

COMMON MARKET FOR EASTERN AND SOUTHERN AFRICA



**TERMS OF REFERENCE (TORS) FOR CONSULTANCY TO ASSESS AND INTEGRATE
GENDER RESPONSIVENESS INTO THE COMESA DIGITAL RETAIL PAYMENTS
PLATFORM**

REQUEST FOR PROPOSALS (RFP)

REF:GS/2025/01/JN/jp

Closing Date: 10th November 2025

TERMS OF REFERENCE

Project title:	Digital Financial Inclusion for SMEs Program
Assignment title:	Consultancy for the Zambia-Malawi trade corridor to Assess and Integrate Gender Responsiveness into the COMESA Digital Retail Payments Platform
Contract Duration:	2.5 months
Duty station:	Home- based
Travel:	Two (2) pilot countries (Malawi, and Zambia)
Eligibility:	Consultancy/Implementation Firms

1. BACKGROUND AND CONTEXT

1.1 Overview of the COMESA Digital Retail Payments Platform (DRPP)

The COMESA Clearing House (CCH) is in the process of implementing the COMESA cross border Digital Retail Payment Platform, under the Digital Financial Inclusion (DFI) Program funded by the Gates Foundation. This initiative will deliver an instant, affordable and interoperable system to foster Regional Financial Inclusion.

The platform aims to:

- 1) Enhance financial inclusion by providing accessible digital financial services (DFS) to underserved populations, including women and informal businesses.
- 2) Foster economic integration and intra-regional trade by enabling efficient digital transactions for individuals and MSMEs.
- 3) Create a robust digital ecosystem by connecting financial institutions, mobile network operators, and merchants.

The DFI program has undergone two distinct phases thus far. In the first phase, a comprehensive Business Case Report was formulated. This report guided the development of a model policy framework for a regional digital retail payments system tailored to MSMEs within the COMESA region. Concurrently, guidelines for operating this digital retail payments system were developed. Subsequently, the Business Case and Model Policy Framework provided the blueprint for the second phase.

In the second phase, the Business Model for the execution and management of a COMESA Digital Retail Payment Platform (DRPP) was developed, catering specifically to MSMEs operating within the COMESA region. This Business Model was crafted in accordance with the Level One Design Principles (L1DP) put forth by the Level One Project, focusing on the specific needs of low-income cross-border traders. The Business Model report underwent validation through four stakeholder Public-Private Dialogues (PPDs) and was subsequently noted by the COMESA Committee of Governors of Central Banks (CCGCB).

Prior to commissioning of the DRPP, a comprehensive operational plan was developed and validated during the Fifth Stakeholder Public-Private Dialogue, which took place on 25th July 2023, in Lilongwe, Malawi. Following the dialogue, a workshop was conducted to discuss the planned Proof of Concept (PoC), focusing on cross-border transactions between Zambia and Malawi. This workshop provided a platform for stakeholders to engage in discussions regarding the intricacies of the PoC.

The PoC, was carried out between Zambia and Malawi, yielding successful results. The findings of the PoC were presented to the COMESA Committee of Central Bank Governors (CCGCB) in November 2023 and subsequently validated during a PoC workshop that was held in the same month, attended by regulators, banks, and non-bank operators.

The PoC led to the commissioning of the DRPP whose implementation is ongoing, under phase three of the project.

CCH is seeking proposals from capable consultancy firms to assess and integrate gender responsiveness into the COMESA Digital Retail Payments Platform.

1.2 Importance of Gender Mainstreaming in the DRPP

Women in COMESA face systemic barriers to financial inclusion, including restrictive Know Your Customer (KYC) requirements, limited digital literacy, and socio-cultural norms. A gender-intentional DRPP will:

- 1) Promote equitable access by addressing structural and regulatory barriers.
- 2) Empower women economically by enabling their participation in digital trade and finance.
- 3) Align with global best practices, such as the Gates Foundation's Gender Integration Continuum (gender-unintentional > intentional > transformative).

2. OBJECTIVES OF THE CONSULTANCY

The consultancy will:

- 1) Assess the DRPP's design and operations through a gender lens.
- 2) Identify barriers (technical, regulatory, socio-economic) limiting women's access and usage.
- 3) Propose actionable recommendations to ensure the platform is gender-intentional and transformative.
- 4) Develop a measurement framework to track gender inclusion progress.

3. SCOPE OF WORK

3.1 Gender Audit

- 1) Evaluate the DRPP's design, UX, and governance for inclusivity.
- 2) Analyse gender-disaggregated data gaps and KYC/e-KYC processes.
- 3) Review regulatory frameworks in pilot countries affecting women's participation.

3.2 Stakeholder Engagement

- 1) Conduct focus groups, surveys, and interviews with:
- 2) Women-led MSMEs (formal/informal sectors).
- 3) Financial service providers, regulators, and mobile money operators.
- 4) COMESA DRPP working groups.

