEs ecosystem in Jordan.

Evaluation Purpose and Intended Use

Mercy Corps seeks a qualified consulting local or international firm under Geographic Code 937 to conduct an external end-line performance and learning evaluation of Iqlaa during the final phase of the Activity. The evaluation will assess Iqlaa's overall performance, contribution to intended outcomes, effectiveness of key intervention pathways, sustainability prospects, and learning for future programming.

The evaluation is intended to support Activity closeout, the development of Iqlaa's Final Report, evidence-based learning, accountability, and strategic decision-making It should generate sufficiently detailed and well-substantiated findings, supported by relevant quantitative and qualitative evidence, examples, and case illustrations, to inform the Final Report and provide practical findings and recommendations for Mercy Corps, consortium partners, the funding agency/USG, relevant Government of Jordan ministries and public institutions, and actors working in private sector development, market systems, MSE growth, access to finance, and enabling environment programming.

The evaluation should produce actionable and stakeholder-specific recommendations. Where evidence allows, recommendations should be tailored to relevant ministries or public institutions and should identify practical opportunities for policy uptake, institutionalization, scale-up, continued collaboration, or future USG-funded programming aligned with Jordan's economic development priorities and USG strategic priorities.

Evaluation Type and Overall Approach

This assignment is an **external end-line performance and learning evaluation**. It is not designed as an experimental impact evaluation and is not expected to establish strict attribution. Rather, the evaluation will apply a mixed-methods, utilization-focused, theory-informed, and contribution-oriented approach to assess performance, contribution, sustainability, and learning.

The evaluation should assess Iqlaa as an overall Activity while also examining results by outcome area, intervention modality, and selected intervention pathways. The evaluation is not expected to conduct standalone evaluations of every individual intervention. Instead, it should assess the overall contribution of Iqlaa to its intended outcomes, examine how different delivery modalities contributed to results, and conduct a limited number of purposively selected deep dives into key intervention pathways that are strategically important, innovative, high-reach, high-investment, or relevant to sustainability and systemic change.

Evaluation Objectives

The end-line evaluation will aim to:

1. Assess Iqlaa's overall end-line performance against its intended outcomes and key performance indicators, in line with the Cooperative Agreement, approved workplans, and approved Activity Monitoring, Evaluation, and Learning Plan (AMELP) and relevant Mission-approved PIRS definitions and measurement parameters.
2. Examine how and to what extent Iqlaa contributed to observed changes among supported MSEs, HBBs, market actors, consortium partners, service providers, relevant public institutions, and within relevant market systems.
3. Assess the effectiveness of Iqlaa's different intervention modalities, including direct support, consortium partner-led interventions, sub-grants and service-provider-led activities, MSD and market actor-led interventions, and public-private dialogue and other interventions supporting the enabling environment, public-private dialogue, and enabling environment work, taking into account the temporary suspension and subsequent remobilization of activities and their implications for implementation sequencing and outcome maturation.
4. Examine early signs of systemic change in MSD-related interventions, including market actor behavior change, adoption, adaptation, continuation, replication, crowding-in, changed incentives, and sustainability of supported market functions, distinguishing where feasible between changes among directly supported actors and autonomous replication, adaptation, investment, or expansion by non-supported market system actors.
5. Assess the extent to which Iqlaa-supported results, services, practices, partnerships, market linkages, platforms, or institutional changes are likely to continue beyond the Activity period.
6. Generate practical, evidence-based, and stakeholder-specific recommendations for Mercy Corps, consortium partners, the funding agency/USG, relevant ministries and public institutions, and actors working in private sector development, market systems, MSE growth, access to finance, and enabling environment programming.

Evaluation Description and Scope of Work

The evaluation should assess Iqlaa's overall performance, major achievements, limitations, contribution to intended outcomes, and lessons learned across the full Activity period. This includes assessing Iqlaa's

relevance, effectiveness, contribution, sustainability, and learning value in relation to its approved AMELP, implementation context, and intended results. As a cross-cutting implementation dimension, the evaluation should consider how the temporary suspension and subsequent remobilization influenced implementation and results momentum, intervention sequencing, delivery pace, and the time available for outcomes to mature.

