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ISLAMIC DEVELOPMENT BANK

Terms of Reference (TOR)

Consultancy Services for BCC2026-052 Assessment of the STEP Program

October 2026

Invitation for Expression of Interest (IEOI) – Individual Consultant

Invitation for Expression of Interest

Date: 21 October 2026

Assessment of the STEP Program

1. The Islamic Development Bank (IsDB) has approved an administrative budget for financing consulting services (the Services) for the above project. The Terms of Reference (TOR) of the Services is in Appendix A. The Services will be provided by consulting firm. IsDB will select and engage the Consultant in accordance with the IsDB Corporate Procurement Policy (Policy).

2. IsDB now invites Expression of Interest (EOI) from potential individual applicants for consideration by IsDB in determining a shortlist of candidates to be invited to submit proposals. Depending on the number of the EOIs received and the qualifications of the applicants, IsDB may or may not short list all potentials who have submitted EOIs.

3. Applicants who wish to submit an EOI should complete the EOI Form in Appendix B and submit it through IsDB's online IEOI facility or by email, fax or courier to the following authorized representative of IsDB:

Consultant Selection Panel

Islamic Development Bank

Email: Designated email address

Appendix A: Terms of Reference

Appendix B: EOI Form

Appendix A

Assessment of the STEP Program

1. Background

1.1 Context and Global Trends

Forced displacement remains one of the most pressing development challenges facing the world today. According to the United Nations High Commissioner for Refugees (UNHCR), more than 117 million people were forcibly displaced globally by mid-2025, including approximately 73 million internally displaced persons (IDPs) and 36 million refugees.[1] A significant proportion of these populations originate from or reside within Islamic Development Bank (IsDB) Member Countries (MCs), many of which continue to face the combined effects of conflict, fragility, poverty, climate shocks, economic instability, and protracted humanitarian crises.

As displacement becomes increasingly protracted, affected populations face significant barriers to accessing quality education, skills development opportunities, decent employment, entrepreneurship support, and sustainable livelihoods.

Displacement is therefore no longer solely a humanitarian concern. It has become a long-term development challenge that affects human capital development, economic inclusion, social cohesion, resilience, and sustainable development. Refugees, IDPs, returnees, and vulnerable host communities require integrated interventions that move beyond immediate humanitarian assistance and create pathways toward self-reliance, resilience, and economic participation.

Addressing these challenges requires coordinated action by governments, development institutions, civil society organizations, philanthropic actors, the private sector, and local communities. It also requires innovative financing mechanisms, strategic partnerships, and sustainable development interventions capable of addressing both immediate needs and long-term development objectives.

1.2 The Skills, Training, and Education Program (STEP)

Recognizing the growing scale and complexity of displacement and fragility challenges, the IsDB, through its Fragility and Resilience Policy and the Resilience and Climate Action Department (RCA), launched the Skills, Training, and Education Program (STEP) in 2022 as a flagship multi-partner initiative.

[1] UNHCR, Mid-Year Trends 2025 (figures indicative). The consultant shall refresh displacement figures to the latest available UNHCR data at the inception stage.

STEP aims to improve the socio-economic conditions of refugees, IDPs, returnees, and vulnerable host communities across IsDB Member Countries through investments in education, skills development, employability, entrepreneurship, livelihoods, and institutional capacity strengthening.

The Program is designed to contribute to sustainable development by equipping vulnerable populations with the knowledge, skills, opportunities, and resources needed to improve their livelihoods, increase economic participation, and strengthen resilience. Through its interventions, STEP seeks to transform displacement from a condition of vulnerability into an opportunity for empowerment, self-reliance, and sustainable development.

STEP operates through a partnership-based model that brings together governments, strategic partners, civil society organizations, development agencies, philanthropic institutions, and private sector actors. The Program is governed through a Steering Committee, a Technical Committee, and dedicated Sub-Committees responsible for technical review, resource mobilization, and communication and visibility.

2. Assessment Purpose, Objectives, and Scope

2.1 Purpose

As STEP enters the latter half of its implementation period, a Mid-Term Assessment is being undertaken to evaluate the Program's relevance, coherence, effectiveness, efficiency, sustainability, impact, governance arrangements, partnership model, and resource mobilization performance. The assessment will identify lessons learned, good practices, challenges, and opportunities for improvement, while providing strategic recommendations to maximize the Program's impact during the remaining implementation period and inform its future direction beyond 2027.

