

Consultancy Advertisement: Evaluation of the DGBP funded project “Building Climate Adaptation and Resilience for Rural Populations through Financial Inclusion” in Kenya (Nairobi)

Deadline to apply: 23rd of October **2026 11.59PM CET**

Duration: 25 working days within November/December 2026

Location: Nairobi, Kenya, with field visits to selected project counties

About NORCAP

NORCAP, part of the Norwegian Refugee Council, works to improve aid to better protect and empower people affected by crisis and climate change. NORCAP is doing this by providing expertise and solutions to humanitarian, development and peacebuilding partners.

NORCAP works in two complementary ways to improve aid:

- NORCAP provides targeted expertise to strengthen our partners’ responses.
- NORCAP collaborates with partners to develop solutions to un-met gaps and challenges.

NORCAP aims to strengthen the climate resilience of small-scale farmers by addressing the combined challenges of climate shocks, limited access to finance, and low productivity. Our solution bundles credit, weather-index insurance, climate advisories, and practical training into one integrated model, developed with financial institutions, insurers, and technical partners.

Consultancy Summary

NORCAP is piloting a financial inclusion mechanism financed by the DANIDA Green Business Partnership (DGBP) through a project titled “Building Climate Adaptation and Resilience for Rural Population through Financial Inclusion”. The project aims to promote inclusive economic growth in rural Kenya by strengthening the climate resilience and livelihoods of vulnerable communities. It will support smallholder farmers through improved access to financial services, strengthen sustainable business models, and scale successful resilience-building initiatives to extend their reach and impact.

The project’s proof-of-concept business model has four integrated components:

1. **Agricultural weather-index insurance:** a bundled climate risk insurance product transferring farmers’ climate risk and de-risking the microfinance institute;
2. **Weather advisory:** hyperlocal 7-day forecasting with forecast-based agronomic advisory (Sprout Digital Weather Advisory Service, powered by Tomorrow.io);

3. **The Juhudika digital platform:** digital and financial literacy, Good Agricultural Practices (GAP) content and service linkages;
4. **Non-financial solutions:** soil health services (SGS), professional services and market linkages.

The project is organized around four funded outputs:

- **Output 1:** Enhanced Juhudika (platform) and New Climate Finance Product launched - Enhance the Juhudika App/Platform, UI/UX tests, and integrate weather-based insurance, GAP guidelines, weather forecasts, and soil testing information.
- **Output 2:** Training and capacity-building on Platform (Juhudika) usage, index insurance, other non-financial services - Develop and implement literacy program for smallholder farmers on Climate Smart practices, new products and platform.
- **Output 3:** Products and Platform (Juhudika) Pilot Test roll-out, and Pilot Monitoring of the revised agribusiness products, new agriculture insurance products and new features in Juhudika Platform.
- **Output 4:** Structures knowledge management, learning workshops, and dissemination of project activities and outputs with stakeholders.

This consultancy is designed for an external evaluation of the project to provide an **independent and comprehensive end-of-project report** of the DGBP maturation project covering its full duration, assessing performance **against the project's Results Framework**, including farmer-level outcomes, and the partnership model, and generating evidence-based lessons and recommendations for scaling, replication and future programming.

Specific objectives of the evaluation

1. **Evaluate achievement of results** against every indicator in the Results Framework (goal, outcome and output levels), verifying reported figures against primary data sources and documenting the extent, quality and attribution of results.
2. **Evaluate the climate risk insurance product** and its design evolution and fit for purpose (seasonal to annual portfolio cover), actuarial and technical soundness (index, triggers, 4km grid, phase weighting, 3% premium, 5% deductible), uptake and payout performance, client protection and value to farmers and to JKL.
3. **Evaluate the Juhudika platform/ICT component** and its functionality, content quality, usability against the UI/UX assessment targets, the regulatory (DCP/Google certification) pathway, user engagement, and contribution to outcomes.
4. **Evaluate farmer-level targeting and outcomes of the project** reach (numbers, gender, age), awareness, understanding, trust, satisfaction, behavioral change, and early signs of resilience, income and food-security effects, including the experience of insured versus uninsured farmers.

5. **Evaluate the partnership and governance model** and its the effectiveness, efficiency and added value of the NORCAP–Abler Nordic–Juhudi Kilimo consortium and of ecosystem partnerships (ACRE Africa, Britam, Sprout/Tomorrow.io, SGS), including roles, coordination, capacity transfer and the management of institutional shocks (management turnover, regulatory changes).
6. **Evaluate financial performance and value for money.** Evaluate budget execution against the DKK 1,451,205 budget, the high unit cost of capacity building, and economy/efficiency/effectiveness of resource use.
5. **Evaluate the MEAL system** and the adequacy of the results framework, data quality, baselines, measurement tools, and the credibility of reported results; and provide recommendations for strengthening measurement.
6. **Document lessons learned and provided forward-looking recommendations** for scaling the insurance product and platform, for the sustainability of results beyond December 2026, and for replication in East Africa, including recommendations to Danida/DGBP, NORCAP, Abler Nordic and JKL.

