



Call for Proposal for Individual Consultant

Consultancy - Annual Progress Reporting and Assessment of G7 Partnership for Women's Digital Financial Inclusion in Ethiopia

Project Name	SAGE
Location	Addis Ababa, Ethiopia
Procurement	Individual consultant
Expected Start Date	TBD
Duration	Aug- Sept.2025 (the actual assignment will not exceed 25 days)

About FSD Ethiopia

FSD Ethiopia is a development agency established in 2022 that aims to support accessible, inclusive and sustainable financial markets in Ethiopia. It works to identify factors contributing to financial system failures and enable participants to address constraints. FSD Ethiopia provides technical assistance and research insights to policymakers, regulators and market actors. It partners with public, private and development stakeholders to facilitate change allowing effective, transparent, stable and inclusive financial systems. FSDE helps diverse stakeholders achieve their goals and intervenes to improve how Ethiopia's financial sector functions inclusively. More about FSD Ethiopia's work can be found at www.fsdethiopia.org.

Introduction

FSDE is implementing a 4-year project, SAGE, funded by the Gates Foundation, aimed at embedding gender expertise and strategically integrating gender into the organization's core work to accelerate gender equality outcomes. One of the interventions is to strengthen collaboration among G7P member organizations to advance in Women's Digital Financial Inclusion in Ethiopia through establishing the convening platform. Under the French Presidency, the G7 Partnership for Women's Digital Financial Inclusion in Africa (G7P) was established to bring together institutions working across Africa on complementary areas—such as research, investment, and regulation—with the shared goal of advancing women's digital financial inclusion and unlocking its potential benefits for women's economic empowerment, guided by five pillars: interoperable payments, digital identification, regulation, investments and policies, and gender-specific research (Accountability Report, 2024). Building on this continental initiative, the G7P-Ethiopia platform was launched to localize this objective bringing together the Africa Digital Financial Inclusion Facility (ADFI/AfDB), Identification for Development (ID4D/World Bank), UN Capital Development Fund (UNCDF), and Women's World Banking (WWB). The platform seeks to enhance coordination and collaboration to advance a digital financial system, prioritizing women's inclusion. Its primary goal is to foster knowledge sharing, coordination, and collaboration among partners. Its specific objectives are the following



- Improve knowledge-sharing and coordination efforts among partner organizations.
- Explore opportunities for establishing synergies among partners operating in women's digital financial inclusion in Ethiopia.
- Leverage the expertise and resources of the G7P partners to deliver more coherent, synergistic, and effective digital financial interventions.

FSD Ethiopia has been convening the G7P-Ethiopia (G7P-ET) platform for the last year. Members meet regularly to share best practices and insights on advancing women's access to digital financial services through targeted interventions and research. FSD Ethiopia wants to assess the platform's relevance, and platform member organizations' initiatives on women's DFI in Ethiopia and identify ways forward to achieve meaningful outcomes from the platform.

Objective of the work

The objective of this consultancy is to develop a comprehensive annual progress report for the G7P-Ethiopia platform, assessing members' progress in advancing women's digital financial inclusion over the past year. It will identify key achievements, challenges, and lessons learned, while offering strategic recommendations for strengthening collaboration, alignment with national priorities, and overall impact. The final output will inform the platform's strategic direction for the coming year. Specifically, it will:

- Assess actions, results, and impact of G7P-Ethiopia member initiatives in advancing women's access to and use of digital financial services.
- Examine the coordination, and collaborative efforts of the platform to determine how effectively it is functioning as a partnership.
- Capture successful models, innovative approaches, and lessons learned from member activities that can inform national and regional efforts.
- Provide actionable recommendations to strengthen the platform's impact, sustainability, and alignment with the national priorities.
- Analyze and document other national and regional initiatives to identify integration opportunities for the G7P-Ethiopia platform through identifying similarities and differences in a comparative matrix.
- Produce a well-designed progress tracking matrix

Major Tasks

1. **Assessing interventions** - the assessment will compile and analyze the outcomes of member organizations' initiatives on women's digital financial inclusion in Ethiopia, identify good practices, key challenges, and highlight the overall effectiveness and relevance of the platform. It assesses how well the G7P-Ethiopia platform has functioned as a collaborative partnership. Examine the roles, coordination, and contributions of member organizations, and identify enablers and constraints to effective collaboration and delivery.
2. **Envisage Similar initiatives:** conduct a comparative analysis of the G7P-Ethiopia platform with other national and regional initiatives to identify learnings, opportunities for collaboration and advocacy.



3. **Capture Success Stories:** The consultant will document innovative approaches, successful initiatives, and lessons learned from the activities of platform members. These success stories should demonstrate practical examples of how women's digital financial inclusion has been advanced, highlighting tangible impacts, challenges addressed, and the strategies that contributed to meaningful outcomes.
4. **Strategic recommendations and Way Forward:** recommend a way forward for the G7P-Ethiopia platform, through identifying clear, measurable objectives for the upcoming fiscal year, identifying feasible national and regional partners, and recommending outcomes and outputs with a robust monitoring and evaluation (M&E) framework and tracking sheet to enhance high-impact initiatives. This includes suggesting ways to enhance partnership coordination, resource mobilization, advocacy, and program design.

Methodology

To achieve the objective of enhancing the G7P-Ethiopia platform for advancing women's digital financial inclusion, FSD Ethiopia (FSDE) expects the selected consultant to utilize a mixed-method approach for data collection, integrating primary and secondary methods. FSDE expects a comprehensive methodology and approaches to the work based on the objectives of the assignment and proposed activities.

