



TERMS OF REFERENCE (TOR)

CONSULTANCY SERVICE FOR ASSESSMENT ON ACCESS TO FINANCE OF PRODUCERS AND SMEs IN CLAM AND BAMBOO VALUE CHAINS

“Inclusive and sustainable Clam and Bamboo Value chain Development in Vietnam” project (SCBV)

I. BACKGROUND

Clam and bamboo productions are considered as the important livelihood alternatives and business opportunities for small scale producers (SSPs) and micro, small and medium enterprises (MSMEs) in Vietnam. The unique clams and bamboo production of Vietnam have a good and growing demand in the domestic, regional and world markets. Currently, annual export value of bamboo sector reaches US \$250 million/per year and clam is one of four key export commodities of Vietnam’s aquaculture with total annual revenue of US \$200 million. There are millions SSPs and MSMEs in Vietnam whose incomes depend on clam and bamboo. However, they are confronting many challenges such as fragmented and inefficient linkage in the value chain (VC), unsustainable production practices, as well as limited access to financial resources, which block their ability to expand production, comply with required standards and reach potential markets.

In this context, Oxfam in Vietnam in partnership with International Collaborating Centre for Aquaculture and Fisheries Sustainability (ICAFIS), Research Center for Non-Timber Forest Products (NTFPRC), Vietnam Chamber of Commerce and Industry (VCCI) implements the 4-year project named: *“Inclusive and Sustainable Clam and Bamboo Value Chain Development in Vietnam”* (SCBV) which is funded by the European Union during the period of 2018 - 2022. The Project will focus mainly on the 5 provinces: Tien Giang, Ben Tre, Tra Vinh (clam value chain) and Thanh Hoa & Nghe An (bamboo value chain). The project contributes to reducing poverty and inequality in rural areas of Vietnam through many approaches ranging from facilitating the adoption and practice of sustainable standards by clam and bamboo producers and processors, to empowering small-scale producers and working with public-private alliances for good value chain governance. On top of that, the project aims at improving access to finance among SSPs and MSMEs, assisting them to reinvest and expand production.

As a result, Oxfam is seeking a competitive consultancy team (hereafter called the consultants) to assess and evaluate the access to finance of SSPs and MSMEs within SCBV project, identifying their needs and capacity gaps in accessing to financial services and therefrom propose appropriate recommendations to address the gaps.

II. EXPECTED RESULTS:

The consultant(s) is expected to deliver an in-depth assessment report that includes the following areas:

- Situation of financial accessibility for SSPs and MSMEs in clam and bamboo sectors. This includes the stakeholder mapping and situation analysis of financial services, financial availability, current credit/financial policy, barriers for accessing to the finance/credit.

- In-depth assessment on the financial/credit needs of SSPs and MSMEs, their accessible capacity and barriers within clam and bamboo sectors.
- Analysis to elaborate risk profiles for finance/credit schemes for clam and bamboo value chains. Recommend the respective strategies in place to reduce/mitigate these risks
- Sound recommendations for improvement of financial/credit policy, appropriate financial schemes/models and other solutions that can increase financial access for SSPs and MSMEs in bamboo and clam value chains.

(Note: Gender issue needs to be included in all relevant analysis and recommendation)

III. SCOPE OF WORKS:

- Desk review: Analysis/review of existing and relevant documents such as the SCBV project documents (project proposal, project baseline report, value chain analysis report etc.) and other related documents.
- Discuss with Oxfam and key partners (ICAFIS, VCCI, NTPRC) to obtain a comprehensive understanding of clam and bamboo value chains, finance access related issues and agreed on study methodology and workplan.
- Meetings with key stakeholders in Hanoi and field study in 5 provinces: Thanh Hoa and Nghe An (bamboo value chain) and Tien Giang, Tra Vinh, Ben Tre (Clam value chain).
- Present key findings to Oxfam and partners for verification and finalize the final report.

IV. DELIVERABLES & TIMEFRAME

In order to achieve the above objectives, the consultants are expected to carry out the following tasks within the timeframe as follows:

Tentative timeline	Deliverables
15 st - 30 th Oct. 2019	Research methodology and workplan development, and agreement with Oxfam's project team
30 th Nov. 2019	Presentation of key findings to be shared and verified with Oxfam and partners
20 th December 2019	Submit 1 st draft of assessment report
30 th December 2010	Submit final report

The consultants will be in charge of organizing and coordinating the assessments and providing timely feedback to Oxfam for appropriate modifications if needed.

V. REQUIREMENTS FOR CONSULTANTS

The consultants must possess following qualifications:

- Master's degrees or higher education in finance/banking, economics or relevant fields;
- At least 7 years of experiences in finance/micro-finance and banking sectors;
- Strong knowledge and experience across all key functions of finance and business management;
- Having knowledge and experience of value chain finance and value chain development, rural economic development, social and financial issues in aquaculture and forestry sectors, micro finance and other financial services; experiences in financial policy analysis would be advantaged;
- Good understanding of and being familiar with NGOs/development projects, preferably in forestry and aquaculture, livelihood development projects;

- Good understanding on gender equality/experiences on gender analysis/mainstreaming gender into research design and implementation;
- Good analytical skills;
- Be committed to and able to meet the deadline;
- Strong facilitating and analytical skills with both quantitative and qualitative, participatory methods;
- Strong coordination/organization/networking skills and experience in coordinating expert teams;
- Excellent writing in English and Vietnamese.

VI. PROPOSAL SUBMISSION

Organizations/consultant team are invited to submit their applications with the following documents:

- A technical proposal covering all expected objectives within mentioned timeframe (including research methodology, framework, team structure, implementation plan...);
- A financial proposal that specifies number of working days, consultancy rate and other costs;
- Consultant CVs.

Oxfam is willing to answer to any questions of applicants regarding this TOR prior the submission deadline. The questions should be sent by email to HR.Vietnam@oxfam.org

How to Apply: The Proposal should be submitted in English by email with subject mentioning “Clam&Bamboo – SCBV Access to Finance” to HR.Vietnam@oxfam.org.

The closing date for application: 5.00pm, 10th October 2019.

Note: Only those candidates selected for an interview will be contacted.