2.2 Objectives

The assessment is structured around the OECD-DAC evaluation criteria. Its specific objectives are:

- To assess the relevance of the Program in relation to IsDB's strategies and goals and to the needs and priorities of targeted Member Countries.
- To assess the coherence of the Program, including its internal synergies and its external complementarity with other interventions and like-minded institutions.
- To evaluate the Program's effectiveness and efficiency in achieving its objectives and delivering expected outputs and outcomes.
- To examine the sustainability of the Program in terms of its institutional, financial, and social aspects.
- To assess the Program's impact on the targeted communities, and its contribution to poverty reduction and SDG attainment.
- To identify good practices, challenges, and lessons learned from the Program's implementation and management and to provide recommendations for improvement.

2.3 Scope

The assessment will cover the entire Program, including its design, planning, implementation, monitoring, and evaluation processes. It will assess the Program's performance and results from the perspective of stakeholders and targeted communities. It will also consider the contextual factors and external influences that may affect the Program's outcomes. The assessment will draw on a review of Program documents - including the Program plan, results framework, progress reports, and financial reports - as well as interviews with Program staff and stakeholders.

To enable bidders to scope the effectiveness and impact analysis accurately, the STEP results framework (with baselines and targets), the list of target countries, the list of implementing partners, and a statement on data availability and M&E maturity are provided in the Annexes and are referenced explicitly in this Scope and in the Methodology section (see Annexes A-D).

The assessment will cover the following areas:

- Relevance: the alignment of the Program's objectives, activities, and outputs with the needs and priorities of IsDB targeted MCs.
- Coherence: the internal synergies and interlinkages between the Program and other interventions carried out by stakeholders (internal coherence), the consistency of the intervention with other actors' interventions in the same context (external coherence), and the extent to which the Program adds value while avoiding duplication of effort.
- Effectiveness and Efficiency: the extent to which the Program has achieved its objectives, delivered its outputs, and utilized its resources efficiently and effectively.
- Sustainability: the capacity of the Program to continue its impact beyond the Program period, including financial, institutional, and social sustainability.
- Impact: the extent to which the Program has contributed to poverty reduction and SDG attainment and improved the well-being of the targeted communities.
- Good practices, challenges, and lessons learned: the identification of good practices, challenges, and lessons learned from the Program's implementation and management, and the provision of recommendations for improvement in the current iteration and for new initiatives in the next iteration.

3. Assessment Criteria and Key Questions

The mid-term assessment will assess the Program's performance against relevance, coherence, effectiveness, efficiency, sustainability, and impact, as well as the horizontal themes of gender and social inclusion, knowledge management and learning, and environmental sustainability. To avoid overlap, each question is assigned to its most appropriate criterion: output- and outcome-level change is examined under Effectiveness, while longer-term and attributable change is examined under Impact.

3.1 Relevance

- Are the Program's objectives still aligned with the needs and priorities of IsDB targeted MCs at the mid-term stage?
- Have changes in the needs and priorities of IsDB targeted MCs required adjustments to the Program's objectives, activities, and outputs?
- Have the Program's activities and outputs effectively addressed the identified needs and priorities of IsDB targeted MCs?
- Have new needs or priorities emerged during implementation that were not initially identified or addressed?
- How have the needs and priorities of IsDB targeted MCs been considered in the design and implementation of the Program?

3.2 Coherence

- Is there policy clarity between the strategy/programming level and the implementation level?
- Were there coordination and complementarity with other initiatives and/or like-minded institutions?
- What were the factors for achieving internal synergies (across the Program's components) and avoiding duplication of effort?
- What is the Program's added value vis-a-vis other existing sectoral programs and initiatives, including prospects for upscaling?

3.3 Effectiveness

- To what extent has the Program achieved its stated objectives and delivered its expected outputs and outcomes?
- What output- and outcome-level changes have been observed for the targeted communities as a result of the Program?
- How well did the Program engage with partners and stakeholders to enhance the delivery of results?
- What positive or negative unintended consequences emerged at the output/outcome level, and how can these inform future programming?

3.4 Efficiency

- Given the available resources and timeframe, how efficient was the Program in delivering its outputs?
- What were the major obstacles or challenges to the Program's efficiency?
- How were the Program's monitoring and evaluation mechanisms used to track progress and adjust as necessary?
- Were there significant cost overruns or delays, and if so, what caused them and how could they have been prevented or mitigated?
- How can the Program's efficiency be improved in the next iteration?

