

Terms of reference Midterm Evaluation of

PROJECT OF STRENGTHENING SOCIAL AND FINANCIAL PERFORMANCE OF MEKONG ORGANIZATION OF MICROFINANCE TO BE THE LEADING MFI IN MEKONG REGION

I. Background

The Mission Alliance is a non-governmental 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 wants 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.

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 in Tien Giang was launched in 2002 aiming to increase income for the poor families, especially poor women, and give 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 assisted 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. By 2014, after 12 years of operation, its clients increased to 37,000 in 139 communes of 10 districts of the province with total loan portfolio of 125 billion VND. And nearly 21,000 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 in process of transforming to a regulated Microfinance Institute (Mekong Organization of Microfinance - MOM) in order to give a chance for more poor people to access to microfinance services to improve their life conditions.

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

Project objectives

Long term goal:

To empower the poor and marginalized to be self-reliant and experience sustained poverty reduction

Project goals/objectives

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

By the end of 2017, the following objectives can be reached in accordance with Planet Grating International:

- Social performance reached grade 4 and above including:
 - Financial inclusion
 - Client protection
 - Human resource protection
 - Social change
- Institutional performance reached grade A and above, including:
 - Governance
 - Management information system
 - Risk management
 - Banking activities
 - Funding liquidity
 - Financial viability

Expected outcomes:

1. Social performance of MOM improved :
 - poor and low income women in Tien Giang provinces accessed affordable financial services
 - poor and low income women protected from over debtiness
 - Capacity of poor and low income women is improved. Clients used the loan effectively and to generate cash flow form their project to cover their daily life, make the repayment and have saving. Client's family income management improved
 - The participation and the voices of women in family and community decisions recognized and improved.
 - The vulnerable and marginalized groups, including People with disability are included and equal accessed to MOM's services and client group.

2. Women Union officers have sufficient knowledge in microfinance and group management. Women Union officers are able to provide consultations for clients and local authorities on microfinance.
3. Institutional capacity of MOM enhanced
 - Staff is capable to operate MOM in complying with regulation and law
 - Internal management system include credit management, internal control and audit system, accounting, HR and MIS improved to ensure safety operation of MOM
 - MOM achieved operational and financial sustainability

Target groups:

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 MFI staff. The project promotes training of both MFI 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

Project location: Tien Giang province

II. Scope of the evaluation

1. Purpose of the evaluation:

The purpose of the evaluation is:

1. Assess the results of the Project up to date against the 5 year objectives and document the lessons learnt.
2. Key findings in this evaluation will be used for project amendment in order to reach the project goals and objectives.
3. Give clear recommendations to NMA-V and its partner for the long term development strategies.

2. Expected results:

The Midterm evaluation is expected to answer the following key questions:

- How does the Project achieve its objectives and outcomes?
- How MOM and Women Union network fulfilled their social and financial objectives to ensure poor and low income women can access affordable MF services in order to improve their life's condition?
- What changes were made to make the project focus on changing the life conditions of target group?

- What are main lessons learnt for local partner and NMA-V on achieving both social objectives and financial viable in the near future?

The evaluation report should focus on balanced analysis of any issues that the projects faced and suggest practical and feasible ways in which problems may be overcome in the future and a review of the following key areas:

Effectiveness:

- Reaching the outcomes of the project to date
- Effectiveness of the implementation of activities. Changes to increase the efficiency.
- Promotion of increased participation of poor and low income women in livelihood activities and communal activities.

Impact

- The life condition of target group include health, education for children, living conditions (housing, access clean water, hygiene toilet) changes
- Knowledge on agriculture production and family financial management of target group improved
- Knowledge and behaviour of community towards gender equality change
- MOM achieved financial viable and social oriented FMI to serve target groups.
- Positive and negative spin-offs / side-effects

Relevance/Appropriateness/ Recommendation for the way forward:

- Continuation of the project in a better way
- Appropriateness of the activities given the aims, context and resources available
- Suggested changes in activities to increase relevance in the future
- Clear sets of recommendations for future development, the role of NMA in two different positions: project partner and shareholder.

Sustainability

- Real financial sustainability: offer affordable services to target group with their own financial capacity (less subsidize, and access funding source with market price, finance for project activities)
- Expanding outreach and ensure social objectives and pro-poor policies
- Maintain the balance of social and financial objectives

3. Methodology

It is expected that the evaluation team will conduct a participatory evaluation that will involve Project implementer and target beneficiaries. The consultant will apply a gender sensitive approach to all aspects of the tasks. It is also expected that the team members will work with NMA-V's project team, project partners and beneficiaries to conduct the evaluation study to assess the outcomes and achievements of the activities against the project objectives.

The evaluation team is expected to make their own judgements about the balance between qualitative and quantitative data. Both qualitative and quantitative gender disaggregated data and information from both secondary and primary sources will be collected through assessment tools such as document reviews, existing surveys, group discussions and semi-structured interviews.

4. Responsibilities of the consultant:

1. Oversee the management of survey-related activities, including the contribution of each participant during the process of evaluation. As well, the consultant will be directly responsible for the overall quality and consistency of all reports and documents produced by the survey Team
2. Design the final evaluation framework to measure the project results against its objective. A detailed work plan should be discussed with and approved by NMA-V prior to the start of the evaluation. The work plan should contain suggested methodologies, timeframe, resources, task allocation between consultants and NMA-V and report structure
3. Desk review of the progress reports, evaluation reports and tools. Design questionnaires
4. Conduct field surveys at MOM and MOM's operating areas as per the work plan and methodologies and tools agreed between the consultant team and NMAV' staff in charge
5. Present the key findings in the workshop to local partners after feedback from NMA-V
6. Reporting: Draft of evaluation report in English should highlight the key findings, lessons learnt and recommendations. The format report must follow as below:
 - Executive summary
 - Introduction
 - Evaluation methodology
 - Contents of evaluation : include *An assessment of project effectiveness (progress compared to proposed work plans);an assessment of project impact;*
The possibility of achieving project objectives by the end of project life
 - Lessons learned
 - Recommendations, including but not limit to:
 - *Proposed changes/modifications in project design, approaches and indicators, if needed*

- *How to enhance project successes and to further improve project implementation*
 - Conclusions
 - Annexes

Survey documents and filled questionnaires: The consultant is requested to submit evaluation documents and filled questionnaires to NMA-V

5. Evaluation Team

General criteria should be:

- Have an experience of community development works, results-based innovative models to address the issue of poverty reduction and financial inclusion for most vulnerable group, especially poor and low income women.
- Have knowledge and experience in a rights - based approach to development.
- Professionalism – the team should have a combination of microfinance expertise and professional evaluation competence.
- Have experience in conducting similar evaluation project.
- Gender balance – all teams should consist of both men and women.

6. Economic framework: Budget for the evaluation team will be based on the proposed methodology and the negotiated number for working days.

7. Timeframe

Time	Activity	Number of working days	Location
20 July 2015	Deadline for submission of proposals		
	Contract signed		
	Questionnaires designed		
	Field work		Tien Giang Province
	Submit 1 st draft report in English to NMA V		
	Revisions of the Draft Report		
	Consultation workshop, feedback and finalization		Tien Giang
	Submit the final Report (Final Version in Vietnamese and English)		

8. Payment:

Payment will be made by bank transfer to bank account of Team leader- 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 Vietnamese and English reports.

Interested candidates are invited to send (i) the most updated Curriculum Vitae; (ii) sample of evaluation report and (iii) proposal with financial offer via email to Ms. Vu Minh Ha – Project Officer - minhha@nmav.org

Deadline for submission: 20 July 2015