Sierra Leone Second Financial
Inclusion Project-SLSFIP
Project Implementation Unit-PIU
Bank of Sierra Leone(BSL)
5th Floor, Sam Bangura Building
Gloucester Street
Freetown

REQUEST FOR EXPRESSION OF INTEREST

DATE OF ISSUE: 25th MARCH 2024

CONSULTING SERVICES: FOR THE GRIEVANCE REDRESS MECHANISM MANUAL AND ONLINE PLATFORM DEVELOPER

The Government of Sierra Leone has received a grant to the tune of US$40 million to implement the Sierra Leone Second Financial Inclusion Project (SLSFIP) to support the development of an inclusive financial system in line with the strategic objectives of Sierra Leone's Medium-Term National Development Plan (MTNDP) and the recently launched National Strategy for Financial Inclusion (NSFI) 2022–2026. The Project Development Objective (PDO) of the SLSFIP is to promote a more inclusive[1] and resilient[2] financial sector for individuals and micro, small, and medium sized enterprises (MSMEs).

B. Project Components

The project will finance activities to support financial inclusion in Sierra Leone over five years with investments and Technical Assistance(TA)**.** The scope of the project is specifically geared toward contributing to building resilience to economic, financial, and climate-related shocks with digital financial services (DFS) and access to finance interventions and strengthening institutional capacity and systems of the BSL. Under Component 1, the proposed project supports activities to facilitate adoption and usage of transaction accounts, expansion of digital financial access points, and further development of the National Payment System infrastructure. Under Component 2, the proposed project supports a subsidized line of credit(LOC) (for no more than two years) and, if macroeconomic conditions improve, a more sustainable line of credit for MSMEs. Component 3 supports project management and monitoring and evaluation (M&E), and Component 4 is the Contingent Emergency Response Component (CERC).

Project Beneficiaries

The main project beneficiaries are Sierra Leonean individuals and MSMEs that are currently not financially included. Direct beneficiaries of the project will include the following:

- o Individuals and MSMEs that will benefit from an improved payments and credit infrastructure, financial education, and consumer protection.
- o Individuals and MSMEs that will benefit from the new products and services available under the project. It is also envisioned that this project will have a relatively significant impact on residents of rural areas, through facilitating expansions of financial access points.
- o Financial institutions that will use the improved payments and credit infrastructure, and those that have access to the LOC and strengthened lending capabilities.
- o Mobile money operators that will benefit from increased use of their e-money services and expansion of their agent network.

- o The Bank of Sierra Leone-BSL and the Ministry of Finance-MoF will benefit from progress on their public commitments to financial inclusion targets, better cash management through digitalization of government payments, and institutional capacity building.

- o Other public and private institutions, such as the Financial Intelligence Unit (FIU), Apex Bank, and Small, Medium Enterprise Development Agency (SMEDA) will benefit from institutional capacity building.

General Background and Context

People adversely affected (or about to be affected) by a development project will raise their grievances and dissatisfactions about actual or perceived impacts to find a satisfactory solution. These grievances, influenced by their physical, situational (e.g., employment), and/or social losses, can surface at different stages of a project cycle. Some grievances may arise during the project design and planning stage, while others may come up during project implementation. Not only should Project Affected Persons (PAPs) and other interested parties be able to raise their grievances and be given adequate hearing, but also satisfactory solutions should be found that mutually benefit both the complainant and the project. It is equally important that aggrieved persons have access to legitimate, reliable, transparent, and efficient institutional mechanisms that are responsive to their complaints. It is against this background, and in line with the World Bank Environmental and Social Framework (ESF) requirement that the Grievance Redress Mechanism (GRM) will be established to guide resolution of complaints in a timely and consistent manner to prevent conflicts and tensions and litigation at the law court; as well as build strong and effective long-term relationships with stakeholders in the financial sector, affected persons and communities.

Definition of Grievance:

Grievance may refer to any complaint, concern, injustice, wrongdoing, accusation related to the project implementation. It also includes queries, suggestions and comments.

