

TERMS OF REFERENCE (ToR)

DOCUMENTATION OF LESSONS LEARNT (ACCESS TO FINANCE) AND CASE STUDIES OF SUCCESSFUL PROJECT ENTREPRENEURS: SKILLS FOR LIFE (S4L) PROJECT

A. Background

Swisscontact is a leading organisation for the implementation of international development projects. Founded in 1959 and registered under Swiss law, we are an independent, politically and denominationally neutral non-profit organisation. Swisscontact promotes inclusive economic, social and ecological development intending to make an effective contribution towards sustainable and widespread prosperity in developing and emerging economies. Swisscontact's footprint is visible across 39 countries in Africa, Asia, Latin America, the Middle East and Eastern Europe. In the Central, East and Southern Africa (CESAF) region, Swisscontact has operations across nine culturally and economically diverse countries. Its project portfolio comprises of its own projects and mandated ones. Presently, in Kenya, Swisscontact supports refugees and their host community to shift from overreliance on humanitarian support to lasting development pathways.

The **Skills for Life (S4L) project** seeks to strengthen the income-generating capabilities of unemployed refugee and host community youths aged between 18 and 25 years by enhancing their access to technical skills training, financial, life and literacy skills for improved livelihoods. It seeks to catalyze systemic change in vocational skills development (VSD) and employment creation by facilitating flexible, low cost, market-oriented and competency-based skills training, which serve to create pathways to decent employment for the youth. The S4L project is implemented in Kakuma Refugee Camp and Kalobeyei Integrated Settlement in Turkana County, Kenya. The project has been implemented in three phases since May 2013 and the current third phase is ending in August 2022¹.

The S4L project is executed within three main components:

- **Technical skills component:** offers training in different sectors within the labor market. These include: carpentry, masonry, welding, catering, motorcycle repair, computer and phone repair, hairdressing, bakery, electrical wiring, plumbing, tailoring, barbering, poultry management, screen printing, beadwork, weaving and soap making
- **Social skills component:** spearheads training focused on life skills, sexual and reproductive health, sexual and gender-based violence prevention, sports for development, work readiness and literacy, numeracy sessions
- **Business support component** delivers training on financial literacy, entrepreneurship, group savings and lending, business support through coaching and mentorship

The S4L model has integrated **access to finance for project beneficiaries as an integral component of the learning cycle** through coaching of training graduates in search for employment to establish and maintain business, savings and loans groups (**Mavuno Groups**). Project beneficiaries who successfully form a

¹ See the S4L Project journey and key achievements: <https://www.swisscontact.org/en/projects/s4l/project-journey>

Mavuno Group are supported and coached during the establishment of the group and during the first 12 months of implementation of their joint initiatives. The project further supports the Mavuno Groups participants by establishing links with various micro-finance institutions (MFIs) and commercial banks for the beneficiaries to access finance which can be leveraged to enable them to expand their business ventures or for some to pursue their own self-employment hence enhance sustainability and self-reliance for the project beneficiaries. In 2020, the S4L project had 20 Mavuno Groups that are being supported and undergoing the 12 months coaching support after their training graduation cycle.

B. Objective of the assignment

The objective of the assignment is **to document lessons learnt and emerging good practices on access to finance through the Mavuno Group (savings and loans) approach of the S4L Project**. The consultant is also expected to **document 4 case studies of successful entrepreneurs (refugees and host communities) who have been supported through the project**. This documentation is intended to contribute to the harvesting of lessons learned from the project and the final products will also be included in the documentation of the project's model toolkit.

The documentation of the lessons learnt and profiling of successful project entrepreneurs will be guided by the below questions albeit not exhaustive:

Access to finance through Mavuno Groups:

- To what extent has the Mavuno Groups model enabled the project beneficiaries to access finance/capital for their business ventures?
- What are the financial practices of the beneficiaries? Are these informed from the financial training obtained during the training cycle under the S4L project?
- What lessons/emerging practices can be seen from the structure and management practices of the Mavuno Groups?
- Do the Mavuno Groups have sufficient capability/strength to provide the necessary support to the target beneficiaries? Would they be able to support potential growth and expansion?
- What are the programmatic and policy recommendations to inform uptake of the Mavuno Group approach within the sector?
- What is the uptake of Mavuno groups in the refugee community against their host counterparts? What are the drivers to the rate of uptake among the two communities?

