



COMPARATIVE EVALUATION ON COMMUNITY-MANAGED SAVINGS-LED APPROACHES IN THE MEKONG

TERMS OF REFERENCE

FEBRUARY 2016 - JULY 2016

BACKGROUND

In addition to end-of-project evaluations, CARE Australia also undertakes strategic evaluations such as thematic or comparative evaluations which provide an opportunity to assess programming strategies and models, program impact and relevance. Such evaluations are one of the activities conducted within CARE Australia's overall program quality framework under monitoring, evaluation and learning. The purpose of these evaluations is to provide accountability and continuous program improvement.

CARE'S EXPERIENCE IN COMMUNITY-MANAGED SAVINGS IN THE MEKONG

Community-managed savings-led approaches to financial services for the poor have a long and successful history, particularly in Africa where the *Village Savings and Loans Association (VSLA)* model pioneered by CARE in the early 1990s has to date reached over 4 million people across 26 countries. More recently, community-managed savings-led approaches have proliferated in remote and rural regions of South East Asia, and CARE has continued to innovate and adapt the VSLA approach and methodology in other programs to accommodate flexible savings amounts and loans of variable lengths and sizes.

VSLAs are self-managed groups that do not receive any external capital and provide people with a safe place to save their money, access small loans, and obtain emergency insurance. The approach is characterized by a focus on savings, asset building, and the provision of credit proportionate to the needs and repayment capacities of the borrowers. Through CARE's VSLAs, each member contributes to a savings fund with small, regular and mandatory deposits. CARE's comprehensive training program supports the group for up to one year, and includes skills to succeed in saving as well as establishing new businesses. Groups are low-cost, simple to manage and can be seen as a first step for people to reach a more formal and wider array of financial services. VSLAs can dramatically raise the self-respect of individual members and help to build up social capital within communities.

As the primary members of VSLAs, it is women who are first to reap the benefits. Women receive training, benefit from group solidarity, earn their own income and invest in what matters most to them: their families. The result is enhanced self-esteem, greater participation in public life, better nutrition, health and education for children, and new dynamics in their relationships with men.

CARE has developed significant program experience in the area of community-managed savings-led approaches, particularly through the Access Africa Program, a CARE USA initiative which sought to scale up the VSLA approach across selected African countries. In South East Asia, the VSLA approach has been introduced into programs in an opportunistic way, but has not sought to develop an overall strategic approach to adapting the model for Asia. CARE has also not yet developed a systematic way of capturing program impact of VSLAs to inform program learning and improvement.

CARE Australia sees a comparative study of how the VSLA approach has been implemented in our region as an opportunity to grow the documented evidence base in this space, contribute to the development of CARE International's work on Women's Economic Empowerment, and to provide the basis for more innovative programs and greater impact. This will focus primarily on programming in the countries of the Mekong Region (Cambodia, Laos, Myanmar, Vietnam), though may also draw on evidence where available from programming in other countries in South East Asia (particularly Indonesia, Philippines and Thailand).

PURPOSE OF THE EVALUATION

The purpose of the evaluation is to develop a deeper and more systematised understanding of: those community based microfinance approaches implemented by CARE in the Mekong; the differential impact¹ of each model or approach on the financial inclusion and economic empowerment of women and men; which approaches and models work in what context and why; and provide recommendations for future programming strategies and direction. Through analysis of CARE's programming, the study will also propose a conceptual paradigm and framework for CARE community-based microfinance approaches in SE Asia.

SPECIFIC EVALUATION QUESTIONS

- *Which key community-managed savings-led approaches are currently being implemented across the Mekong portfolio?* The study should consider the key characteristics or elements of each approach or model and in particular, ways in which approaches such as VSLAs and self-help groups (SHGs) have been adapted to the SE Asia context.
- *What has been the differential impact of these different approaches?* The study should, through a combination of primary and secondary data, make an assessment of the impact resulting from the different approaches either individually or collectively particularly in relation to: improvements in household economic and social wellbeing; growth and/or diversification in income-generating activities (IGAs) where possible or alternatively improvements in assets/income/savings; and increased empowerment² for women members.
- *What are the strengths and constraints of the different approaches? Are there major differences from CARE's established approaches in Africa?* The study should consider what the social and economic strengths and constraints of the different approaches are and in which contexts certain models would be most appropriate for empowering CARE's target beneficiaries. The study should also consider the emerging needs of established VSLAs that have been practicing for two or more years such as linking to markets, the formal financial sector and business investment.
- *What would a tailored and consistent model look like for SE Asia?* The study should consider whether there is a program framework or consistent savings-led model emerging from the research that is appropriate to the SE Asia context, with the potential to address some of the constraints identified. The study should propose 2-3 key indicators for CARE to use in programming to measure the achievements and impact of the model.

¹ Differential impact = Identifying the different impacts our activities have on different groups of people, such as women and men

² Women's Empowerment is defined by the CARE International Women's Empowerment Framework available <http://www.care.org/our-work/womens-empowerment/gender-integration/womens-empowerment-framework>

- *What are the opportunities for scale-up and for innovation?* The study should also seek to identify opportunities for scale-up and innovative delivery of financial services to the poor in both rural and urban settings. This may include: 1) linkages to the private sector including formal financial institutions (banks, MFIs and credit unions) to provide appropriate and sustainable products for the poor; 2) opportunities to enhance income generation and asset building; 3) building institutional linkages and how to ensure VSLAs leverage their social capital and organizational capacity to link into agriculture, food security, health and education initiatives and 4) mobile technologies.

