



TERMS OF REFERENCE (TOR)
CONSULTANT FOR THE GENDER NORMS MARKET
DIAGNOSTIC STUDY

MARCH 2024

1. ABOUT THE ORGANISATION

Established in 2004, the Financial Sector Deepening Tanzania (FSDT) is a donor-funded financial sector market facilitator that aims to achieve poverty reduction through a transformative financial sector that offers inclusive and sustainable financial solutions to improve the livelihood, wellbeing, and empowerment of underserved Tanzanians. FSDT's work is guided by the Making Markets Work for the Poor (M4P) approach, which aims to develop market systems that benefit poor people, offering them capacities and opportunities to improve their lives.

Currently, our main target markets are women and youth, who have been identified as the most financially excluded market segments in the country. FSDT is dedicated to supporting the financial sector in delivering inclusive, quality financial solutions that meet the financial needs of women and youth.

Through FSDT facilitation, we hope to achieve the following changes in the market:

- Improved policies, legal and regulatory frameworks that promote gender equality as well as economic and financial opportunities for women and youth;
- Improved availability of relevant financial sector infrastructures that will equip the financial sector players and other stakeholders with the ability to meet the needs and aspirations of women and youth;
- Financial service providers developing and scaling innovative and responsive financial solutions/tools for women and youth to promote equality, empowerment, and wellbeing;
- Improved confidence and capability of women and youth to demand and use financial solutions.

2. BACKGROUND OF THE ASSIGNMENT

Advancing women's financial Inclusion (WFI) is a key pathway to empowering women and improving gender equality. WFI is vital to achieve women's economic empowerment (WEE) – defined as women having access to income and assets, control of and benefit from economic gains, and the power to make decisions. Progress has been made to reduce the gender gap globally in terms of women's access to accounts, however, gaps still exist particularly beyond accessing accounts; women lag men in the use of and benefit from financial services.

Gender norms are often the root cause of women's financial exclusion. A subset of social norms, gender norms are collectively held expectations and perceived rules for how

individuals should behave based on their gender identity. Gender norms are visible in the division of labour and allocation of resources within and outside of the household, as well as

in the expectations placed on women and men, which foster the development of different abilities, attitudes, and desires. Global evidence shows that on the demand side, gender norms can form barriers to women's mobility, engagement in the productive economy, financial decision-making, control or ownership of assets, and access to mobile phones. On the supply side, they often lead to barriers such as biases in algorithms, inappropriate product offerings, and inadequate delivery channels, preventing women from accessing financial services. Gender norms often influence formalized rules within financial systems—for example, rules that require women to obtain their husband's signature when opening a savings account or applying for a loan, collateral requirements that women may be hampered from obtaining, identification requirements that are difficult for women to meet, or inheritance laws that favour men over women. Collectively, these barriers limit the access and usefulness of financial services for women in generating livelihoods, accessing essential services, or improving their resilience and that of their household.

Understanding and addressing gender norms that affect WFI requires a market systems approach. Gender norms influence the behaviours of all participants in the financial market system - women, FSPs, policymakers, regulators, and others. Considering these norms and addressing them through financial inclusion interventions has the potential to advance WEE. For example, on the supply side, understanding the constraints women face to accessing financial services, enables FSPs to better design appropriate products and services that meet the needs of women which in turn can influence norms change within the community including FSP staff. Unless there is a change in collective expectations, i.e., gender norms, a woman may not be able to behave in a manner that fully exercises her power without facing sanctions. While some approaches have been found to work in specific contexts, e.g., targeting misperception of beliefs on women's paid work, tackling unconscious bias at FSPs, digitizing wage payments accompanied by gender sensitivity and awareness raising among families, scaling solutions requires more systematization, uptake of good practices, and advocacy for behaviour change across the market system.

3. OBJECTIVES OF THE ASSIGNMENT

The barriers to women's financial inclusion are inherently complex and multifaceted, ranging from deep-rooted social norms - the [rules and accompanying behaviours](#) that govern social behaviour, perceptions and conduct - to regulatory hurdles and supply-side challenges. Gendered social norms, hereafter referred to as gender norms, are a subset of social norms that comprise collectively held expectations and perceived rules for how individuals should behave based on their gender identity (Burjorjee et al. 2017). There is growing recognition of

the [important role gender](#) norms play in influencing how women access, use and benefit from financial services. Yet financial inclusion practitioners, policymakers and others lack a comprehensive understanding of how gender norms influence the behaviour of market system

actors which contribute to women's lower rates of financial inclusion. Gender norms are often the root cause of behaviour within the financial market system and therefore, in order to change behaviours to better serve women, it is necessary to understand the prevalent gender norms and where there are opportunities for change.