Outcome-Level Analysis

The evaluation should examine Iqlaa's results across key outcome areas, including but not limited to:

- Enterprise resilience.
- Business growth.
- Employment creation or retention and, where relevant and supported by available evidence, descriptive characteristics of employment generated or retained, such as wage levels, continuity or permanence, and formalization status. Such characteristics should be treated as contextual or learning evidence rather than as a separate performance dimension against which Iqlaa is assessed.
- Market access, including access to new customer segments, geographic markets, digital channels, institutional buyers, and export markets, where relevant. Improved management practices and technologies.
- Digital enablement.
- Business linkages and access to broader value chains.
- Formalization, including the sustainability of formalization outcomes among supported MSEs/HBBs, such as whether formalized firms remain operational and compliant and, where evidence permits, whether formalization contributed to subsequent business development or growth. sustainability of formalization among Iqlaa-engaged businesses, with particular attention to firms that expressed an interest in formalization but did not proceed, as well as supported firms that did not sustain formal status. Where feasible, a limited comparative sample may be used to identify differences in constraints and enabling factors between firms that proceeded with formalization and those that did not. Interpretation should take into account the targeting and readiness considerations applied in selecting businesses for formalization support. MSEs Access to finance and system-level financial services and products.
- Multi-layered support pathways, including how combinations, sequencing, and intensity of support relate to enterprise-level outcomes.
- Where feasible and based on available data sources, the evaluation should incorporate quantitative outcome-level analysis related to economic and welfare-related changes among supported MSEs/HBBs, including business performance, employment, income or take-home pay, and selected proxy measures of household welfare. These analyses should be interpreted using a contribution-oriented approach and should not imply causal attribution.
- For business growth outcomes, the evaluation should draw primarily on existing Activity-level evidence, including annual survey and indicator data, and avoid unnecessary duplication of large-scale enterprise measurement. Targeted primary data collection should be used to deepen and independently triangulate reported growth outcomes, including, where feasible and voluntarily available, examining whether reported increases in sales translated into improved profitability and reviewing available bookkeeping, accounting, or other supporting business records for selected cases. Such review should be used for triangulation and should not constitute a new financial-reporting requirement for participating firm. The analysis should

recognize that many HBBs and informal microenterprises may not maintain formal or audited financial records and should clearly document related evidence limitations.

- Market systems constraints and changes, including shifts in market functions, actor incentives, and the availability, accessibility, uptake, quality, and sustainability of new or improved products and services, as well as evidence of how these changes contributed to improved market performance and conditions affecting MSE/HBB growth, market access, and sustainability.
- Public-private dialogue and enabling environment outcomes, including the institutionalization and continued use of Iqlaa-supported PPD mechanisms, standards, capacities, and evidence-informed dialogue processes. Where relevant and evidence allows, the evaluation should examine the uptake, follow-through, and implementation of agreed actions, recommendations, and pragmatic operational solutions emerging from these processes. The analysis should remain aligned with Iqlaa's approved PPD results framework and recognize that Iqlaa does not develop regulatory tools as direct Activity outputs. It should distinguish between observable institutionalization, implementation of operational solutions, emerging uptake, and longer-term policy or regulatory effects that may not yet have fully materialized by the end of the Activity. Awareness, knowledge, and application resulting from Iqlaa-generated communications and knowledge products targeting MSEs, including where these contributed to the uptake of new ideas, practices, opportunities, or innovations, where relevant and evidence allows and Sustainability of services, practices, partnerships, and market functions.

Intervention Modality Analysis

The evaluation should examine how different delivery arrangements and intervention approaches contributed to results. This includes, as relevant:

- Mercy Corps-led Direct support to MSEs and HBBs.
- Interventions led by sub-awardees, grantees, contractors, or specialized service providers.
- interventions delivered through sub-awardees, grantees, contractors, or specialized service providers.
- MSD and market actor-led interventions;
- Hybrid or multi-layered intervention pathways where MSEs/HBBs received more than one type of support, including the sequencing, combination, and intensity of support, and
- Policy, public-private dialogue, and other interventions supporting the enabling environment.

The evaluation should examine, where data allow, how different combinations, sequencing, and intensity of support contributed to outcomes. This includes assessing whether certain support pathways or service combinations, including, where relevant, follow-on or post-service support, were associated with stronger results for different types of MSEs/HBBs, such as improved resilience, business growth, market access, access to finance, formalization, or continued use of improved practices and technologies. The analysis should recognize that findings may indicate patterns and plausible contribution pathways rather than strict causal attribution.

The evaluation should consider differences in implementation modality, scale, maturity, post-service support, target groups, evidence availability, and expected results.

