



## Impact Assessment

### **Financial Inclusion for Resilience Sierra Leone (FIRSL)**

#### Call for Expression of Interest

Overall Time Frame: December 2018 to March 2019  
Location: Sierra Leone  
Approved: 28 November 2019  
Deadline for Submission of Expression of Interest (Eoi): 10 December 2018

#### **1. Background**

The Irish League of Credit Unions Foundation (ILCUF) is the charitable arm of the Irish credit union movement. Its mission is 'to alleviate poverty in developing countries by supporting credit unions, their representative bodies and other co-operative type organisations as a means for socio-economic development through the provision of financial and technical assistance'. For more information on ILCUF, please visit the website at: <http://ilcufoundation.ie/>

The ILCUF project "Financial Inclusion for Resilience in Sierra Leone (FIRSL)" is a three year project co-funded by Irish Aid. *This project forms part of ILCUF's "Vision 2025" which commits to assist the Sierra Leonean credit union (CU) movement until 2025.* The FIRSL project aims to improve resilience of 13,000 poor and disadvantaged people and their families (72,800 people) to shocks and stresses that deplete their assets (e.g. physical, human, financial and social). This will be achieved through working at three levels:

- Micro: The capacity of poor and disadvantaged citizens to effectively prepare, respond and recover from livelihood stresses and shocks is strengthened as increased numbers utilise suitable financial services.
- Meso: Increased preparedness of CU members and movement for financial stresses and shocks through enhanced risk management and financial and social oversight.
- Macro: Strong public confidence in CU movement enhances the ability of poor citizens and the state to prevent, respond and recover from institutional stresses and shocks as regulation and supervision improve.

In order to achieve the project objectives FIRSL requires assistance in year one and year three in the area of impact assessment.

#### **2. Purpose**

The objective of this technical assistance is to determine the impact of the FIRSL project on the lives of credit union (CU) and Graduation Microfinance (GMF) members.

#### **3. Objectives**

The objectives of the assignment will be realised through the surveying of a select number of:

- Credit union (CU)/Graduation Microfinance (GMF) members; and
- Non-CU/GMF members.

#### **4. Survey Methodology**

Sampling. The sample size should be as large as resources allow; at a minimum 33 members from each selected CU should be interviewed. The consultant(s) should ensure proportionate gender as well as urban/rural representation. The consultant should develop a suitable randomisation method.

The study is planned to be longitudinal, so that the same group of people are re-interviewed in 2020/2021. The consultant(s) must suggest a methodology to use to ensure that the same individuals can be located easily in 2020/2021. Therefore, the sample size should be large enough in 2019, to ensure that the 2020/2021 sample size is still sufficiently large.

Survey questionnaire. ILCU Foundation will provide the consultant(s) with the questionnaire (12 short questions) to be used.

Dataset. Results collected in 2019 will serve as the baseline. The Consultant will be responsible for delivering the full final dataset to ILCUF Foundation in a timely fashion, alongside the survey report.

## **5. Timeframe and activity timelines**

This technical assistance (TA) assignment should commence in December 2018 and conclude by March 2019.

### **Tasks**

#### **Prior to technical assistance provision:**

- I. Liaise with ILCUF Ltd in Freetown to understand the context and make arrangements: technical and logistical.
- II. Prepare and submit an Inception Report in advance to ILCU Foundation for discussion. The report should include the following:
  - Introduction
  - Methodology, including methods of data collection, data analysis, sampling and limitations to the assessment
  - Work plan
  - Logistics and Support

#### **During technical assistance provision:**

- I. Deliver technical assistance as per agreed and approved Terms of Reference.
- II. De-brief with ILCU Foundation
- III. Submit survey report.

## **6. Criteria for Submission of EoI**

Institutions or individuals may submit applications. An individual may not submit an application directly if he/she features in the application of an institution as one of its named personnel.

Institutions should submit:

- Summary of their experience and suitability for delivering this TA.
- CVs of the personnel they will assign to do the work
- Audited accounts for the past 2 years
- Summary of similar technical assistance assignments delivered
- Daily rates for personnel named in the EoI

An individual should submit:

- Summary of his/her experience and suitability for delivering this TA.
- His/her CV

- Letter from their employer confirming they will be given adequate leave in order to undertake this assignment (in the event that the individual is in full time employment)
- Daily rates

## **7. Deadline**

The deadline for submissions of Eol is **10 December 2018**.

## **8. Fitness to Travel**

It is the Consultants' responsibility to ensure that they are medically fit for travel to and work in the destination country. In accepting this TOR/ Terms and Conditions the Consultants confirm that the Consultants' general state of health and fitness is good for the trip in question and that the Consultants take full responsibility for themselves. The onus is on the individuals involved to ensure that ILCU Foundation is advised of any medical information that may impact their trip. All information will be held in confidence on the staff member, volunteer or consultants file.

## **11. Application process**

Please submit applications to  
Solomon Mwongyere, General Manager, ILCUF Ltd., 45 Fort Street, Freetown Sierra Leone.  
Email: [gosullivan@creditunion.ie](mailto:gosullivan@creditunion.ie)  
Closing date for applications is 10 December 2018.

**All applicants are thanked for their interest in the assignment. However, only those selected for an interview will be contacted.**