

REQUEST FOR PROPOSAL

SUBJECT:

**THE ESTABLISHMENT OF A LOCALISED DATABASE OF GENDER
EQUALITY, DISABILITY AND SOCIAL INCLUSION (GEDSI) CONSULTANTS
TO PROVIDE SERVICES TO PARTNERS IN ZAMBIA, KENYA AND COTE
D'IVOIRE
FOR
FINANCIAL RESILIENCE THROUGH INSTITUTIONAL STRENGTHENING
AND EXPANSION (FinRISE) PROGRAMME**

REF: AGF/RFP/CD/2025/003

Launching Date: 17th February, 2025

Closing Date: 28th February, 2025

1700 Hrs EAT

TERMS OF REFERENCE (TOR) FOR THE ESTABLISHMENT OF A LOCALISED DATABASE OF GENDER EQUALITY, DISABILITY AND SOCIAL INCLUSION (GEDSI) CONSULTANTS TO PROVIDE SERVICES TO PARTNERS IN ZAMBIA, KENYA AND COTE D'IVOIRE

About the Mastercard Foundation

Created by Mastercard International in 2006, the Mastercard Foundation (the “Foundation”) is a Canadian registered entity with charitable status, regulated by the Canada Revenue Agency (CRA). As one of the largest private foundations in the world, the Foundation operates as an independent organization with its own Board of Directors, and was created with a two-fold charitable purpose to establish, operate, and provide:

- i. programs and services to help children and youth access education, understand and utilize technology and develop the skills necessary to succeed in a diverse and global workforce; and
- ii. microfinance programs and services to financially disadvantaged persons and communities to economically enhance communities and develop entrepreneurs as a means of relieving poverty. Microfinance programs and services can be understood as programs that further “financial inclusion.” Financial inclusion is about increasing access to financial services, meaning that low-income individuals, households, and small businesses can access and use appropriate financial services.

About African Guarantee Fund (AGF)

The African Guarantee Fund - for Small and Medium-Sized Enterprises Ltd (AGF) is a Pan-African non-bank financial institution whose primary mandate is to assist financial institutions (FIs) in Africa to scale up their SME financing through the provision of partial loan guarantees and capacity development assistance. AGF seeks to bridge the financing gap between Financial Institutions and SMEs across the continent. AGF products and services provide FIs with the means, which they can leverage in bringing their African SME financing interventions to the required scale.

AGF was founded in 2011, by the Danish International Development Agency (DANIDA), Spanish Agency for International Development Cooperation (AECID) and the African Development Bank (AfDB). Other shareholders include: the French Development Agency (AFD), Nordic Development Fund (NDF), Investment Fund for Developing Countries (IFU) and KfW Development Bank. Today, AGF is physically located in Kenya, Mauritius and Togo.

About the Financial Resilience through Institutional Strengthening and Expansion (FinRISE)

The Financial Resilience through Institutional Strengthening and Expansion (FinRISE or “the Program”) is a US \$ 47.7M three-year pilot program implemented by the African Guarantee Fund (AGF). Designed to demonstrate that financial inclusion of women and youth-owned agrifood MSEs will lead to sustainable and inclusive growth, the Program will test the potential for upscaling and amplifying impact on enabling dignified and fulfilling jobs for youth through a combination of innovative financial and non-financial support mechanisms, across Sub-Saharan Africa. The assignment will be implemented in Kenya (Eastern Africa), Zambia (Southern Africa) and Cote d'Ivoire (West Africa – Francophone)

Objectives of the Assignment

The FinRISE programme aims to shift attitudes towards inclusion and gender transformation within the Fintechs, Microfinance Institutions and Savings and Credit Cooperative Organizations (FMSs) and other partners and improve the sociocultural perception of working with agri-food MSEs owned/manager by youth and women especially when it comes to employment. Existing systemic barriers often prevent marginalized groups—such as women, ethnic minorities, people with disabilities, displaced persons and youth from accessing essential financial services. To ensure that FMSs and other partners are inclusive and equitable, it is necessary to integrate Gender, Disability, and Social Inclusion (GDSI) into their policies, practices, and products.