3.3 Gender-Responsive Strategy Development

Draft a gender action plan with consideration of:

- 1) User-centric design recommendations such as simplified UI, tiered KYC & e-KYC solutions, language and cultural adaptation, etc for low-literacy users.
- 2) Digital and financial literacy training programs and awareness campaigns targeting women.
- 3) Defining of KPIs such as percentage of women users and transaction volumes by gender.
- 4) Financial and regulatory advocacy for gender-sensitive policies.
- 5) Women-Led MSME involvement such as co-design of solutions with women entrepreneurs via focus groups or other established feedback loops.
- 6) Public-Private Partnerships (PPPs) such as collaboration with mobile money providers, banks, and NGOs to address non-platform barriers such as device access.
- 7) Addressing systemic barriers
- 8) Scalability and sustainability

3.4 Capacity Building

Stakeholder training on gender-inclusive digital finance.

3.5 Leveraging Gates Foundation Tools

Apply the Gender Integration Continuum to assess and elevate the DRPP's gender approach.

4. DELIVERABLES

	Deliverable	Description	Timeline
1.	Inception Report	Methodology, stakeholder mapping, and work plan	Week 2
2.	Gender Audit Report	Findings from assessment, data analysis, and stakeholder consultations. Since the DRPP is designed to partner with banks, mobile money providers, and fintechs (not direct users), the consultancy should: • Assess gender gaps in partner institutions' policies (e.g., do they have gender-inclusive KYC, lending, or agent networks?). • Map gender-related regulatory barriers in pilot countries (e.g., restrictive e-KYC laws for women). • Audit the DRPP's API/documentation for gender bias (e.g., language, accessibility). • Analyse the potential pain points. This would require on the ground observation and interviews of Working Groups,	Week 4

		MSME groups, and other relevant stakeholders. • Evaluate customer journeys that map the experience of women MSMEs before and after using the DRPP. Would require in person interviews with interviews with small focus group in at least 2 - 3 representative countries. • Assess partners who can assist in addressing non-systemic barriers to women's use of the platform.	
3.	Draft Gender Strategy	Actionable recommendations, KPIs, and implementation roadmap, emanating from the gender analysis, user journeys, and assessment of potential partnership initiatives, to ensure the DRPP effectively addresses the unique needs of women MSMEs. Should additionally include: a) A Gender Integration Toolkit for participating DFSPs, ensuring they adopt DRPP in ways that reach women-led MSMEs. b) Partner onboarding guidelines to prioritise women-friendly features. c) A policy advocacy toolkit - draft model regulations for COMESA central banks to ease KYC barriers for women.	Week 7
3.	Stakeholder validation and Capacity Building	• Stakeholder validation conducted • Training for the DFI program staff on gender-responsiveness in IIPS. • Training of 40 local facilitators from across the pilot countries to sustain adoption of the DRPP's gender-responsiveness, post-consultancy.	Week 9
4.	Final Report & Collateral	1) Presentation of the final report to the CCH team 2) Submission of a consolidated report of all deliverables, incorporating: • Slide decks	Week 10

		• Multimedia production (videos, photos, policy briefs)	
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Specifications for the videos:

The consultancy firm will produce 5 high-quality videos (two 3-minute documentaries; two 1-minute social media clips; and one 5-minute training video) showcasing the DRPP's gender-responsive design. Videos must feature testimonials from women MSMEs in at least 2 pilot countries, with subtitles in English and French. Animation segments should simplify technical concepts (e.g., tiered KYC). Final deliverables include raw footage and adapted formats for Facebook, YouTube, and COMESA's website.

Tone:

- a) Empowering (highlighting women's economic agency).
- b) Inclusive (avoid jargon; use local languages/subtitles).
- c) Action-oriented (clear calls-to-action).

Key Messages to Highlight:

- 1) Highlight the DRPP's gender-responsive features (e.g., simplified KYC, women-friendly UI).
- 2) Interviews with women MSMEs on how the DRPP is anticipated to solve pain points

5. COMPETENCIES

The Consultancy firm is expected to have competencies in designing, implementing, and governing gender-inclusive payment systems, digital finance products and policy. A strong track record working in COMESA markets, and other emerging economies is an added advantage. Outlined below are the key competencies required.

• Gender Gap Analysis Expertise

- 1) Proven capability in **conducting gender-focused diagnostics** of payment ecosystems, including analysis of KYC/e-KYC harmonization, MSME formalization, and consumer protection frameworks.
- 2) Experience in **regulatory and policy assessment** with a gender lens, identifying systemic and operational barriers that limit women's participation in cross-border payment systems.
- 3) Ability to design and facilitate **in-country and virtual stakeholder interviews** with regulators, payment platform operators, financial institutions, and trade bodies.
- 4) Demonstrated track record in translating complex policy and operational findings into **clear, actionable recommendations** tailored to local realities and global best practices.

