



Standard Procurement Documents



Expression of Interest

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IFAD PIU/MOA

Expression of Interest *RCFP Outcome Survey*

Ref No: LIB/IFAD/RCEP /CS-001/21-22

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Instructions to Consultants¹

Reference Number: *LIB/IFAD/RCFP/CS-001/21-22*

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RCFP Outcome Survey



Terms of Reference

Rural Community Finance Project (RCFP) Outcome Survey

1.0 Project Background

The Rural Community Finance Project (RCFP) is an IFAD funded project under the Ministry of Agriculture with two main implementing bodies; respectively Technical Assistance Support Unit (TASU) and the Central Bank of Liberia. The IFAD Project Implementation Unit (PIU) within the Project Management Unit (PMU) under the Ministry of agriculture is charged with the overall responsibility of the project management and coordination. The project, through the establishment of a Technical Assistance and Supervision Unit (TASU), will directly support in the creation of 10 RCFIs and extended support to twelve existing RCFIs in Liberia. The RCFP was approved by the IFAD Executive Board on 30 December 2015 and entered into force on the 25th of October 2017 following ratification. The project includes an IFAD loan of US\$ 5.5 million and a grant of US\$ 0.5 million.

The purpose of the RCFI is to establish a locally accessible, locally owned and operated financial institution that aims to become an important part of the mainstream formal financial sector. The RCFIs capitalize on informal local rules, customs, relationships, trust and local knowledge, while also introducing solid banking concepts and methods.

The RCFP project is expected to reach at least 24,000 shareholders/households and depositors which is approximately 117,000 household members of which 50% should be women and 25% youths, equally divided between female and male. The overall goal of the project is to reduce rural poverty and household food insecurity on a sustainable basis by facilitating access to finance for at least 24,000 rural individuals and their families. The project development objective is to improve access by rural people to formal financial services on a sustainable basis, enabling the development of the rural sector.

Due to the general elections in early 2018, the project suffered delays in the establishment of the Project Implementation Unit (which also manages the Tree Crop Extension Project phase I and II – TCEP/TCEP-II) for which staff were recruited in January 2019. The Technical Assistance and Supervision Unit (TASU) was established under the Central Bank in August 2019, but was poorly performing, which contributed to the classification the RCFP as a “**problem project**” since the last IFAD supervisions mission in November 2020.

In October 2021, a project mid-term review was conducted by IFAD Team major findings on poor performance; which brought to the decision of restructuring the project, with the following modifications:

¹ This document refers to legally constituted consulting firms as “consultant”.
Tree Crop Extension Project (TCEP I)

i) downsizing the TASU team, and merge it with the IFAD PIU, who will become responsible for project implementation; ii) reduce project activities, while keeping only those that can be effectively implemented by the completion date, and that can generate a major impact on rural poor; iii) cancel USD2.67 million from the project to avoid the country losing said amount. Following the Mid-Term Review recommendations, a one-year implementation plan, up to the natural project completion date of 31st December 2022, was developed with the total amount of US\$ **1,134,425.10**, as the new budget up to the completion date.

The project objective will be accomplished through the following four components:

Component 1: Creation, Strengthening & Expanding Rural Finance System- This component seeks to directly support the bank. Three different sizes of institutions are envisaged to cater for the needs of communities with less than 5,000 inhabitants (category A), of those with a population of 5,000 to 10,000 (category B) and of those with a population above 10,000 (category C). Support will comprise logistical assistance during the start-up phase when community members are mobilized; training and capacity-building activities; bank buildings commensurate with the expected volume of transactions are built and given both an initial endowment of equipment, power, hardware and software for recordkeeping and financial transactions and a grant to cover the first year's operating losses.

Component 2: Enabling Environment for Rural Finance (RCFIs, MFIs & CUs)- This component seeks to support the CBL for the improvement of an existing regulatory framework for the microfinance sector, the RCFIs, credit unions, and the related supervisory systems. Support will focus mainly on international technical assistance, meetings and training of regulators and operators.

Component 3: Project management and coordination- This component focus on project-related coordination, monitoring and evaluation, reporting, financial management and procurement oversight. The Program Implementation Unit (PIU) operating under the Program Management Unit (PMU) within the Ministry of Agriculture will assure these tasks. The PMU is charged with overall coordination and harmonization of all agricultural donor funded projects. The project is being implemented in eight at 12 RCFIs and 8 Counties, including Gbarpolu, RiverCess, Bong, Nimba, Lofa, River Gee, Sinoe, and Grand Kru for six years (2017-2022).