A gender norms diagnostic seeks to understand how gender norms influence the behaviour of women and other market actors, and how that behaviour contributes to the ability (or inability) of women to access, use, and benefit from financial services. 'Other market actors' include those who:

- Supply financial services
- Provide supporting functions including information, infrastructure, capacity building, capital, and other supporting functions.
- Develop and enforce rules (policy, legal, regulatory)

A gender norms diagnostic aims to better understand how gender norms influence the collective behaviours of individuals within institutions that shape how that institution serves (or fails to serve) women, and how gender norms intentionally or unintentionally shape an institution's formal policies and procedures. This in turn, shapes how individuals, including women, and other institutions engage.

The purpose of the diagnostic is to increase the understanding of gendered market system dynamics to use these learnings to design interventions in the financial market system.

Ultimately FSD Tanzania seeks to change behaviour in the financial market system to better meet women's financial service needs, lead to better development outcomes and influence stakeholders and decision makers to promote women's financial inclusion and empowerment, and this research supports those efforts. See CGAP "[Addressing Gender Norms to Increase Financial Inclusion](#)" for guidance in analysing and considering gender norms in market system analysis to influence and inform project design (and implementation).

The diagnostic has the following specific objectives:

- To identify barriers – structural, normative and internal – to women's access to and use of financial services (for a specific target segment relative to FSD Tanzania's financial inclusion objectives)
- To identify specific gender norms that impact women's behaviour and how these norms impact women's financial inclusion
- To identify the relationship between gender norms and structural and internal barriers and how gender norms influence those barriers.

- To provide recommendations on how FSD Tanzania could intervene to address barriers to women's access and usage of financial services as a result of gender norms.
- The findings from the diagnostic will support FSD Tanzania to develop interventions that result in sustainable behaviour change leading to greater women's financial inclusion and empowerment.

The following provides an indicative list of questions the diagnostic aims to answer:

- a. What are the behaviours of selected segments of women (and women-owned micro and small enterprises (MSEs) regarding accessing, using and benefiting from financial services?
 - What are the main gender norms influencing these behaviours?
- b. How do these gender norms influence women's access to, uptake of, and benefit from financial services, in particular restrictive gender norms?
 - What sanctions hold these norms in place?
 - Who are the reference groups that influence normative expectations?
 - Are the sanctions strong enough to ensure norm compliance?
 - Is there any flexibility in or relaxation of the norms observed?
 - What factors affect how people experience gender norms related to women's access to, uptake of, and benefit from financial services?

4. SCOPE OF WORK

The scope of work below outlines the detailed responsibilities of the consultant under this arrangement.

1. **Research design and planning:** The selected firm/ consultant will work with FSD Tanzania to ensure the goals of the research are clearly set within the boundaries of the desired financial inclusion outcomes and the target populations, ensuring these are both well defined. This will include:
 - a. The development of a research plan including:
 - i. sample size for women and respective geographic locations (the study is expected to take in three locations namely Unguja, Pemba and Geita).
 - ii. identify and explore:
 1. Women's preferences and use of financial services, identifying which gender norms influence women's financial behaviour and how.

2. The influential reference groups, identifying social sanctions imposed for complying or deviating from the norms and how their prevalence.
- b. The refinement of research tools (using guidance that will be provided by FSD Tanzania to the successful firm), to conduct qualitative research with various market actors including women, women's groups, men including as relevant, guidelines for focus group discussions (FGD), interview guides, observation plans, etc.
2. **Primary research:** Conduct qualitative research (e.g., FGDs; observations) using the research tools and where available, referring to quantitative data sets. This will include collecting and cleaning ensuring high quality data collection and aggregation.
3. **Data analysis and report writing:**
 - a. Produce a draft report including:
 - i. A map of the financial market system and synthesis of the local context.
 - ii. Relevant behaviours of women, suppliers, rule-makers, and support function providers related to the specific financial inclusion objectives.
 - iii. Key normative, structural, and internal barriers and how they influence the behaviour of which market actors.
 - iv. Opportunities for behaviour change of market actors as well as opportunities for gender norms change, and;
 - v. Recommendations by market actor/ opportunity.
 - b. Incorporate feedback to produce a final report.
4. **Local share out:** Once the report has been finalized the selected firm/ consultant will work with FSD Tanzania to organize a half day event to share the findings and discuss how stakeholders can use/benefit from the findings.

5. DELIVERABLE OUTPUTS

Below is the list deliverable expected for this assignment:

- Inception report
- Refined Data collection tools/instruments
- Final dataset (raw data) – English and Swahili transcripts
- Market diagnostic report

6. CONTENT OF BID PROPOSAL

- The proposal should not exceed 15 pages, excluding appendices. The technical proposal should briefly set out the approach to the work and include in an appendix a work plan or Gantt chart showing the proposed schedule of activities and timing of deliverables. The bidder is invited to comment on the ToRs and suggest amendments. Only **relevant** corporate capabilities, reference projects and detailed CVs should be appended.
- Details on all perceived strengths of the company bidding in meeting the scope of work outlined above e.g. previous experience, in-house skills, and any other

information that will assist FSDT to assess capabilities, capacity, competitive advantages, etc.

