SUB-SAHARAN AFRICA WOMEN'S EMPOWERMENT AND DEMOGRAPHIC DIVIDEND PLUS PROJECT (SWEDD+)

Title of the Terms of Reference

RECRUITMENT OF A CONSULTING FIRM FOR THE DEVELOPMENT OF THE ECOWAS GENDER AND ECONOMIC AND FINANCIAL INCLUSION POLICY.

October 2025

1. INTRODUCTION

Today, despite its vast potential and the actions undertaken over recent decades, the African continent continues to occupy an unfavourable position in the global economic ranking. This situation may be explained by the difficult access to markets and opportunities faced by women, men and young people alike.

According to the 2016-2017 Global Entrepreneurship Monitor (GEM) report on women, sub-Saharan Africa has the highest number of women entrepreneurs in the world, yet they continue to face gender-specific barriers, such as women's levels of education and business training, property rights, economic violence, and legal and cultural factors. These barriers significantly affect their economic empowerment, their personal development, and also their access to financing and financial services.

Another significant factor affecting women is their low level of education. Unlike their male counterparts, most women cross-border traders have low levels of literacy and/or education. This limits their ability to access and/or understand regulatory instruments and texts, their rights and obligations, and other key information relating to their activities (rules and procedures for crossing borders).

In view of these observed gender inequalities in access to education, health, the labour market, financial resources and national decision-making bodies, ECOWAS has long been committed to promoting gender equality and the economic empowerment of women. Considerable efforts have therefore been made to ensure that women and young people are actors, agents and beneficiaries of the region's socio-economic development.

Policies and programmes include, among others: the ECOWAS Vision 2050 and the Strategic Framework documents; the ECOWAS Gender Policy; the Study on the ECOWAS Trade Liberalisation Scheme and Cross-Border Trade; the Support Programme for the Promotion of Specialised Technical and Vocational Training for Young Women through the Provision of Excellence Scholarships; the "50 Million African Women Speak" project (50MWSP), which interconnects ECOWAS women entrepreneurs with each other and with their counterparts in other regional Communities; the Technical and Financial Support Programme for Women Processors of Agricultural, Fisheries and Artisanal Products; the ECOWAS Regional Trade Strategy; the ECOWAS Gender and Trade Action Plan 2015-2020; the Agreement Establishing the African Continental Free Trade Area (AfCFTA); the Supplementary Act on Equal Rights between Women and Men for Sustainable Development in the ECOWAS Region; the ECOWAS Policy on the Prevention of and Response to Sexual Harassment in Workplaces and Educational Institutions in the Region; and the ECOWAS Regional Strategy for the Prevention of and Response to Sexual and Gender-Based Violence and the Elimination of All Forms of Violence against Women and Girls.

For ECOWAS, financial and economic inclusion is a key factor in reducing poverty and promoting prosperity in the regional area. From this perspective, cross-border trade has become an important source of income for many women. It contributes to their economic empowerment and to improving the living conditions of their families. Cross-border trade can thus constitute an important driver of inclusive growth.

Promoting gender equality and the empowerment of women and young people, as formulated in the international and regional instruments on women's rights, requires the establishment of programmes and policies to enable women's access to financial resources and economic opportunities. The elimination of gender disparities is an essential element for achieving economic growth, financial empowerment, sustainable development and, consequently, women's participation in decision-making bodies.

This is why ECOWAS, with the support of the World Bank, has committed to continuing and improving the implementation of the Sub-Saharan Africa Women's Empowerment and Demographic Dividend projects, through SWEDD-1 & 2 (2015-2024) and today through SWEDD+.

The objective of the project is to improve girls' and women's access to learning, economic opportunities and health services, and to strengthen the region's institutional capacity in the field of gender equality.

The SWEDD+ Project is implemented through three components, namely:

- The SWEDD+ project comprises the three components listed below, which will be implemented jointly by the West African Health Organisation (WAHO), the ECOWAS Department of Human Development and Social Affairs (DHDSA) and the United Nations Population Fund (UNFPA) at regional level, together with the national coordination units in the seven (7) participating SWEDD+ countries:

- Component 1: Design and implement gender-transformative interventions that promote the social and economic autonomy of girls and women;

- Component 2: Increase the utilisation of quality reproductive, maternal, newborn, child and adolescent health and nutrition (RMNCAHN) services and the number of qualified health workers at community level; and

- Component 3: Foster regional and national engagement and capacity for the development of gender equality policies and for project implementation.

