

TERMS OF REFERENCE FOR CONSULTANCY TO UNDERTAKE A GENDER AUDIT OF THE FINANCIAL INCLUSION FOR RESILIENCE AND INNOVATION PROJECT (FIRIP)

August 2026

1. INTRODUCTION

The Financial Inclusion for Resilience and Innovation Project (FIRIP) is a Government of the Republic of Zambia initiative supported by the International Fund for Agricultural Development (IFAD). The Project Development Objective (PDO) is to support improved access to and use of financial services to strengthen resilience and green growth of rural production systems, Value Chains and livelihoods of poor rural men, women, and youth. The Project is designed to address persistent barriers to financial inclusion affecting rural populations in underserved rural areas that remain inadequately served by formal financial services, through expansion of affordable and appropriate financial solutions for rural smallholder farmers, women, youth, and rural Micro, Small and Medium Enterprises (MSMEs).

Project Area. FIRIP will focus on underserved rural areas nationwide, through the expansion of basic financial infrastructure to rural districts with no formal access points. Client-centric financial services for agriculture, rural MSMEs, greening and climate resilience will be rolled out in rural areas with basic financial infrastructure and sufficient demand and absorption capacity.

This will be achieved through 3 main outcomes:

Outcome 1: Improved availability of sustainable client-centric rural financial services for specific sectors and groups;
Outcome 2: Increased uptake and use of more suitable and affordable financial services by the target group;
Outcome 3: Enhanced enabling environment for inclusive rural financial service provision.

Target groups. FIRIP's outreach includes 370,110 unique beneficiaries through improved access to financial and employment generated, including 315,511 through access to financial services, and 54,599 through jobs creation (excluding beneficiaries benefitting from both). With an average household size of 5, the total number of beneficiary household members is 1,850,550 (16% of all rural households).

Target beneficiaries benefitting from financial services are divided into three categories:

- Category 1: 227,078 subsistence and semi-subsistence smallholder farmers and rural micro-enterprises;
- Category 2: 86,126 market-oriented smallholder farmers and micro-enterprises.
- Category 3: 2,307 emergent farmers and rural SMEs with demonstrated forward and backward linkages with the first two beneficiary categories.

Overall, at least 40 % of the project beneficiaries will be women and 30% will be youth aged 19-34 years (accounting for 52% and 26% of the total target population, respectively).

Indirect beneficiaries include commercial banks, Microfinance Institutions (MFIs), CBFIs, smallholders and others economically linked to supported agribusinesses.

The Gender-transformative themes is reflected in the Empowerment indicator of Individuals Demonstrating an Improvement in Empowerments (IE.2.1) with a targeted empowerment score of 40 percent (50 percent among women and 30 percent among men) reporting improvements in empowerments. At least 10 percent of all households are expected to report

that they can influence decision-making of local authorities and project-supported service provider (SF 2.2).

FIRIP will promote gender equality and women's resilience by advancing women's economic empowerment through enhanced availability and access to credit and other financial services tailored to the specific needs of rural women, and enhanced uptake of financial services by rural women to support their economic empowerment.

This will include fostering women's role in decision-making at the household and community levels; capacity building for Financial Service Providers and other Implementing Partners; raising awareness on prevention and reporting of Gender Based Violence (GBV); mapping of local government actors to support GBV survivors at local level; easing women's workload to promote equitable workload balance/ distribution, and adoption of climate smart and labour saving technologies that enhance women's participation in economic activities and decision making.

The main entry points for gender mainstreaming through Community Based Financial Institutions (CBFIs) by linking with formal financial institutions; enhancing the training content of CBFI Promoters to include the adoption of climate smart technologies, improved agricultural practices, and linkages to value chains; and strengthening household methodologies and Gender Transformative Approaches (GTAs).

In addition, banks and Micro Finance Institutions (MFIs) will be supported in making their product offerings and delivery mechanisms more gender and youth, and disability responsive to the specific needs of FIRIP's target population.