Where sufficiently reliable cost and outcome data are available, the evaluation should also incorporate a proportionate cost-effectiveness/value-for-money analysis for selected intervention pathways. This may include comparison of intervention costs against relevant outputs or outcomes and consideration

of how modality, scale, participant characteristics, layering or intensity of support, and outcome achievement influence relative value for money. The evaluation is not expected to conduct a comprehensive monetized economic-return analysis across all Iqlaa interventions.

For relevant market systems and MSD-related interventions, the evaluation should examine evidence of post-intervention market actor behavior, changes in incentives or practices, continuation or adaptation of services, partnerships, and broader system functioning, where evidence allows. The analysis should distinguish, where feasible, between direct Iqlaa-supported adoption and autonomous replication, adaptation, investment, or crowding-in by non-supported market system actors. Evidence should be triangulated through relevant service providers, aggregators, platforms, intermediaries, private-sector actors, and other market-system stakeholders, and the evaluator should clearly document the strength and limitations of evidence related to emerging systemic change.

Selected Intervention Deep Dives

The evaluation is not expected to conduct standalone evaluations of every individual intervention. Instead, the consulting firm should conduct a limited number of purposively selected deep dives into key intervention pathways, intervention clusters, or strategically important interventions.

The deep dives should be used to generate more detailed evidence on contribution, implementation quality, effectiveness, sustainability, learning, and, where relevant, early signs of systemic change and cost-effectiveness/value for money.

The final selection of deep dives will be agreed during the inception phase based on criteria such as strategic importance, scale, evidence availability, contribution to key outcomes, relevance to MSD or systemic change, innovation, investment level, partner involvement, learning value, and availability of sufficiently reliable intervention cost and outcome data,

Potential deep dives may include, but are not limited to, intervention pathways related to market access, access to finance, digital tools and platforms, formalization, business growth support, multi-layered support, consortium partner-led delivery, market actor partnerships, PPD, institutionalization, or other interventions supporting the enabling environment.

Key Evaluation Questions

The evaluation should address the following key questions:

1. **Overall Performance and Results**: To what extent did Iqlaa achieve its intended outcomes and key performance indicators in line with the approved AMELP?
2. **Contribution to Change**: How and to what extent did Iqlaa contribute to observed changes among supported MSEs, HBBs, market actors, service providers, partners, relevant public institutions, and within relevant market systems, including, where relevant and supported by available evidence, contributions to national economic development priorities reflected in Jordan's Economic Modernization Vision (EMV)?
3. **Outcome Pathways**: Which outcome areas showed the strongest, weakest, or most uneven results, for which MSE/HBB segments, and what factors explain these patterns?
4. **Intervention Modalities:** How did different intervention modalities and multi-layered support pathways contribute to results, including the sequencing, combination, and intensity of support received by MSEs/HBBs?

5. **Consortium and Partner-Led Delivery**: To what extent did Iqlaa's consortium structure, partner-led delivery arrangements, coordination mechanisms, and adaptive management processes support or constrain achievement of results?
6. **MSD and Early Systemic Change**: What early signs of systemic change are observable in MSD-related interventions, including market actor behavior change, adoption, adaptation, continuation, replication, crowding-in, changed incentives, or sustained market functions? To what extent can observed changes be distinguished between direct Iqlaa-supported adoption and autonomous replication, adaptation, investment, or expansion by non-supported market system actors, and what are the strength and limitations of the available evidence?
7. **Sustainability**: To what extent are Iqlaa-supported results, services, practices, partnerships, platforms, market linkages, or institutional changes likely to continue beyond the Activity period?
8. **What are the main lessons from Iqlaa's implementation experience,** including what worked, what worked less well, for whom, under what conditions, and why? What lessons should inform the design, targeting, sequencing, delivery, and management of future USG-funded private sector development and market systems development programming?
9. **Recommendations and Future Programming**: What practical, evidence-based, and stakeholder-specific recommendations can be drawn for Mercy Corps, consortium partners, the funding agency/USG, relevant ministries and public institutions, and private sector development actors to inform closeout, sustainability, future programming, and alignment with Jordan's economic development priorities and USG strategic priorities?

Methodological Expectations

The consulting firm is expected to propose a detailed methodology as part of the technical proposal and further refine it during the inception phase. The methodology should be appropriate for an external end-line performance and learning evaluation of a complex, multi-partner, multi-intervention Activity.