• Strategic Partnership & Campaign Development

- 1) Extensive experience **mapping stakeholder ecosystems**—including innovation hubs, women’s business networks, literacy programs, and organizations tackling barriers to women’s use of instant payment systems, such as social norms and device access barriers.
- 2) Proven ability to **design and structure both financial and non-financial partnerships** that address barriers for women beyond the platform environment.
- 3) Integration of **market opportunity analysis** with social and behaviour change communication (SBCC) strategies to enhance women’s adoption and usage of digital financial services.
- 4) Strong capacity to synthesize qualitative insights into **targeted partnership and campaign recommendations** for measurable impact.

- **Women MSME Customer Journey Analysis**

- 1) Specialized expertise in **human-centred design (HCD)**, ethnographic research, and **customer journey mapping** for women-led and underserved MSMEs in DFS contexts.
- 2) Prior experience conducting **end-to-end journey mapping** in markets such as Zambia and Malawi, covering awareness, onboarding, first payment, and post-payment phases.
- 3) Familiarity with **mobile money and DFS operations** in COMESA region, enabling accurate analysis of pain points, drop-off points, and inclusivity gaps.
- 4) Strong partnerships with **local research organizations** to ensure culturally relevant insights and practical co-created solutions with providers.

- **Cross-Cutting Strengths**

- 1) Combined **regulatory insight, gender expertise, partnership development, and HCD product design** capabilities.
- 2) Experience across **markets globally**, with deep familiarity in Zambia, Malawi, and the COMESA region.
- 3) Proven ability to produce outputs that are **technically sound, gender-responsive, operationally feasible, and regionally relevant**.

6. EXPERTISE OF THE CONSULTANT

- 1) Proven experience in **designing and implementing gender-inclusive strategies** for domestic and/or cross-border payment schemes serving low-income market segments, particularly youth- and women-dominated trading communities, with real-time transaction and same-day settlement capabilities.

- 2) Strong knowledge of **financial services regulations** relevant to cross-border payments, regional payment systems, and compliance considerations that impact women's access and participation in the financial system.
- 3) Extensive experience supporting **interoperable platform deployment** in COMESA, with an understanding of diverse digital payment solutions in other emerging economies (e.g., mobile money, agency banking, merchant payments), and their **operational models, cost structures, and inclusivity gaps**.
- 4) Familiarity with **regional initiatives and platforms** in the COMESA region related to payment systems, particularly those with a focus on financial inclusion and gender equity.
- 5) In-depth understanding of the **business models and operational frameworks of banks, mobile network operators, fintechs, and other non-bank actors**, with the ability to integrate them into seamless, interoperable solutions that support a variety of payment channels and address gender-specific barriers.
- 6) Demonstrated expertise in **designing interoperable payment schemes** involving multiple regional players and stakeholders, that address the needs of women traders.
- 7) Experience in **integrating mobile payment schemes** with in-house systems and government or donor-led initiatives, with a focus on ensuring accessibility for women and marginalized groups.
- 8) Ability to **build and sustain strong working relationships** with public and private sector stakeholders across multiple countries, ensuring inclusive participation in system governance and decision-making.
- 9) Strong grasp of **regional integration, private sector development, and trade processes**, with experience engaging payment system officials in member countries and designing **gender-responsive payment interfaces**.
- 10) Excellent **communication, facilitation, negotiation, and drafting skills**, with the ability to translate technical and regulatory issues into actionable, gender-inclusive strategies.
- 11) Experience **designing and conducting participatory user research** (e.g., customer journey mapping and other human-centred design approaches) **to co-create financial products and services**, including digital payments products, that benefit women and other low-income customers.
- 12) Experience **leading prototype testing of new financial services with low-income customers and designing interfaces, programs, and services** to increase usage of digital financial services.
- 13) Expertise facilitating collaborative workshops, learning journeys and conferences in the financial inclusion and IIPS ecosystem.

7. CONSULTANT QUALIFICATIONS

- Proven expertise in gender and digital financial inclusion.
- Experience in assessing payment systems in Africa or similar contexts.
- Familiarity with COMESA (monetary) policies and regional financial integration.
- Strong analytical, communication, and stakeholder engagement skills.
- The assignment will be led by the Team leader with the following key competences and qualifications:

- **Academic:** Masters or Advanced degree in Business, Economics, Banking, Payment System, Finance or areas related to financial services.

