

ENGAGEMENT OF GENDER AND YOUTH CONSULTANT TO SUPPORT THE FSDT WOMEN AND YOUTH THEMATIC AREA PROJECTS

TERMS OF REFERENCE

1. INTRODUCTION

The Financial Sector Deepening Trust (FSDT) was incorporated in Tanzania in July 2004. The FSDT's overall aim is to develop a deeper financial system that can provide greater access to finance for more Tanzanians. Among its other objectives are:

- i. Improved policy, institutional, legal and regulatory framework, and data gathering and dissemination for delivery of financial services,
- ii. Enhanced market infrastructure and support services for financial service providers,
- iii. More and better financial services available to meet the needs of urban and rural enterprises,
- iv. More and better financial services available to meet the needs of poor urban and rural households and individuals.

2. BACKGROUND OF THE ENGAGEMENT

The Women and Youth thematic area started to be operational mid-January 2019. For the first six months, the focus has been on establishing a running department, including analysing the needs and initiating different projects as stipulated in the FSDT Women and Youth strategy documents.

To date, FSDT has a full-fledged Women and Youth market department with some key achievements such as an approved business plan for July 2019- June 2020 with four projects well-articulated, and the ability to work with other thematic heads, senior leadership and partners to put forward the women and youth financial inclusion agenda. Approved plan calls for a well-equipped and resourced team to drive its implementation. Currently, the department is run by one person, the Head of the department, hence the rationale for an additional resource person.

3. RATIONALE AND OBJECTIVE

In order to ensure effectiveness and timely implementation of Women and Youth projects and achievement of the 2019-2020 Business Plan commitments in accordance to FSDT Women and

Youth strategy documents, there is a need to engage an additional resource, a consultant to take on this supporting role within the organisation.

The objectives of the engagement of the Consultant is as below:

- a) To enable the department to be more effective;
- b) To contribute to the achievement of set KPIs for the department;
- c) To enable the Head of the department to focus on the strategic and thought leadership aspects in line with the M4P model of the organization;
- d) To ensure progress and continuity of momentum of various projects tasks and activities when the Head of the department is either on official travel or annual leave.

4. SCOPE OF WORK

The tasks to be undertaken aim to contribute to the achievement of The National Financial Inclusion Framework women and youth target of 73% of women and youth having taken formal access and usage of financial services by 2022.

The key tasks of the Consultant will be as below:

- a) Support the Head of the department with the execution of various women and youth intentional projects;
- b) Support gender mainstreaming across other market departments and collaborate to explore synergy;
- c) Focus on how mobile and digital innovations can be utilised as channels to drive women and youth uptake and usage of formal financial services;
- d) Organize activities within various interventions e.g. meetings and trainings;
- e) Oversee the operations and project administration aspects;
- f) Streamline the Monitoring & Evaluation of the various projects;
- g) Draft and implement various terms of reference, concept notes and strategies
- h) Operations and administrative duties
- i) Monitoring & Evaluation
- j) Report writing

5. METHODOLOGY

The methodology for this assignment will be that the Consultant will need to work closely with the Head of Women and Youth market department, FSDT personnel and FSDT stakeholders/investees/consultants in order to ensure that the various outputs are prepared, executed and aligned to the required standard.

6. CONDUCT OF THE WORK

The Consultant will report to the Head of Women and Youth on implementation progress and other developments.

The Consultant will be required to submit a monthly report from the commencement of the assignment.

7. TIMETABLE

Table 2: Guideline on the timing of the assignment.

Particulars	Dates
1. 11-months duration 18 days a month x 11 months = 198 days	12 August 2019 - 30 June 2020
2. Consultant commences the 11 months assignment	12 August 2018
3. End of the Consultant's assignment	30 June 2020

8. PAYMENT SCHEDULES

The level of effort (LoE) payment will be made against specific agreed deliverables and satisfactory performance of the various tasks. The deliverables will be approved by the Head of Women and Youth and where necessary the FSDT Operations Director. Consultants are requested to raise invoices against the completion of tasks (against milestones) ideally by the tenth day of the subsequent month.

FSDT pays the fees and reimburses all agreed travel and other expenses upon submission of relevant receipts within ten working days of approval of invoices submitted by the Consultant.

9. PROFILE OF THE CONSULTANT

MINIMUM KNOWLEDGE, EXPERIENCE, SKILLS AND ABILITIES

Table 3: Knowledge, experience, skill and abilities for the Consultant

<ul style="list-style-type: none"> • Experience: At least 2 years' experience working in financial inclusion in the Financial Sector; including private financial institutions, consulting firms, Non-Governmental Organisations, development organizations or a combination of these. • Technical Expertise: An understanding of financial inclusion landscape in Tanzania and strategies that can increase uptake and usage of formal financial services by women and youth. Excellent computer skills (Word, Excel, PowerPoint).

- **Key Attributes:** Project management knowledge, teamwork, planning, analytical skills, and self-initiative. Good understanding of new and evolving technologies and digital platform.
- **Languages:** Excellent command (written and spoken) of English and Kiswahili language
- **Education:** Bachelor degree in Gender (or equivalent), Social Sciences, Economics, or Business Administration. A Master's degree would be a plus but not a pre-requisite.
- Must be available for the entire duration of the assignment.