2. PURPOSE

In line with the Gender, Youth and Social Inclusion themes, FIRIP wishes to engage the services of a consultant to undertake a comprehensive gender audit of Community-Based Financial Institutions (CBFIs), and participating financial institutions in order to inform baseline FIRIP Gender, Youth and Social Inclusion mainstreaming processes. The Gender Audit will establish the current level of institutional responsiveness to the needs of the rural target beneficiaries and will provide practical recommendations for strengthening the capacity of partner institutions to deliver more inclusive rural financial services, and will provide a baseline for FIRIP Targets and interventions.

2.1. Specific Objectives

The Gender Audit shall:

1. Assess the institutional capacity of participating Community-Based Financial Institutions and Financial Service Providers to deliver gender-responsive, youth-inclusive, disability-inclusive and socially inclusive rural financial services.
2. Assess the responsiveness of household methodologies and empowerment approaches used by Community-Based Financial Institutions, including Gender Transformative Approaches and methodologies used to promote financial inclusion and transform discriminatory social norms.
3. Assess the extent to which financial services, products and delivery mechanisms respond to the needs of rural women, men, youth, persons with disabilities and other vulnerable populations within FIRIP target areas.

4. Identify institutional strengths, weaknesses, gaps and good practices, and develop practical recommendations and Institutional Gender Action Plans to strengthen gender responsiveness and social inclusion.
5. Develop a baseline Gender-Responsive and Socially Inclusive Monitoring and Evaluation Tracking Framework for FIRIP, including recommended indicators and baseline values.

3. SCOPE OF WORK

The consultancy will undertake the following assessments:

3.1. ASSESSMENTS OF COMMUNITY BASED FINANCIAL INSTITUTIONS (CBFI's)

The consultant will undertake institutional assessments of participating Community Based Financial institutions examining, rural outreach methodologies; gender transformative approaches and household methodologies; training curricula and capacity-building programmes; human resource capacities towards gender and social inclusion; strategic and operational plans; institutional gender and social inclusion policies; monitoring, evaluation and learning systems to determine the extent to which their institutional systems, outreach methodologies and service delivery approaches promote the inclusion and empowerment of rural women, men, youth, persons with disabilities and other vulnerable groups.

3.2. HOUSEHOLD LEVEL GENDER DYNAMICS ASSESSMENT

The Consultant shall assess the extent to which household methodologies and Gender Transformative Approaches implemented by Community-Based Financial Institutions address intra-household gender relations, unequal power dynamics, discriminatory gender norms and other social and cultural barriers affecting access to and utilization of financial services. Specifically, work will involve undertaking household-level gender analysis examining access to and utilization of financial services; ownership and control of productive assets; access to credit; household financial decision-making; control over financial benefits; gender division of labour and unpaid care responsibilities; access to labor-saving and climate-smart technologies; household vulnerability and livelihood coping strategies; women's and youth empowerment and participation in decision-making, including at community level; climate resilience mechanisms; existing mechanisms for preventing and responding to Gender-Based Violence and harmful social and cultural practices.

3.3. ECONOMIC EMPOWERMENT ASSESSMENT

The Economic Empowerment assessment will involve examining employment, enterprise and income-generation opportunities within FIRIP target areas and the participation of women, youth, persons with disabilities and other vulnerable groups in agriculture and related value chains.

The assessment will analyze participation of women, youth, persons with disabilities and other vulnerable groups in agricultural and non-agricultural value chains and examine access to credit and financial services; access to productive assets and technology; access to markets and extension services; access to skills development and business training; control over economic resources and benefits; leadership, voice and participation in economic decision-making; analyses of working conditions to determine their suitability for the participation of the

target populations, and identifying barriers to employment; while identifying opportunities for inclusive job creation and enterprise development.

3.4. AUDIT OF PARTICIPATING FINANCIAL SERVICE PROVIDERS

At the level of participating banks and financial service providers, the assessment will examine participating institutions capacities to deliver gender-responsive and youth-inclusive financial services. This will involve examining institutional gender, youth and disability inclusion policies; governance and leadership commitment to gender and social inclusion; assessing human resource capacities and staff competencies; undertaking financial product reviews and assessing their suitability and affordability for rural women, men and youth, persons with disabilities and other vulnerable populations; analyzing accessibility of financial services for persons with disabilities; examining outreach and customer engagement strategies for gender responsiveness and social inclusion, analyzing digital financial service delivery mechanisms; client protection and grievance handling systems; and monitoring and reporting systems for gender and social inclusion outcomes.