The inception phase should explicitly operationalize the methodological considerations set out in this TOR, including targeted validation of enterprise-level outcomes, treatment of unsuccessful or discontinued participant cases, mitigation of survivorship and non-response bias, selection of pathways suitable for cost-effectiveness analysis, and approaches for assessing PPD institutionalization and early systemic change.

The evaluation should use a mixed-methods, utilization-focused, theory-informed, and contribution-oriented design. It should combine review and analysis of existing program evidence with targeted primary data collection to explain results, assess contribution pathways, validate findings, and generate practical recommendations.

For enterprise-level business growth outcomes, targeted primary data collection may also be used to validate and deepen interpretation of existing annual survey findings and to generate learning on the relationship between reported sales growth, profitability, and broader business performance.

The methodology should include, at minimum:

1. **Evaluation Matrix and Sampling Strategy:** Develop an evaluation matrix linking evaluation questions, indicators or areas of inquiry, data sources, data collection methods, analysis approach, and limitations. The firm should also propose a clear sampling strategy for stakeholder consultations, qualitative inquiry, selected deep dives, and any targeted primary data collection. The sampling strategy should capture a range of participant experiences and outcome profiles and should include, where traceable and contactable, supported MSEs/HBBs that discontinued participation, ceased operations, did not achieve expected outcomes, or did not sustain supported practices. This requirement applies across relevant Iqlaa support modalities and is intended to mitigate survivorship bias and strengthen understanding of the factors associated with both achievement and non-achievement, including business discontinuation, failure, or continued non-compliance where relevant.

2. **Document and Evidence Review:** Review relevant Activity documents, including the approved AMELP, Cooperative Agreement requirements as applicable, workplans, progress reports, annual surveys, monitoring data, previous studies and evaluations, partner reports, learning products, intervention documentation, and other relevant materials.

3. **Secondary Quantitative and Qualitative Data Analysis:** Analyze relevant existing datasets and monitoring records, including indicator data, participant records, intervention-level data, partner data, survey data where available, dashboards, qualitative notes or reports, and other program evidence. The firm should assess data quality, completeness, comparability, and limitations before use.

4. **Use of Segmentation Dataset / Rolling Baseline:** The consulting firm is expected to review Iqlaa's segmentation dataset and rolling baseline data and/or any other relevant datasets as part of the secondary data review. Where data quality, completeness, and comparability allow, these data should be used to understand starting conditions, needs, constraints, readiness levels, participant profiles, targeting relevance, outcome patterns, and contribution pathways. The rolling baseline should be treated as a program monitoring and segmentation dataset, not as a standalone experimental baseline.

5. **Targeted Primary Data Collection:** Conduct targeted primary data collection to fill evidence gaps, explain results, validate findings, and support actionable recommendations. This may include key informant interviews, focus group discussions, individual interviews, and, where justified, limited targeted quantitative data collection. Relevant stakeholders may include Mercy Corps/Iqlaa staff, consortium partners, implementing partners, service providers, market actors, MSEs/HBBs, public-sector stakeholders, and donor/funding agency representatives, as appropriate.

6. **Selected Deep Dives:** Conduct a limited number of purposively selected intervention or pathway deep dives to explore contribution, effectiveness, implementation quality, sustainability, MSD/systemic change, and learning. The final deep-dive selection should be agreed during the inception phase.

7. **Contribution Analysis:** Assess plausible contribution of Iqlaa to observed outcomes by examining the Activity's theory of change, intervention logic, sequencing of support,

stakeholder evidence, outcome patterns, alternative explanations, and external contextual factors.

8. **Triangulation and Validation:** Triangulate findings across multiple data sources and stakeholder perspectives. Preliminary findings should be validated through a sense-making or validation session with Mercy Corps/Iqlaa and relevant stakeholders.

9. **Limitations and Evidence Strength:** Clearly document methodological limitations, data gaps, evidence strength, potential biases, and any constraints related to attribution, data quality, recall, respondent access, or comparability.

The evaluation should avoid unnecessary duplication of existing monitoring or survey data collection. Additional primary data collection should be used strategically to fill evidence gaps, explain findings, validate interpretation, and support actionable recommendations.

Data Sources and Access

Mercy Corps/Iqlaa will provide the selected consulting firm with access to relevant documents, datasets, monitoring records, reports, and stakeholder contacts, subject to availability, confidentiality, data protection requirements, and internal approval processes.