10. PROPOSAL – FORMAT AND SCOPE

Prospective consultants should submit technical and financial proposals (**as separate documents**) for undertaking this assignment. Only electronic submissions will be considered for evaluation. These may be submitted electronically to;

Procurement Manager,
The Financial Sector Deepening Trust,
2nd Floor De Ocean Plaza,
Plot 400 Toure Drive,
P.O. Box 1559 Oyster Bay, Dar es Salaam, Tanzania
+255 222 602 873/5/6
procurement@fsdt.or.tz

The deadline for submissions is on or before **16h00 Wednesday, 31 July 2019 Tanzanian time.**

11. TECHNICAL PROPOSAL

Technical proposals should be no longer than **three pages**, excluding any appendices. The technical proposal should focus on the approach the Consultant will take in order to execute the work and this should be supported by the relevant experience. The technical proposal also needs to be itemized on a weekly basis in order to breakdown the execution of the tasks for the 11-month duration. The Consultant is invited to comment on the ToRs

and suggest amendments. Any corporate capabilities, reference projects and detailed CV should be appended. Reference projects should (where appropriate) detail the length of time since the consultant performed the duty, key tasks performed in an assignment, geographical location and contact person(s). The CV must be no more than **three pages** containing the relevant and required information only.

12. EVALUATION AND SELECTION CRITERIA

The evaluation and selection of the consultants will be done through the format outlined below.

12.1 METHOD USED

Overall, the preferred bidder will be selected on the basis of presenting the most economically advantageous tender. This means that bidders will be evaluated on a combination of technical and financial criteria. In this case the ratio between technical and financial scores will be **80/20**.

The technical component of each proposal will be scored first using a grid that assesses a number of key attributes. This is set out below.

Table 4: Technical Proposals Scoring Grid (Kindly refer to Table 3)

Evaluation and Selection criteria for the Senior and Junior Consultant	Score	Weight	Bidder Score
1. Relevant professional qualifications	1-15	15%	
2. Competence of the consultant - Proven ability to accomplish consultancy on time as confirmed by references and client testimonials	1-25	25%	
3. Previous work experience in Financial Inclusion programmes	1-20	20%	
4. Substantial understanding of financial inclusion landscape in Tanzania and strategies that can increase uptake and usage of formal financial services by women and youth	1-25	25%	
5. Previous work experience with teams and excellent inter-personal skills	1-15	15%	
Total weight score	100	100%	

To be considered further, a minimum total technical score of **70/100** is required. Only financial proposals from bidders scoring at least that level will then be considered for financial evaluation.

The total financial cost in Tzs will be weighted according to the formula:

- $(\text{Lowest total financial cost} / \text{Bidder's total financial cost}) \times 0.2$

- Total technical marks weighted by a factor of 0.8.

The Consultant will be paid against LoE based on successful completion and upon approval of the various tasks and responsibilities, these are highlighted as the deliverables in Table 1 (above). Agreed expenses will be reimbursed against supporting receipts.

The Consultant is particularly encouraged to access the FSDT Women and Youth strategy documents; Bridging the Gender Gap in Financial Inclusion report, the 2017 FinScope Report and the National Financial Inclusion Framework report (NFIF) published on www.fsdt.or.tz

Any queries relating to this ToR should be submitted in writing to FSDT under the following address:

Procurement Manager,
 The Financial Sector Deepening Trust,
 2nd Floor De Ocean Plaza,
 Plot 400 Toure Drive,
 P.O. Box 1559 Oyster Bay, Dar es Salaam, Tanzania
 +255 222 602 873/5/6
procurement@fsdt.or.tz

These questions and the answers will be shared with all short listed candidates. The deadline for any queries is **2 days** before the proposal submission deadline date.

12.2 FINANCIAL PROPOSAL

This will be a fixed priced contract for Project Management. Financial proposals should be quoted in Tanzania shillings.

Table 5: Financial proposal template

Component	Units	Rate	Total (Tzs)
Level of effort (LoE) daily rate against stipulated number of days			
Applicable taxes			
Total Gross			

Daily rates for hotels and subsistence are fixed by FSDT policies. Consultants are free to stay in more expensive hotels, but the additional cost will be at their own expense.

The actual time spent on field trips should be included in the person-days, but the location, need for travel and therefore the final expense budget will be agreed with FSDT before the start of field work.

13. OTHER MATTERS

DURATION OF THE ASSIGNMENT FOR THE CONSULTANTS

The Consultant will be expected to start the assignment on **12 August 2019** and the **expected completion date is 30 June 2020. (11 months)**

APPLICATIONS BY THE CONSULTANT

The prospective Consultant will be required to submit a detailed curriculum vitae outlining relevant work experience, technical expertise, qualifications and a minimum of three professional references.

13.1 CONFIDENTIALITY

All information contained in the terms of reference and attachments is provided on a strictly confidential basis solely for the use of Tenderers in connection with a competition for the supply of services for the above contract. It is a condition of this competition that Tenderers (and any sub-contractors) shall:

- take all reasonable measures to protect this confidentiality and avoid the unauthorized use, disclosure, publication, or dissemination of confidential information;
- not use this information other than for the purposes of preparation of a tender, and shall disclose it only to officers, directors, or employees on a specific need to know basis; and
- not disclose, publish or otherwise reveal any of the information contained herein except with the specific prior written authorization of FSDT.

13.2 CONFLICT OF INTEREST

Tenderers (and any sub-contractors) must disclose in their tender details of any circumstances, including personal, financial and business activities that will, or might, give rise to a conflict of interest, if they were awarded this contract. Where Tenderers identify any potential conflicts they should state how they intend to avoid such conflicts.

FSDT reserves the right to reject any tender which, in its opinion, gives rise, or could potentially give rise to, a conflict of interest.

13.3 TAXATION MATTERS

The Consultants will be responsible to pay withholding tax and all other tax liabilities as per Tanzanian Tax laws. Any such tax amounts shall be the responsibility of the consultant and should be included in the financial proposal in the form of fees exclusive of taxes, taxes and fees inclusive of taxes.