Successful S4L entrepreneurs:

- How has the S4L project model supported these successful entrepreneurs?
- What are the success criteria that the entrepreneurs can attribute to their success journey and how much of it can be attributed to the learning from the S4L project model?
- What kind of challenges do the entrepreneurs still face in their pathway towards business growth and self-reliance?
- What additional support do the entrepreneurs need to enable them to achieve greater business growth?

C. Methodology/Tasks

The tasks of the consultants would be as follows:

- **Extensive literature review:** S4L project documents: proposals, narrative reports, External evaluation of Phase II, S4L Labor Market Scans, Tracer studies, sector relevant studies on vocational skills development, market systems development, TVET and other relevant published literature
- **Focus Group Discussions (FGDs):** Undertake field visit in the project location and conduct FGDs with S4L project beneficiaries in Kakuma/Kalobeyei (refugees and host communities)
- **Key informant interviews:** with S4L project team, Swisscontact CESAF management, partner agencies working on financial inclusion of refugees and host communities through savings and loans approach, vocational skills development (e.g ILO, GIZ, NRC, DRC, AAHI etc), Swiss Agency for Development and Cooperation (SDC). Expected KIIs to range between 8 – 10 max.
- **Validation of the lessons learnt brief and case studies:** presentation of the draft knowledge products to S4L project team, Swisscontact CESAF and SDC colleagues (1 – 2 online validation sessions)

D. Deliverables

- An **inception report/PowerPoint** outlining the consultant's understanding of the ToR, methodology, tools (interview questionnaires and KII guide), ethical considerations² and workplan. This is to be submitted 5 days after signing of the contract
- **1 Lessons learned brief** (15-20 pages max) with synthesis analysis of the emerging good practices; lessons learnt on the access to finance for project beneficiaries through the Mavuno Groups approach. The brief should also have recommendations that can inform uptake of the Mavuno Group approach for other partners within the sector
- **4 case studies of successful entrepreneurs** detailing their journey of entrepreneurship, the challenges and successes that they have experienced and how the S4L project model has supported them towards success in entrepreneurship. The case studies will ensure to have a gender balance to include: a male entrepreneur from the host community, a female entrepreneur from the host community, a male entrepreneur from the refugee community, a female entrepreneur from the refugee community

E. Timeframe

The assignment is expected to be carried out in **25 consultancy days**. The consultant is expected to travel to the project locations in the field (Kakuma/Kalobeyei) and collect all relevant materials and content as needed for the assignment, subject to COVID-19 regulations or access restrictions as stipulated by the Government of Kenya (GoK) or UNHCR Kenya in relation to the access to Kakuma/Kalobeyei camps.

F. Reporting

The consultant will report to the S4L Project Manager but will work very closely and be supported by the Project MRM Officer during the assignment.

² Refer to guidance on Ethics of conducting research in conflict/fragile settings:
<https://conflictandhealth.biomedcentral.com/articles/10.1186/1752-1505-3-7>

G. Ownership

Swisscontact will have the intellectual property rights of the products (Lessons learned brief and case studies) developed from this assignment. However, the consultant may share in full or part or modified version of the final products, as appropriate with written consent from Swisscontact.

H. Required skills and experience

- Master's degree in International Relations, Economics, Business Development, Political Science or Communications
- Minimum 6 – 10 years' proven experience in documentation of programme learning, project management, report writing and project monitoring and evaluation in fragile contexts
- Demonstrable experience and knowledge related to forced migration, project approaches on Vocational Skills Development (VSD), village saving and loans (VSL), market systems development, livelihoods, self-reliance or durable solutions or humanitarian/development programming within Kenya or the East and Horn of Africa context
- Strong analytical and writing/documentation of lessons learned/adaptive learning skills with proven experience in producing high quality research, case studies, policy briefs with ability to present complex information in a simple and accessible manner
- Fluency in written and spoken English is required and flexibility to work either remotely or undertake field visit to the project location in Kakuma/Kalobeyei in Turkana County in Kenya

