REQUEST FOR PROPOSALS (RFP)
TO
DESIGN FINANCIAL LITERACY APPROACH AND CONTENT
FOR SMALLHOLDER FARMERS AND COMMUNITY MEMBERS

Ref: 145-RFP-FSDMoç/2017

Title of the RFP: Financial Literacy - small holder farmers and community
Date of this RFP: 12th October 2017
Closing Date for Receipt of RFP: 30th October 2017
Individual / Organisation: Consulting firm
Language required: Portuguese/English

1. About FSDMoç

The Financial Sector Deepening-Mozambique (FSDMoç), a 5 year (2014 - 2019) program funded by the UK Government’s Department for International Development (DFID supports financial sector development with a focus on expanding levels of inclusion. FSDMoç directs its investments and insights to address constraints in the financial market, helping the diversification of Mozambique’s economy and bringing prosperity and economic resilience to Mozambique’s people. At the core of its strategy, are women, youth and the rural low-income population, as well as small businesses that lack access to appropriate and accessible financial services.

FSDMoç supports key financial sector stakeholders to both innovate and expand financial services, using technical expertise and targeted funding to boost their capacity and the people they serve. FSDMoç uses an M4P, ‘making markets work for the poor’ (M4P) approach assessing comprehensively all key constraints to market system development from policy through to institutional and demand side issues, identifying the most appropriate levels of intervention. As part of this facilitative approach, FSDMoç seeks out appropriate partnerships that can drive change in the market system. As part of this approach, technical assistance and grants via FSDMoç can be offered to private sector partners in order that the interventions deliver their objectives.

Three core themes drive FSDMoç activities: (I) Innovation and Expansion: (ii) Human Centre Design (HCD); and (iii) Policy and Regulation. FSDMoç is partnering with a number of financial service providers to design and test innovative financial products, using a HCD approach, for rural poor and small scale farmers. An integral part of the successful piloting and expansion of new financial services is educating the target market about how the product works, and how it can benefit the user.

The expertise required under this RFP is for the development of an appropriate financial literacy approach and content to accompany the piloting and roll-out for a new product focusing on a specific rural market and with one of FSDMoç’s partner financial institution (PFI). However, the approach will inform the financial literacy activities FSDMoç intends to support with other financial service providers (FSP).
2. Project Objectives and Scope

FSDMoç has partnered with a financial institution to design and deliver financial services to smallholder farmers, mainly in the Northern and Central Provinces of Mozambique (Niassa, Nampula, Zambézia). Applying HCD, this has involved research on the target market, design and testing of possible financial services, and identification of financial literacy requirements to be delivered with the new product(s) offering. FSDMoç is now seeking a company to assist it with designing and delivering the financial literacy activities which is the principal element of the second phase of the multiyear project with the PFI. In the first phase of this project, extensive research was conducted, using the HCD practices to identify the products and services most appropriate for this target group, providing valuable information about the financial motivations and behaviors.

The selected company will have full access to this work, will be expected to liaise closely with the research team that prepared it, and may be able to participate in the final phase of prototype testing, which will happen towards the end of 2017. The intention is to achieve a smooth transition from the first to the second phase. The second phase will run through 2018 and will require monitoring of the bank’s implementation of the programme, and possible adjustment to the materials based on the findings.

The main objective for the financial literacy component is to support uptake of the new products offering by building knowledge among the target group on how each product works. An additional important objective is to build capacity of the PFI’s staff about the product and how to sell each of them. The consultant will be expected to:

- Develop the financial literacy approach based on the research data and in consultation with the partner financial institution.
- Design the financial literacy program, content, materials, training and toolkits for user and provider.
- Work with the financial institution’s staff to deliver, test, and refine the financial literacy program for user and provider. Precise roles and responsibilities for the execution of the financial literacy program between the PFI and consultant will be agreed upon approval of the approach.
- Propose a monitoring and evaluation framework to assess performance and results of the financial literacy activities conducted.

The delivery approach should include:

- Face-to face training programmes for various sub-groups e.g. farmers with different levels of literacy/familiar or not with mobile phones, merchants and traders with whom the farmers can transact. It is expected that the diverse materials, such as mock-ups of phone screens, ATMs etc will be developed.
- Training of Trainers (TOT) for bank staff to conduct these training programmes
- Training for branch staff in ‘first touch’ techniques for dealing with this target group
- Guidelines on the production of appropriate marketing materials and delivery
- Materials suitable for delivery via alternative channels e.g. SMS, community radio, theatre, cultural activities
- Training material in e-learning format, to be developed in collaboration with the PFI, for inclusion in the bank's e-learning suite.

