

CALLS FOR EXPRESSION OF INTEREST



Senior Consultant

Women's Financial and Economic
Empowerment Project, Ethiopia

September / 2024



International Development

FOUNDATION

TOGETHER BUILDING FINANCIAL INCLUSION

Senior Consultant

Women's Financial and Economic Empowerment Project CALLS FOR EXPRESSION OF INTEREST (EOI)

Overall Time Frame:	November 2024 – May 2025 (Overall project runs until February 2026)
Location	Ethiopia (Possibility for employment to extend to Tanzania and Rwanda)
Deadline for Submission of Expression of Interest (EOI):	End of day 12th September 2024

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 Women's Financial and Economic Empowerment for Gender Transformative Rural Development programme is a three-year International Fund for Agricultural Development (IFAD)-Ireland partnership programme. The Irish League of Credit Union Foundation is implementing the programme in East Africa, specifically in Ethiopia, Rwanda, and Tanzania. Rural women in these countries face significant barriers to accessing financial services through RuSACCOs (Rural Savings and Credit Cooperatives). These barriers stem from unfavourable gender norms, limited financial products tailored to women's needs, and insufficient institutional support.

Investing in agriculture and rural economies is essential for achieving the Sustainable Development Goals (SDGs) by 2030, with agricultural growth being highly effective in reducing poverty. It is essential to empower small-scale rural producers, especially women and youth, to develop resilient local food systems. Ireland's development policy – A Better World- emphasizes the importance of agriculture and gender equality for sustainable development. IFAD, a key partner for Ireland, focuses on small-scale producers and rural transformation. IFAD's projects align with Ireland's priorities, aiming to enhance rural women's economic empowerment.

2. Purpose

The program aligns financial services with women's empowerment goals and leverages opportunities in ongoing programs to enhance gender-transformative rural development and women's financial and economic empowerment in East Africa through institutional collaboration. Accordingly, the programme will conduct gender analyses, develop financial

products, build capacity, and advocate for supportive policies and practices, aiming to improve women's access to finance and reduce poverty and food insecurity. This document presents the background, context, required skills/expertise and a high level synopsis and scope for the work across Ethiopia, Tanzania and Rwanda.

3. Objectives

The project consists of two components to be implemented in the three countries. Component 1 is a planning phase and component 2 is the implementation phase. This EoI relates to component 1 for the three countries, beginning with Ethiopia. In Ethiopia, the support will focus on clearly identified needs emerging from the ongoing RUFIP-III project, as well as ILCUF's extensive ongoing experience in the country, and will cut across value chains. Although this EoI relates to component 1, there may be an ongoing role in component 2 in an advisory/capacity building capacity.

In Rwanda and Tanzania, component one of the programme covers studies that will analyze gender and rural finance opportunities specific to the dairy sector. These analyses will identify challenges and opportunities for women's participation, informed by an overview of the RuSACCO movement, legal and regulatory environments, and the situation of RuSACCO representative bodies and, where feasible, an appraisal at the RuSACCO level (data also may be available from the representative body to assist with this). The assessment will build on synergies with ongoing initiatives like the Joint Programme on Accelerating Progress towards the Economic Empowerment of Rural Women (JPRWEE).

As the Senior Consultant, your brief will be to work across the three different countries in the Women's Financial and Economic Empowerment Project – Ethiopia, Rwanda and Tanzania. You will be working alongside a national consultant, appointed for each country.

In Ethiopia, there will be 4 studies in Component 1, across the Macro, Meso and Micro Levels. Study 1 will be SACCO movement appraisal with a gender analysis at the Macro/Policy level. Study 2 will focus on a RUFIP III Portfolio Analysis. Study 3 will entail a organisational capacity and gender analysis at the Meso level – of the apex organisations and unions. Study 4 will be a gender analysis at the RuSACCO level. In Rwanda and Tanzania, there will be 3 studies in Component 1 in each country – omitting the 'RUFIP III Portfolio Analysis' that is the additional study in Ethiopia. The RUFIP programme does not apply to Rwanda or Tanzania.