The Ministry plans to apply some of the project proceeds for the hiring of a qualified consulting firm to conduct the project Outcome Survey to assess the effectiveness and value of RCFP as a means to evaluate performance and results of the project at its completion level. Under IFAD's proposed new approach, direct measurement of outcome performance will be conducted using the IFAD RCFP Core Outcome Indicators (COI) Survey Methodology, representing an important methodological departure from that of the former Results and Impact Management System RIMS. The data coming from the COI will allow to: (i) assess whether the project has achieved its outcome targets/indicators; (ii) conduct statistical analysis (possibly combining with other data sources) to better understand the drivers of performance, and (iii) the COI, therefore, is not only a measurement tool but rather a trigger to evaluative reasoning in frontline managers for data-driven and adaptive decision-making to accelerate delivery. The RCFP Outcome Survey data will be collected on households/shareholders of the all RCFIs in all the

2.0 The Objective of the Consulting Services:

The main purpose of the RCFP Outcome Survey is to evaluate the progress made by the project in achieving its development objective with focus on the project outcome indicators/results, including IFAD core indicators, as specified in the project design report. The survey will focus on collecting and analyzing in a systematic way all information needed to assess not only the overall strategy described in the project design report but also the approach used to implement the activities in order to measure the real progress in

achieving the assigned objectives and achieving results at completion. This RCFP Outcome Survey will enable the IFAD-PIU to identify project success level, RCFIs sustainability capacity, and key recommendations for future programs of the RCFP.

3.0 Detailed Tasks

The RCFP Outcome Survey under this assignment will specifically cover information on:

- a) Percentage of households/shareholders of RCFIs clients satisfied with RCFI services; **(COI: 4.2.1, 1.2.5).**
- b) Percent of households/shareholders with reduced food insecurity on a sustainable basis through access to rural finance **(COI:1.2.4, 1.2.8, 1.2.9.);**
- c) Number/percentage of households/shareholders reporting using rural financial services **(COI: 1.2.5).**
- d) Assess other key information relating the project performance and results

The scope of the services required under this assignment will include the collection of data for the RCFP Outcome Survey at the appropriate level of analysis, including individual, household and community levels. The impact and outcomes measured will be consistent with the project's theory of change, and will have to meet MOA development's objectives and IFAD's corporate mandate. It is estimated that the sample size will be approximately 750 households/shareholders from 40 communities within the 12 RCFIs in the 8 counties where RCFP is being implemented.

Generally, the required services will include the following:

1. Provision of technical inputs into the survey methodology developed jointly by MOA and IFAD-PIU. The consulting firm will provide feedback on the sample size, the sample frame and the household questionnaire. Specifically, the consulting firm is expected to assist developing tailored, context-specific questions that must reflect the country context given the logic of the project, and provide context-specific inputs on developing survey tools.
2. Based on the sampling frame, prepare a list of primary and secondary sampling units (such as households/shareholders, project outcomes) for the 8 project counties. Specifically, the consulting firm must prepare a household and village enumeration plan according to the survey methodology developed jointly by MOA and IFAD-PIU;
3. Develop interview manuals and instructions/guidance notes for field staff (supervisors and enumerators). The interview manual should include a section on unit conversion factors, including but not limited to conversion factors for local units for weights, volumes, areas, etc.;
4. Develop an appropriate data management system with adequate statistical analysis and quality controls. The data management system should be finalized before the data collection team moves to the field;
5. Organize and deliver the training of the supervisors and enumerators on the survey methodology and survey questionnaire. Carry out the pre-testing of the questionnaire in project areas that are not selected for sampling;
6. Organize and conduct the field activities including all logistic arrangements;
7. Administer the household and community level surveys, using questionnaires translated into local languages as necessary, including appropriate geo-coordinates for the households and communities

surveyed. The quantitative survey must be implemented using a Computer Adaptive Personal Interviewing (CAPI) technique. CAPI should be administered using tablets;

8. Deliver partial datasets on a regular basis to the MOA and IFAD-PIU according to the agreed quality standards and adhere to the agreed format. As per the *Survey Solutions* structure, all three parties, the consulting firm, MOA and the IFAD-PIU will have access to the real time data collected from the field as soon as they are uploaded to the system by the enumerators;
9. At the end of the survey period, deliver cleaned datasets in SPSS or Stata and Excel format with a detailed variable library;
10. Prepare and submit an Inception Report within one week after the signing of the agreement with detailed study design including sampling and draft questionnaire (s), work plan, and outline of the outcome report format, based on information provided and discussions with the PIU;
11. Prepare Outcome Survey Report(s) on data collection strategy, sampling distribution, statistical analysis and summary statistics of relevant indicators and key findings.