Grievance Redress Mechanism (GRM): is a set of specified procedures for revealing, assessing, methodically addressing grievances or complaints and resolving disputes and monitoring. It is a mechanism whereby queries or clarification about a project are responded to systematically, problems that arise out of implementation are resolved and grievances are addressed efficiently and effectively

Objectives and Features of SLSFIP GRM

This is a new Grievance Redress Mechanism that is being set up for the first time specifically for the Sierra Leone Second Financial Inclusion Project.

The objectives of the GRM is to provide an effective avenue to resolve project related complaints, reducing social risk of the project and serves as an important learning and feedback mechanism, promote accountability through a mutually constructive relationships and enhance the achievement of project development objectives.

Specific objectives of the GRM include:

- Serve to address stakeholder and community concerns, reduce social risk, and assist larger processes that create positive social change.
- Provide a predictable, transparent, and credible process to addressing project related complaints in a timely, effective and efficient manner that satisfies all parties involved. The GRM will provide a transparent and credible process for resolving complaints, resulting in outcomes that are fair, effective, and lasting.

- Strengthen accountability and provide channels for project stakeholders to submit and receive resolution to their complaints, ask questions, and receive feedback on project activities.
- To map out a detailed, responsive and inclusive strategy and establish the standardized processes and procedures for grievance collection and resolution and its monitoring and reporting systems that will ensure that stakeholders at various levels are provided the opportunity to air out grievances, concerns and complaints related to the Project and receive redress and feedback on a timely basis; and
- To ensure that the beneficiary financial institutions and the public in all project localities are sufficiently sensitized about the Project and the GRM, particularly their crucial roles and responsibilities in ensuring that the GRM is successfully implemented;

Objective of the assignment

The objective of this assignment is to

1. Develop a Grievance Redress Mechanism manual that will be used to train and raise awareness on the channels to submit complaints, redress process, and feedback mechanism; and provide detailed step by step procedures for lodging a complaint and the actions leading to resolution
2. Develop a multi-level user online platform that will process and sort all complaints fore redressal based on the type and nature to ensure immediate response and fairness in the resolution process.
3. Complaint received online will be followed by an automatic response to the complainant about the process involved in looking into the complaint; and will also respond automatically to the complainant when resolved.
4. Include features for confidential reporting of Sexual Exploitation and Abuse (SEA)/ Sexual Harassment (SH) complaints and referrals to available GBV service providers.

Tasks/Responsibilities

The consultant should be able to:

- Assess project document and the Environmental and Social Management framework
- Examine existing ways in which project target beneficiaries currently express and address grievances /feedback, whether formally or informally.
- Engage stakeholders including PIU staff to clearly understand what needs to be done
- Identify the types of project-related grievances and feedback likely to be received by the project through the stakeholder consultations,
- Establish clear process for receiving and addressing complaints and providing feedback including anonymous complaints redress process,
- Strengthen existing GRM standard operating procedures or develop new one for the project
- Clearly state the procedure for Acknowledgement of complaints/feedback received within a stipulated timeframe
- Survivor Centered Approach for Confidential receipt and management of Sexual Exploitation and Abuse/Sexual Harassment complaints, including referral pathways to Gender-Based Violence (GBV) service providers
- Specific procedure for timely investigation and resolution of complex and sensitive complaints (e.g. SEA/SH) to ensure they are appropriately handled using accelerated process, and referral to other relevant agencies, or notification to higher management for prompt action.

- Clearly outline the appeal and a procedure for documenting, monitoring and evaluation of the system.
- Provide measures for personal data protection and sanctions for breach of confidentiality/inappropriate disclosure of sensitive information
- Adopt a platform that is specific to PIU needs and produce a functional and effective manual and online platform that will be available for project stakeholders to:
  - Submit their questions, comments, suggestions and /or complaints or provide feedback on all SLSFI project funded activities
  - Create an encryption for report on Gender Based Violence and steps to address them discreetly.
  - Ensure all grievances are treated with confidentiality and integrity
  - An automatic feedback system for complaint received and resolved
  - Ensure a proper mechanism to solicit and record complainant satisfaction and dissatisfaction
  - Enable PIU staff to manage project complaint within the GRM securely
  - Design a method where grievance calls received at the PIU will also be recorded online
  - Enable all GRM forms gathered from suggestion boxes to be recorded online