- The service provider must provide details of a dedicated contact point for the management of the contract. This individual must be available by telephone to facilitate briefings on matters of interest to the FSDT. (Contingency arrangements must also be in place in the advent that this individual is unavailable).
- A list of references of previous and current organizations served or currently servicing.
- A list of the proposed value-added services to be provided to FSDT.
- The consultant should submit Security Consultant Information if applying as a company such as Company information, Company/Firm/Business registration certificate, VAT and/or TIN, Tax clearance certification, and other information the Consultant deems relevant.

7. EVALUATION AND SELECTION

Overall, the preferred bidder will be selected based on 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.

7.1 TECHNICAL PROPOSAL SCORING GRID

The table below describes the criteria and weights to be used to score, assess, and select the best candidate to undertake this assignment. The evaluation committee will review all the submitted proposals (technical and financial) and score them based on the criteria below.

Evaluation Criteria	Marks
Required experience (Consulting firm)	
<i>The consulting firm must demonstrate (i) experience in carrying out market systems assessments, (ii) significant experience designing, implementing and leading qualitative and quantitative research, particularly with women and youth, (iii) experience in inclusive finance and familiarity with the Tanzanian financial sector. Provide at least 3 reference letters on previous assignments of related work</i>	15
<i>Local experience in undertaking assignments on women's financial inclusion in Tanzania or the East African region will be an added advantage</i>	5
Sub Total - Experience	20
Team Composition	
Adequacy of the Team Leader/ Lead consultant	
<i>General qualifications - The lead consultant or team leader must have a minimum of a master's degree in a relevant discipline or an equivalent.</i>	5
<i>Suitability for the assignment – The team leader must have a minimum of 10 years' experience in carrying out research and market systems assessment. The team leader must demonstrate: (i) Experience in designing and carrying out market assessments; (ii) experience in inclusive finance; (iii) experience designing and delivering qualitative research with excluded groups, specifically women; (iv) experience carrying out research in East Africa and Tanzania. Experience/knowledge on gender norms is a distinct advantage</i>	15
Adequacy of the proposed experts	
<i>General qualifications - The proposed experts must have a bachelor's degree in a relevant discipline or equivalent experience</i>	5
<i>The team should consist of a local gender expert</i>	15
<i>Suitability for the assignment – Experience in (i) designing and delivering quantitative and qualitative research including Key Informant Interviews, Focus Group Discussions and surveys; (ii) research experience with excluded groups, particularly women; (iii) experience designing and delivering gender-focused research; (iv) experience in financial inclusion; (v) experience carrying out research in East Africa and Tanzania.</i>	10
Subtotal - Team Composition	50
Adequacy of Methodology & Work plan	
<i>Technical approach and methodology (demonstration of clear understanding of TORs, relevant comments, detailed methodology)</i>	25
<i>Adequacy of the work plan and clear timelines</i>	5
Sub-Total - Methodology	30
Technical proposal value	100

For the technical proposal to be considered further, a minimum total technical score of 70 out of 100 is required. Only financial proposals from bidders scoring at least that level will then be evaluated.

The total financial cost in US\$ will be weighted according to the formula:

- (Lowest total financial cost/ Bidder's total financial cost) x 0.2
- Total technical marks weighted by a factor of 0.8.

The weighted technical and financial scores for each proposal that passes the minimum technical threshold will then be added to produce a total score. The preferred bidder will be the one producing the highest total combined score.

All bidders will be informed of the combined weighted scores for all proposals that pass the minimum technical threshold. FSD Tanzania will also separately inform the bidder of any proposal that fails to meet this threshold.

7.2 FINANCIAL PROPOSAL

This will be a reimbursable fee contract up to a maximum financial limit. Financial proposals should be quoted in US dollars. The FSDT requires a detailed and transparent budget breakdown in which all line items are clearly specified.

Financial proposals should be in US dollars and must be submitted electronically separately from the technical proposal.

Financial proposals should be in this format:

<i>Detail/Item</i>	Rate (US\$)	Total (US\$)

This consultancy will be subject to local taxes. It is the sole responsibility of the Consultant to meet all the tax liabilities arising out of this assignment. Financial proposals will be evaluated on a basis net of any local taxes.

8. SUBMISSION OF BIDS

The deadline for submission of the proposal documents is 5pm, Friday, 5th April 2024.

Any queries relating to this ToRs should be submitted in writing to FSDT under the following address, all questions and the answers will be shared with all short-listed bidders. The deadline for any queries is 2 days before the tender submission deadline date.

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

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9. OTHER MATTERS

9.1 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.

9.2 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.

10. TAXATION MATTERS

The winning bidder 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.