

**TMSS**  
Terms of Reference (ToR)  
Engagement of Consultant for GESI Policy Development and Staff Training

**Project:** Inclusive Climate Finance for Vulnerable Communities in Asia and Pacific (ICCAP)

**Implementing Partner/Financial Service Provider (FSP):** TMSS

**Location:** Dhaka with field visits

**Duration:** 6 Months (Maximum Delivery Timeframe)

**Level of Effort/ Total Input:** 47 person- Days

**Contract Type:** Consultancy Contract

## **1.0 About the organization**

**TMSS** is a leading female headed non-government organization in Bangladesh and South Asia. It was initially founded in 1964 and reformed by Prof. Dr. Hosne-Ara Begum, Ashoka Fellow, in 1980 in Bogura, Bangladesh. Bogura district.

TMSS is a women focused Bangladeshi NGO and MFI working for alleviation of poverty, Women Empowerment through Skill Training and Micro Credit Support, human rights and social justice, advocacy and campaign, climate change and environment, Disaster Preparedness activities, health and hygiene including total WASH system improvement, improvement of socio-economic status and overall livelihood improvement of Bangladesh to address and contribute towards the achievement of the Sustainable development Goals (SDGs)..

TMSS is registered with 11 regulatory authorities of Government of Bangladesh, including NGO Affairs Bureau, Department of Social Welfare, Ministry of Health Family Welfare, Department of Narcotics Control, Micro-credit Regulatory Authority, Ministry of Women and Children Affairs, Register of Joint Stock Companies etc.

## **2.0 Project Context:**

To support the mobilization of climate finance for vulnerable communities, the Inclusive Climate Finance for Vulnerable Communities in Asia Pacific (ICCAP) project has selected TMSS as one of its partner financial service providers (FSP) in Bangladesh. ICCAP is a five-year regional program funded by the International Climate Initiative (IKI), implemented by a consortium of three organizations: the Stockholm Environment Institute (SEI), Appui au Developpement Autonome (ADA) and the Asia-Pacific Rural and Agricultural Credit Association (APRACA), operating across six countries: Bangladesh, Bhutan, Cambodia, Laos, Nepal and Fiji.

Under ICCAP, ADA, a Luxembourgish non-governmental organization with over three decades of expertise in inclusive finance is leading the development of inclusive climate adaptation financial products and providing technical assistance to FSPs under Work Package 2 (WP2). Stockholm Environment Institute (SEI) is leading WP5 with the objective of crosscutting integration of gender, equity and social inclusion in all the project's outputs and activities to ensure with a goal of just and sustainable long-term socio-economic and environmental wellbeing of target countries by strengthening the adaptive capacities and resilience of climate vulnerable communities and

marginalized groups. SEI has undertaken an analysis of Gender policy of TMSS and identified steps/actions to improve gender policy of TMSS including formulation of a Gender Action Plan.

As part of this support, ADA is facilitating TMSS's improvement of Gender policy, formulation of gender Action Plan and staff training to integrate GESI into its institutional and operational systems to enhance climate resilience, responsible financing, and organizational credibility. To achieve this, TMSS requires a qualified GESI Consultant to guide the work under Activity 1.4 - GESI Policy Development and Staff Training under the approved TA plan for TMSS.

### **3.0 Objective:**

- To strengthen institutional capacity and systems to deliver inclusive financial services by improving GESI Policy
- Formulation and operationalizing a Gender Action Plan,
  - Integrating GESI indicators into systems establishing functional monitoring, accountability, and learning mechanisms
- Builds sustainable internal capacity through structured training and mentoring

### **4.0 Scope of Work & Key Actions:**

The scope of this assignment covers the improvement and institutionalization of a comprehensive Gender Equality, and Social Inclusion (GESI) framework within the institution. This includes conducting a diagnostic assessment, improving and securing approval of a GESI policy, formulation of a Gender Action Plan, building staff capacity through structured training programs, integrating GESI indicators into digital systems and monitoring processes, and improving service delivery to ensure accessibility and inclusion for climate-vulnerable and marginalized populations, such as low-income women, rural poor, people with disabilities, Indigenous Peoples and ethnic minorities.