PROPOSED SYSTEM

Data Flow Design

The data flow of the SLFIP GRM MIS is Internet-based. Web form technologies should be utilized to retrieve and cache data from SQL database to be displayed by the Web portal user interface. Web form would also allow updating the data where applicable. The proposed system should be fully automated and files should be kept for backup and recovery purposes with heightened security features

The Grievance Redress Mechanism will cover the following aspect among others:

- Grievances made through the GRM form should be entered into the system by an appointed staff at the project implementing unit -PIU.
- Multiple avenues of receiving complaint should be considered (SMS, walk ins, email, toll-free line, mobile phone numbers etc)
- Data collected using mobile phones, SMS or emails should be automatically synchronized into the system without the intervention of the staff at project level.
- Complainant should make calls using the toll-free line which will be provided.
- An automatic email or SMS system to acknowledge complaints once received.
- A complainant should be notified accordingly to the progress made on the case either by mobile phone, email or SMS
- To automatically generate a case ID when a complaint is being filed

Expected Output

- Inception report highlighting approach and methodology to carry out the assignment, interview, guides developed based on review of project document and a workplan to carry out the assignment both in hard and soft copies in MS Word and PDF
- Draft report on activities in the scope of work, including submission of a draft GRM manual and online platform and user guides installation, configuration and testing of final system. Submitted both in hard and soft copies
- Final User acceptance test

- Train PIU staff on the use of the online platform
- Report on PIU staff trained to manage the online platform, produced both in hard and soft copies
- Produce and submit final user-friendly guide for the online platform in soft copies/

Task Schedule

The deliverables shall be completed and submitted within eighty (80) working days from the start date;

- Report on initial analysis of project document, GRM framework and stakeholder engagement should be submitted both in Hard and Soft copies in MS Word and PDF format – (10 days)
- Work plan to be submitted via email – (5 day)
- Produce GRM manual and should be submitted in Soft copy– (15days)
- Documenting installation configuration and testing of final system including comprehensive report submitted both in hard and soft copies– (15 days)
- Produce an online platform user guide in soft copies
- Training of PIU staff and key stakeholders (10 days)
- Report on PIU staff and key stakeholders trained to manage the online platform should be submitted in soft copies– (5 days after the training)
- Asses and test the GRM platform for functionality, , identify what can be improved upon etc before final handing over of the platform to the PIU (20 days)

Qualification and Experience

The consultant should have the following relevant qualifications:

a. At least a master's degree in Computer Science, or other related field with strong focus on system development;
b. At least 5 years of relevant work experience in developing countries;
c. Expertise and direct experience in development of GRM and ICT systems, including call centers and social media feedback (with a preference for experience in these areas in the African region);
d. Proficiency in specific languages, such as JavaScript, Joomla customization, Vuejs (for frontend development) and loopback (for developing backend APIs), MySQL, HTML, CSS/SCSS
e. Experience in capacity development and training and data management.
f. Superior organizational skills;
g. Ability to work in a team and to communicate effectively under short deadlines with governments and other counterparts; and
h. Excellent verbal and written communication skills in English are essential. Knowledge of Krio or other local languages preferred.
i. Experience with World Bank or international donor funded projects is an added advantage

Supervision

The Consultant shall work in close collaboration with the Environmental and Social Safeguards Specialist who will provide day to day supervision for the consultant work, with an overall coordination from the Project Coordinator at the project implementing unit -PIU.

Client's Input

The Client shall provide the following for use by the Consultant.
- Project Appraisal Document
- Project Implementation Manual
- Existing Project Grievance Redress Mechanism
- Environment and social Framework
- Stakeholder Engagement Plan

Mode of Application

Note: The Consultant will be selected in accordance with Individual Consultant (IC) method set out in the Consultant Guidelines: Selection and Employment of Consultants under IDA Grants by World Bank Borrowers, Fifth Edition September 2023

All expressions of interest should be sent to the email below:

slsfip@bsl.gov.sl **copy:** **mariamatommy@bsl.gov.sl**   mohamedlwurie@bsl.gov.sl

Closing Date: 8th April, 2024

The Closing Date and time for receipt of applications is 8th April,2024 at 5:00pm/ 17:00GMT

You can send a mail to the email address above for the full Terms of Reference(TOR) if required.

Only short-listed consultant will be contacted