Deliverables and timelines

Working in collaboration and closely with FSDE and partners, the Consultant is required to deliver the following outputs:

No	Deliverable	Estimation duration to complete the task
1	Submit inception report and present it to FSDE and stakeholders	5 days
2	Data collection and draft assessment report	12 days
3	Validation workshop presentations	1 days
4	A final comprehensive report with all the necessary materials, including assessment tools	7 days
	Total engagement days	25 days

Note: All deliverables shall be provided in editable formats, including Word format, Excel format, and PowerPoint format for presentations.

Qualifications and criteria

Interested consultants may apply individually or as a two-person team. In the case of a team application, a Lead Consultant and a Co-Lead may be proposed; however, FSD Ethiopia will enter into a contract only with the Lead Consultant, who will be responsible for overall coordination and delivery of all outputs.



Education: Minimum qualification of a master's degree in economics and business administration, with expertise in the areas of gender in the financial sector.

Experience: Minimum of 10 years of relevant professional experience, with a strong track record in conducting program evaluations, assessments, or research in the field of gender equality and women's empowerment.

- Strong experience conducting assessments and research in the areas of gender in the financial sector, particularly in Digital Financial Inclusion
- Demonstrated experience in partnership evaluation, platform coordination, or institutional collaboration assessments.
- Previous experience in designing monitoring, evaluation, and learning (MEL) frameworks or progress tracking tools.
- In-country experience in Ethiopia with strong contextual understanding of the financial sector and gender landscape.

1. Invitation to Submit Proposal

FSD Ethiopia is inviting proposals from suitably qualified individual consultants.

The proposal should contain:

- A description of the Consultant's understanding of the context, objective and purpose of the assignment as outlined in these terms of reference and their role in fulfilling this objective.
- A detailed description of the methods and contents that will be used to carry out the assessment and draft action framework.
- A detailed description of the qualifications and professional experience of the Consultant, including an explanation of the skills and experience relevant to this assignment, A professional CV, along with their roles and expected allocation of time.
- A minimum of three references (and their contact details) who can provide testimony for the Consultant's experience, skills, and overall suitability for this assignment highlighting experience relevant to this RFP and dates of service.
- An indication of the expected remuneration, incl. any relevant details on reimbursable expenses, taxes, etc.
- A list of deliverables and outputs that you will provide, including any new inputs not mentioned within this RFP.
- A proposed project timeline, including milestones for each deliverable required.
- Contact details for the primary reference person for this RFP.
- A summary of how the service provider meets the skills and qualifications, any unique capabilities that are relevant to this Project, and previous experience working with the foundation.

Proposals should be submitted by email to bids@fsdethiopia.org EOB by 04 Aug. 2025 under a subject line reading 'Proposal: **Annual Progress Reporting and Assessment of G7**



Partnership for Women's Digital Financial Inclusion in Ethiopia. Please note that the Financial Proposal and Technical Proposal should be submitted as separate documents.

2. Basis of Award

FSD Ethiopia will award a contract to the consultant based on the following criteria:

Assessment Criteria	Weighting (%)
Proven experience (10+ years) in assessments, or research in the field of financial inclusion.	10%
Strong experience conducting assessments and research in the areas of gender in the financial sector, particularly in Digital Financial Inclusion	20%
Demonstrated experience in partnership evaluation, platform coordination, or institutional collaboration assessments.	20%
Demonstrated success in designing monitoring, evaluation, and learning (MEL) frameworks or progress tracking tools related to gender in the financial sector	10%
Quality of technical proposal and methodology	10%
Fee basis and total costs $FS = 20\% \times LB/BP$ where: FS = is the financial score LB = is the lowest bid quoted BP = is the bid of the proposal under consideration. The lowest bid quoted will be allocated the maximum score of 20%. The fee quoted must be inclusive of applicable withholding tax	30%
Total	100%

3. Financial Proposal

3.1 An itemized budget for both professional fees and reimbursable expenses, including fee rates, number of days, and a breakdown of expenses required.

3.2 As per Ethiopia's tax law, FSD Ethiopia will pay the contractor after withholding the appropriate taxes at the applicable rate. It is the responsibility of the contractor to keep themselves apprised of these applicable taxes.

4. Contact

Questions or comments in respect of these terms of reference should be directed by email to: bids@fsdethiopia.org on or before 31 July 2025, and feedback will be provided by 5 pm (EAT) 1 Aug 2025.

5. Commitments



✓ **Safeguarding**

FSD has a Staff Code of Conduct, Safeguarding, and other Policies, which have been developed to ensure the maximum protection of program participants. The consultancy offered with the opportunity will be expected to adhere to these policies and other FSD and Donor policies.

✓ **Gender equality and inclusion**

FSDE highly promotes Equality, diversity and inclusion and works with women and men, People with disabilities, and various groups and supports their empowerment and appreciates their achievements constantly.

FSDE also highly encourages and is considerate of applications to include women, and people with diverse backgrounds to be part of this assignment.

Annex 1: Proposed Fee Schedule

Costs should be shown separately in the format set out below. Fees proposed by tenderers should be inclusive of all taxes.

Consultancy Fees*	Days/ Months/Units	Fee in ETB/USD	Total ETB /USD
XX			
XX			
XX			
Total Remuneration cost			
Reimbursable costs**	Unit	Fee in ETB/USD	Total ETB /USD
XX			
XX			
XX			
Total Remuneration cost			
Total proposes Cost			
*Fees Include all taxes			
** Expenses to be reimbursed on actual costs as per FSD Ethiopia policy			