The consultancy will support both strategic and operational integration of GESI principles across policies, systems, and frontline service delivery. This includes strengthening data systems for inclusive reporting, enhancing staff competencies, and implementing practical accessibility and inclusion improvements to ensure that financial services are equitable, responsive, and aligned with international best practices.

The detailed scope of work is summarized below:

#### **Activity 4.1 GESI Policy Development & Staff Training**

**Action 1.4.1 - Conduct GESI gap analysis, draft comprehensive GESI policy and Action Plan obtain necessary approval**

**Tasks:**

- i. Review existing GESI gap analysis conducted by SEI.
- ii. Review existing policies against global best practices (IFC Performance Standards, UN Women WEPs, CERISE+SPTF).
- iii. Validate and refine insights through consultations with TMSS stakeholders including clients from climate-vulnerable and marginalized groups
- iv. Draft comprehensive GESI Policy Framework, including:
  - o Gender equality and women's economic empowerment
  - o Social inclusion of marginalized and climate-vulnerable groups.
  - o Development a integrated Gender Action Plan outlining TMSS's strategy to integrate gender equality with climate adaptation and resilience finance across institutional, operational, and programmatic levels.
  - o The plan should align with national climate commitments, gender equality policies, and international development frameworks. Gender Action Plan should enhance women's access to climate-resilient finance, leadership opportunities, green skills, and climate risk protection.
- v. Facilitate a validation workshop and incorporate feedback to finalize the policy. Develop supporting operational guidelines, tools and procedures

**Deliverables:**

- GESI Gap Analysis Report including findings from SEI
- Draft GESI Policy (improved Version)
- Validation Workshop Report
- Final GESI Policy and Action Plan (approved by TMSS Board)

**Action 1.4.2 - Develop training curriculum on GESI and train master trainers across all regions****Tasks:**

- Conduct training needs assessment.
- Discuss with ICCAP WP5 team (SEI) to agree on learning goals, thematic priorities, structure, approach of the training curriculum.
- Co-develop GESI training curriculum and modules with ICCAP WP5 team (SEI) (facilitator guides, presentations, practical case examples).
- Co-develop trainer guide and participant handbook with ICCAP WP5 team (SEI) and customize these tools to TMSS operational context.
- Conduct ToT for the master trainers across region both online (with ICCAP WP5 team) and in person.
- Ensure training content is practical and aligned with financial service delivery contexts

**Deliverables:**

- Training Needs Assessment Report
- GESI Training Curriculum & Modules including Trainer's Manual & Participant Handbook
- Final Training Report

## 5.0 Expected Outputs

- Revised GESI Gap Analysis & Approved Policy Development of Gender Action Plan of TMSS
- GESI Training Curriculum & Master Trainers trained
- GESI Monitoring Framework & MIS integration tools
- 600 staff trained on GESI

## 6.0 Deliverables and Timelines

<b>Deliverables</b>	<b>Description</b>	<b>Timelines</b>
Inception Report	Work plan, methodology, stakeholder mapping and review plan of existing GESI gap analysis	Within 2 weeks
GESI Gap analysis review and improvement of GESI Policy Development	Refined findings based on consultations and validation of SEI assessment	Week 6
Development of Gender Action Plan	Submission of draft Gender Action Plan with implementation roadmap	Week 10
GESI Policy Framework (Draft & Final)	Comprehensive policy, operational guidelines, tools, and approval	Week 14
GESI Training Curriculum and Module development through discussion with WP5 tea, and Master Trainer Development. (both online with ICCAP WP5 team and in person.	A GESI Training Curriculum incorporating institutional understanding of gender & inclusion, integrating GESI into credit operations, aligning with climate finance and adaptation programming, translating policy into practical branch-level action for the master trainers.	Week 18
Final Report and Sustainability Plan	Consolidated report including outcomes, lessons learned, and institutionalization roadmap	Week 22

## 7.0 Duration and Working Modality:

- Duration: 6 months (Maximum Delivery Timeframe)
- Level of Efforts/ Inputs: 47 person-days
- Work Approach: Mix of desk review, system analysis, stakeholder workshops, and field assessments.
- Field Requirements: The consultant is expected to conduct at least 3 field visits to project districts to assess operational realities, conduct stakeholder consultations and deliver on-site training
- Coordination: The Consultant will work in close coordination with TMSS Head Office team.