PROPOSED EVALUATION METHODOLOGY

The broad methodological parameters for the evaluation are set out below and the details will be finalised by the Evaluation Team in consultation with the Evaluation Steering Committee. These will be outlined in an agreed evaluation plan and framework³.

The evaluation will draw on a) relevant CARE Australia and CARE International policies, frameworks and analysis including CARE International's VSLA Manual and Women's Empowerment Framework; b) program and project documents such as designs, baselines, endlines and final evaluations c) interviews with key staff and stakeholders; and d) in-country quantitative and qualitative fieldwork.

The methodology and techniques will be described in the final evaluation plan. However, it is expected that the evaluation methodology will include:

- *Phase I:* a focussed desk-based review and analysis of relevant completed CARE projects to date in the area of community-based savings across the countries of Cambodia, Laos, Myanmar and Vietnam, drawing also on evidence from Indonesia, Philippines and Thailand where available
- *Phase II:* within that context, a more detailed in-country evaluation of a subset of community-based savings initiatives (no more than four different models) across two countries using both quantitative and qualitative research methods.

The combination of methods used will be decided in discussion between the Evaluation Steering Committee and the selected evaluation team.

MANAGEMENT

The evaluation will be undertaken both at home-base and in-country. The consultant/s shall be managed by the CARE Australia Gender Advisor with the support of a Steering Committee that comprises of the following:

- Manager Program Quality and Impact
- Representation from CARE Country Offices
- Representative of CARE International thematic team for Women's Economic Empowerment

Other stakeholders are the Country Programs team and Principal Executive, International Programs.

CARE Australia will provide management and strategic support. CARE Country Offices will assist with necessary logistical support such as accommodation arrangements, local transport, recruitment of

³ These are to be developed in accordance with CARE Australia's Evaluation Policy and CARE's Gender Analysis Framework and Women's Empowerment Framework. Quantitative and Qualitative tools are to be approved by CARE prior to mobilisation.

local researchers and interpreter/s, and arrangements for debriefing for CARE country office staff and relevant in-country stakeholders.

TIMEFRAME AND DELIVERABLES

Indicative timeframes for completion of key milestones (exact number of days to be determined with successful consultant/s):

Phase I (desk-based)	
Mid March	Notification of successful consultants
Late March	Inception meeting with Evaluation Team
Early – mid April	Desk-based analysis, initial findings and development of evaluation framework and in-country evaluation plan Visa approval processes as needed.
Phase II (in-country)	
April – May	In-country field work (approximately three weeks)
end May	Submission of Draft Evaluation Report
Mid June	Submission of revised and final Draft Evaluation Report
End June	Steering Committee consideration and endorsement of Report
July	Final Evaluation Report received

CRITERIA FOR SELECTION OF THE EVALUATION CONSULTANT OR TEAM

The Evaluation Consultant or Team will be expected to have the following skills and experience:

- A master degree or equivalent in international development, applied anthropology, social science, gender studies or related field. Further education or a concentration in evaluation would be an asset;
- Strong technical and analytical skills in research and evaluation including strong skills in quantitative and qualitative research methods;
- Proven experience in conducting methodologically rigorous evaluations of involving multiple countries and stakeholders and writing high quality reports for publication;

- High quality communication skills, including the ability to speak and write clearly and effectively; listen to others; and facilitate and encourage participation from others, including in cross-cultural contexts;
- Strong management skills, including the ability to manage time; set and adjust priorities; foresee risks and allow for contingencies; and
- Strong knowledge and experience in gender and women's economic empowerment and/or financial inclusion in the context of international development programs and/or evaluation;
- Demonstrated knowledge and experience in working with marginalized women's groups would be advantageous.
- Demonstrated knowledge and experience working in the Mekong would be an advantage

If consultants apply as a team, one consultant should be nominated as Team Leader, who will have continuous involvement from the inception of the evaluation to publication of the final report.

For the duration of the country fieldwork, it is proposed that the Evaluation Team will be supported by local researchers for data collection where needed. The Team will be responsible for managing local researchers, including training in the specific tools to be used for the evaluation.

EXPRESSIONS OF INTEREST

Expressions of Interest should include:

1. Up to date CV of the consultant/s; and
2. Up to four page statement of capability (referencing the selection criteria) and the methodology and approach to be taken in the evaluation.
3. A budget covering major costs for the evaluation. It is preferred to pay an agreed price for the totality of the work. The total budget for consultant fees should not exceed AUD 50,000. Reasonable costs for international travel, visa costs, in-country travel, per diem, accommodation and all costs of meetings and evaluation workshops, will be covered directly by CARE. A full quotation should include all of the following:
 - Total cost for the scope of work to be undertaken and expected number of days;
 - Specific point of departure/return to take up the consultancy; and
 - Confirmation of availability to complete the evaluation between February and June 2016.

Expressions of interest should be submitted to Josie Huxtable, CARE Australia Gender Advisor (josie.huxtable@care.org.au) by 5pm AEST on 6 March 2016.

FURTHER INFORMATION

Please contact Josie Huxtable, Gender Advisor, CARE Australia (josie.huxtable@care.org.au).