3.5 Sustainability

- To what extent have targeted communities been able to sustain the Program's outcomes after benefiting from its activities?
- What strategies were implemented to ensure the Program's sustainability, and how effective were they?
- How have implementing partners mobilized resources to continue Program activities?
- What institutional mechanisms (e.g., partnerships with government agencies or implementing partners) were established to ensure sustainability?
- What were the key challenges and opportunities for sustainability, and how were they addressed?
- What lessons can be learned regarding the sustainability of the Program's initiatives?

3.6 Impact

- To what extent has the Program contributed to poverty reduction in the targeted communities?
- What longer-term, attributable changes in the lives and well-being of targeted communities can be linked to the Program?
- How has the Program contributed to the attainment of the Sustainable Development Goals (SDGs)?
- To what extent has the Program improved the capacity and sustainability of the implementing partners?
- What longer-term unintended consequences (positive or negative) have emerged, and how can they be addressed in future programming?

3.7 Good Practices, Challenges, and Lessons Learned

- What were the key good practices observed during implementation, and how did they contribute to the Program's success?
- What were the main challenges encountered, and how were they addressed?
- What were the most important lessons learned, and how can they inform future Program design and implementation?
- How effective were the Program's M&E mechanisms in identifying good practices, challenges, and lessons learned, and how could they be improved?
- What are the main recommendations for improving the current iteration, and what new initiatives could be developed in the next iteration?

3.8 Gender and Social Inclusion

- To what extent has the Program addressed gender inequalities and promoted gender equality?
- How has the Program considered the needs and perspectives of marginalized groups and ensured their meaningful participation?
- Have the Program's activities and outputs addressed the different needs and priorities of women, men, and gender-diverse individuals?
- What measures were taken to prevent and mitigate unintended negative consequences of the Program on marginalized groups?

- How has the Program empowered marginalized groups and promoted their social inclusion?
- How could the Program be improved to address gender and social inclusion in future iterations?

3.9 Knowledge Management and Learning

- What mechanisms were in place for knowledge management and learning throughout implementation?
- To what extent did these mechanisms effectively capture and share knowledge and learning among stakeholders?
- How has the Program used feedback and lessons learned to improve its effectiveness and efficiency?
- What measures were taken to ensure the sustainability of the knowledge and learning gained from the Program?
- What role did monitoring and evaluation play in knowledge management and learning?
- How could the Program be improved to better promote knowledge management and learning in future iterations?

3.10 Environmental Sustainability

- How has the Program considered the environmental impact of its activities and outputs?
- To what extent has the Program contributed to promoting environmental sustainability?
- Have there been unintended negative environmental consequences, and how were they addressed?
- What measures were taken to sustain any positive environmental impact?
- How has the Program engaged stakeholders to promote environmental sustainability?
- How could the Program be improved to better address environmental sustainability in future iterations?

4. Continuation and Second-Phase Concept Note

The consultant will assess and provide recommendations on the continuation of the Program. Where continuation is recommended, the consultant will develop a Concept Note for a second phase of the Program. The Concept Note is a numbered contractual deliverable (see Section 6) and shall, as a minimum, include the following:

- Rationale and problem statement, building on the assessment findings;
- Theory of change;
- A results framework with indicators, baselines, and targets;
- An indicative budget and resource-mobilization approach;
- A partnership and governance model;
- Key risks, assumptions, and mitigation measures.

5. Methodology

The following requirements are mandatory. The consultant will detail the operational methodology in the Inception Report; duplicate listings of mandatory versus advisory methods have been consolidated into the single set below.

5.1 Mandatory Methodological Requirements

- Use a combination of qualitative and quantitative methods and instruments.
- Review all relevant documentation, including: Program documentation; the results framework; annual work plans; activity designs; reports; and minutes/highlights of Program board and committee meetings.
- Develop evaluation questions around relevance, coherence, effectiveness, efficiency, sustainability, and impact, designed for the different stakeholders to be interviewed.
- Conduct semi-structured interviews with key stakeholders, including donors, implementing partners, knowledge partners, and other relevant entities.
- Conduct key-informant interviews and focus group discussions with beneficiaries and stakeholders, and administer surveys and questionnaires where appropriate.
- Follow a participatory and consultative approach that ensures close engagement with the evaluation managers, implementing partners, and direct beneficiaries.
- Ensure maximum validity and reliability of data and promote use; ensure triangulation across data sources.
- Conduct all interviews in full confidence and anonymity. The final report must not attribute specific comments to individuals.