These components align fully with the areas of intervention identified by the Commission and the ECOWAS Member States for the achievement of collective well-being in the medium and long term, and thus feature prominently in the ECOWAS "Vision 2050".

SWEDD+ is conceived as a single programme supporting several countries, namely Burkina Faso, The Gambia, Mali, Mauritania, Senegal, Togo and Chad. It provides opportunities for peer learning and collaboration among them. This collaborative approach will require additional coordination efforts to ensure that progress in the countries is achieved in parallel, as well as harmonisation efforts across ECOWAS Member States.

The recruitment of a Consulting Firm to develop the ECOWAS Gender and Economic and Financial Inclusion Policy contributes to Component 1 of SWEDD+, entitled **“COMPONENT 1: Design and implement gender-transformative interventions that promote the social and economic autonomy of girls and women; Sub-component (SC) 1.4. Increase women’s and girls’ economic opportunities and financial inclusion.”**

2. CONSULTANCY OBJECTIVES

General Objective

The main objective of this assignment is to develop the gender perspective in economic and financial inclusion in the ECOWAS region, in connection with policies and programmes on gender equality and the empowerment of women and young people in the region.

Specific Objectives:

More specifically, the assignment consists of:

i. Conducting a situational review of women and young people with regard to economic and financial inclusion and participation in decision-making, covering in particular the gains made, the difficulties encountered, the challenges, the prospects, and the responses provided by ECOWAS;
ii. Carrying out an analysis of the situation of Women and Young People within the ECOWAS economic and financial inclusion strategy, in connection with its policies on gender equality and women’s empowerment;
iii. Proposing a draft regional policy on the mainstreaming of the gender perspective within the ECOWAS economic and financial inclusion strategy.

3. FIRM PROFILE

- The assignment shall be carried out by a consulting firm with relevant experience in the development of development policies, and more specifically of policies on Gender and Economic and Financial Inclusion, including those financed by Technical and Financial Partners such as the World Bank.
- The firm shall have at least 5 years of experience in the field of development and regional integration, in the analysis of economic and financial inclusion issues, and in the analysis and formulation of gender-sensitive economic and financial policies.

- The Firm shall have a team comprising experts with the following profiles and experience:

3.1. Economist Expert

- University degree at Master 2 (M2) level or higher in economics;
- Proven skills in data analysis (quantitative and qualitative);
- A minimum of 05 years of experience in the field of development, regional integration, and the analysis and formulation of economic and financial inclusion policies from a gender perspective;
- Knowledge of gender equality and the empowerment of women and girls, as well as the related international and regional instruments;
- Familiarity with the gender and trade policies, tools and techniques of the AfCFTA;
- Sound knowledge of the ECOWAS Region and its regional integration policies relating to economic and financial inclusion;
- Strong writing and communication skills;
- Proficiency in English or French. Working knowledge of a 2nd language would be an asset.

3.2. Statistician / Database Manager Expert

- University degree at Master 2 (M2) level or higher in statistics or database management;
- Full proficiency in specialised software for collecting, processing, analysing and interpreting numerical data to support the development of the Gender and Economic and Financial Inclusion policy;
- A minimum of 5 years of experience in the analysis and interpretation of socio-demographic, economic and financial data;
- Knowledge of gender equality and the empowerment of women and girls, as well as the related international and regional instruments.
- Sound knowledge of the ECOWAS Region and its regional integration policies relating to economic and financial inclusion;
- Strong ability to communicate complex results in a clear and concise manner;
- Proficiency in English or French. Working knowledge of a 2nd language would be an asset.

3.3. Socio-anthropologist Expert

- University degree at Master 2 (M2 / BAC+5) level or higher in the social sciences (Sociology and Anthropology).
- Excellent ability to collect and analyse socio-demographic data and the dynamics of social and economic transformation in the ECOWAS region.
- A minimum of 5 years of experience in the field of development and regional integration, including the analysis of gains, challenges and the ECOWAS perspective on economic and financial inclusion, as well as the analysis and formulation of gender-sensitive economic and financial policies.
- In-depth knowledge of gender equality and the empowerment of women and girls, as well as the related international, continental and regional instruments.

- Proficiency in English or French. Working knowledge of a 2nd language would be an asset.

