



Terms of Reference

Village Savings & Loans Associations (VSLA) and Cooperative Societies Maturity Assessment

Location:	Jur-river County, Western Bahr-el-Ghazal state, South Sudan
Type of Contract:	Consultancy
Duration:	1 month (negotiable)
Post Level:	National/International Consultant
Languages Required:	English, Arabic

Background

Since 1993, as an international non-governmental organization, acted has been committed to immediate humanitarian relief to support those in urgent need and protect people's dignity, while co-creating longer-term opportunities for sustainable growth and fulfilling people's potential. In South Sudan, acted has been operational since 2007 and up until today employs a flexible approach which acknowledges the coexistence of the need for emergency response, and early recovery resilience building with the potential for further stabilization of communities through long-term programming. ACTED static and mobile teams provide emergency food and shelter relief, WASH assistance, and Camp Coordination and Camp Management services to displaced communities in refugee and IDP camps, as well as in informal settlements. At the same time, ACTED works with the communities towards long-term resilience through various livelihood interventions focused on improved agricultural practices, provision of agricultural inputs, building up productive infrastructure, market linkages and access to capital through saving groups. Acted works across 3 areas: Greater Equatoria, Western Bahr-el-Ghazal, and Upper Nile.

ACTED with support from the European Union (EU) through World Food Program (WFP), is currently implementing a resilience-building program known as "Feeder roads to strengthen the livelihoods and resilience of the rural communities" in Jur-river County, Western Bhar-el-ghazal state. The program aims at increasing agricultural productivity and incomes of smallholder farmers (SHFs), particularly women, youth, and men through a variety of capacity building and strengthening initiatives (trainings, practical demonstrations, exchange visits) including facilitating access to other productive resources and inputs.

Purposed and Objectives

The VSLA and cooperative maturity assessment will look at; governance structures, processes, financial management, group dynamics, knowledge and skills, sustainability as well as considering external factors such as legal and regulatory environment, market conditions and the availability of partnerships with key value chains opportunities in Jur River county, Western Bahr-el-Ghazal).



The purpose of the consultancy is to:

- a) Assess the maturity level of the already established 20 VSLA groups and 4 cooperative societies while documenting their successes and failures.
- b) Identify and recommend mature VSLA groups that the project will work with for sustainability.
- c) Identify and recommend key business and market opportunities available for partnership with the identified mature groups and cooperatives in Western Bahr-el-Ghazal (Jur River).
- d) Identify potential private sector and financial service providers within Wau and Jur River Counties for possible linkages with the identified mature VSLAs and cooperatives.
- e) Identify an appropriate sustainability strategy for selected mature VSLAs and cooperatives groups including findings and recommendations in a final report.

The assessment will cover two main components:

Component 1: VSLA and cooperative maturity assessment.

- Governance structures: assessing group leadership, decision-making processes and the extent to which members have a voice in the group's affairs.
- Financial management: identifying financial policies, record keeping and how savings and loans are managed.
- Group dynamics: level of trust and cohesion among members, extent to which members participate in group activities and conflict resolution.
- Knowledge and skills: financial literacy skills among members, ability to manage group resources effectively, entrepreneurship skills, business planning and the availability of training opportunities.

Component 2: value chains opportunities and private sector engagement.

- Private sector entities in Jur River and Wau counties for potential collaboration with selected VSLAs and Cooperatives.
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- Sustainability: Group ability to adapt to changing circumstances, maintain membership levels and ensure long-term sustainability.

Methodology

The firm/ consultant is ultimately responsible for the development of the overall methodological approach and is expected to propose methodologies that the firm/ consultant considers most appropriate to achieve the aims of this assessment.

ACTED suggests mixed methods (Qualitative & Quantitative) as the methodological approach for this exercise. In addition, the selected methodology should consider the inclusivity and engagement of relevant stakeholders involved in markets/value chains. To this end, the consultancy should involve:



- Literature review and desk study of relevant documentation of VSLA, Cooperatives, Financial service providers, value chains and markets in Western Bahr-el-Ghazal.
- Key informant interviews (KIIs) and stakeholder consultation with local authorities (at national, state, county and Payam level), key humanitarian and development actors (in particular those involved in livelihoods activities in WBeG), selected private sector representatives in WBeG.
- FGDs with ACTED team to develop lessons learned from ongoing livelihoods activities (VSLAs and Cooperative societies) in Western Bahr-el- Covering four locations in Marialbai, Kuajiena, Mapel, and Dhikau for VSLA and 11 locations for Cooperatives (Marial-Baai, Kuajiena, Mapel, Dhikau, Nyinakok, Khor jamus, Atido, Kayongo, Barurud, Bartio, and Ajugo. In total, the consultant will interview 20 VSLA groups, and 4 cooperative societies.