4. Methodology

The RCFP Outcome Survey will have a focus on quantitative methods to obtain required information to assess 'project progress and implementation, mostly on the outcome indicators. The survey will cover all the information based on the results chain of project's theory of change, which is already designed in project M&E systems to capture outcome progress. The quantitative surveys will be conducted using the CAPI software administered by using tablets:

1. The consulting firm is required to use the CAPI software. Specifically, the consulting firm is required to use *Survey Solutions*, developed by the World Bank. MOA, IFAD and PIU will provide technical support to design the questionnaire in *Survey Solutions*;
2. Quantitative surveys (conducted at the household and at the community levels) must be administered using tablets suitable for collecting proper geo-reference of household dwelling and of community center. If tablets are not suitable for geo-referencing it is the consulting firm responsibility to ensure proper GPS devices are used;
3. The IFAD-PIU will have responsibility to make arrangements for appropriate tablet devices compatible with the latest version of the *Survey Solutions* software. The recommended specification of the tablets is provided below²:

Survey Solutions software works with Android tablets with the following specifications:

Version of Android: Android 10 +
RAM Minimum 4 GB, MicroSD, GB
Memory 32GB
Memory card slot
Battery: 5000mAH +
Processor clock: 2.0 GHz +, with 4 cores

²Compatible tablet models are listed on this webpage. <http://support.mysurvey.solutions/customer/en/portal/articles/2505822-what-tablets-should-i-buy->

Sim card Slots

WiFi 3G/4G connectivity

Screen size : 8 inches +

☞ Please note that better technical characteristics will improve responsiveness of the program

5. Enumerator Training, Pre-Testing and Pilot

The consulting firm is responsible for arranging the pre-testing, the enumerator training as well the pilot phase of the survey tools. The pre-testing has the function of:

- (i) verifying the accuracy of translation;
- (ii) identifying questions that are difficult to understand for respondents or are biased; and
- (iii) identifying where improvements can be made in the general questionnaire design and flow³.
The pre-testing team should include all the supervisors and a few local experts (i.e. agronomist or agricultural experts).

During the pre-testing the MOA and IFAD-PIU team will work in conjunction with the pre-testing team to refine and finalize the survey tools prior to the enumerator training and the pilot phase and make sure it is very well-tailored to the country context both from rural finance, agricultural as well as a cultural point of view. The pre-testing should take 3 days in total. It is required that the pre-testing is conducted in the field with respondents from households that resemble but are not part of the final sample area. Each supervisor should conduct at least two complete surveys in the field.

Once the pre-testing is completed and the survey tools are finalized and translated, the consulting firm is responsible for arranging the equipment for the enumerator training as well as the pre-testing of the survey tools, including testing the survey in the field. This implies organizing the pre-testing and pilot location, accommodation, and equipment required.

The consulting firm is also fully responsible for arranging the pilot, during which each enumerator must complete at least three questionnaires and upload at least the third interview to the server. Note that during the pilot phase, it is expected that each questionnaire will take around double the time that it will take during the live data collection⁴.

The enumerator training and the pilot should be conducted concurrently. The consulting firm is responsible for developing the training schedule given the specific needs of the project (i.e. sample size, logistics, type and level of complexity of the intervention, etc.) and the training schedule should be as rigorous as the following proposed examples (including pre-testing, training and pilot):

Proposed Indicative Training and Pilot Activities Schedule

Day	Activity
1-3	Pre-testing of questionnaire in Survey Solutions

³Pre-testing of the survey tool might entail major changes to the questionnaire.

⁴ Minor changes to the survey tool are expected during training and pilot.