The evaluation is expected to draw on, but not be limited to, the following sources:

- Approved AMELP and indicator reference materials.
- Cooperative Agreement requirements, as relevant to the evaluation scope.
- Annual and quarterly reports.
- Workplans and implementation updates.
- Monitoring data and indicator tracking records.
- Participant and service delivery records.
- Segmentation dataset and rolling baseline data.
- Intervention-level studies, evaluations, assessments, and learning products.
- Partner reports and intervention documentation.
- Dashboards and information management system outputs.
- Grant and sub-grant documentation, where relevant.
- Policy, PPD, and enabling environment documentation.
- Relevant communications, visibility, and learning materials; and
- Primary data collected by the consulting firm during the evaluation.

The consulting firm will be responsible for reviewing the available evidence, identifying data gaps, assessing data quality and usability, and proposing how each data source will be used in the evaluation. Any limitations related to data availability, completeness, consistency, timing, or comparability must be clearly documented in the inception report and final evaluation report.

The consulting firm may not use, share, transfer, publish, or externally disseminate any data, documents, contact lists, findings, photos, quotes, or evaluation materials without prior written approval from Mercy Corps/Iqlaa.

Required Deliverables

Based on the scope of work above, the selected consulting firm is required to submit the following deliverables for review and approval by Mercy Corps/Iqlaa. All deliverables must be submitted in English, unless otherwise agreed. All reports, tools, presentations, and related products developed under this assignment must have a pre-approved outline or format by Mercy Corps/Iqlaa before finalization.

Milestone	Description	Deliverable(s)
Milestone 1: Inception and Evaluation Design	Alignment on the evaluation design, methodology, workplan, evidence review approach, data sources, tools, deep-dive selection, validation and ground-truthing approach, and quality assurance approach.	**1.1 Inception Report**, including but not limited to: refined methodology; evaluation matrix; detailed workplan; detailed sampling approach, including participant/outcome profiles, treatment of discontinued or unsuccessful cases where relevant, tracing procedures, potential non-response bias, and related mitigation measures; proposed deep dives and rationale; document and evidence review approach; initial data mapping; data sources and data quality/usability assessment; evidence gaps; implications for primary data collection; draft data collection tools; data management and protection plan; fieldwork plan; quality assurance plan; and anticipated limitations and mitigation measures. **1.2 Final Data Collection Tools**, revised based on Mercy Corps/Iqlaa feedback and approved prior to fieldwork, including KII guides, FGD guides, individual interview guides, consent scripts, and any other approved tools required for the evaluation.
Milestone 2: Preliminary Findings, Learning, and Validation	Presentation and validation of emerging findings, initial conclusions, learning, evidence gaps, and areas requiring further interpretation or sense-making before report finalization.	**2.1 Preliminary Findings and Learning Presentation**, summarizing emerging findings, initial conclusions, emerging lessons, evidence gaps, and areas requiring validation. **2.2 Validation / Sense-Making Session**, facilitated with Mercy Corps/Iqlaa and relevant stakeholders as agreed during the inception phase, to validate emerging findings and support interpretation of lessons and recommendations.
Milestone 3: Draft and Final Reporting	Preparation, review, revision, and finalization of the evaluation report and related learning products.	**Milestone 3: Draft and Final Reporting** | Preparation, review, revision, and finalization of the evaluation report and related learning products.

		3.1 Draft Evaluation Report, including findings, conclusions, limitations, lessons learned, and practical recommendations. The consulting firm should allow up to three rounds of review and revision by Mercy Corps/Iqlaa before the report is finalized. **3.2 Final Evaluation Report**, responding to and addressing Mercy Corps/Iqlaa feedback from the agreed review rounds while maintaining the independence of findings, conclusions, and recommendations, and including all required annexes. The final report should be professionally formatted and include appropriate visual elements, such as summary tables, charts, graphics, evidence snapshots, intervention pathway visuals, and other reader-friendly presentation formats, as relevant. **3.3 Summary Evaluation Report / Evaluation Brief**, providing a concise, professionally designed, and user-friendly summary of the evaluation's key findings, conclusions, lessons learned, and priority recommendations for internal and external use, as agreed with Mercy Corps/Iqlaa. **3.4 Final Learning Presentation / Slide Deck**, providing a professionally designed presentation that summarizes key findings, conclusions, lessons learned, evidence highlights, and stakeholder-specific recommendations in a clear and visually engaging format. **3.5 Final Evidence Package**, including clean datasets, interview/FGD notes or transcripts where applicable, analysis files, data collection tools, and supporting documentation produced during the assignment. |

The review process for the draft evaluation report may include up to three rounds of consolidated Mercy Corps/Iqlaa comments, and the consulting firm is expected to respond to and address these comments before final submission.

