FINANCIAL INCLUSION FOR RESILIENCE AND INNOVATION PROJECT

Ministry of Finance and National Planning

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

Ref No: ZMB-2000004924-0068-CS-ICS

Issue date: 7th September 2026

REQUEST FOR EXPRESSIONS OF INTEREST
(Individual Consultants)

COUNTRY: Zambia

NAME OF PROJECT: Financial Inclusion for Resilience and Innovation Project (FIRIP)

ASSIGNMENT TITLE: CONSULTANCY SERVICES TO UNDERTAKE A GENDER AUDIT OF THE FINANCIAL INCLUSION FOR RESILIENCE AND INNOVATION PROJECT (FIRIP)

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The Ministry of Finance and National Planning has received financing from the International Fund for Agricultural Development (IFAD) towards the cost of Financial Inclusion for Resilience and Innovation Project (FIRIP), and intends to apply part of the proceeds for the recruitment of consulting services provided by an individual consultant to undertake a gender audit of FIRIP.

The use of any IFAD financing shall be subject to IFAD's approval, pursuant to the terms and conditions of the financing agreement, as well as IFAD's rules, policies and procedures. IFAD and its officials, agents and employees shall be held harmless from and against all suits, proceedings, claims, demands, losses and liability of any kind or nature brought by any party in connection with FIRIP.

The consulting services ("the services") to advance gender equality, youth and social inclusion, FIRIP seeks to engage the services of a consultant to undertake a comprehensive gender audit of Community-Based Financial Institutions (CBFIs), and FIRIP's participating financial institutions in order to provide baseline information for FIRIP implementation.

The consultancy will involve undertaking assessments of selected participating Community-Based Financial Institutions and Financial Service Providers to assess the responsiveness of their financial product offerings to meeting the specific need of rural small holder farmers, women, men, youth, persons with disabilities and other vulnerable populations

The duration is 120 working days.

This request for expressions of interest (REOI) follows the general procurement notice that appeared on the IFAD website on 6th July 2026 and in Times of Zambia newspaper on 19th August 2026, 4th September 2026 and Zambia Daily Mail newspaper on 24th August 2026 and 31st August 2026.

The attention of interested consultants is drawn to IFAD's Anti-Money Laundering and Countering the Financing of Terrorism Policy[1] and the Revised IFAD Policy on Preventing Fraud and Corruption its Activities and Operations[2]. The latter sets forth IFAD's provisions on prohibited practices. IFAD further strives to ensure a safe working environment free of harassment, including sexual harassment, and free of sexual exploitation and abuse (SEA) in its activities and operations as detailed in its IFAD Policy to Preventing and Responding to Sexual Harassment, Sexual Exploitation and Abuse.[3] By entering in this document, you certify to have read, understood, and agreed to be bound by the Privacy Policy of IFAD.[4]

Interested consultants shall not have any actual, potential or reasonably perceived conflict of interest. Consultants with an actual, potential or reasonably perceived conflict of interest shall be disqualified unless otherwise explicitly approved by the Fund. Consultants are considered to have a conflict of interest if they a) have a relationship that provides them with undue or undisclosed information about or influence over the selection process and the execution of the contract, or b) have a business or family relationship with a member of the client's board of directors or its personnel, the Fund or its personnel, or any other individual that was, has been or might reasonably be directly or indirectly involved in any part of (i) the preparation of the REOI, (ii) the selection process for this procurement, or (iii) execution of the contract. Consultants have an ongoing obligation to disclose any situation of actual, potential or reasonably perceived conflict of interest during preparation of the EOI, the selection process or the contract execution. Failure to properly disclose any of said situations may lead to appropriate actions, including the disqualification of the consultant, the termination of the contract and any other as appropriate under the IFAD Policy on Preventing Fraud and Corruption in its Projects and Operations.

The following conflict of interest rules shall apply with respect to recruitment of government/client staff within the consultant's proposed team:

(a) No member of the client's board of directors or current employees of the client (whether part time, or full time, paid or unpaid, in leave status, etc.) shall be proposed or work as, or on behalf of, any consultant.

(b) Except as provided, no current employees of the government shall work as consultants or as personnel under their own ministries, departments or agencies.

(c) Recruiting former client or government employees to perform services for their former ministries, departments or agencies is acceptable provided no conflict of interest exists.

(d) If a consultant proposes any government employee as personnel in their technical proposal, such personnel must have written certification from the government confirming that: (i) they will be on leave without pay from the time of their official proposal submission and will remain on leave without pay until the end of their assignment with the consultant and they are allowed to work full-time outside of their previous official position; or (ii) they will resign or retire from government employment on or prior to the contract award date. Under no circumstances shall any individuals described in (i) and (ii) be

[1] The policy is accessible at https://www.ifad.org/en/document-detail/asset/41942012.
[2] The policy is accessible at www.ifad.org/anticorruption_policy.
[3] The policy is accessible at https://www.ifad.org/en/document-detail/asset/40738506.
[4] The policy is accessible at https://www.ifad.org/en/privacy.

responsible for approving the implementation of this contract. Such certification shall be provided to the client by the consultant as part of its technical proposal.

(e) In the case where a consultant seeks to engage the services of any person who may have left the client within a period of less than twelve (12) months of the date of this EoI, it must obtain a written "no-objection" from the client for the inclusion of such a person, prior to the consultant's submission of its proposal.

The Ministry of Finance and National Planning now invites eligible Individual consultants ("consultants") to indicate their interest in providing the services. Interested consultants should provide information demonstrating that they have the required qualifications and relevant experience to perform the services in the form of a curriculum vitae (CV). A consultant will be selected in accordance with the individual consultant selection (ICS) method set out in IFAD' Project Procurement Handbook that can be accessed via the IFAD website at www.ifad.org/project-procurement. Interviews will not be conducted as part of the selection process.
The shortlisting criteria will consider the consultant with following qualifications:

1. Advanced degree in Gender Studies, Development Economics/ Studies, Rural Development, Rural Finance, Sociology or a related field.
2. At least 10 years of experience in conducting gender audits, or related 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.
6. Demonstrated experience in socio-economic policy analysis and work with Government institutions.
7. Demonstrated commitment to gender equality, women's empowerment, and social and economic inclusion of vulnerable populations.
8. Prior experience working with donor funded projects or similarly structured development projects.

Interested consultants are encouraged to obtain more information on Terms of Reference from FIRIP website www. firip.org.zm

Any request for clarification on this REOI should be sent via e-mail to the address below contact1@firip.org.zm no later than 10:00 hours local time, **18th September, 2026**. The client will provide responses to all clarification requests by **25th September 2026**.

Expressions of interest in the form of curriculum vitae (CV) must be delivered in a written form to the address below by e-mail by **30th September 2026.**

Friday Mumba
Procurement Specialist
Financial Inclusion for Resilience and Innovation Project (FIRIP).
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E-mail: contact1@firip.org.zm

Yours sincerely,

Head Procurement and Supplies Unit,
MINISTRY OF FINANCE AND NATIONAL PLANNING