3.4. The Firm may call upon the services of national data collectors, as required.

4. METHODOLOGY

Under the direction of the DHDSA (EGDC), the Firm shall carry out the following tasks:

- Methodological note: submit a methodological note setting out its understanding of the assignment, the objectives, the methodological approach, specifying all stakeholders to be involved, and the work plan;
- Design of data collection and analysis tools: the Consultant shall propose tools for stakeholder consultation and for the collection of sex-disaggregated quantitative and qualitative data in the field. These data shall be processed and analysed, and shall inform the development of the gender policy on economic and financial inclusion;
- Collection of quantitative and qualitative data at national and regional level with stakeholders: the Firm will work along selected corridors and will travel to selected target countries to be considered in the study.
- Conducting the situational review through an analysis of the difficulties encountered by women with regard to financial and economic inclusion and their participation in decision-making;
- Drafting a provisional version (draft) of the ECOWAS Gender and Economic and Financial Inclusion Policy;
- Organisation of a virtual technical validation workshop for the said draft regional policy, bringing together national and regional stakeholders, and drafting of the meeting report, with a view to providing suggestions, modifications and validating the said policy for its adoption by the various ECOWAS Statutory Organs. Participants will include, in particular, representatives of Member States, ECOWAS Directorates and Agencies working in the areas of economy, gender and trade, women's and youth organisations involved in economic affairs and trade, financial-system actors, civil society organisations, the private sector, development partners and the media;
- Finalisation of the said policy, incorporating the observations and recommendations of the Technical Validation Workshop, and submission of the final version to the DHDSA (EGDC).

5. DELIVERABLES

- A methodological note/report;
- Data collection tools;
- An assignment report;
- Draft of the ECOWAS Gender and Economic and Financial Inclusion Policy;
- Report of the validation workshop for the said policy;

- Finalised version of the ECOWAS Gender and Economic and Financial Inclusion Policy, validated by the DHDSA, WAHO and the World Bank.

6. TERMS OF EMPLOYMENT

- The Firm may be required, where necessary, to work on site with the DHDSA (EGDC) at its offices based in Dakar.

- The assignment has a duration of 60 calendar days, equivalent to 44 person-days, broken down as follows:

• Actions	Deadline
• Submission of the technical and financial offer	Before the application deadline
Submission of the methodological note demonstrating a sound understanding of the nature and requirements of the assignment, together with a schedule and observations on the proposed ToR	5 days after signature of the contract
Submission of a first draft study and draft roadmap to the EGDC, with copy to WAHO	30 days after validation of the methodological note by the EGDC, WAHO and the World Bank
Submission of the revised version of the draft study report and draft roadmap.	15 days after receipt by the firm of the validation of the first drafts by the EGDC, WAHO and the World Bank.
Preparation and submission of the draft agenda and working documents for the technical validation workshop on the draft study and the Roadmap.	4 days after presentation of the finalised versions of the draft study and Roadmap.
Support for the conduct of the Technical Validation Workshop on the draft study and draft Roadmap.	2 days
Submission of the Final Study Report and the final version of the Roadmap, incorporating inputs from the technical validation workshop, and the Workshop Validation Report.	4 days after the validation workshop

7. REMUNERATION

- The Firm shall refrain from involving itself in any situation that could place it in a conflict of interest in connection with the assignment.

Fees shall be payable in several instalments:

- 10% on signature of the contract;
- 20% on submission of the inception report;

- 40% after submission of the 1st draft and incorporation of inputs formulated by the EGDC and its partners;
- 30% on satisfactory submission of the end-of-assignment report and the final consultancy documents validated by WAHO.

The fees do not include costs relating to travel authorised by the DHDSA within the framework of the project for the coordination/organisation of project-related activities and events. Such costs shall be borne by the Project, where required.

8. DOCUMENTS COMPRISING THE BID

- An expression of interest letter, including the period of availability;
- Recent curricula vitae detailing professional experience and similar assignments;
- Three professional references;
- Certified true copy of the highest diploma or qualification;
- Copies of the employment or service certificates mentioned in the curriculum vitae.

9. RECRUITMENT METHOD

The Firm shall be selected under the Consultant's Qualifications Selection (CQS) method, as defined in the World Bank's procurement regulations.

10. BUDGET

The estimated budget for the assignment is USD 60,000 and shall be paid from the SWEDD+ project funds.