The Consultant shall determine the extent to which participating institutions respond to the financial inclusion needs of FIRIP target populations and identify practical institutional improvement measures.

3.5. CREATE A BASELINE FOR GENDER RESPONSIVE AND SOCIALLY INCLUSIVE MONITORING AND EVALUATION INDICATORS

The consultancy will identify key gender gaps, barriers, and interventions for strengthening gender, youth and social inclusion in FIRIP; as well as recommend appropriate baseline values for tracking women's empowerment, youth inclusion, disability inclusion and other relevant social inclusion outcomes in FIRIP.

4. METHODOLOGY

The Consultant shall propose a detailed and participatory methodology combining both qualitative and quantitative approaches to generate evidence-based findings. This shall include:

- Desk reviews of relevant Project documents, institutional policies, studies and surveys;
- Key Informant Interviews with institutional stakeholders;
- Household surveys and household-level gender analysis;
- Focus Group Discussions with women, men, youth and vulnerable groups; with the use of participatory gender analysis appropriate tools, including Gender Action Learning System methodologies where applicable; and other relevant gender transformative and empowerment assessment tools. The Consultant shall ensure that all research instruments are gender-responsive, socially inclusive and accessible to persons with disabilities.
- Validation of findings through stakeholder consultations;
- Ethical and safeguarding considerations consistent with IFAD policy.

5. DURATION OF ASSIGNMENT

The consultancy is expected to be completed within a period of 16 weeks.

6. KEY DELIVERABLES

S/N	Deliverables	Timeline	Payment Structure
1.	**Inception Report** – Including detailed methodology, work plan, sampling strategy, stakeholder engagement plan, data collection tools, quality assurance measures and ethical considerations.	Within 1 week of contract signing	15 %
2.	**Approved Data Collection Tools and Fieldwork Plan** with comments from the PMU, tested and ready for implementation.	Within week 2 of submission of Inception Report	
3.	**Field Data Collection** – Conducting of field assessments, household level assessments, focus group discussions, community dialogues, institutional assessments, and interviews.	Weeks 3 – 6	25 %
4.	Data Analysis and Drafting of Report findings	Week 7- 8	
5.	Presentation of Draft Gender Audit Report to the PMU for technical review – containing findings, analysis, baseline results, and practical and actionable recommendations for scaling up gender mainstreaming and empowerment measures practical recommendations, with annexes of research tools used.	Week 9	25 %
6.	Incorporation of Comments from the PMU in the Draft Report	Weeks 10 - 12	
7.	Stakeholder Validation Workshops – Facilitation of stakeholder validation workshops and documentation of stakeholder feedback.	Week 13	15 %
8.	Incorporation of Comments from the Stakeholders	Weeks 14 - 15	
9.	Final Gender Audit Report – Final revised report incorporating stakeholder and PMU comments, including the Gender-Responsive and Socially Inclusive M&E Baseline Tracking Framework.	Weeks 16	20 %

7. COST OF THE UNDERTAKING

The Consultant shall submit a technical proposal together with a financial proposal covering all costs associated with the assignment, including professional fees, travel, accommodation, fieldwork, data collection, stakeholder consultations and other incidental costs. The contract value shall be determined in accordance with the applicable IFAD financial and procurement procedures.

8. REPORTING

The Consultant will closely work with the Programme Management Unit (PMU) under the Supervision of the Project Coordinator and the Gender, Youth, Social Inclusion and Targeting Specialist.

9. QUALIFICATIONS

To participate in the consultancy, the consultant should meet the following requirements:

1. Advanced degree in Gender Studies, Development Studies, Rural Development, Rural Finance, Sociology, or a related field.
2. At least 10 years of experience in conducting gender audits, or related gender analytical studies.
3. Strong knowledge of gender and financial inclusion challenges in rural Zambia.
4. Proven experience in the use and application of the Gender Action Learning System (GALS), and other gender sensitive participatory methodologies.
5. Experience using project Women's Empowerment in Agriculture Index (WEAI) and other relevant tools with demonstrated experience in socio-economic analysis.
6. Demonstrated commitment to gender equality, women's empowerment, and social and economic inclusion of vulnerable populations.
7. Prior experience working with IFAD or similarly structured donor funded projects.

.