This assignment seeks the services of a group of consultants to ensure that the FMSs and other partners such as Associations and MSEs are inclusive and integrate GDSI into their policies, practices, and products.

Objectives of the assignment

The scope of work will entail the following:

1. Conduct an in-depth assessment of the existing gender equity, disability, and social inclusion (GDSI) policies and practices with the FMSs and other partners in the programme. This includes reviewing organizational structures, operational policies and practices, financial products, and customer service protocols to understand how GDSI is currently integrated.
2. Develop a comprehensive strategy for mainstreaming GDSI into financial products, services, and operations: The strategy should include clear objectives, goals, and timelines to ensure systematic inclusion of gender particularly in young women, disability, and social inclusion at every level.
3. Provide recommendations on:
 - a. how to address gaps and enhance inclusivity, particularly focusing on gender equality (young women), disability, and the inclusion of marginalized groups,
 - b. What types of partners and partnerships/expertise is required to enhance integration of gender inclusivity,
 - c. Definition of the types of resources and capabilities will be required, and
 - d. The types of structures and processes that need to be aligned to enhance gender inclusivity.
4. Establish a robust system for monitoring and evaluating the progress of GDSI integration across all levels of the institution. This will include provision of continuous support to ensure that GDSI practices are being effectively implemented and recommend adjustments as needed to promote ongoing improvement and long-term inclusivity across all levels of the institution.

Deliverables/ Outputs

The expected deliverables when supporting the FMSs and other partners in the FinRISE programme include:

1. Conduct a GDSI/ gap analysis of FMSs and key partners.
2. Develop a contextually relevant assessment tool to assess GDSI practices.
3. Provide a detailed assessment report highlighting gaps in FMSs and other partners GDSI policies.
4. Support FMSs and other partners to develop contextually relevant GDSI policies and to adopt the same through incorporating relevant guidelines.

5. Develop tools and guidelines to support the implementation of the GDSI policies and guidelines in FMS and other partners.
6. Develop a contextually appropriate mechanism to enable staff to continuously monitor the effectiveness of safeguarding mechanisms which will have been co-created with FMSs and other partners.
7. Design and deliver training for AGF management and staff on GDSI principles.
8. Works with FMS to set up monitoring mechanisms to ensure that lending and collection policies are inclusive and are effectively protecting women, people with disabilities, marginalized groups and youth.

Consultant/Team Qualifications

- Experience in Women and youth Economic Empowerment: Proven experience in developing strategies that promote women and youth access to finance.
- Expertise in Financial Services: Deep understanding of financial markets, products, and services, particularly in relation to financial inclusion with a gender lens.
- Policy Expertise: Familiarity with policy formulation and experience in advising governments and financial institutions on inclusive financial policies.
- Strong Stakeholder Engagement: Experience in engaging a wide range of stakeholders, including women entrepreneurs, financial institutions, and development partners.
- Financial Literacy and Inclusion Certification
- Knowledge of GDSI Principles
- Monitoring and Evaluation: Ability to develop frameworks for tracking the impact of GDSI policies and assess their effectiveness in inclusivity.

Reporting & Coordination

The consultants who will be included in the final database will work and report to AGF project team. The consultants will be allocated to work with FMSs and partners who require support in enhancing their Safeguarding principles. Regular updates and progress reports will be required to ensure alignment with the objectives and timelines.

Evaluation Criteria

Proposals will be evaluated based on:

1. Relevant experience and qualifications:
 - Understanding of inclusivity issues, particularly in the financial sector
 - Qualifications of the Team Members
 - List of Assignments undertaken with contacts of the partners supported
2. Methodology and work plan.
3. Financial proposal.
4. CVs/Resumes

Submission of Proposals

Interested applicants Interested firms with the required qualification and experience may submit their Technical & Financial Proposals to the following address: procurement@africanguaranteefund.com on before **28th February 2025 at 1700hrs EAT**

Successful bidders shall be contacted directly via email.

NOTE: -

AGF reserves, at its sole discretion, the right to select or reject, either in totality or partially, any or all proposals made in the context of this RFP/TOR. Any such decisions made will be final and no correspondence will be engaged in, other than to inform the bidders of the outcome of the process.

.