

**REQUEST FOR PROPOSALS
TERMS OF REFERENCE (TORS) FOR
Technical Assistance for the development of the gender toolkit**

I. BACKGROUND

The Financial Sector Deepening Mozambique Cooperative Program (FSDMoç) is currently funded by the Swedish International Development Cooperation Agency (SIDA) and directs its investments to supporting financial sector stakeholders to address market constraints, innovate and expand financial services, using technical expertise and targeted funding to increase their capacity and the people they serve. At the heart of its strategy are women, youth and the rural low-income population, as well as the micro, small and medium enterprises that do not have access to adequate and affordable financial services and products.

FSDMoç's three core objectives are to (i) improve access to financial services for Small and Medium Enterprises (SMEs), (ii) improve access to finance for smallholder farmers and households, and (iii) create an enabling environment for financial inclusion by supporting knowledge sharing and capacity building.

In this context, FSDMoç aims to support the development of a gender toolkit will help financial service providers and other market actors taking a leading, in promoting and improving usage of DFS by women by providing the necessary knowledge and steps to be taken to support women's digital financial inclusion.

Therefore, FSDMoç is seeking consulting services to conduct gender tool kit and also the support the financial sector regulator on the development of a policy guidance note that can help to promote the use of the toolkit.

II. PROJECT OBJECTIVES

The main objectives of the development of the toolkit are:

- a. To give financial service providers and key stakeholders a comprehensive picture of what is required to support usage of DFS by women and to guide step by step;
- b. To help financial service providers understand and embrace the business case of providing tailored DFS solutions to women.

III. SCOPE OF THE WORK

The consultancy will be completed in two phases (**twofold**) as outlined below but phase 2 can take place simultaneously as phase 1 depending on the approach to be used.

Stage One: Development of the gender toolkit

1. Conduct a rapid diagnostic to assess the existing information/data;
2. Analyze the existing data and define an approach
3. Create a PPP with clear needs assess strategy in terms of gaps in data;

4. Conduct consultations with market players, FSPs, Regulators, Donor;
5. Consultants will present lessons learned from international experience, will present their vision for the PPP, and potential private partners will be invited to present their existing portfolios of similar activities;
6. Draft the Main themes of the gender Toolkit to be shared with working group and other interested partners;
7. Validation workshops with market actors to have the themes and content approved;
8. Produce the first draft of the gender toolkit and circulate for comments;
9. Launch of the gender toolkit and assess the interest from market player on piloting the toolkit;
10. During the process at least two case studies can be developed as a way to inform the best strategy to deploy the toolkit among market player;
11. Work closely with FSDMoc to draft a work plan for completing the steps required to prepare Stage 2.

Stage Two: Development of the policy - guidance note

1. Mapping of relevant market actors work in financial space, with high interest and high influence on the subject;
2. Assessment of relevant information to complete the required data;
3. Engage with strategic partners to assess other business opportunities and responsibilities;
4. Work with regulators to support the development of a policy guidance note: gender DFS inclusion- policy instrument to enforce the use of the toolkit;
5. Prepare the clear work plan with clear coordination activities (steps necessary until the policy instruments);
6. Consultative workshop II: Presentation and validation of toolkit and Policy Guidance Note;
7. Launch the Policy Guidance note.

IV. CONDUCTING THE ASSIGNMENT

The consultants will work directly with the FSDMoç team more specifically with Anabela Mabota and Vânia Matola. It is anticipated that the as per need FSDMoç will engage with relevant stakeholders.

Collaboration and Reporting Tasks:

- Initial meeting with FSDMoç to review the assignment and align expectations;
- Prepare weekly bullet points/ notes on the advancement of work;
- Periodic briefings with FSDMoc/Sida team to present the stage of progress of the work;
- Collaborate with FSDMoç Team, specifically with the CEO throughout the assignment;
- Prepare weekly bullet points/ notes on the advancement of work;
- Periodic briefings with FSDMoç/EoS team to present the stage of progress of the work;
- Input as necessary for FSDMoc Communications (briefs on activities, blogs, news

articles, press releases, website content, cases studies etc.). All inputs will be provided to FSDMoç for approval and publishing. Consultant will not publish or release public communications regarding FSDMoç under this assignment;

- Complete Exit Report using the format provided by FSDMoç (to be shared after the kick-off meeting);
- The final reports should be presented in both Portuguese and English.

V. DELIVERABLES AND TIMELINES

In terms of reporting, the consultant will be expected to deliver the following:

DELIVERABLES	TIMELINE	
D1	Kick-off for initial meeting with FSDMoç to review the assignment and align expectations	Presented in the application proposal and at the kick-off meeting
D2	Inception report using the provided format	5 days after the contract is sign off
D3	Supply and demand diagnostics report	TBD - as per the work plan
D4	A first draft of the toolkit (accompanied and report of the co-creation workshop)	TBD - as per the work plan
D5	Two major validation workshops	TBD - as per the work plan
D6	A first draft of the policy guide (Portuguese and English)	
D7	Weekly bullets points and brief monthly reports summarizing activities status	Weekly planner
D8	Two Cases studies with learning from the process (Portuguese and English)	One on the initial stage and the second at the end of the assignment
D9	At least one blog (Portuguese and English)	During the implementation
D10	Final Version of the Toolkit (both Portuguese and English)	At the end of the assignment
D11	Annex that includes pictures, data base, tools used	
D12	Exit report that the template will be provide by FSDMoç once the contract is signed	At the end of the assignment

VI. DURATION, LOCATION, LEVEL OF EFFORT AND REMUNARATION

The assignment will cover three (3) months. The expected level of effort is 60 working days. The Total Financial Proposal should not exceed the equivalent of EUR 35,000.00 including translation of all documents and materials into Portuguese and English. The consultants will expect to work from Maputo - Mozambique during the critical moments of the intervention.