Important Considerations for Deliverables

To ensure effective implementation of the evaluation, the selected consulting firm will be expected to adhere to the following operational and technical considerations throughout the assignment period:

- **Coordination and Communication:** The consulting firm will maintain close coordination with Mercy Corps/Iqlaa throughout the assignment. Regular check-in meetings will be held as

agreed during the inception phase to discuss progress, emerging issues, risks, data access, fieldwork progress, preliminary findings, and deliverable timelines.

- **Independence and Objectivity:** The consulting firm is expected to conduct the evaluation independently and objectively, while maintaining constructive coordination with Mercy Corps/Iqlaa. Findings, conclusions, and recommendations must be evidence-based and clearly linked to the evaluation questions and available data.

- **Responsiveness to Feedback:** The consulting firm will be expected to respond to comments and feedback provided by Mercy Corps/Iqlaa on deliverables. For the draft evaluation report, the consulting firm should allow up to three rounds of consolidated review and revision. Revisions should clearly address consolidated feedback while maintaining the integrity and independence of the evaluation.

- **Quality Assurance:** The consulting firm will be responsible for ensuring the quality, consistency, and reliability of all data collection, analysis, reporting, visualization, and deliverables. This includes supervision of any field researchers, enumerators, translators, designers, data analysts, or short-term experts engaged by the firm.

- **Stakeholder Access and Coordination:** Mercy Corps/Iqlaa may facilitate access to relevant stakeholders where appropriate. However, the consulting firm will be responsible for planning, scheduling, conducting, documenting, and following up on interviews, FGDs, meetings, and other agreed data collection activities.

- **Editable Source Files:** All final deliverables must be submitted in both editable source formats and PDF formats, as applicable. Editable formats may include Microsoft Word, Excel, PowerPoint, and, where design software is used, editable design files or agreed exportable source formats. PDF-only submissions will not be considered complete unless explicitly approved by Mercy Corps/Iqlaa.

- **No External Dissemination:** The consulting firm may not publish, present, share, or externally disseminate any evaluation findings, data, documents, photos, quotes, reports, presentations, or learning products without prior written approval from Mercy Corps/Iqlaa.

- **Team and Logistics Management:** The consulting firm will be responsible for managing its own evaluation team, fieldwork logistics, transportation, translation/interpretation, data collection arrangements, equipment, software, insurance, and any other operational requirements needed to complete the assignment.

Timeframe

The assignment is expected to take place between **March and May 2027**. Applicants should propose a realistic and detailed workplan within this timeframe as part of their technical proposal.

The consulting firm is expected to organize the assignment in a way that allows sufficient time for inception, document and data review, data mapping, tool finalization, primary data collection, selected deep dives, analysis, validation, draft reporting, review rounds, and finalization of deliverables. An indicative timeframe is provided below. The final workplan will be agreed during the inception phase.

Phase	Indicative Timing
Inception, evaluation design, document review planning, and initial data mapping	March 2027

Document and data review, data quality/usability assessment, and tool finalization	March 2027
Primary data collection and selected deep dives	March - April 2027
Data analysis and preliminary findings development	April 2027
Preliminary findings presentation and validation / sense-making session	Late April 2027
Draft evaluation report and consolidated review rounds	Late April–May 2027
Final report, summary evaluation brief, learning presentation, and evidence package	May 2027

Any request for adjustment to the agreed timeline must be submitted in writing with clear justification and will be subject to Mercy Corps/Iqlaa approval.

Evaluation Management and Technical Coordination

Mercy Corps/Iqlaa will provide technical oversight for the evaluation through the Program Quality and Learning (PQL) team. The PQL Director, or his/her designate, will serve as the primary technical focal point for the assignment. The MEL and Information Management functions will provide technical support on indicator definitions, monitoring data, datasets, dashboards, sampling frames, participant records, data quality, and access to relevant program evidence.

The selected consulting firm will coordinate with the PQL team on the evaluation design, data access, stakeholder engagement, validation of existing datasets, interpretation of findings, and review of deliverables.

Mercy Corps Global technical team may provide technical assistance and review support during the evaluation process, particularly in relation to evaluation design, methodology, data collection tools, quality assurance, and review of draft deliverables, as applicable.