All applications should include the following:

- Technical proposal (max. 8 pages) outlining their motivation for the application, the methodological approach on how to conduct the assignment.
- A proposed activities schedule/ work plan with a time frame.
- Financial proposal in KES detailing itemized fees, data collection, logistical and administrative costs.
- A copy of the CV of the lead consultant who will undertake the evaluation.
- Track record on similar assignments e.g copies of similar evaluation reports conducted by the applicant where possible and or a recommendation letter from an NGO who the consultant has worked with before.

Applicants who meet the criteria can submit their applications electronically in PDF format, with subject line clearly indicated "**Documentation of Lessons Learnt and Case Studies - S4L Project**" via email on or before 18 October 2021 at 1700 EAT to: ke_info@swisscontact.org

Only short-listed candidates will be invited to submit a complete offer and will be contacted for the next step in the application process.

I. Annex: Indicative format and additional questions for products

Lessons learned brief on Access to Finance (Mavuno Groups)

Part I: Profile of the Mavuno

- Structure, portfolio (no. of members, Volume of transaction, Operation etc.)
- Demography (area of coverage) and contextual summary of project location

Part II: Financial practices of Beneficiary groups

- Average savings and range of savings by the members
- Savings practice of different beneficiary (host/refugee, male/female, different nationals etc.)
- Average/range of loan size
- Borrowing practice of different beneficiary groups (host/refugee, male/female, different nationals etc.)
- Purposes of borrowing money
- What % of beneficiary borrow money for setting up new businesses or expanding existing businesses (avg size, range, kind of business etc.)
- Could the entrepreneur borrow sufficient money they would require? If not, where else they would source their finance from?

Part III: Management of Mavuno Groups

- How well is a Mavuno Group structured? How is it being managed?
- Does it have linkages with formal financial institutions? Where do the members of a Mavuno Group source finance from?
- Does the Mavuno Group have capacity to support the members to their full requirement?
- Do the Mavuno Groups have a proper and documented plan for future growth?
- What are the major hurdles in the course of their growth? How would they plan to overcome those?

Part IV: Transition rates of S4L Graduates

- How many of the S4L graduates are joining or forming Mavuno Groups?
- For those not joining Mavuno Groups, where do they seek an alternative?
- What is the percentage of those seeking formal alternatives in accessing finance?
- Why are they not joining the Mavuno Groups?

Part V: Conclusion and recommendations

- What are the programmatic recommendations to inform uptake of the Mavuno Group approach within the sector?
- What are the policy recommendations or actions needed to address the challenges identified from the Mavuno Group approach in relation to enabling more access to finance for refugees and host communities?

Case study of successful entrepreneurs

Part I: Background Information

- Profile of the beneficiary
- Demographic information
- Academic Qualification
- Previous occupation
- Average monthly income (before scenario)

Part II: Joining in S4L intervention

- When and how did he/she join the S4L intervention
- Why did the refugee/host community join the S4L intervention (aspirations)
- How was the journey with the S4L?
- What specific skills did the beneficiary acquire?
- Besides technical skills, what additional skills did the beneficiary acquire?
- What other services did the beneficiary receive from S4L?

Part III: Transitioning to self-employment

- What did the beneficiary do after the graduation?
- Explain how the beneficiary got to engage with self-employment and tell your story of growth?
- How did the beneficiary utilize (and at what stages) the skills and services that you received?
- How did S4L interventions help you to become successful and grow?

Part IV: Future Plan

- What is the beneficiary's future plan and aspirations for your business or entrepreneurship journey?
- How does the beneficiary want to execute the plan?
- What are the major stumbling block towards achieving the future plan?

Part V: Areas of improvement

- What are the challenges and difficulties that the beneficiary face in their business?
- How are those challenges affecting their business?
- What additional support or services does the beneficiary think would help them to overcome those challenges?
- Is there any scope for improvement of the S4L's support package that would enable young entrepreneurs like them to do business better and grow bigger?