Scope of evaluation

The evaluation shall cover **all aspects of the project for the full period January 2025 – December 2026**, organized in six interlinked scope areas:

Overall performance against the Results Framework

- Verification and assessment of every indicator (goal, outcome, output) against targets, using JKL internal statistics, survey data, programme reports and independent verification.
- Analysis of the results chain and Theory of Change; assessment of the plausibility of attribution/contribution of the project to observed changes.

The insurance product

- Product design process and redesign rationale; product-market fit (tenor alignment with the 12-month loan cycle, portfolio vs. individual cover, bundling into loan principal).
- Technical/actuarial soundness: TAMSAT rainfall index, 4km × 4km grid, trigger/exit calibration, basis risk, phase and peril weighting (70/30), 5% deductible, payout caps.
- Uptake, cohort performance, payout events and timeliness; payout use (loan clearance/restructuring) and implications for farmers.
- Client protection and consumer value: automatic enrolment, farmer awareness and consent, transparency, grievance handling, and the appropriateness of a meso/portfolio product from the farmer's perspective (payouts accrue to JKL).
- The role and performance of ACRE Africa (product development, training) and Britam (underwriting).

The Juhudika platform / ICT

- Completeness and quality of platform features (At least 6 value chains, weather advisory, GAP content, soil testing linkage, branch locator, officer access, offline functionality).
- Usability and user experience against the UI/UX assessment framework (task success >80%, usability on a 1 to 5 scale, NPS >50) for farmers, extension officers and partner staff.
- Regulatory and publishing pathway (DCP licence, DUNS, Google Play certification) and its impact on results.
- Platform performance data: registrations, active users, engagement, data accuracy, uptime; integration with JKL core banking systems for M&E data collection.

Farmers and target groups

- Reach and profile of farmers served (numbers, gender, age, counties, value chains) against targets.
- Farmer awareness, understanding, trust and satisfaction regarding insurance and the platform; effectiveness of training (1,200 farmers, 70 staff champions) and of communication approaches.
- Early outcome signals: yields, compensation received, use of climate information, credit access, income and food security — comparing insured and uninsured cohorts where possible.
- Barriers to uptake and inclusion (cost perceptions, digital access, literacy, gender norms).

Partnerships, governance and project management

- Effectiveness of the consortium model (NORCAP–Abler Nordic–JKL), steering and decision-making, and the clarity of roles per the MoU.
- Management of risks identified at design (regulatory, institutional, uptake, financial) and of the 2025 management turnover at JKL.
- Ecosystem partnership performance and MoU delivery (ACRE Africa, Britam, Sprout/Tomorrow.io, SGS); status of the ≥3 MoUs and ≥3 strategic partnerships targets.
- Responsible Business Conduct (RBC) action plan implementation.

Financial performance and value for money

- Budget execution by output and partner against the approved budget
- Cost-efficiency analysis
- Assessment of co-funding leverage and progress toward the private investment mobilisation target.

Review Questions

The review shall be structured around the **OECD-DAC criteria**, applied to the scope areas above. Indicative questions (to be refined in the inception report):

Relevance:

1. To what extent did the project's design (product, platform, partnerships) respond to the climate-risk and financial-inclusion needs of Kenyan smallholder farmers, particularly women and youth?
2. Was the redesign of the insurance product (from seasonal to annual portfolio cover) the right response to the uptake failure? Is a meso-level portfolio cover the most appropriate protection model for JKL's clients?

Coherence:

3. How well did the project align with Danida/DGBP priorities, Kenyan regulation (CBK/DCP, IRA), and JKL's and Abler Nordic's institutional strategies?

Effectiveness:

4. To what extent has each Results Framework indicator been achieved, and what is the quality of the evidence?
5. What explains the gap between design targets (e.g., 20,000–50,000 farmers trained/insured) and delivery to date, and how did the NCE change the trajectory?
6. How effective were the training, awareness and communication approaches in building farmer understanding, trust and uptake?

Efficiency:

7. Were resources used economically and efficiently (including the ~15× capacity-building unit cost)? Were the delays (regulatory, institutional) managed efficiently?

Impact orientation:

8. What early evidence exists of increased climate resilience, income and food security among target farmers, and of de-risking effects on JKL's portfolio (e.g., PAR trends)?
9. What unintended positive or negative effects have emerged (including client-protection concerns)?

Sustainability:

10. How likely are results to be sustained after December 2026 — institutionally (JKL ownership, staff capacity, incentives), commercially (premium financing, renewals, reinsurance), technically (platform hosting, content maintenance) and financially?