The consulting firm will remain responsible for the independent technical and operational delivery of the evaluation, including the methodology, data collection, analysis, reporting, quality assurance, and submission of all agreed deliverables. All deliverables will be subject to Mercy Corps/Iqlaa review and approval in line with the agreed workplan.

The evaluation will be implemented in close coordination with the U.S. Government, and selected deliverables may be shared with the U.S. Government for review and feedback in line with Activity requirements.

Mercy Corps/Iqlaa review and approval of deliverables will focus on completeness, contractual compliance, factual accuracy, clarity, usability, and alignment with the approved scope of work. Such review shall not compromise the independence of the consulting firm's findings, conclusions, or recommendations.

Ethical Considerations

Mercy Corps is committed to ensuring that all individuals encountered through its work, including team members, community members, program participants, partners, contractors, and other stakeholders, are treated with respect and dignity. The selected consulting firm will be required to comply with Mercy Corps' ethical standards, safeguarding requirements, and applicable policies throughout the assignment.

The consulting firm will be required to ensure that the evaluation is conducted in line with the principles of voluntary participation, informed consent, confidentiality, do no harm, respect, and

protection of respondents and their information. The firm must ensure that respondents understand the purpose of the evaluation, how their information will be used, their right to decline participation, and their right to stop the interview at any time.

The consulting firm will be responsible for ensuring that all team members, field researchers, enumerators, translators, consultants, and any other personnel engaged under this assignment comply with applicable Mercy Corps policies, including safeguarding, prevention of sexual exploitation and abuse, anti-fraud, conflict of interest, anti-corruption, data protection, and confidentiality requirements.

Mercy Corps/Iqlaa will provide an orientation or awareness session on relevant ethical requirements, safeguarding standards, Community Accountability Reporting Mechanism (CARM) and reporting/referral procedures before fieldwork begins. The consulting firm must ensure that all team members involved in data collection attend this session and comply with the requirements communicated.

The consulting firm must immediately report any safeguarding concern, ethical issue, data breach, fraud concern, conflict of interest, or other serious incident identified during the assignment through the appropriate Mercy Corps reporting channels.

Data Protection, Confidentiality, and Data Management

The consulting firm will be responsible for protecting all personal, business, program, and institutional data accessed or collected during the assignment. Data may only be used for the purposes of this evaluation and may not be used, shared, transferred, published, or reused for any other purpose without prior written approval from Mercy Corps/Iqlaa.

The consulting firm will be required to submit a data management and protection plan as part of the inception report. The plan should include procedures for:

- Secure data collection, storage, transfer, and backup.
- Restricted access to personally identifiable information.
- Separation or anonymization of identifiable data were feasible.
- Safe handling of business-sensitive or financial information.
- Informed consent and respondent confidentiality.
- Secure management of audio recordings, transcripts, notes, and datasets.
- Data sharing protocols with Mercy Corps/Iqlaa; and
- Deletion, return, or handover of evaluation data at the end of the assignment.

All datasets, contact lists, interview notes, recordings, transcripts, analysis files, and other materials produced or accessed under this assignment must be treated as confidential and remain the property of Mercy Corps.

Ownership

Mercy Corps requires that all data, documents, tools, interview guides, datasets, transcripts, notes, analysis files, presentations, reports, templates, and any other materials developed, collected, accessed, or produced under this assignment remain the property of Mercy Corps.

The consulting firm shall treat all information shared by Mercy Corps/Iqlaa, consortium partners, stakeholders, and respondents as confidential. Such information may not be shared with any third

party, published, reused, or externally disseminated without prior written approval from Mercy Corps/Iqlaa.

All final evaluation materials, including raw and cleaned data, analysis files, tools, notes, transcripts where applicable, and final reports, must be handed over to Mercy Corps/Iqlaa upon completion of the assignment.

Communications, Branding, and Marking

As a condition of this Terms of Reference, the consulting firm is required to comply with the Mercy Corps and Iqlaa Branding and Marking requirements detailed as an annex in the contract. Failing to do so might result in disallowed costs. Any material developed within this scope of work should be shared with the Iqlaa communications team for branding, marking, and messaging review and approval.

No media engagement can be initiated, and no material can be published or used publicly without prior approval of the Iqlaa Communications Team at Mercy Corps.

Mercy Corps is rebranding to - Prosper Global - in October. An amended Communications, Branding and Marking Annex reflecting the new identity will be shared in due course.

