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Terms of reference for hiring an individual consultant to conduct a Community Score Card (CSC) on the performance of VUP-Financial Services in 3 Districts

1. Background of the project and problem statement

The Government of Rwanda committed to make social protection a core strategy of both poverty reduction and economic development (Republic of Rwanda, 2013; Republic of Rwanda, 2017). In 2007/08 the Government of Rwanda has introduced "Vision 2020 Umurenge program" with three components including (1) direct support for very poor families with no capacity to work, (2) public work for poor families with capacity to work for money and (3) financial services at small interest rate that came to finance business ideas for poor families who cannot afford the interest rate from commercial banks. The full package of VUP intended to completely eradicate extreme poverty by 2020.

Overall, with regard to developing social protection schemes, the Government of Rwanda has made remarkable efforts through various programs including a social protection strategy that has significantly reduced poverty levels in Rwanda. As results of these different programs and policies, particularly, the above-mentioned programs, the level of extreme poverty dropped from 40% in 2000/01 to 16.0% in 2016/17 while poverty dropped from 58.9% in 2000/01 to 38.2% in 2016/17 (NISR, 2018).

However, despite the important government efforts to support the most vulnerable people, there are still a significant number of people in UBUDEHE category I and II whose financial efforts to graduate was severely affected by covid-19. With the strike of the

COVID-19 pandemic, those income generating activities for VUP-DS beneficiaries has negatively been affected in various ways following the closure of businesses. This resulted in the delay or incapacity to repay loans which slowdown the progress towards the goal of eradicating extreme poverty.

It is against this background that TI-Rwanda resolved to conduct the Community Score Card (CSC) on VUP-financial services performance through funds disbursement and loan recovery in order to identify challenges that may affects the overall achievement of the VUP-Financial services. It is expected that the issues and recommendations that emerged from this CSC will be brought to the TI-Rwanda's advocacy agenda. TI-Rw will therefore engage with relevant decision-makers and stakeholders on the said issues for improved performance of VUP-FS and greater impact on beneficiaries' lives.

2. Objectives of the assignment

Transparency International Rwanda intends to conduct the Community Score Card (CSC) on VUP-financial services to provide evidence-based data for the policy makers and will inform future recourses and actions to be carried out to mitigate challenges faced by VUP- FS beneficiaries. Specifically, this CSC aims to:

1. Collecting input tracking with the community (VUP-FS beneficiaries)
2. Conducting the Score Card with VUP-FS beneficiaries
3. Conducting the Score Card with Service Providers
4. Organize an Interface Meeting and Action Planning with both community and service providers

3. Scope and duration of the assignment

The study will be carried out in 3 districts where TI-RW operates namely Nyamagabe, Nyabihu and Gicumbi. The CSC will involve beneficiaries and service providers of VUP-FS. Only Individuals, groups and cooperatives who received VUP-FS loan between July 2020 - June 2022 will be concerned in this study. Furthermore, participants in this study should consider defaulters and non-Defaulters in order to explore different issues in as far as the compliance with loan repayment is concerned. Women and men should also be equally represented during the whole process of the score card. The duration of this assignment will last for 4 months starting from 15th February 2023.

4. Methodology

The consultant will propose which methodology and research tools to be used in this CSC including, the outline of the research approaches, methods, study population and sampling plan, data collection process, data analysis and report drafting, quality assurance and core ethical considerations.

5. Task requirements

The specific tasks under this consultancy include:

1. Develop an inception report with detailed methodology and research tools
2. Train enumerators and supervisors on data collection methods and how to use the tools agreed upon
3. Collect qualitative data using the CSC methodology
4. Submit the draft report with all compiled data from all the CSC process
5. Submit the final report after the integration of the comments from all stakeholders.
6. Participate in the findings dissemination

6. Qualifications and Experience

- Have a PhD or a master's degree in social sciences;
- Have at least 5 years of demonstrated working experience in governance research;
- Substantive knowledge and familiarity with the social protection program and services provided in local government;
- Good understanding of the social protection program and especially VUP components in Rwanda;
- Excellent command of English is highly required;
- Excellent analytical, interpersonal, communication and reporting skills;
- Proof of similar studies conducted.

7. Procedure for submission of the Expression of Interest (Eoi)

Interested individual consultants are requested to submit one original technical proposal and one original financial proposal in a separate envelope. These two envelopes, in turn, shall be sealed in an outer envelope bearing the address and clearly marked. Both technical and financial offer should be submitted not later than 10th February 2023 at 4:30 PM. The submission will be done physically at TI-RW's office on the following address:

P.o. Box 6252 Kigali, Rwanda, Amajyambere Village KG, 599 ST, Rukiri Cell, Plot number 18

Apollinaire Mupiganyi
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