## 8.0 Required Qualifications and Experience:

This ToR is for procurement of an individual consultant or a consultancy firm. The Consultant will be fully responsible for delivering all components of the assignment.

**Firm/Consultant's Qualifications:**

- Minimum 10 years' experience in gender equality and social inclusion
- Experience in financial inclusion & institutional policy reform
- Experience in training & capacity building
- Experience integrating social indicators into MIS systems
- Experience with disability inclusion standards

Key Expert-GESI Specialist (must have a post-graduate degree in Gender Studies/ Development Studies /Social Sciences/ Public Policy/ Environmental Management/ Or other relevant discipline) Additional training or certification in Gender Equality, Social Inclusion, will be considered an advantage. Minimum 10 Years of professional Experience in GESI Policy development.

- Supplementary Expert-Training & Capacity Development Expert (optional)

**9.0 Reporting and Supervision:**

- The Consultant/firm will report to the ICCAP Focal Person at TMSS.
- Oversight will be provided by ADA and ICCAP National Coordinator for quality assurance.
- Close coordination required with TMSS's relevant (program, HR, MIS) departments
- Periodic progress updates and validation meetings will be conducted

**10.0 Confidentiality & Ethical Conduct:**

All information, data, and outputs produced under this assignment shall remain the property of TMSS and the ICCAP project. The Consultant must adhere to professional integrity and confidentiality standards.

**11.0 Payment Schedule:**

<b>Milestone</b>	<b>Payment (%)</b>
Acceptance of Inception Report	15%
Acceptance of Gender Policy improvement	30%
Acceptance of Gender Action Plan	30%
Acceptance of GESI Training Curriculum & Master Trainer Development. * Acceptance by TMSS in consultation with WP5 team.	25%

**12.0 Proposal Submission Requirements:**

Interested firms/individuals are requested to submit their Technical and Financial Proposals (in separate sealed envelopes or separate email with attachments)

### Technical Proposal

- Detailed understanding of the assignment and proposed approach
- Comprehensive methodology and work plan
- Team composition, qualifications, and CVs whichever is applicable
- Evidence of similar assignments completed successfully or PDS

### Financial Proposal

- Detailed budget breakdown in local currency, inclusive of all applicable taxes
- Fee rates for all proposed personnel
- Reimbursable expenses itemized separately

### Legal and Organizational Documents

It is mandatory for the bidding organizations or individual to submit documentary evidence demonstrating their legal, taxation, and financial status.

This includes:

- A certificate of incorporation (for individual companies, a trade license), Registration related documents (trade license, registration with any government entities/NGO bureau registration).
- An organizational organogram of key personnel, inclusive of the names of such personnel.
- Tax Identification Number (TIN).
- Business Identification Number (BIN) is mandatory for Lead firms.
- Latest PSR (Proof of Submission of the Return).
- A signed statement testifying that all information contained within the proposal is correct and true.

### 13. Procurement Modality

This ToR is for procurement of a single consultant/firm that will be fully responsible for delivering all components of the assignment.

### 14. Evaluation Criteria

#### Evaluation Structure

Component	Weight	Details
Stage 1: Technical Evaluation	80%	Technical Proposal (70%) + Interview (10%)
Stage 2: Financial Evaluation	20%	Only technically qualified bidders proceed

The evaluation process follows the Quality and Cost-Based Selection (QCBS) methodology, widely recognized as an international best practice. This two-stage process ensures that technical quality is prioritized while maintaining cost-effectiveness.