- **Work Experience:** Minimum 10 years relevant work experience at national, regional or international level in gender-inclusive payment schemes related to digital financial inclusion

- Demonstrable knowledge and experience related to gender-inclusive payments schemes for low transactions

8. EXPECTED OUTCOMES

- A gender-intentional DRPP that promotes equitable access for women and underserved groups.
- A practical implementation roadmap with measurable indicators.
- Policy and design reforms addressing barriers like KYC and digital literacy.
- COMESA DFI team's capacity strengthened for future gender-inclusive initiatives.
- Marketing collateral to promote platform adoption among women.

9. EVALUATION CRITERIA

Proposals must include:

- Technical Proposal: Methodology, work plan, and team CVs.
- Financial Proposal: Detailed budget (fees, travel, data collection).

The firm shall be required to score a minimum of 70% of the 100% technical grade which will then qualify the firm for the next stage of financial grading. Both financial and technical scores shall be added for the final grade. The consultancy firm must list factors that are essential to the success of the assignment on the price and timeline that they submit.

To assist in the examination, evaluation and comparison of proposal, CCH may ask the Consultant for clarification of its Proposal. The request for clarification and the response shall be in writing and no change in price or substance of the Proposal shall be sought, offered, or permitted.

CCH shall examine the Proposals to determine whether they are complete, whether any computational errors have been made, whether the documents have been properly signed, and whether the Proposals are in order.

Arithmetical errors shall be rectified as follows:

- If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and the total price shall be corrected.

- If the firm does not accept the correction of errors, its Proposal shall be rejected. If there is a discrepancy between words and figures, the amount in words shall prevail.

Prior to the detailed evaluation, the Procurement Committee shall determine the substantial responsiveness of each Proposal to the Request for Proposals (RFP). For purposes of these Clauses, a substantially responsive Proposal is one, which conforms to all the terms and conditions of the RFP without material deviations. CCH's determination of a proposal's responsiveness is based on the contents of the Proposal itself without recourse to extrinsic evidence.

A Proposal determined as not substantially responsive shall be rejected and may not subsequently be made responsive by the firm by correction of the non-conformity.

The bids shall be evaluated as follows:

- a) The email that has technical and financial offers shall be opened.
- b) The "TECHNICAL PROPOSAL" shall be opened, and the technical proposal shall be evaluated.
- c) If the technical proposal is evaluated as 70 per cent (70%) or above the "FINANCIAL PROPOSAL" shall be opened.
- d) The firm that has offered what is adjudged to be the best technical and financial offer shall be offered the contract.
- e) If the firm that offered what was adjudged to be the best technical and financial offer declines to accept the offer, then the firm that is adjudged to have offered the second best technical and financial offer shall be offered the contract.

In evaluating the relative merits of firm's bidding for the assignment the evaluation panel shall consider:

- a) Understanding of the terms of reference and requirements of the assignment (10%),
- b) Demonstrated experience of the firm and sample of past assignments carried out by the firm in the field of study at regional level (25%),
- c) The proposed approach and methodology to be applied by the consultancy firm, including workplan with timelines (35%),
- d) Qualification, competence and relevant experience of lead consultant and rest of the team (30%).

10. REPORTING AND MANAGEMENT

The firm shall work under the direct supervision of the CCH's Chief Operating Officer- DFI Program, under the overall management of the CCH Executive Secretary.

11. CONTRACT

A formal contract specifying the scope of the assignment shall be prepared and signed between CCH and the firm prior to the beginning of the assignment. The contract shall also clearly spell out the responsibilities of the two parties.

12. PRICING

All prices MUST be indicated in USD. There will be no price variation of the contract after signing of contract except upon a mutual written agreement between the two parties. Prices must be exclusive of all taxes within Zimbabwe.

13. AWARD OF CONTRACTS

CCH reserves the right to wholly or partially reject or award this contract to any bidder and has no obligation to award this contract to the lowest bidder.

14. REJECTION OF PROPOSALS

Any proposal received by CCH after the closing date and time shall be rejected.

15. TECHNICAL QUERIES

For any technical queries related to the specifications of work or TORs, kindly contact: info@comesach.org.

16. DISCLAIMER

CCH does not bind itself to accept any proposal and reserves the right to accept the whole or partially any of the submitted proposals.

17. SUBMISSION

Proposals from consultancy firms must be **emailed** to the address below on or before **10th November 2025** at **17.00 hours, CAT**.

COMESA Clearing House
4 Purbeck Close
Highlands, Harare
Tel: +263242495189
Email: info@comesach.org

- a) The Technical Proposal should include the following:
 - i. Updated profile of the firm including CVs of key experts who will work on the assignment
 - ii. Detailed understanding of the task and highlighting experience, especially by the Key Experts, and expertise in similar works as well as a detailed approach and methodology for carrying out the assignment including an outline of the supporting documents/ projects and their references.
 - iii. Copies of academic and professional qualifications of key experts.
- b) The Financial Proposal shall be in line with Article 9 of this RFP.