VII. QUALIFICATIONS

The application must identify the core management and the assigned technical team/member, their technical expertise MSD approach, gender mainstreaming, Human Center Design technics, financial sector development expertise. Core team member (s) CV must be included, as well as a description of any further resources/personnel that may be required. The ideal candidates should have the following experience:

- Demonstrated research experience on women’s economic empowerment issues especially entrepreneurship and gender barriers to usage of DFS;
- Demonstrated significant 10+ years technical experience in financial sector

- development;
- Expertise in consultancy and relevant experience in conducting this type of work under the financial sector interventions, preferably with relevant experience of the Mozambican market;
- Experience in carrying out qualitative and quantitative research projects cross-culturally;
- Knowledge of human centered design (HCD), know your customer (KYC) and market systems (e.g., M4A) approaches and techniques will be an advantage;
- Good multi-cultural and interpersonal skills with experience in networking with relevant partners at all levels, such as Government, donors, private sector, NGOs, local community-based organizations, associations, end beneficiaries, etc
- The consultancy team must integrate experts from gender, HCD and DFS to expand the perspectives;
- Proven written, analytical, presentation, reporting and computer skills;
- Portuguese language proficiency will be an advantage;
- Excellent ability to synthesize large amounts of information into clear and succinct PPT presentations, recommendations, and insights;

VIII. INFORMATION REQUIRED FOR RFP SUBMISSIONS

Interested consultants must provide information indicating that they are qualified to perform the assignment. The proposals must contain a maximum of 4 pages A4 (excluding CVs and accompanying company profiles) with the following information:

- Name of company and place of business;
- Contact information (email, cell phone, etc.);
- A description of company’s expertise in relation to the scope, including a description of similar assignments undertaken, and evidence of their effectiveness;
- A description of how the assignment will be performed, including proposed methodology and research approach, and indicative work plan with timeline to undertake the assignment;
- CVs of key team members (maximum 2 pages each); and
- A financial proposal; the costs must be inclusive of TAX and broken down into professional fees and expenses, which will incorporate travel and accommodation, if necessary.

IX. EVALUATION AND SELECTION CRITERIA

The proposals will be evaluated against the selection criteria listed above, following a qualitative and quantitative assessment, based on the items in the table below.

Selection Criteria	Weight	Total Weight
1. Qualifications and Experience of the Consultant		25%
a. At least a Master’s Degree in Development Finance, Economics or any other related disciplines	10%	
b. 5 years’ experience in working under Donor Funded Programs	15%	
2. In-depth understanding of		20%

a. How the financial sector operates in general with its transmission mechanisms to catalyse inclusive economic growth and improved livelihoods.	10%	
b. Emerging dynamics in financial sector development (such as technology, digital revolution, demand-supply issues, data, enabling environment, etc.) in developing countries	10%	
3. Proven and recent specific experience and professional competence of the Consultant in:		35%
a. Supporting programmes adopting the Making Markets Work for the Poor Approach (M4P) in the development finance domain	10%	
b. Expertise and experience in capacity enhancement of the intervention by bringing gender, DFS, HCD perspectives	10%	
c. Providing constructive comments/suggestions on the Terms of Reference.	5%	
d. Quality of the proposal, Methodology and work plan proposed	10%	
4. Financial Proposal (Value for Money)	20%	20%
Total		100%

X. SUBMISSION OF PROPOSALS

Proposals must be emailed to fsdmoc@fsdmoc.org.mz with the subject line “Development of a Gender Toolkit”. The email must be received by 5 PM (Maputo Time), on Thursday, 12th August 2022. Questions or comments should be sent to the same email address no later than Monday, 2th of August 2022.

XI. OWNERSHIP/CONTROL OF WORK PRODUCT/PUBLICATION

All materials produced or acquired during the appointment - written, graphic, film, digital audio/video or otherwise - shall remain the property of FSDMoç unless and to the extent such rights are explicitly relinquished (in whole or in part) by FSDMOÇ in writing. FSDMOÇ furthermore retains the exclusive right to publish or disseminate in all languages, reports arising from such materials. In the event of early termination of the appointment or non-renewal upon its expiration, the consultant shall, if requested by FSDMOÇ, deliver copies of all materials and data developed with FSDMOÇ funds. Material developed by the consultant under the TORs may not be used without prior written approval of FSDMOÇ Intervention Lead.

XII. AUTHORSHIP AND ACKNOWLEDGEMENT

FSDMOÇ staff will generally be listed as the authors of any publication or other communication that is produced as a result of the research conducted during the appointment. The consultant’s contribution in conducting any research will be acknowledged in any such publication. If in the reasonable view of the Intervention Lead, the consultant contributes significantly to the conceptualization and drafting of any documents, the consultant’s staff will be listed as co-author, along with the relevant

FSDMoç staff. All knowledge and information not already within the public domain which the consultant may acquire from FSDMoç, its employees or by the assignment shall for all time and for all purposes be regarded by the consultant as strictly confidential and held in confidence and shall not be directly or indirectly disclosed by the consultant to any person whatsoever except with FSDMoç written consent. All outputs of the work, materials produced during the work, and all by-products shall remain confidential unless FSDMoç authorizes public release.

XIII. COORDINATION and SUPERVISION

The consultants will coordinate closely with the FSDMoç Team, including the MRM team as well as the COO, and the Grants manager for administrative and finance issues. The consultant may also participate in coordination meeting with relevant market players whenever is necessary.

The Project's Chief Executive (CEO) or her designee will be responsible for technical supervision and acceptance of deliverables.