4. Skills and Expertise

Competency and qualification requirements

1. **Expertise in gender and financial inclusion, including in relation to financial product development for women**
2. **Proven experience in developing or utilising sound research methodologies, tools, and conducting field-level data collection.**
3. **Proven experience in gender analysis and socio-economic research.**
4. **Familiarity with gender issues and women's economic empowerment initiatives.**

5. **Deep understanding of the microfinance sector, particularly of the RuSACCO sector, financial inclusion strategies, and women's economic empowerment policies and initiatives in general and preferable knowledge about the study country contexts. Experience in a developing country context is essential.**
6. **Understanding of IFAD-supported programs and development indicators.**
7. **Excellent written and verbal communication skills, with the ability to produce high-quality reports and present findings clearly.**
8. **Demonstrated experience in engaging with various stakeholders, including government agencies, NGOs and community organizations.**
9. **Experience in developing strategic and actionable recommendations and work plans.**
10. **Willingness to travel to Ethiopia, Tanzania and Rwanda, including the regions within.**

5. Scope of Work/Methodologies

The objectives of the assignment will be realised through a number of different methodologies across the four studies:

- Key Informant Interviews (KIIs)
- Focus Group Discussions including Participatory Rural Appraisals (PRAs)
- Desk Research
- Field Studies.

The Senior Consultant will be required to produce study reports as well as an implementation plan to address the major findings and recommendations identified through the studies.

The Senior Consultant will work together with a National Consultant in each of the countries and will be expected to give direction and support to the National Consultant as well as produce own deliverables. An EOI for a National Consultant in Ethiopia has also been issued at this time.

The Senior Consultant must comply with IFAD's and ILCUF's monitoring & evaluation and other programme requirements.

6. Timeframe and Activities

This EOI calls for the consultant to be available to work from November 2024 to May 2025, for the work in component 1 Ethiopia. The work will be full-time at certain points during this period, and it will be a part-time arrangement at other points during this time period. There may be follow-on work for component 1 in Tanzania and Rwanda, if all parties are satisfied with the work done by the Senior Consultant in Component 1 in Ethiopia. In this case, work will run until February 2026, as detailed below.

Component 1 Ethiopia will start in November 2024 and run for 6 months, until May 2025. Thereafter, Component 2 will run for another 2 years. As mentioned, although this EOI relates to Component 1, there may be an ongoing role in Ethiopia Component 2 in an advisory/capacity building capacity. Component 1 Rwanda is currently expected to commence a month after Component 1 Ethiopia has concluded – in June 2025, and run for four months until October 2025.

It is intended that Component 1 Tanzania will then run for four months, from November 2025 until February 2026. Component 2 for Tanzania and Rwanda will commence after the conclusion of the respective Component 1 phases.

▪ **Timeline for consultant selection and contracting**

1. Week 1 – (30th August) EOI Issue
2. Week 2 & 3 (2-13th Sept) / EOI responses submitted
3. Week 4 (16-20th Sept) - Review Responses & Issue ToR to preferred candidates
4. Week 5 & 6 (23rd Sept-4th Oct) – Allow time for responses
5. Week 7 & 8 (7th-18th Oct) – Review responses, shortlist and select preferred bidders
6. Week 9 & 10 (21st Oct – 1st Nov) Develop/Sign Contracts
7. Work commences in November

The first deliverable will be for mid-December. A formal launch event will take place in January 2025.

Tasks

Prior to research commencing:

- I. Liaise with ILCUF Ltd in Dublin to understand the context and make arrangements: technical and logistical.
- II. With assistance from the National Consultant, prepare and submit an Inception Report for each assessment in advance to ILCUF Dublin for discussion. The report should include the following:
 - Introduction
 - Methodology, questionnaires, including methods of data collection, data analysis, sampling, dealing with longitudinal issues mentioned (research population, any material contextual changes / issues), disaggregation, etc. and any limitations to the assessment
 - Workplan
 - Logistics and Support

During and after research:

- I. Deliver International consultancy as per the Eoi & ToR to follow
- II. Direct and support the National Consultant in the conduct of their work
- III. De-brief with ILCUF Dublin team.

7. 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.

An individual should submit:

- Summary of experience and suitability for this project, including examples of similar consultant assignments delivered – speciality in gender and/or RuSACCO sector
- CV
- Samples of work
- Daily Rate, inc. all relevant taxes
- Location/Where you are based.

8. Deadline

The deadline for submissions of Eoi is **12th September 2024**.

9. Fitness to Travel

It is the Consultants' responsibility to ensure that they are medically fit for travel and work in various locations in Ethiopia, with a possibility of extension to travel to Tanzania and Rwanda. 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.

10. Application Process

Please submit applications to:

Conor Thornton, the Irish League of Credit Unions Foundation (ILCUF)

Email: cthorton@creditunion.ie

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