

CALLS FOR EXPRESSION OF INTEREST



Consultant

**Women's Financial and Economic
Empowerment Project, Rwanda**

October / 2025



International Development

FOUNDATION

TOGETHER BUILDING FINANCIAL INCLUSION

Consultant
Women's Financial and Economic Empowerment (WFEE)
CALLS FOR EXPRESSION OF INTEREST (Eoi)

Overall Time Frame:	November 2025 – February 2026
Location	Rwanda
Deadline for Submission of Expression of Interest (Eoi):	End of day 24th October 2025

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. WFEE aims to enhance impacts on gender transformative rural development and women's financial and economic empowerment through institutional collaboration in East Africa. The project consists of two components that are implemented in three countries: In Ethiopia, the support focuses on clearly identified needs emerging from the ongoing cross-value chain RUFIP-III project, as well as ILCUF's extensive ongoing experience in the country. In Rwanda and Tanzania, the WFEE initiative supports the IFAD Dairy Value Chain projects, with the aim of enhancing rural women's opportunities in the sector through improved access to financial services through the SACCO movement. The structure of the activities will allow for systematic expansion, learning from each stage, adapting to new contexts, and building capacity for sustainable impact.

2. Purpose

The WFEE programme aligns financial services with rural 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 rural 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 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 Rwanda. In addition to a consultancy role, the applicant should also act as a country coordinator/administrative organiser as part of their role. Based on the success of the work, there is a possibility the consultant may be retained after conclusion of Component 1 for the delivery of Component 2, including in an overall project coordination capacity.

Two studies will be commissioned in Rwanda, to be completed by January 2026. The two studies will focus on:

1. Assessment of Rwanda's financial environment, SaCCO regulatory landscape and the institutional capacities of AMIR and district level SaCCOs, specifically in terms of supporting women's access to finance [macro/meso level assessment];
2. Assessment of specific barriers and opportunities to women's access to finance through SaCCOs within the rural dairy value chains, with a particular focus on product tailoring needs [micro level assessment].

These two studies will be complemented by findings already collected through the ILCUF field mission, alongside additional studies conducted through RDDP-II (the IFAD anchor project). Based on further scoping in the coming weeks, there may be scope to combine these into one study to further expedite the Component.

After the studies are completed in January 2026, the detailed workplan for Component 2 will be finalised by February, and Component 2 delivery will begin in March. Broadly, Component 2 will focus on gender responsive capacity building and product development for AMIR, selected SaCCOs and stakeholders. With Rwanda's rapid growth in formal financial inclusion (from 21% in 2008 to 92% in 2024), the planned consolidation of Umurenge SaCCOs into district-level entities and the establishment of the Cooperative Bank, Component 2 will prioritise designing gender-responsive financial products and developing gender-supportive financial cooperative sector capacities in support to t RDDP II's dairy sector goals. Component 2 activities for Rwanda will be informed by the study findings and approved by a country-level steering group.

4. Skills and Expertise

Competency and qualification requirements

1. Proven experience in utilising sound research methodologies, tools, and conducting field-level data collection.
2. Familiarity with gender issues and women's economic empowerment initiatives, particularly in relation to financial product development for women
3. A good understanding of the microfinance sector, particularly of the SaCCO sector, financial inclusion strategies, and women's economic empowerment policies and initiatives in general.
4. Knowledge about the Rwandan country context.
5. Proven experience in socio-economic research.
6. Strong written and verbal communication skills, with the ability to produce high-quality reports in English and present findings clearly.
7. Demonstrated experience in engaging with various stakeholders, including government agencies, NGOs and community organizations.
8. Experience in developing actionable recommendations and work plans.
9. Experience working in various regions of Rwanda, with understanding of local contexts. Preferable if able to communicate in Kinyarwanda.
10. Willingness to travel to the selected regions in Rwanda.

5. Scope of Work/Methodologies

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

- Key Informant Interviews (KIIs)
- Focus Group Discussions including Participatory Rural Appraisals (PRAs)
- Desk Research
- Project Coordination and Logistics.

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

6. Timeframe and Activities

The consultant will need to be available to work from November 2025 to February 2026. 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. It is expected that there will be a project break over the Christmas / New Year period.

As mentioned above, although this EOI relates to component 1, there may be an ongoing role in component 2 in an advisory/capacity building/overall project coordination capacity.

▪ **Timeline for consultant selection and contracting**

1. 13th October - EOI Issue
2. By 24th Oct - EOI responses submitted
3. 24th – 29th Oct - Review Responses & Issue Tender
4. 29th – 12th Nov – Allow time for responses
5. 13th – 21st Nov – Review responses, shortlist. Select preferred bidders & Develop/Sign Contracts
6. Work 6 commences November 24th

ILCUF reserves the right to adjust this schedule and will notify all applicants of any change should it arise. The first deliverable will be for mid-December.

Tasks

Prior to research commencing:

- I. Liaise with ILCUF in Dublin to understand the context and make arrangements: technical and logistical.
- II. Deliver the Inception Report. This inception 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 consultancy as per the Terms of Reference.
- II. Deliver overall project coordination as per the Terms of Reference
- 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 – specifically in gender and/or SaCCO sector
- CV
- Samples of work
- Daily Rate, inc. all relevant taxes
- Location/Where you are based
- Language Skills
- Your availability to work between November and the end of February
- In less than 500 words, describe what you think are the challenges and opportunities of working in the SaCCO Sector in Rwanda.

8. Deadline

The deadline for submissions of Eoi is end of day on **24th October 2025**.

9. Fitness to Travel

It is the Consultants' responsibility to ensure that they are medically fit for travel and work in various locations in 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: cth Thornton@creditunion.ie

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