11. What is the realistic potential for scaling to JKL's full client base and for replication by other financial institutions in East Africa?

Cross-cutting:

12. How effectively were gender (70% women clients), age (youth -39%) and inclusion considerations integrated and measured? 13. How robust is the MEAL system, and what should be improved for future phases?

Methodology

The reviewer shall propose a detailed methodology in the inception report, which shall at minimum include:

1. **Document review;** review all project documentation (Concept Note, Project Document and Results Framework, costing, NCE request, progress reports, bi-annual evaluation reports, MEAL data, product term sheets, UI/UX assessment data, training records, minutes of governance meetings).
2. **Key informant interviews;** NORCAP (project management), Abler Nordic (investment team), JKL (executive, credit/risk, IT, branch staff and loan officers across at least 6 branches), ACRE Africa, Britam, Sprout/Tomorrow.io, SGS, and relevant regulators/sector actors where feasible.
3. **Field visits and focus group discussions;** visit at least 3 project counties sampled from the pilot regions (e.g., Embu, Kitui, Machakos, Meru, Thika, Bomet), including FGDs with insured and uninsured farmers, with deliberate gender and youth inclusion.
4. **Secondary data analysis;** JKL portfolio and platform data (client numbers, loan disbursements, PAR, insurance cohorts, payout records, platform registrations/engagement), and the project's MEL assessment data (300-farmer household survey with control group).
5. **Data verification;** independent verification of reported Results Framework figures against primary sources, and documentation of data-quality issues (blank baselines, indicator misalignment, cross-document discrepancies).
6. **Triangulation and validation;** triangulation across sources and a validation workshop/debrief with the consortium before finalization.

The review shall adhere to recognized evaluation ethics: informed consent, confidentiality, do-no-harm, and safeguarding standards of NRC/NORCAP.

Timeline and deliverables

The review will be conducted in **November/December 2026**, over approximately **25 working days**, with all deliverables submitted in English in electronic form.

#	Deliverable	Content	Deadline
1	Inception Report	Refined review questions, methodology and sampling, data-collection tools, evaluation matrix mapped to the Results Framework, work plan	6 November 2026
2	Field work and data collection	KIIs, FGDs, field visits, data verification	9–20 November 2026
3	Debrief / validation presentation	Preliminary findings presented to the consortium (NORCAP, Abler Nordic, JKL) for factual validation	25 November 2026
4	Draft Review Report	Full draft report (max. 40 pages excl. annexes) including an indicator-by-indicator Results Framework assessment	30 November 2026
5	Final Review Report	Final report incorporating consortium feedback, with executive summary, findings per scope area and OECD-DAC criterion, conclusions, lessons learned, and prioritised recommendations; plus a completed Results Framework assessment matrix as an annex	11 December 2026
6	Learning brief	2–4 page standalone lessons-learned and scaling-recommendations brief for dissemination	11 December 2026

The Final Review Report must be delivered before project closure on **31 December 2026** and will inform the project’s final report and closure documentation.

Required qualifications

The review may be undertaken by an individual consultant or a small team. Required:

- Advanced degree (Master’s or higher) in evaluation, development studies, agricultural economics, climate finance, microfinance, or a related field;
- At least **8 years of experience** in evaluating development or financial-inclusion programmes, with demonstrated experience leading end-of-project reviews/evaluations using OECD-DAC criteria;
- Demonstrated expertise in **agricultural/index insurance and/or digital financial services for smallholder farmers** in Sub-Saharan Africa; experience in Kenya strongly preferred;
- Experience reviewing **digital platforms/ICT4D** components (usability, adoption, data systems);
- Strong quantitative and qualitative skills, including survey-data analysis and results-framework/indicator verification;

- Excellent report-writing skills in English; working knowledge of Kiswahili is an advantage (local enumeration support may be proposed within the budget);
- Independence: the reviewer must have **no prior involvement** in the design or implementation of the project and no conflicts of interest with NORCAP, Abler Nordic, Juhudi Kilimo, ACRE Africa or Britam.

Budget and payment

Total budget for the consultancy is 100,000 NOK. The budget is all-inclusive of professional fees, field travel and accommodation, per diems, data collection costs, and any other expenses. Applicable taxes are the responsibility of the reviewer/consultancy.

How to Apply

Submit the following to **norcap.bids@nrc.no** with subject line: Evaluation - Building Climate Adaptation and Resilience for Rural Population through Financial Inclusion-Kenya

- A technical proposal (max. 8 pages) including understanding of the assignment, proposed methodology and work plan;
- A financial proposal in NOK within the stated ceiling;
- CV(s) of the proposed reviewer(s); and
- Proof of registration as a consultant or company
- Two samples of comparable review/evaluation reports and three references.