

Terms of Reference –

Consultant for Village Savings and Loans Associations

Background on ACTED

ACTED is a French NGO, founded in 1993, which supports vulnerable populations, affected by humanitarian crises worldwide. ACTED provides continued support to vulnerable communities by ensuring the sustainability of post-crisis interventions and engaging long-term challenges facing our target populations, in order to break the poverty cycle, foster development and reduce vulnerability to disasters. Our interventions seek to cover the multiple aspects of humanitarian and development crises through a multidisciplinary approach which is both global and local, and adapted to each context. Our 6000 staff are committed to responding to emergencies, to supporting recovery and rehabilitation towards sustainable development through some 450 projects in 40 countries.

Country profile

ACTED has been operational in Ukraine since 2015, when it first responded to the conflict in Ukraine with its partner IMPACT through the REACH Initiative and subsequently rolled out a multi-purpose cash (ECHO) and food security (USAID/FFP) programme in government controlled areas of Luhansk and Donetsk. Over the course of the 2017-19 period, ACTED while continuing to support populations facing humanitarian needs, developed a recovery and development oriented programme strategy and portfolio. In 2020, in addition to its humanitarian activities ACTED:

- Leads the 3P Consortium (funded by ECHO and USAID/OFDA) which aims to reduce vulnerability to disaster risks – including those posed by conflict, industrial, and natural hazards in eastern Ukraine – through joint work with local authorities and affected communities.
- Initiated a Global Affairs Canada (GAC) funded multi-year project aimed at supporting sustainable and gender equitable economic growth in Eastern Ukraine.
- Through its area-based AGORA Project, in partnership with IMPACT under the UN Recovery and Peace Building Programme (UNRPP), informs and supports local authorities for the implementation of decentralization and service delivery reforms at local level.

ACTED currently employs over 75 personnel in its offices in Kyiv, Sloviansk, Severodonetsk and Mariupol.

Project Background

The Global Affairs Canada (GAC) funded *Securing women's Economic Empowerment in Donbass (SEED) project* will target women and the most vulnerable or marginalized groups in the conflict-affected region to achieve economic prosperity by working with local stakeholders (government, private sector, civil society) to identify and introduce conflict-sensitive economic tools and approaches. Specifically, the project will provide grants and financing alternatives, as well as business mentorship and training to people that depend on humanitarian assistance due to their proximity to the line of contact - areas that are cut off from basic services and those that surpass the risk tolerance of most businesses and financial institutions. Within these active conflict areas, the project further narrows its focus, targeting the most vulnerable – women and men in pre-retirement age, single-headed households with multiple children, youth and young women (incl. internally displaced) with unpaid care work responsibilities. To maximize

the sustainability potential of this project, interventions will be owned and delivered by local partner organizations, communities or through local government/public service providers.

In addition, recognizing the vulnerabilities of young women in the conflict-affected region, the project will apply a multi-pronged approach: collaboration with local authorities to conduct market research and analysis to identify sectors with the highest employment potential; strengthening the capacity of local employment centres to better support job seekers, including by sensitizing staff and employers on age and gender bias; and providing educational opportunities in the information technology (IT) sector (identified as one of the most promising sectors in Ukraine and globally, where women are under-represented) to young women, linking them with reputable educational and private sector partners.

Consultancy objectives

As part of the SEED project, ACTED will pilot implementation of Village Savings and Loans Associations (or similar community-based savings and loans groups). While VSLA-type programmes have been rolled out with success across the world – Africa, Latin America, South-East Asia, South Asia, Central Asia – attempts to implement such programmes in Ukraine have been limited. Eastern Ukraine faces challenges but also presents opportunities for VSLA to succeed: structural poverty, conflict, low access to financial capital, dependency on social benefits **vs.** high education/literacy levels, near-universal basic financial literacy, community cohesion/trust, and high prevalence of home-based agriculture and other subsistence activities.

The consultancy's objective **is to adapt existing VSLA/community-based savings and loans methodologies to the context of Eastern Ukraine and to support its roll out under the SEED project.**

Therefore, ACTED invites individual consultants to submit applications for:

1. Adapting/developing a VSLA/Community-Based savings and loans methodology to the context in Eastern Ukraine in Russian language.
2. Developing/adapting appropriate training, M&E and project implementation materials.
3. Leading and implementing the first training of trainers (ACTED Staff)
4. Overseeing VSLA pilot implementation

Deliverables

1. Fact-finding mission Terms of Reference, prior to deployment.
2. VSLA/Community-based savings and loans methodological overview document (handbook) in Russian (max. 30 pages).
3. VSLA/Community-based savings and loans Training of Trainers Manual (in Russian).
4. VSLA/Community-based savings and loans Trainers'/facilitators Manual/Guide (in Russian)
5. VSLA/Community-based savings and loans M&E and project implementation toolkit (in Russian)
6. Training of 2 Master Trainers and 5 Trainers (in Russian)

Location

Preference would be given to consultants able to deploy to Ukraine for the full duration of the consultation. However, the consultancy can be implemented through a mix of remote and in country work, though in-country work, despite the COVID19 pandemic, is considering essential to the project especially for points 1 and 6 above.

All movements and field visits will take place in Government-controlled areas of Ukraine, only.

Timeframe:

The deliverables should be completed within 3 months of contract signature. ACTED reserves the right to prioritize consultants who are able to engage a higher level of effort over a shorter period of time.

Specific conditions:

- Accommodation and transportation within Ukraine will be covered by ACTED in Ukraine.
- All other costs – flights to/from Ukraine, consultants' fees, food etc – should be included in the consultant's offer.
- The consultant will be subject to ACTED's security policy while in country.
- The consultant shall subscribe a professional civil liability insurance valid in Ukraine, a health insurance including COVID19 coverage, as well as a repatriation insurance.

Qualifications

- Advanced university degree in social work, international development or other relevant field;
- At least 5 years' experience in micro-finance and/or community savings and loans, particularly in former Soviet Republics, Eastern/Central Europe or the Balkans.
- Significant training experience.
- Excellent communication skills;
- Fluency in English and Russian (written and spoken)
- Ability to work within the international and multicultural environments.

Application requirements

- Curriculum Vitae
- Cover letter – not exceeding 1 page
- Narrative proposal - not exceeding 3 pages.
- Financial Proposal
- 3 References in related field.