**Terms of Reference – Individual Consultant for Women Financial Inclusion/ Economic empowerment.**

**Background**

Karandaaz intends to formulate a Women Financial Inclusion (WFI) Program leveraging on its Digital Financial Services Program funded by Bill & Melinda Gates Foundation. As an initial step towards development of a comprehensive WFI Program, Karandaaz wishes to hire the services of an individual Consultant to develop an **Options Paper** to identify various entry points/projects for Karandaaz to consider while designing a WFI Program.

**Scope of Work**

The consultant is required to develop an Options Paper for the consumption of Karandaaz Management, Karandaaz Board and senior leadership at Bill & Melinda Gates Foundation

In doing so, the consultant is required to:

* Develop a thorough understanding of BMGF Gender Equality strategy, Karandaaz Gender Strategy including Women Financial Inclusion objectives in Digital Financial Services to build an understanding of the scope.
* Identify various stakeholders (bilateral, multilateral donors, relevant govt. ministries, regulators, civil society, Status on Women Commissions at Federal & Provincial Levels and any other relevant institutions) and their roles pertinent to drive uptake of Women Financial inclusion specifically and women economic empowerment generally.
* Hold consultations with the identified various stakeholders to document challenges and opportunities for driving Women Financial Inclusion and Economic Empowerment and list their related current or planned initiatives, projects, programs in Pakistan.
* Identify and list opportunities for initiatives and projects for Karandaaz to undertake for maximum impact in this space and define Karandaaz’s possible role in the initiatives and projects.
* Identify 5 projects/initiatives focusing on women empowerment from the other countries which can be adopted in Pakistan.
* Present findings and report to Karandaaz Management, Board and/or Bill & Melinda Gates Foundation representative if required.

The consultant is expected to have at least 15 years of demonstrated experience in developing Strategies, Programs, Policy analysis and Reports on issues of human social development in Pakistan. Individuals with prior experience of Gender and Women Economic Empowerment would be preferred. The assignment involves travel within Pakistan only.

**Vendor Requirements - Proposed Evaluation Criteria**

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| --- | --- |
| Technical knowledge | 40% |
| Prior experience of conducting landscape analysis, Strategy and Program Development  | 30% |
| Work Methodology | 30% |
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