

EMPR Program Final Evaluation

<u>CulturalPulse</u> is the implementing partner of the Empowering Migrants through Pacific Remittances (EMPR) Program funded by the Australian Department of Foreign Affairs and Trade (DFAT) and The New Zealand Ministry of Foreign Affairs and Trade (MFAT). We're currently seeking an evaluator/evaluation team for the Final Evaluation of the EMPR program

All applicants including teams, individuals, organisations and / or consortia are encouraged to apply.

The intended timeframe for the evaluation process is March 2025 with some room for negotiation with the successful applicant. Please see the Scope of Work below for details including the evaluation budget.

Applicants should send a brief proposal including:

- a cover letter responding to the selection criteria below
- an outline of your approach to the review
- a budget inclusive of all costs
- your Resume/CV

For further information or to submit an application, please contact Joe Freach, EMPR Monitoring, Evaluation and Learning (MEL) Lead (joe@culturalpulse.com.au) Applications close at midnight AEDT Wednesday, 26 February 2025.

Scope of Work:

Background

The Empowering Migrants through Pacific Remittances (EMPR) program is a 4-year AU\$3 million project funded by the Australian Department of Foreign Affairs and Trade (DFAT) and the New Zealand Ministry of Foreign Affairs and Trade (MFAT) and implemented by CulturalPulse. Pacific communities pay some of the highest remittance fees in the world, and a lack of awareness of the best available remittance providers and options among Pacific workers and diaspora contributes to these high fees. EMPR aims to enable all people in Australia and New Zealand who send remittances to Pacific Island Countries (PICs) and Timor-

Leste to meaningfully engage with remittance market service providers, select providers that best suit their needs, and maximise the value of remittances sent to Pacific households.

EMPR raises awareness of how remittances work to encourage program beneficiaries to make decisions which minimise the cost and increase the efficiency of sending money from Australia and New Zealand to Pacific Island Countries.

The EMPR program is made up of three components:

- 1. A SendMoneyPacific remittance comparison website (<u>www.sendmoneypacific.org</u>) and mobile app.
- 2. Online learning modules which educate people about good remittance practices and how to use SendMoneyPacific.
- 3. Amplification activities such as social media campaigns that promote SendMoneyPacific and build 'remittance literacy'.

The **goal** of EMPR is:

To enable all people in Australia and New Zealand remitting to Pacific Island countries to 1) meaningfully engage with the market of remittance service providers, 2) select providers that best suit their needs, and 3) maximise the value of remittances sent to Pacific households.

The program **outcomes** are:

- 1. Increased awareness of remittance service options
- 2. Improved 'remittance literacy'
- 3. Enhanced familiarity, confidence, and skill in using a range of remittance services and channels
- 4. Increased transparency of remittance prices

Final evaluation

As EMPR reaches the end of its current phase (2021-2025), CulturalPulse is seeking an experienced evaluator to 1) assess the progress made towards the program goal and outcomes, 2) assess the suitability of the program's methodology toward achieving the goal and outcomes, and 3) to identify any strategies/changes to the program methodology that could improve its effectiveness and efficiency in a potential future phase of the program.

The following evaluation questions will guide the process:

Relevance:

- 1. To what extent are EMPR's goal and outcomes still valid for workers, diaspora, women, and men remitters?
- 2. To what extent is EMPR's approach and methodology relevant to workers, diaspora, women, and men remitters?
- 3. Is AUD500 still the most useful maximal amount to list (could a higher amount be useful to include)?
- 4. After using https://sendmoneypacific.org/ what are the obstacles that users face sending remittances?

Coherence:

- 1. How well does EMPR fit alongside other interventions that aim to reduce the cost of sending remittances from Australia and New Zealand to Pacific countries?
 - a. How well does EMPR support or undermine other interventions that aim to reduce the cost of sending remittances from Australia and New Zealand to Pacific countries?
 - b. How well is EMPR supported or undermined by other interventions that aim to reduce the cost of sending remittances from Australia and New Zealand to Pacific countries?

Effectiveness:

- 1. To what extent has EMPR made progress towards its goal and outcomes?
 - a. To what extent has EMPR made progress towards its goal and outcomes with respect to GEDSI?
- 2. What would be effective next steps to pursue EMPRs goals?

Efficiency:

- 1. To what extent have EMPR's activities been cost-efficient?
 - a. Have EMPR resources been used efficiently towards achieving its goal, outcomes and gender approach?
- 2. Has EMPR been implemented in the most efficient way compared to alternatives?

