

TERMS OF REFERENCE

Baseline survey of Microfinance project

I. INTRODUCTION

The Mission Alliance is none profit organization, founded in 1901 and located in Oslo, Norway. We are engaged in an extensive work to support poor, disabled and marginalized people in Asia, South-America and Africa. The Mission Alliance want to give people the opportunity to develop their abilities and resources, and support them in taking responsibility for their own lives, the lives of their families and the development of their own local communities.

The Norwegian Mission Alliance in Vietnam (NMA-V) has been in partnership with Vietnamese local governments since 1996. NMA-V and the local partners have worked together to empower the poor and marginalized through inclusion and poverty reduction.

The Microfinance project for poor women in Tien Giang was launched in 2002 aiming to increase income for the poor families, especially for the poor women, and giving them opportunities to get financial services to improve their life and, step by step, develop paths to self-sufficiency positively. Through 10 years of establishment and development, the project has handed over solutions to dozens of thousands of poor women in Tien Giang province. In the first year of operation, the project provided loans for 310 clients in Tan Hung and My Tan communes, Tien Giang province. By 2012, after 10 years of operation, its clients increased to 30,000 in 90 communes of 10 districts of the province with total disbursement of nearly 100 billion VND. And nearly 8 thousand of clients were trained on agriculture techniques as well as non-agriculture. Capital Aid Fund for Women's Economic Development (CWED), initial MF project has been process of transforming to regulated Microfinance Institute (Mekong Organization of Microfinance - MOM) in order to give chance for more poor people to access to microfinance services to improve their life conditions, increase income for people in disadvantage areas of Mekong Delta region.

It is imperative for a microfinance organization to graduate with their clients. The technical support and funding from NMA-V are vital elements to ensure its sustained institutional and social development as well as its deeper expansion into the Mekong Delta region.

The new phase of the project will continue to empower the poor and marginalized to be self reliant and experience sustained poverty reduction

The project's specific objectives are:

Strengthen the social performance and institutional performance of CWED/MOM to be the leading microfinance institute in the Mekong region.

Project beneficiaries:

The main beneficiaries of the project are poor women. The project will ensure that the poor have access to sustained financial services. They are also empowered through training at group meetings and through credit and saving activities.

Other beneficiaries of the project are women union officers and CWED/MOM staff. The project promotes training of both CWED/MOM staff and women union staff. The project also uses the service of the Women Union network and enables them to generate income from their services.

II. THE PROJECT BASELINE SURVEY:

2.1. Why the project is surveyed?

The new phase of the project was developed based on the achievements and lessons learnt of previous phase as well as the growth need of clients and development of microfinance industry. The new project focuses more on social responsibilities and building the quality management system in order to improve clients' life conditions and protect poor women from over debt, irresponsible prices, and in-transparency. The baseline survey will measure the organizational social and credit performance to define the baseline values of project indicators, reviewing the adequacy of the measurable project indicators as well as guiding the design of the future activities and action plans.

The baseline survey will also provide information about the current life conditions of MOM clients to measure how project will contribute to improve the life conditions of its target group.

2.2. Scopes and focus of the survey

The survey will focus on:

- Gather information on social and financial responsibilities including but not limit to the following:
 - o Social
 - Financial inclusion
 - Client protection: 6 principles of clients protection (SMART campaign)
 - Human resource protection
 - Social changes: current life condition of poor women, their assets (5), gender, climate change response, women health issues.
 - o Financial
 - Governance
 - Management information system
 - Risk management
 - Banking activities
 - Funding liquidity
 - Financial viability
- To review the adequacy of project indicators: do the indicators to be measured assess the quality of activity implementation and measure the development result achieved (include impact); are these indicators SMART, cover each levels of project logframe, and enable judgment of NMA's cross cutting issues; the means of verification are practical.
- Define the baseline value of the project indicators

- Make recommendation for future action and plan

Our project also driven by framework of poverty reduction and the following themes:

- Progress out of poverty (PPI)
- Universal social performance Standard
- SMART Campaign – 6 client protection principles
- Social performance indicators
- NMA cross cutting issues: Diaconia and Christian identity, Gender, Environment, Human rights and Rights based approach, Conflict sensitivity and People with disabilities.

2.3. Survey approach

The survey will be undertaken through a combination of qualitative and quantitative methods that will be used to gather data and information from main stakeholders of the project, mainly target group.