5.2 Ethical Safeguards and Do-No-Harm

Because primary data will be collected from refugees, IDPs, returnees, and host communities, the consultant must include an ethics and safeguarding protocol in the Inception Report covering, as a minimum:

- Informed consent procedures for all respondents;
- Child-safeguarding standards and Protection from Sexual Exploitation and Abuse (PSEA) compliance;
- Secure data handling and personal-data protection to a GDPR-equivalent standard;
- A do-no-harm approach to beneficiary engagement throughout data collection.

5.3 Country Visit, Conflict Sensitivity, and Duty of Care

The assignment includes at least two country visits. Given the fragile and displacement-affected settings in which STEP operates, the consultant must include in the Inception Report a brief conflict-sensitivity and access/security plan. The plan shall state responsibilities for security clearance, duty of care, and in-country logistics for the field mission. IsDB will facilitate official introductions and coordination with implementing partners.

5.4 Reporting Line, Independence, and Conflict of Interest

The principal responsibility for managing this evaluation resides with IsDB, which will contract the evaluator. The evaluator will report to IsDB. The consultant must submit a conflict-of-interest declaration at contract signature and affirm evaluator independence. Steering Committee and Program-team review of draft outputs is for factual accuracy and completeness only and does not confer editorial control over the assessment's findings, conclusions, or recommendations.

The assignment is primarily home-based, with an on-the-spot kick-off meeting and at least two country visits. Online and e-mail interviews with relevant stakeholders are expected. The Inception Report and draft assessment report will be reviewed by IsDB.

6. Expected Deliverables

The consultant is expected to deliver the following numbered products. All contractual deliverables shall be submitted in editable Microsoft Word format; reporting-language requirements are specified in Section 7 (Reporting Language).

- D1 - Inception Report (10-15 pages) outlining the methodology and approach, based on preliminary discussions with IsDB after the desk review. It must include an evaluation matrix (questions, sub-questions, data sources, methods), the ethics/safeguarding protocol, and the conflict-sensitivity and access/security plan.
- D2 - Assessment Debriefing: a preliminary debriefing of emerging findings, on request, immediately following fieldwork.
- D3 - Draft Assessment Report (up to 50 pages) covering key findings, conclusions, and recommendations, for review by the Steering Committee and Program coordination team.
- D4 - Assessment Report Audit Trail documenting how feedback from the Steering Committee and Program team was addressed in the report.
- D5 - Final Assessment Report (up to 50 pages) presenting a comprehensive, analytical, and evidence-based account of findings, conclusions, and recommendations.
- D6 - Second-Phase Concept Note, with the contents specified in Section 4 (where continuation is recommended).
- D7 - Results Presentation to Stakeholders summarizing the assessment results.

6.1 Deliverable Schedule, Level of Effort, and Payment Milestones

The approximately 35 working days are mapped to deliverables within the November 2026-January 2027 window as indicated below. Working-day allocations are indicative; payments are tied to milestone acceptance under the lump-sum contract.

Deliverable	Indicative Due Date	Indic. Working Days	Payment
D1 - Inception Report	16-23 November 2026	6	20%

D2 - Debriefing	24 November 2026	1	-
D3 - Draft Assessment Report	25November-16 December 2026	16	40%
D4 - Audit Trail	17-18 December 2026	2	-
D5 - Final Assessment Report	21-28 December 2026	6	30%
D6 - Second-Phase Concept Note	29-31 December 2026	3	10%
D7 - Results Presentation	2-January 2027	1	(incl. in D5)
Total		35	100%

All deliverables are subject to IsDB review and acceptance. The Final Assessment Report must be a stand-alone document substantiating its findings, conclusions, and recommendations with convincing evidence.

7. Assignment Details and Delivery Requirements

Type of Contract	Lump sum, with payments tied to milestone acceptance (see Section 6.1).
Reporting Language	English is the primary reporting language for all deliverables. An Arabic executive summary is required for the Draft and Final Assessment Reports; the Results Presentation is to be delivered in both English and Arabic.
Duration of the Contract	November 2026-January 2027
Expected Level of Effort	Approximately 35 working days (see Section 6.1).
Evaluation Period	July 2022 - June 2026.
Location	Home-based, with an on-the-spot kick-off meeting and at least two country visits.

8. Selection and Evaluation Criteria

8.1 Proposal and Deliverable Formats

Applicants shall submit Bid documents including an Expression of Interest (EOI), CV(s), and a technical proposal in PDF format. All contractual deliverables (D1-D7 in Section 6, including the

Inception, Draft, and Final reports, the audit trail, and the Concept Note) are submitted in editable Microsoft Word format. No single blanket format rule applies to both stages.

