

TERMS OF REFERENCE

MAPPING DIFFERENT “SAVING AND LOANING MODELS” IN VIETNAM

I. GENERAL INFORMATION

1. Introduction:

The Norwegian Mission Alliance in Vietnam (NMA-V) is a NGO working among poor and marginalized groups of the population. The main objective of our work is to “contribute to a lasting improvement of the target groups’ quality of life”. The target groups in our projects shall not be reduced to objects of our charity. They are acting subjects with their own will and ability to take responsibility for their own lives and development.

NMA-V development assistance is based on mutual understanding and close cooperation with local authorities, partners and beneficiaries. Today, project activity focus on community development projects, inclusive projects for people with disabilities and microfinance.

2. The purpose of this assignment is

NMAV would like to get an overview of the different community based saving-loaning models that currently are being used in Vietnam. With “saving and loan-group” we mean that the group members both save and loan from a fund that is administrated by the group themselves.

a) Methodology: Desktop study, email, telephone, face to face (in Ho Chi Minh) and participate in one study tour.

b) Crosscutting issues:

Consultant/s will apply and consider all cross cutting issues of the organization in analysis such as participation for all, mobilization, gender equality, climate change.

c) Deliverables and responsibility of the consultant

- Map all existing livelihood models / saving and loaning models in Viet Nam, this includes **both** models with external funding (ex: NGOs funding, organization/ company funding) and only internal funding (all funding are collected from the members before they lend it)
- Analyse models based on defined classification/categories such as, but not limited to, purpose/function; advantages and disadvantages, sustainability, involvement of participants and “local ownership”, increased income, save and loan size.
- Together with NMAV identify which model(s) NMAV and partners should visit.
- Join study tour and make observations and take minutes.
- Submit the final summary report on existing saving and loan models to NMAV. When the English report is approved translate it to Vietnamese.
- Consideration for next phase on how to pilot the most appropriate livelihood model/ saving and loaning model in our project site.

4) Expertise requirement

- Expertise in livelihood for community development work for the poor and marginalised
- Experienced in saving and loaning groups are preferred.
- Good and proven analytical skills

- Excellent spoken, report writing and presentation skills in English language

5) Deadline and contact information

- Interested candidates are invited to send (i) the most updated CV; (ii) survey plan/outline and tentative timeline; (iii) financial offer to:

Ms Phan Tran Hong Tham - Senior project officer

Email at: tham@nmav.org

Tele phone: 0918822335

- Deadline for submission: **October 17th 2016**

Time frame (for NMAV information, not send to consultant this part)

Budget in 3.3.4 = 23,430,000 VND and 3.3.5 =56,666,200 VND, based on budget revision in Aug 2016 of TPD, including study tour visits)

Number of day	Activity	Description and Expectation
1	Work out with NMAV	<ol style="list-style-type: none">1. Mutual understanding on work assignment/ purpose and work assignment, etc.2. Discussing with NMAV via phone, face to face and going on?
3	Desk review actions	<ol style="list-style-type: none">1. Collecting/ mapping all information related to these assignments.
4	<ol style="list-style-type: none">1. Do assessment and analysis on all existing livelihood models/saving and loaning models in Viet Nam2. Report writing both EN and VN version (Draft and final report send to NMAV should be EN first and then VN translated as final), including feedback and comments time	<ol style="list-style-type: none">1. Mapping all existing succeed livelihood models/ saving and loaning models in Viet Nam both external and internal funding, ref at 3.1 and 3.2; 3.32. Summit final report on existing succeed livelihood model- both internal and external livelihood models to NMAV (3.4)
Total budget estimation: 150 USD gross * 8 days = 1.200 USD for consultant fee, while budget revision asked is 1,034 USD		