

For the realisation of a
**Short-term expert assignment within the framework of the cooperative
development work of the DGRV in Laos**

we are looking for a
Consultant (m/f/d) Co-operative Financial Sector

Project: WINGS II 2024 - 2026
Title: Trainings on the topic of fraud detection and prevention along with capacity building regarding this topic for partner organizations in Lao PDR
Country: Lao PDR
Activity-No: 2024-032

DGRV – Deutscher Genossenschafts- und Raiffeisenverband e. V. (German Cooperative and Raiffeisen Confederation) is the national apex organisation and top-level auditing federation of the German cooperative sector with headquarters in Berlin and Bonn. The International Relations Department (AIB) of the DGRV in Bonn carries out projects to promote cooperatives in Latin America, Africa and Asia on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ).

LASCU, Lao Association of Saving and Credit Unions, was established in 2020 and is subject to the supervision of Bank of Lao PDR (BoL). The main tasks currently are:

- organize and strengthen the capacity of saving and credit unions
- capacity building of national and local staff on microfinance and on cooperatives
- coordinate with Bank of Lao PDR
- coordinate with relevant national and international partners and stakeholders
- collect data from the saving and credit unions to build up a data base

MAFF/DAEC, the Ministry of Agriculture and Forestry/Department of Agriculture Extension and Cooperative is the main partner of DGRV at the national level. The roles and responsibilities of MAFF/DAEC are as follows:

- state agency for rural development and cooperative promotion
- leading the drafting of the cooperative law
- technical advice for agriculture cooperatives
- supervisory authority for agriculture cooperatives

LACF, Lao Agriculture Cooperative Federation is currently in its establishment phase. The 35 existing agricultural cooperatives, which are part of a cooperative network, want to set up their own federation to support and represent them according to their needs.

Background

With only 28 out of 100 points Laos takes rang 136 among 180 countries listed in the 2023 Corruption Perceptions Index reported by Transparency International (Germany: 9/180 countries and 78/100 points). Fraud is a topic which occurs on all levels within the country and especially people with lower incomes and lower education are at risk of being victims to fraud cases. Also, within the saving and credit unions (SCUs) fraud cases occurred in the past and the supervision authority BoL was not able to follow up properly due to staff and knowledge shortages. Also the prosecution authorities as a rule do not pursue these cases up to criminal charges.

LASCU was established in 2020 as the first cooperative federation in Lao PDR. The members are currently 28 out of 36 saving and credit unions (SCUs) in Laos. The supervision authority of LASCU and the SCUs is BoL. As SCUs should mainly provide access to financial products for people in remote areas, it is especially important to avoid fraud cases within the SCUs to ensure that people in remote

areas, which normally means poorer people, are being protected of losses. BoL therefore wants to increase the capacities within their branches and within the SCUs to prevent fraud in the future.

DAEC is the supervision authority for the agriculture cooperatives in Lao PDR. With the enacting of the first cooperative law the responsibilities of DAEC will expand. Therefore, it is indispensable for DAEC to improve their capacities. As corruption is an omnipresent topic and the farmers are very vulnerable the importance of a strong supervision system and strong structures within the cooperatives is essential.

LACF will be the first federation to support and advocate for agriculture cooperatives in Lao PDR. Members are agriculture cooperatives and out of them they elect the governing bodies for the federation. The main idea is to support their members in capacity building activities. Awareness raising among members and farmers regarding fraud prevention and detection will be one of the most important topics.

Objective of the Consultancy

The objective of the assignment is to increase the capacities of BoL, LASCU, DAEC and LACF staff to detect and prevent fraud cases within their institutions. Expected outcomes of the consultancy include

- a) a better understanding among BoL, LASCU, DAEC and LACF staff on how fraud cases arise and can be identified at a very early stage
- b) recommendations for building up effective fraud prevention and detection systems within the cooperative system in Lao PDR

Tasks of the expert

- prepare and perform four workshops in Lao PDR (one in the northern part, one in the center, one in the southern part, one in the capital of Vientiane) on the topic of fraud prevention and detection customized for the supervision authorities DAEC and BoL and the associations for cooperatives in Lao PDR
- coaching of DAEC, LACF and LASCU staff based on their needs for implementing fraud prevention and detection methods in their organizations
- provide a written report with further recommendations for building up effective fraud prevention and detection systems within cooperative system in Lao PDR

Management of the short-term expert assignment

The assignment will be managed by the International Relations Department of DGRV, Bonn, in close cooperation with the country office in Vientiane, Laos PDR. The DGRV office in Vientiane is responsible for the coordination with DAEC, ACF, LASCU and BoL as well as for the organizational and technical implementation of the activities.

Working language is English.

Procedure and Time Frame

The work shall be performed over the period 1st September to 30th September 2024. A total of up to 17 working days including preparation and reporting are estimated. The following deadlines are foreseen:

- Preparation of the workshop files should be finalised until arrival date in Lao PDR
- Fieldwork in Lao PDR should be conducted until 17th of September 2024
- Written report of the short-term assignment with recommendations for the further steps at latest until 30th September 2024

Time exposure:

| Activity (*) | up to | Format | Product |
|--|---------|---|---|
| (1) Travel to Laos and back to Germany | 2 days | | |
| (2) Travel within Laos | 3 days | | |
| (2) Field trip to LACF and Agricultural Coops | 1 day | Field trip | Getting insights of LACF and Agricultural Coops in Laos |
| (3) Performing four workshops on the topic of fraud detection and prevention | 8 days | Onside workshops | one workshop each in the north, center and the south of Laos, one in the capital of Vientiane |
| (4) Coaching DAEC, LACF and LASCU staff based on their needs and requests regarding fraud prevention and detection | 2 days | Face to face and online coaching meetings | Input for building up structures within the different organizations |
| (5) Submit final report with recommendations for further steps | 1 day | Desk Work | |
| Total time required, up to | 17 days | | |

**All documents are available in English and should be processed in English.*

Deliverables / Outputs

- Presentations about fraud prevention and detection customized to the needs of the different organizations
- Conducted coaching with staff members of DAEC, ACF BoL and LASCU face to face or online
- Report about the short-term assignment with recommendations for further steps

Have we raised your interest?

Please send us your CV, stating your qualifications according to the above profile and your fee expectations (daily rate) for this short-term consulting assignment exclusively by e-mail to:

bewerbung.international@dgrv.de

Subject Consultant (m/f/d) Co-operative Financial Sector, STE Lao PDR

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Closing date for entries: 25th of July 2024

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