Compliance with USG, Mercy Corps, and Activity Requirements

The selected consulting firm will be required to conduct the assignment in compliance with applicable U.S. Government requirements, the Cooperative Agreement governing the Activity, the approved AMELP, Mercy Corps policies and procedures, and any relevant evaluation, ethics, safeguarding, data protection, communications, branding, marking, and visibility requirements shared by Mercy Corps/Iqlaa during the assignment.

The consulting firm will be responsible for ensuring that all personnel engaged under this assignment, including staff, consultants, enumerators, researchers, translators, designers, data analysts, and short-term experts, understand and comply with the applicable requirements.

Mercy Corps/Iqlaa reserves the right to request revisions to any deliverable, tool, report, presentation, design product, or other material that does not comply with applicable requirements.

Qualifications

Mercy Corps/Iqlaa seeks a qualified consulting firm with demonstrated experience in external evaluations, mixed-methods research, private sector development, market systems, livelihoods, MSE/HBB support, and donor-funded programming.

Organizational Qualifications

The consulting firm should demonstrate:

- Legal registration and authorization to provide evaluation, research, consulting, or related services.
- Proven experience conducting external end-line, performance, learning, or mixed-methods evaluations.
- Experience with USG-funded or comparable donor-funded programs.

- Experience evaluating complex, multi-partner, consortium-based, or multi-intervention programs.
- Strong familiarity with Jordan's economic development, private sector development, and MSE/HBB context.
- Experience in private sector development, market systems development, access to finance, market access, formalization, livelihoods, or enabling environment programming.
- Demonstrated capacity to manage qualitative and quantitative data collection and analysis.
- Demonstrated ability to mobilize qualified Jordan-based researchers/enumerators, local partners, or other in-country resources capable of supporting fieldwork, stakeholder engagement, and Arabic-language data collection, as required.
- Strong data protection, confidentiality, safeguarding, and ethical research systems.
- Ability to produce high-quality analytical, professionally formatted, and visually engaging reports, briefs, and presentations in English.

Proposed Team Qualifications

The proposed team should collectively demonstrate, at minimum, expertise in:

- Evaluation design and management.
- Mixed-methods research.
- Quantitative data analysis.
- Qualitative data collection and analysis.
- Private sector development, market systems development, livelihoods, MSE/HBB programming, access to finance, market access, formalization, or enabling environment programming.
- Data quality assessment, data protection, confidentiality, safeguarding, and ethical research.
- Arabic and English facilitation, interviewing, analysis, and reporting.
- Report writing, data visualization, and presentation of evaluation findings in clear, user-friendly, and professionally formatted outputs.
- Fieldwork coordination, stakeholder engagement, and management of researchers/enumerators, including Jordan-based researchers/enumerators where required.

The proposed Team Leader should have significant experience leading external evaluations of donor-funded programs and demonstrated ability to manage complex assignments, stakeholder engagement, data quality, analysis, reporting, and delivery of high-quality evaluation products.

Selection

Only shortlisted consulting firms will be contacted following the review of submitted applications. Mercy Corps/Iqlaa will evaluate technical proposals based on the firm's demonstrated understanding of the Terms of Reference, the relevance and rigor of the proposed methodology, the qualifications and experience of the proposed team, and the firm's institutional capacity to deliver the assignment within the required timeframe. Compliance with the mandatory assignment timeline will be assessed on a pass/fail basis as part of the technical responsiveness review. Proposals that do not comply will be considered technically non-responsive and will not proceed to further evaluation.

Financial proposals will be reviewed separately and assessed based on cost realism, cost-effectiveness, value for money, and alignment with the proposed technical approach and workplan.

Mercy Corps/Iqlaa will conduct technical interviews/presentations with firms scoring at least 40 out of 55 points under technical criteria 1 - 4. These firms will present their proposed approach, team structure, methodology, workplan, and relevant experience. Firms below this threshold will not proceed.

Mercy Corps/Iqlaa may conduct reference checks and independent verification of the consulting firm's previous experience, institutional capacity, technical performance, and professional integrity prior to making a final award decision.

For shortlisted consulting firms, Mercy Corps may screen the firm and proposed team members for compliance with applicable donor, legal, safeguarding, anti-fraud, anti-corruption, conflict of interest, and restricted party screening requirements. Firms or individuals found to be ineligible may be disqualified from further consideration.

Mercy Corps/Iqlaa reserves the right to reject any or all applications received. Submission of an application does not guarantee selection, shortlisting, or award.