

REQUEST FOR EXPRESSIONS OF INTEREST
(Provision of Professional Consultancy Service for the Development of a Digital Awareness Guide for Rural Women Entrepreneurs in Morocco)

Abidjan, Cote d'Ivoire

Developing an Enabling Financial Policy and Regulatory Environment for Women SMEs in Africa

Women Small and Medium Enterprise (WSME) Sector

Financing Agreement reference:

Project ID No.: G-Z1-ID0-ZZZ-028

The Alliance for Financial Inclusion (AFI) has received financing from the African Development Bank toward the cost of the Developing an Enabling Financial Policy and Regulatory Environment for Women SMEs in Africa, and intends to apply part of the agreed amount for this grant to payments under the contract to develop a Digital Awareness Guide for Rural Women Entrepreneurs in Morocco.

This project aims to develop a Digital Awareness Guide for Rural Women Entrepreneurs to support financial education and promote financial inclusion for women-owned and led MSMEs (WMSMEs) in Morocco. The services and requirements for this project are stipulated in the Terms of Reference (ToR) at Appendix section of this REOI document.

The AFI now invites eligible consultants to indicate their interest in providing these services. Interested consultants must provide information indicating that they are qualified to perform the services (profile, description of similar assignments, experience in similar conditions, availability of appropriate skills among staff, etc.). Consultants may constitute joint-ventures to enhance their chances of qualification.

Eligibility criteria, establishment of the short-list and the selection procedure shall be in accordance with the African Development Bank's "*Procurement Policy for Bank Group Funded Operations*" October 2015 which is available on the Bank's website at <http://www.afdb.org>.

Interested consultants may obtain further information at the address below during office hours between 0900 – 1700 hours, Cote d'Ivoire local time.

Expressions of interest including supporting documents must be emailed to the address below by **10-January-2024** at 17:00 hours, Cote d'Ivoire local time and mention "**REOI 10_ToR - Digital Awareness Guide BAM Morocco**".

Attn: *Africa Regional Office, Alliance for Financial Inclusion*
Procurement & Contracts
Immeuble SCIAM, 12ème étage, Abidjan Plateau, Côte d'Ivoire
Tel: +225 27 20 22 15 65
E-mail: rfp3.1.4@afi-global.org / procurement@afi-global.org

Appendix – Terms of Reference (ToR)

1. Background

Bank Al-Maghrib (BAM), in collaboration with stakeholders, is leading a national initiative to empower rural women through economic and financial inclusion. Rural women, who represent nearly 20% of Morocco's population, face significant challenges in accessing financial resources and economic opportunities. Recent diagnostic study on "Increasing women's financial inclusion and closing the women's SME credit gap in Morocco through enabling financial policy and regulation," conducted in partnership with AFI and the African Development Bank (AfDB) Affirmative Finance Action for Women in Africa (AFAWA) project established that Moroccan WMSMEs lack the opportunity to develop the self-confidence needed to apply for banking loans and they often are not aware of how financial services can serve their businesses, or their personal lives. The case study recommended establishment of initiatives to improve the financial capacity of women MSMEs by developing specific financial education programs and conducting awareness-raising activities to strengthen SMEs' governance, cash management and capitalization. In response to the recommendations, BAM seeks to develop a digital awareness guide aimed at rural women entrepreneurs. This guide will provide simplified, practical information on available financial services and ecosystem players to enhance decision-making and financial literacy.

2. Objective(s) of the Assignment

The objective of this consultancy is to develop a digital awareness guide tailored to the needs of rural women entrepreneurs in Morocco. The guide will serve as a practical tool, helping women navigate the financial ecosystem, access resources, and make informed financial decisions that support their entrepreneurial activities.

3. Scope of Services, Tasks (Components) and Expected Deliverables

The consultant will be responsible for the following tasks:

- i. Engagement and Inception Phase*
 - Conduct an inception meeting with BAM and key stakeholders to understand the project objectives, scope, and expectations.*
- ii. Conduct an in-depth mapping of ecosystem players*
 - Identify key institutions, financial service providers (FSPs), and stakeholders offering relevant services to rural women entrepreneurs.*
- iii. Develop content for the awareness guide*
 - Create user-friendly content that simplifies complex financial concepts, covering topics such as financial literacy, business management, and responsible use of financial services.*
- iv. Facilitate stakeholder engagement*
 - Organize meetings and interviews with key ecosystem players to gather insights and validate the relevance of the guide's content.*
- v. Draft the digital awareness guide*
 - Prepare a draft guide that incorporates stakeholder feedback and aligns with the needs of rural women entrepreneurs.*

- vi. *Conduct a validation workshop*
 - *Organize a virtual workshop to present the draft guide to stakeholders for validation and final adjustments.*
- vii. *Finalize the digital format of the guide*
 - *Revise the guide based on feedback and deliver the final digital version, ready for dissemination to the target audience.*

4. Timeline

The consultancy is expected to commence in February 2025 and conclude by July 2025, with key milestones as follows:

No.	Deliverables	Tentative timeline
1.	<i>Inception Report</i>	<i>February 2025</i>
2.	<i>Submission of the Stakeholder and Financial Products Mapping Analysis Report</i>	<i>March 2025</i>
	<i>Submission of content for the awareness guide</i>	<i>April 2025</i>
3.	<i>Submission of the Draft Digital Awareness Guide</i>	<i>May 2025</i>
4.	<i>Virtual Stakeholder Validation Workshop</i>	<i>June 2025</i>
5.	<i>Submission of the Final Draft Digital Awareness Guide</i>	<i>July 2025</i>

5. Travel

This consultancy work does not require domestic/regional/international travelling to support the implementation.

6. Reporting

Throughout the agreement period, the Consultant will be reporting to AFI's GIF Project Manager.

7. Team Composition & Qualification Requirements for Key Experts

- *Open to Firms only*
- *Require a minimum of two (2) experts in the team - one (1) Team Leader and one (1) expert*
- *The team leader should have at least six (6) years of relevant experience and hold higher degree in a field related to Economics, Finance, Public Policy, International Development, or other related discipline with familiarity in financial inclusion challenges and MSME dynamics in developing countries, particularly in Africa as well as strong understanding of gender issues and women's financial inclusion, particularly for women entrepreneurs in rural or low-income settings. Should also possess proven experience in developing financial education materials.*
- *The expert should possess at least three (3) years of relevant experience and an Advanced degree in Finance, Economics, Education, Public Policy, International Development, or other related discipline with proven experience in digital content creation or familiarity with financial literacy tools or similar educational content.*

- *Both experts should have strong communication skills, including the ability to translate complex financial information into easily understandable content for a non-expert audience as well as excellent analytical, communication, and stakeholder engagement skills.*
- *Although the project will be delivered in English, fluency in French and/or Arabic is required for engaging with local stakeholders in Morocco.*

- ***☐Interested consultants should submit the following:***
 - *Profile of firm and CVs of key personnel involved*
 - *Summary of approach, methodology and timeline.*
 - *Samples of similar work done previously.*

8. Client's Input and Counterpart Personnel

- i. *Professional and support counterpart personnel to be assigned by the Client to the Consultant's team:*
Audrey Hove, Gender Inclusive Finance, Head of Policy Management