#### Technical Scoring Criteria

The Technical Proposal Score (TPS) is evaluated out of 100 points based on the following criteria. FSPs may adjust sub-criteria weights within categories based on the specific assignment, subject to ISL and ADA approval:

Criteria	Points
Firm/Consultant experience in GESI Policy Development and Implementation	25
Experience in climate adaptation & vulnerability assessments	10
Experience with microfinance/financial institutions	15
Approach & methodology	20
Team composition & expertise	20
Gender & social inclusion integration	10
<b>Total Technical Score</b>	<b>100</b>

#### **Minimum Qualifying Score:**

Bidders must achieve a minimum Technical Score of 70 out of 100 to proceed to Interview and financial evaluation. This threshold is aligned with international standard procurement practices.

#### **Interview & Presentation Score (IPS) – 10 Points**

- Understanding of assignment: 4 points
- Practical implementation approach: 3 points
- Communication and presentation quality: 3 points

**Total Technical Score (TS) = TPS \*70%+ IPS**

#### **Financial Scoring**

Financial proposals are evaluated only for technically qualified bidders. The Financial Score (FS) is calculated out of 20 points using the following formula:

**FS = (Lowest Financial Proposal ÷ Bidder's Financial Proposal) × 20**

#### **Final Score Calculation**

**Final Score = TS + FS (Maximum 100 points)**

Where TS = Technical Score (out of 80) and FS = Financial Score (out of 20). The bidder with the highest combined score will be recommended for selection, subject to successful negotiation and reference verification.

#### **14.0 Submission Deadline and Method:**

- Interested Firm are requested to submit their Proposals online at the following email [ies@tmss-bd.org](mailto:ies@tmss-bd.org) by Date: **22/06/ 2026 Time: 11.59 pm**
- Email Subject line should clearly mention the Assignment Name as stated in the ToR
- Proposals received after the deadline will not be considered
- Contact information for clarification queries [ies@tmss-bd.org](mailto:ies@tmss-bd.org)

## **Annex 1. Initial considerations for the Gender Consultant for the revision of the Policy and development of the Gender Action Plan**

Building on priority areas and evaluation feedback, **initial considerations for the Gender Consultant** for the revision of the Policy and development of the Gender Action Plan include the following actions:

- **Assess the current implementation of the policy:** assess the institutional measures under each provision and the criteria questions. This includes analysing ongoing measures such as gender capacity-strengthening training, codes of conduct on discrimination, harassment, and violence, the Gender Committee, care support, client engagement, and disaggregated data collection and analysis. Identify best practices and challenges to be further reflected in revisions to the Policy and the development of the Gender Action Plan. Closely engage with WP2 on the outcomes of social and environmental performance management (SEPM) audits.
- **Identify priorities for strengthening inclusive finance, considering both existing governance and emerging interventions aligned with inclusive finance standards:** Evaluate current and emerging inclusive finance interventions both within the institution and across the broader industry, and discuss with the HR and senior management teams to assess which policy revisions could better strengthen the institution's practice. Identify context-specific needs and priorities, such as differentiated climate-smart or adaptive services coupled with loans and loan terms for marginalized groups.
- **Outline detailed implementation measures through the draft Gender Action Plan:** co-develop a Gender Action Plan that includes key financial and human resources requirements and a MEL framework. This includes clear responsibilities assigned to different departments (including the Gender Committee) to achieve the commitments outlined in the Policy. Ensure its alignment with the institutional MEL framework through discussions with the MEL team (or equivalent).
- **Finalize updated Gender Policy and Gender Action Plan, working together with ICCAP WP5 and TMSS:** Finalize the policy and implementation documents through sustained collaboration from relevant TMSS departments and staff (i.e., HR, senior management, MEL, and finance) and robust integration of feedback from other stakeholders. Closely collaborate with the ICCAP WP5 team through Impact Solutions Limited to finalize the documents. Ensure buy-in from the senior management and the Board and submit to the Board for approval.
- **Engage with ongoing development of the institutional frameworks:** provide relevant feedback on the client protection and Environmental, Social and Governance (ESG) frameworks, aligned with the Gender Policy and the Gender Action Plan.
- **Provide support for the organizational capacity-strengthening activities organized by ICCAP WP5:** help coordinate with relevant team leads and members of the Gender Committee, and support the design of capacity-strengthening activities tailored to the institutional structure and Bangladesh's country context.