Impact:

- 1. What have been the most significant impacts of EMPR?
 - a. How has EMPR impacted remittance outcomes for Pacific workers/diaspora?
 - b. What impacts on the remittance literacy of Pacific workers/diaspora have resulted from FMPR?
 - c. What, if any, economic impacts to PICs could EMPR have contributed to?
 - d. What, if any, impact on remittance costs from Australia/New Zealand to PICs could EMPR have contributed to?
- 2. To what extent are PIC workers, diaspora, women, and men remitters aware of SMP?
- 3. How many users did https://sendmoneypacific.org/ receive in each year 2021-2025?
- 4. Are their additional avenues where https://sendmoneypacific.org/ could be marketed with potential users to increase reach?

Sustainability:

- 1. To what extent are the benefits to Pacific remitters brought about by EMPR likely to be sustained?
 - a. Will the remittance literacy knowledge built during EMPR be sustained in 1) Pacific migrant worker and 2) Pacific diaspora communities?
 - b. What other options exist, if any, for Pacific remitters to compare the benefits of different MTOs?
- 2. What factors have influenced the sustainability of the benefits to Pacific remitters brought about by EMPR?

Market Equity:

1. Are there new remittance providers that could be added to the platform?

Evaluation Process and deliverables

EMPR is implemented mainly through the SMP website, app and social media campaigns and makes extensive use of digital communications to cover a broad geographic area. The evaluation is therefore expected to be conducted remotely, though the program team would welcome a face-to-face interview component if the evaluator's location allows in Sydney.

The final evaluation process for EMPR can include a review of program, research and policy documents; qualitative interviews with stakeholders such as the program team, community leaders, migrant workers, and diaspora remitters; and a review of available program data (e.g. baseline and endline survey, website and social media analytics, etc). The EMPR team is open to refinement of the evaluation questions during the process.

Final evaluation deliverables

The evaluator will deliver:

- 1. A plan for the evaluation—The evaluation plan, developed by the evaluator in consultation with the EMPR program team, should clearly outline the timeframe and methodology for the evaluation. If the evaluation is to be completed by a team, the plan should outline the team's composition and allocation of tasks. The objective, scope, and primary intended users of the evaluation should be restated, and any foreseeable limitations or constraints identified. The plan should include a strategy for answering the evaluation questions, address the data collection requirements, and include a gender inclusion strategy for data collection.
- 2. A Final Evaluation Report The evaluator will submit a comprehensive but concise draft report in MS Word format on the findings from the evaluation. The report should be organized according to the evaluation question headings above, with a clearly stated and supported response to each of the evaluation questions with a gendered analysis throughout. The report should provide sufficient background and contextual information to make it a standalone document, a description of the methodology used, any limitations encountered, an overview of the current biggest barrier to remittance use in the Pacific, and a set of major and minor recommendations for a possible next phase of the program. The EMPR program team and donors will provide timely feedback on the draft report to the evaluator for incorporation into a final report.
- 3. A presentation The evaluator will prepare and deliver a draft presentation outlining the evaluation methodology, the findings of the evaluation and the major and minor recommendations. The presentation should follow an outline consistent with the final evaluation report, and a copy of the draft presentation should be submitted to the program team. The program team will provide timely feedback on the draft presentation for incorporation into a final presentation to be presented by the evaluator to the donors.

Evaluator selection criteria

All applicants including teams, individuals, organisations and / or consortia are encouraged to apply. While selection will be based on the following criteria, it is recognised that each applicant may not meet all the criteria. The successful applicant will have the overall strongest claims across all areas.

- Demonstrated professional experience working with and/or evaluating development, economic, and/or social impact programs
 - Experience working in the Pacific context or with Pacific communities is highly desirable
 - Specific experience working with remittances, migrant communities, migrant worker schemes programs is desirable
- Demonstrated experience delivering program reviews/evaluations that meet DFAT and/or MFAT standards, including conducting gendered analysis

- \cdot Experience working with and understanding of the financial sector with a focus on banking and money transfer operators.
- · Experience working with diverse stakeholders remotely across geographic locations
- Excellent oral communication skills and the ability to deliver high-quality and effective written communications in English
- · Strong interpersonal skills, and cultural and gender sensitivity in working with diverse communities

Timeframe and budget for the evaluation

The timeframe for the evaluation to begin is March 2025 with some room for negotiation with the successful applicant. The budget for the evaluation is AUD 25,000.

^[1] EMPR defines 'Remittance literacy' as 1) The ability to confidently choose and use a remittance service that meets the needs of remittance senders and receivers; and, 2) A remitter's understanding of the impact of variables (financial and non-financial) necessary to make an informed remittance transaction

^[2] EMPR target countries: Cook Islands, Fiji, Kiribati, Niue, Samoa, Timor-Leste, Tonga, Vanuatu