Expected Deliverables

ACTED South Sudan expect to receive a final assessment report by the agreed timelines, with an initial draft one week before the end of the consultancy. Travel to Project locations to implement the assessment is essential, as interviews with key stakeholders and FGDs with the community will have to be conducted in person in order to deliver a report of high quality, and at the expense of the consultant. The outcomes of the assessment will inform ACTED organization to understand the areas of improvement and ensure that the program activities are sustainable in the community.

The following are the main deliverables of this consultancy:

- The consultant will come up with the clear recommendation of each VSLA group, Cooperative society ranking them from the higher performance to the lowest performance group
- Production of a detailed inception report and workplan showing proposed stages of the work (first week of the assessment)
- A draft of the assessment report one week before the end of the consultancy.
- A final assessment report (formatted and edited) responding to the specific objectives of the consultancy and to ACTED feedback on the draft, including financial service providers mapping, good practices on market linkages and financial inclusion, VSLAs and cooperatives maturity assessment (maximum 25 pages, plus annexes, if relevant) by the end of the consultancy.

REPORTING

Milestone	Weeks after commencement
MoM Kick-Off Meeting to discuss inception report	1
Contents page showing proposed content of final report	1
Workplan & inception report	1
Fortnightly activity summary	2, 3,
Final Project Report	4

IMPLEMENTATION SCHEDULE

It is anticipated that the duration of the assignment will be in total 8 weeks. Suggested activity timeline is shown below:

Activity Description				
	Wk 1	Wk 2	Wk 3	Wk 4
Kick-off Meeting, MoM, Contents page showing proposed content of final report, detailed workplan	X			
Field Activities		X	X	
Report submission and review				X

It is to be noted that accommodation, transportation, communications, extra staffing (enumerators) and insurance and security costs are at the sole responsibility of the consultant.

Required Skills and Experience

- Demonstrated experience in conducting in measuring the activities and effectiveness of community groups or similar.
- Strong understanding of VSLA concept and cooperative principles and practices
- Experience in SME (Small and Micro-Enterprises assessment including financial analysis, market research, and stakeholders' engagement.
- Strong communication and facilitation skills to engage with stakeholders effectively including group discussions, interviews, and surveys.
- Experience with conducting climate risk vulnerability assessments is an asset.
- Master's degree in economics, business administration, Entrepreneurship, rural development agriculture, or any other related social sciences.



- Strong writing and facilitations skills.
- Fluency in English and excellent writing and communication skills.
- Fluency in Arabic is highly desirable and fluency in the local dialects spoken in Jur-river is an added advantage.
- Proven ability to operate under strict deadlines and high level of discipline and professionalism.
- In addition, previous experience working in or on South Sudan is a particular asset.

How to apply

Cover letter: A short (maximum 1 and ½ pages) letter addressing suitability for the assignment and current contact information and the dates of availability for the assignment.

Consultant's Profile: (2-4 pages) through:

- a summary of how you expect to conduct the research including the workplan and expected challenges.
- a brief explanation about the consultant with particular emphasis on previous experience in this kind of work. Provide a sample of a previous academic or professional writing.
- demonstration of understanding of the TORs and the tasks to be accomplished.
- Supporting evidence showing relevant experience (i.e. previous assessment reports)
- The Consultant must demonstrate that s/he has suitably qualified and experienced experts among its key personnel, who have the appropriate level of academic and professional qualifications and expertise gained in similar projects and countries to recognize and to deliver with respect to the technical management requirements.

Financial Proposal:

- A financial proposal for the consultancy fully explaining how the task will be accomplished, covering daily consultancy fees in USD, inclusive VAT (including an indication of the expected number of working days) and a proposed budget for the development of data collection tools, enumerator /assistant costs, insurances, flights, and communication costs. The financial proposal is expected to be inclusive of all costs to be incurred by the consultant/firm in order to achieve the objectives of this ToR.