3. Required skills and qualifications

Respondents should be able to demonstrate prior experience with financial literacy programs for rural populations, show ability to come up with new approaches, while demonstrating how these achieve the intended outcomes. FSDMoç is looking for a consulting firm with the following credentials:

- Prior experience in the design and delivery of financial literacy, and specifically for rural populations
- Success and impact of programs previously designed and delivered
- Creativity and capacity to develop innovative solutions, based on a nuanced understanding of user behaviors and stakeholder needs
- Knowledge and practical experience working with formal financial institutions and with smallholder farmers in Mozambique. Wider international experience is an advantage.
- Experience with participatory design activities, low fidelity prototyping and other understanding of HCD
4. **Deliverables**

All deliverables should be in English, except where specified.

- Preliminary/draft report presenting detailed proposals for the approach, content, testing and roll out of the financial literacy campaign at user and provider levels.
- Content, materials, training guides, guidelines/manuals for delivery, and toolkits to implement the approach as per the list indicated in point 2 above, but not exclusively. These must be in Portuguese. Key messages in the content should also be translated into the principal local languages of the province(s) in which the programme is to be rolled out.
- Monitoring and evaluation framework including indicators and data collection approach to measure the effectiveness of the campaign.
- Delivery of the first test of the financial literacy approach.
- Testing report identifying modifications required if any to the approach and materials.
- Post testing updates of content, materials, training guides, guidelines/manuals, and toolkits in the language in which these were developed. Delivery of the roll-out of the financial literacy approach.
- Progress report on implementation.
- Recommendations to FSDMoç on roll-out the approach with other financial service providers.

5. **Level of Effort**

It is expected that the present assignment will take place between December 2017 and December 2018, and shall require no more than 90 working days for its completion.

The work is likely to compromise the following phases:

- Familiarization with the research undertaken so far, including the possibility of accompanying the final phase of the research, interaction with the consultants who conducted the initial research, and a full briefing with the FSP as to their expectations, and the resources that they will provide (no later than December 2017).
- Workshop, meetings, brainstorm with partners to develop the approach (no later than February 2018).
- Presentation of approach for approval by FSDMoç and the partner financial institution (no later than March 2018).
- Development Content, materials, training guides, guidelines/manuals for delivery, and toolkits (no later than May 2018).
- Implementation (July to November 2018).
- Updates and final deliverables (December 2018).

Consultants should be required to travel at least 4 times to the target province(s).

6. **Information Required for RFP Submissions**

FSDMoç invites eligible and experienced consultancy firms to send their expression of interest in conducting the financial literacy programme. Interested companies must provide information indicating that they are...

- Techniques
  - Experience with behaviorally-informed financial education techniques (e.g. heuristics, nudges and reminders, learning-by-doing activities, etc)
  - Ability to test and measure effectiveness of solutions
  - Evidence of effectiveness of previously executed programmes
  - Fluency in Portuguese and English.
qualified to perform the task.

The RFP should contain a maximum of 8 pages A4 (excluding CVs and accompanying firm profiles) with the information below:

- Name of firm and place of business
- Contact information (email, Skype, etc)
- A description of your firm’s expertise in relation to the Project scope, including description of similar assignments undertaken, and evidence of their effectiveness;
- A description of how the assignment will be performed;
- Proposed methodology and approach and indicative work plan with timeline to undertake the present assignment;
- CVs of key team members proposed; (maximum 2 pages each); and
- Financial proposal; the costs must be broken down into professional fees and expenses, which will incorporate travel and accommodation if necessary.

7. Selection criteria

The proposals will be evaluated against the selection criteria listed in the table below.

<table>
<thead>
<tr>
<th>Selection Criteria</th>
<th>Weighting</th>
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<tbody>
<tr>
<td>Technical capabilities</td>
<td>30%</td>
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<tr>
<td>Proposed methodology and approach</td>
<td>30%</td>
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<tr>
<td>Work plan</td>
<td>15%</td>
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<td>Budget</td>
<td>25%</td>
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<tr>
<td>TOTAL</td>
<td>100%</td>
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7. Submission of proposals

Your RFP should be emailed to FSDMoç at fsdmoc@fsdmoc.com with the subject line “Technical and Financial Proposal: FSDMoç :Design Financial Literacy Approach and Content for Smallholder Farmers and Community members” It should be received by 17:00 hours (CAT) on Friday 30th October, 2017.

Questions or comments in respect to this RFP should be directed to FSDMoç Technical Expert fsdmoc@fsdmoc.com no later than Monday, the 23rd October 2017.