



## **Scope of Work for "Study on the Contribution of Community-based Financial Institutions in improving well-being of Women"**

### **MERCY CORPS OVERVIEW**

Mercy Corps is a leading global organization powered by the belief that a better world is possible. In disaster, in hardship, in more than 40 countries around the world, we partner to put bold solutions into action - helping people triumph over adversity and build stronger communities from within. Now, and for the future. Mercy Corps has been operating in Nepal since 2005, implementing programs in food security, agriculture, market development, financial services, youth engagement, climate change adaptation and disaster risk reduction. We take a systems-based approach in our programming, with the aim of improving the lives and potential of vulnerable individuals and communities across Nepal.

### **BACKGROUND AND RATIONALE**

Since 2008, Mercy Corps has been working in the sector of financial services to increase access to finance for the remote rural population in Nepal. Mercy Corps works with savings groups, VSLAs, community-based cooperatives, MFIs and Commercial Banks. Till the end of 2018, Mercy Corps has facilitated enrolment of more than 170,000 people into cooperatives, MFIs and Banks and contributed in increased access to improved financial services for more than 236,000 people. In order to provide financial services to unserved and under-served population in rural Nepal, Mercy Corps, and these days is working with community-based cooperatives to build their capacities to provide diversified financial services in a sustainable manner. Mercy Corps has supported capacity building of more than 375 cooperatives. Cooperative are owned, managed and run by its members, promoting the welfare and economic interests of its members and providing a source of loans and lines of credit at fair and reasonable interest rates.

Women in the Nepalese society have low economic, social and political status. However, with the increased awareness level and access to economic resources and decision-making bodies, women's status is improving gradually. So far 68% of the members having access to financial services through Mercy Corps supported financial institutions are women. In order to promote financial inclusion, Mercy Corps ensures participation of events, women and people from deprived communities for awareness raising and capacity building trainings. A number of capacity building training including leadership development, good governance and cooperative management have been delivered where majority of the participants were women. The executive committee, which is the governing body for the cooperatives, consists of almost 50% women. With the active engagement of women in cooperatives, various capacity building events, decision-making bodies & access and use of financial services, the women's voices are being heard in different forums, they have a sizable representation in the local government bodies, their mobility has been increased and social and economic status has been improved.

Change in social, economic and political status, participation in decision-making, improved roles and responsibility in the family and society are some of the perceived/observed outcomes of women's productive engagement in community-based cooperatives. In this context, Mercy Corps would like to carry out a study on the contribution of community-based cooperatives in improving well-being of women.

### **OBJECTIVE**

The following are the specific objective of the study;

**Specific Objective 1:** Measure the impact on poverty reduction at household level through livelihood diversification and microenterprise creation by utilizing financial products and services rendered by cooperatives.

**Specific Objective 2:** Assess the effectiveness of financial services through cooperatives in-terms of inclusion, migration pattern and employment creation.

**Specific Objective 3:** Assess the intended and unintended consequences of women's engagement in cooperatives, level of decision-making roles before and after their engagement in cooperatives. In addition, assess the contribution of cooperative in women empowerment (social, economic and political).

**Specific Objective 4:** Assess knowledge and awareness on protection from risks and shocks through financial products and services. Assess access to social protection service provision of the government channelized through formalized banking sector.

**Specific Objective 5:** To recommend areas for improvement for future programming related to women empowerment through financial inclusion.

## SCOPE OF WORK /RESPONSIBILITIES

The consultant will be responsible for:

- **Literature Review:** Literature review including, project documents, project reports, monitoring data, and other relevant literature. Observation and field visits for interactions with SACCOs, members of SACCOs along with women members, project participants and other stakeholders.
- **Study Tools:** finalize study tools after discussion with the project team and MC DM&E department to conduct qualitative and quantitative study. Key Informants Interview (KII) and Focus Group Discussions (FGD) should be conducted to obtain qualitative information. The consultant will develop study tools and study questionnaires and finalized in consultation with Mercy Corps team to get quantitative and qualitative information jointly.
- **Plan:** prepare overall study plan and discuss with the MC Program Manager, and team to agree on the plan for Taplejung, Panchthar and Shankhuwasabha districts.
- **Orientation:** orient project team on the use of the study tools and methodology.
- **Key informant interviews and FGDs:** Conduct interviews and FGDs (or other method deemed more effective and efficient by the consultant) with women members of cooperative, cooperative executives, project staffs, and relevant government officials and other as appropriate.
- **Coordination:** coordinate with MC project team to get quantitative data for further analysis and interpretation.
- **Sample Design:** The project intended to conduct FGDs and KIIs and other relevant tools with the selected groups/ individuals and quantitative survey with women members of cooperatives (estimated 380 women members). The consultant is expected to advice and provide inputs on the most appropriate sample and estimation for conducting qualitative and quantitative information collection.
- **Data Collection and Analysis:** Project will hire local enumerators for the collection of quantitative data but the consultant will be responsible for conducting FGD and KII.
- **Study Findings:** The consultants will be responsible for analyzing and interpretation of data and writing report working closely with the MC Program Manager. The consultant will submit the draft report along with the analytical data tables to MC. MC will provide input/comments on the report, if needed. The consultant will submit the final report incorporating the feedback from MC within the agreed time period.

## SCOPE OF WORK CONTENT

The Consultant should focus on, but not limited to, the following content and considerations while conducting study on the contribution of community based Financial Institutions in Women Empowerment.

- Research and study tools and methodology.
- Effective field research work skills

- Data management, compilation, analysis and reporting
- Effective presentation and final report

### **DELIVERABLES**

- Inception report which covered initial work plan, proposed methodology, study tools (questionnaires, FGD & KII tool), data collection and analysis process and a set of final data collection tools.
- Draft report of study including the findings of intended and unintended results, project participants and other stakeholders' perception and recommendations for the future implementation along with complete data set for input and feedback from Mercy Corps.
- Final report with recommendation of the study along with complete data set with incorporating feedback and comments from Mercy Corps.

### **PROPERTY RIGHTS**

All documents related to the assignment shall remain the sole and exclusive property of Mercy Corps Nepal.

### **QUALIFICATIONS AND PERSONAL ATTRIBUTES**

- Master's Degree in Management, Social Science, Economics, or Statistics.
- Experience in managing and coordinating evaluation/research exercises, delivering agreed outputs on time and budget.
- Experience in data collection and analysis using participatory methodology and proven record of using statistical analysis software
- A sound track record in developing and conducting impact study, social research especially in the field of financial inclusion and cooperative sector.
- Well versed in cooperative principles, values, existing rules and regulations and directives
- At least 7 years proven experience in working in financial inclusion and cooperative sector.
- Ability to write high quality, clear and concise reports.

### **APPLICATION PROCESS**

Mercy Corps Nepal invites individuals or firms to submit the following documents:

- Technical Proposal outlining how the consultant(s) will meet the above criteria and their understanding of Scope of Work (SOW) and methodology.
- A proposed activities schedule/work plan with time frame along with financial proposal including consultant(s) itemized fees / per day rate, and maximum time required to complete the assignment. MC will provide the actual travel, food and accommodation and logistical support during the fieldwork if required.
- Copy of CV of consultant(s) who will undertake the survey
- Copies of registration certificate, VAT/PAN registration and tax clearance certificate

### **DURATION OF ASSIGNMENT**

Date of commencement of the services and duration will be mutually agreed between the selected consultant and or consulting firm and Mercy Corps. However, the proposed study must be completed by November 15, 2019.

### **SUPERVISOR AND REPORTING**

The Consultants will report to the Program Manager of Mercy Corps/ SAFAL-II, but will work closely with MC DM&E Department and other staff assigned to this study.

### **PAYMENT TERMS**

Mercy Corps will make payment upon completion of the assignment and acceptance of the final report. Applicable TAX as per Nepal Government will be deducted while making payment to the selected consultant or firm.

### **SIGNATURES:**

Consultant \_\_\_\_\_ Date \_\_\_\_\_

Supervisor \_\_\_\_\_ Date \_\_\_\_\_