8.2 Consultant Selection Method and Budget

- **Consultant Selection Method:**
  Fixed Budget Selection (FBS)
- **Fixed Contract Value:**
  The assignment is offered on a fixed-budget basis with a total all-inclusive contract value of USD 20,000.
- **Contract Type and Payment Arrangement:**
  Lump-Sum Contract, with payments linked to the satisfactory completion and acceptance of agreed milestones and deliverables.

8.3 Technical Evaluation Criteria and Scoring

Proposals are scored out of 100 points. The minimum technical qualification threshold is 75 out of 100. Parent-criterion weights equal the sum of their sub-criteria, and all top-level weights total exactly 100.

No.	Evaluation Criteria	Points
1	Relevance to the assignment	10
1.1	English and Arabic proficiency	8
1.2	Knowledge of an additional relevant language	2
2	Adequacy for the assignment	40
2.1	Soundness and clarity of proposed methodology	15
2.2	Realism and quality of the work plan and timeline	10
2.3	Demonstrated understanding of the fragility and displacement context	15
3	Qualifications and competencies of the consultant	50
3.1	General qualifications (academic profile, years of experience)	25
3.2	Similar evaluation experience with development programs	25
	TOTAL	100

The evaluation will assess the candidate's CV, technical proposal, and (possibly) an interview. The contract will be awarded to the Ranked No. 1 Consultant who achieves the highest overall ranking

and meets the minimum technical threshold for the all-inclusive amount as stated in the TOR USD 20,000.

9. Submission of Proposals

Applicants shall submit an Expression of Interest (EOI), CV(s), and a technical proposal in PDF format via e-mail to the designated submission MS Teams channel provided below. The e-mail subject line must read: "Proposal for the Mid-Term Review of the STEP Program".

Proposals submitted after the deadline stated in the invitation letter will not be accepted; early submission is encouraged.

The Consultant shall submit all documents required under the TOR to the designated email addresses listed below:

- Proposal Submission: 5e5349c0.isdb.org@emea.teams.ms
- For any technical questions or clarification please contact us: 5e5349c0.isdb.org@emea.teams.ms

Note: Consultant shall submit their bids in accordance with the Instruction outline in the TOR.

Annexes

The following annexes will be provided to the awarded consultant so that the effectiveness and impact analysis can be scoped accurately. Annex content is to be provided by IsDB.

- Annex A - STEP results framework, including indicators, baselines, and targets.
- Annex B - List of target countries covered by the assessment.
- Annex C - List of implementing and knowledge partners.
- Annex D - Statement on data availability and M&E maturity.
- Annex E - Reference standards: OECD-DAC Evaluation Criteria; UNEG Norms and Standards for Evaluation; IsDB Fragility and Resilience Policy; Safeguarding/PSEA and data-protection standards.

Expression of Interest (EOI) by Applicant

[Copy the Name of the Assignment/Project from the IEOI]

Date: _____

Consultant Selection Panel

Islamic Development Bank

Email: Designated email address

I have read carefully your Invitation for Expression of Interest for the captioned assignment/project and find the Terms of References (TOR) and Scope of Work match my skill mix and experiences for providing the services required in the TOR. I would like to express my interest for our firm being considered for the Shortlist. I understand that IsDB does not have an obligation that I must be shortlisted.

I have attached to this EOI supporting documents highlighting the relevant expertise and Experience for your consideration. Some of the key information is highlighted below:

Personal Profile

Nationality:
Date of Birth:
Permanent Address:
Phone No.:
Email:

Past Consultancy Assignment References

[Notes to consultant: Please select most relevant consultancy assignments you have recently completed to demonstrate your technical qualifications and experience.]

Period	Client	Project	Country	Your role (As lead consultant or as member of a team?)	Value of the Contract

III. Availability

I shall be available for the services from _____ to_____.

IV. Eligibility Declaration

I, the undersigned, certify to the best of my knowledge and belief:

☐ I have read terms of reference (TOR) and Scope of Work (Appendix A), for this assignment.

☐ I confirm that the project references submitted as part of this EOI accurately reflect the experience of myself.

☐ I confirm that I have never been convicted of an integrity-related offense or crime related to theft, corruption and fraud.

☐ I understand that any misrepresentations that knowingly or recklessly mislead, or attempt to mislead may lead to the automatic rejection of the proposal or cancellation of the contract, if awarded, and may result in further remedial action, in accordance with IsDB's Integrity and Anti-corruption Policy.

Signature: *Name of the Applicant*