4	Revision and finalization of the questionnaire in Survey Solutions including translation into local language(s)
5-7	Classroom training on Survey Solutions questionnaire
8	First pilot of Survey Solutions questionnaire
9	Debriefing on first pilot and addressing issues that arose
10	(Morning): Second pilot of Survey Solutions questionnaire (Afternoon): Final debriefing and final recommendations for data collection

It is required that the enumerator training is undertaken in the same location for the entire team, and that all enumerators, supervisors and managers are present. The consulting firm is required to ensure enumerators' capability to collect high quality data within the average amount of time indicated for household survey. To this purpose, the consulting firm must elaborate a plan to verify and test the quality and capability of enumerators and must be prepared to substitute enumerators as needed. This may require higher number of enumerators attending the enumerator training and pilot, after which, the consulting firm will screen out enumerators based on their performance during training and pilot.

6. Deliverables

The consulting firm will be expected to deliver the following outputs:

Expected Outputs	Required Completion
Prepare and submit inception report at the start of the assignment with detailed study design and work plan based on information provided and discussions with the Project Coordinator and Head M&E on outline of the outcome report format.	Month 1
In collaboration with the MOA and IFAD-PIU M&E Team, finalize survey instruments (Questionnaire: producers, POs); and develop interview manuals and instructions for field staff (supervisors and enumerators). The interview manual should include a section on unit conversion factors, including but not limited to conversion factors for local units for weights, volumes, areas, etc.	Month 1
In collaboration with the MOA and IFAD-PIU M&E Team, conduct training for supervisors and enumerators in the use of the data collection tools.	Month 1
Carry on Pre-testing questionnaires and make relevant changes based on outcome from the pre-testing exercise.	Month 1

Carry on data collection in all 8 project Counties	Month 1-2
Carry out data analysis and submit draft outcome report and raw data set (both hard & softcopies)	Month 2
Workshop for presentation of survey finding	Month 2
Submit final report outlining key findings and outcome information of the target beneficiaries (RCFIs shareholders/households) as per the outcome and impact indicators of the RCFP project objectives developed and submitted.	Month 2

7. Timing of the Assignment

The RCFP Outcome Survey report and findings will be expected to come within two months from the date of signing the contract. The tentative timeframe of the survey is presented below:

S.N.	Activities	Month 1				Month 2			
		1	2	3	4	1	2	3	4
1	Inception - Finalize Survey Tools								
2	Training to Enumerators								
3	Data Collection								
5	Data Analysis								
6	Draft Report Submission								
7	Workshop for presentation of survey findings								

8	Final report submission								
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8. Qualification for the Contractor

The consulting firm shall possess the following qualifications:

- Have key staff with master’s degree or at least bachelor’s degree in any of the following professions: Rural Finance, agri-business, marketing, agricultural economics, rural development, international development, Statistics, and other social sciences;
- Experience of previous outcome survey and research on similar project initiatives.
- Proven skills in conducting computerized quantitative analysis, poverty assessment, gender and youth sensitive evaluations, outcome surveys and studies;
- Ability to prepare a well-written report on timely basis.
- Strong knowledge in at least two of the following software programs: CAPI, CS-Pro, Survey Solutions, SPSS, Stata.
- Good written English
- Prior experience in successfully conducting studies in similar field.

9.0 Procurement Method

Due to the urgent need for the RCFP Outcome Indicators data by October, 2022, the PIU will source local firm with the technical capacity to conduct the Outcome study.

10.0. Clint’s Responsibilities

- The Clint will provide the consultant all necessary documents required for the conduct of the survey
- Assist the consultant in the preparation and review of survey materials
- Provide any other support as the need arises.

Please send a soft copy of your Expression of Interest on or before **13, September 2022 by 4.00pm** to:

recruit@moa.gov.lr, copied ddoe@moa.gov.lr

IFAD PIU/PMU/MOA

Ministry of Agriculture Annex, Libsuco Compound

Japan Freeway, Gardnersville, Montserrado County

Telephone: 0775901977

The subject line should read: **EOI for Consulting Services:**

Only pre-selected Service Provider/Firms will be contacted.

Note: *The assignment may require a degree of flexibility and modification following new information, with additional tasks as agreed with the Project Coordinator and Head M&E Officer. In case additional days may be required, these should be agreed with the Project Coordinator in advance, following discussion of workload management but at no cost.*