The methodology for the study is envisaged to cover the following:

2.3.1. Data collection

- Documents review
 - Project documents including: Project plan, project budget, project evaluation report
- Qualitative technique
 - Observation
 - Focus group discussion
 - In depth interview
 - Interview through correspondent letters/telephone
- Quantitative data collection:
 - Questionnaire for clients, MOM' staff, relevant local authorities
 - Checklist for quality improvement

2.3.2. Data analysis

Data gathered using various methods and tools to be collated, analyzed and interpreted systematically. The consultant will be expected to come up with detailed data/information analysis methods and the analysis; interpretation should be made along with the key issues of the baseline survey.

2.3.3. Deliverables

The consultant should deliver the following output and services

- Detailed survey design and implementation plan
- Development and finalization survey tools: questionnaire, data sources, guidelines for gathering data, targeted group
- The expected output is a survey report that addresses above objectives and focuses. The report and the related documents provided by the survey Team will be in English
- Draft of the final survey report covering the areas mentioned in this “Terms of Reference”. The report should highlight:
 - Executive summary

- Introduction
- Methodology
- Content of survey: information as requested, adequacy of indicators, baseline value of project indicator, client protection, PPI
- Recommendation: measurable indicators, client protection and PPI system
- Annex and references.

3. Expertise requirements

- A consultant will be selected and he/she should be a Vietnamese financial expert with at least 7 years of microfinance work experience in the research and survey. This consultant will oversee the management of survey-related activities, including the contribution of each participant during the process of baseline. As well, the consultant will be directly responsible for the overall quality and consistency of all reports and documents produced by the survey Team;
- Working time of the consultant (15 days):
 - Preparation for baseline survey proposal and tools, reviewing project documents: 3 days
 - Field work with the team: 6 Days in Tien Giang
 - Data analysis: 2 days
 - Report writing: 3 days
 - Workshop sharing with relevant stakeholders and interviewers (1 day)

4. Time frame:

Time	Activity	Number of working day	Location	Responsible
5 August 2013	Contract with the local consultant			NMA
8 August	Work with NMA team to review the project documents	1	NMA office	Survey team NMA
9- 11 August	Design a survey proposal and tools. Testing the tools	2		Survey team
12 August	Working with NMA team to review the proposal and consolidate the tools and detail action plan	1	NMA office	team leader and NMA
13-18 August	Data collection in the project sites in Tien Giang and nearby provinces	6	Tien Giang	Survey team, NMA MOM

	Data analysis	2		Survey team
	Report writing	4		Survey team
26 August	Submit 1 st draft report to NMA			MF team
29 August	Revisions of the Draft Report			Survey team
4 Sep	Submission of the final Report (Final Version in Vietnamese and English)			NMA
in Sep. 2013	Sharing workshop (all stakeholders and people who were interviewed will join in this workshop)	1 day	Tien Giang	Survey team, MF team MOM

5. Consultant's activities

- Desk study: Studying all related documents
- Propose a schedule for the survey team
- Design the research proposal including research tools, and budget plan. Budget will cover the cost of consultancy's fee, consultant's accommodation, per diem and transportation costs incurred during the mission. Some contingencies related to organizing the feedback meeting and the likes will be covered by the project.
- Test the questionnaire before going to the field.
- Collect qualitative information in the field including clarifying the secondary data.
- Analyze data
- Write the report on the survey should consist of Literature review; Methodology; survey team; social and financial information, baseline value of project indicators, the adequacy of project indicators; PPI, client protection, guide for future activities and Annexes: schedules/participant list/informants/design/ source of information;

6. Support available

NMA-V will contract the consultant in accordance with NMA-V regulations and guidelines for contracting of consultants. The project will arrange transportation and accommodation in province as required and all other fees to serve for collecting data in the field such as allowance for interviewees, refreshment for group discussion. NMA Vietnam staff will be responsible for planning and providing logistical support and will accompany the consultancy team in the field and meetings as agreed upon in the detailed work plan.

7. Supervision and management

Program coordinator is assigned to work with survey team to manage and supervise the survey. All arising activities during the survey process can be discussed with the Program coordinator and Advisor.

8. Term of payment

Payment will be made by bank transfer to bank account of National Consultants: Terms of payment will be as follows:

- 30% value of the total budget will be paid on the date of the signing the contract.
- 70% will be paid upon NMA-V approves the reports.

Interested candidates are invited to send (i) the most updated CV; (ii) sample of survey proposal and (iii) financial offer to:

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Deadline for submission: 31 July 2013