

TERMS OF REFERENCE

DIGITAL FINANCIAL LITERACY TRAINING FOR KIIWP 2 TARGET GROUPS

1. Introduction

The Kayonza Irrigation and Integrated Watershed Management Project (KIIWP) Phase 2 is a Ministry of Agriculture and Animal Resources initiative in Rwanda, implemented through the Rwanda Agriculture and Animal Resources Development Board. The project aims to alleviate poverty in the drought-prone Kayonza, in Eastern Province of Rwanda by enhancing food security and income for 40,000 rural households and building their climate resilience.

Cordaid plays a pivotal role in KIIWP 2 by fostering an entrepreneurial mindset among smallholder farmers, transforming subsistence agriculture into viable businesses. Through its comprehensive "Farming-as-a-Business" training program, Cordaid empowers 8,000 farmers to develop profitable agricultural enterprises. Additionally, the organization provides tailored business development coaching to 480 farmers and 50 cooperatives, guiding them in creating bankable business plans and understanding market demands.

Key aspects of Cordaid's involvement include: Enhancing financial literacy and resilience among farmers; Supporting the adoption of innovative technologies such as farm mechanization and climate-smart practices, directly benefiting 480 smallholders and 25 cooperatives; Facilitating partnerships between cooperatives and private sector companies to improve access to storage and processing facilities; Strengthening backward and forward linkages through agribusiness connections and Promoting financial services and agricultural insurance to ensure sustainable growth for farmers and cooperatives.

To further facilitate financial literacy among the target groups, Cordaid seeks to engage a service provider to conduct digital training for 4,000 farmers in the Kayonza district. This initiative aims to complement and reinforce the ongoing efforts to transform subsistence farming into sustainable, market-oriented agricultural businesses.

2. Objectives

The objectives of this engagement are:

1. To upgrade and customize the existing Cordaid financial literacy curriculum to meet the specific needs of KIIWP 2 farmers.
2. To deliver financial literacy training to 4,000 farmers using a customized digital platform.
3. To enhance the financial literacy and operational knowledge of farmers through an accessible and user-friendly digital solution.
4. To monitor and provide disaggregated data on the training participation, completion and assessment on the knowledge gained.

3. Scope of Work

The selected service provider will be responsible for the following tasks:

3.1. Platform Setup and Content Development

- Set up and maintain a suitable digital platform for the training for the duration of the assignment.
- Provide technical design and setup for the digital training platform.
- Develop and design content for 5 lessons with a platform already working on the Rwandan context.
- Provide content design support for scripting and stylization.
- Translate and record content into Kinyarwanda.

3.2. Training Implementation and Monitoring

- Deploy training to 4,000 farmers through the digital platform.
- Conduct pre and post-lesson surveys to measure knowledge retention.
- Develop and maintain a real-time training dashboard for monitoring progress.

3.3. Customization and Validation

- Engage with cooperative members and individual farmers to gather insights for customization.
- Validate the customized content with target farmers and other KIIWP 2 key stakeholders.

4. Deliverables and Timeline

Deliverable	Description	Deadline
1. Inception Report	Detailed work plan and methodology	November 01, 2024
2. Platform Setup and Content customized to the project context and ready to be deployed	Digital platform setup, technical design, and content development for 5 lessons	December 15, 2024
3. Content Validation Report	Report on the validation process and outcomes of the customized content	January 15, 2025
4. Training Dashboard Implementation	Functional real-time training dashboard	January 31, 2025
5. Mid-term Progress Report	Update on training deployment, survey results, and participation rates	March 31, 2025
6. Final Training Report	Comprehensive report on the training of 4,000 farmers and impact assessment	June 15, 2025

5. Payment Modalities

Payments will be made in RWF, in accordance with Rwanda VAT regulations. The payments are TAX INCLUSIVE. The payment schedule will be as follows:

- 20% upon submission and approval of the Inception Report.

- 30% upon completion of the Platform Setup, Content Design and at least two lessons deployment and its pre and post assessment results.
- 30% upon submission and approval of the Mid-term Progress Report.
- 20% upon submission and approval of the Final Training Report.

All payments are subject to satisfactory completion of deliverables and approval by Cordaid.

6. Training Dashboard and Monitoring

The service provider will develop and maintain a comprehensive training dashboard that allows real-time monitoring of:

1. Farmer engagement and participation
2. Pre- and post-training skill levels for each participant
3. Overall progress of the training program
4. Identification of trainees who have missed sessions

The dashboard will be accessible to Cordaid throughout the project duration. The service provider will provide training on dashboard usage and navigation.

7. Follow-up Procedure for Missed Trainings

The service provider will implement a follow-up system for trainees who miss training sessions, which will include:

1. Automated notifications to trainees about missed sessions
2. Options for catch-up sessions or alternative ways to access missed content
3. Reporting on follow-up actions and their effectiveness

8. Confidentiality and Proprietary Rights

This assignment shall be governed by and construed in accordance with the laws of Rwanda. The service provider shall not disclose any proprietary or confidential information related to the service without prior written consent. All materials and documents prepared under the assignment shall become and remain properties of Cordaid, IFAD and RAB/SPIU.

9. Duration

The assignment will run from November 1, 2024, to June 30, 2025 with extension possibility upon the performance evaluation.

10. Qualifications and Experience

The ideal service provider should be either a company or an individual and should have:

1. Proven experience and track record in developing and implementing digital training platforms, particularly those using interactive voice response technology.
2. Demonstrated ability to create engaging, culturally appropriate content for rural audiences.
3. Experience working in Rwanda or similar contexts in East Africa.

4. Strong technical capabilities in dashboard development and data analytics.
5. Excellent project management skills and ability to meet deadlines.
6. Fluency in English and Kinyarwanda.
7. Legally authorized to work in Rwanda.

11. Submission Guidelines

Interested service providers should submit:

1. A technical proposal outlining their approach to meeting the objectives of this TOR.
2. A financial proposal detailing all costs associated with the project.
3. Examples of similar projects completed in the past.
4. CVs of key team members who will work on this assignment.

Proposals should be submitted to apollinaire.nshimiyimana@cordaid.org by 17 October 2024.

12. Evaluation Criteria

Proposals will be evaluated based on:

1. Technical approach and methodology (40%)
2. Relevant experience and qualifications (30%)
3. Cost effectiveness (20%)
4. Innovation and value-added services (10%)

Cordaid reserves the right to request additional information or clarifications from applicants during the evaluation process.

13. Rights of Withdrawal

Cordaid reserves the right to withdraw from negotiations or cancel the assignment consideration under the following circumstances:

1. If satisfactory agreements cannot be reached with the selected service provider on the terms, conditions, or scope of work outlined in this Terms of Reference.
2. If there are significant changes in the project's funding, scope, or timeline that impact the feasibility of this assignment.
3. If the selected service provider is found to have provided false or misleading information during the proposal or negotiation process.
4. If, during the course of negotiations, it becomes apparent that the selected service provider cannot meet the essential requirements or quality standards required for this assignment.
5. If external factors or force majeure events occur that significantly impact the project or Cordaid's ability to proceed with the assignment.

In the event of withdrawal or cancellation, Cordaid will provide written notice to the affected party(ies) explaining the reason for the decision. Cordaid shall not be liable for any costs or damages incurred by applicants or the selected service provider as a result of such withdrawal or cancellation.

14. Titles of the 5 lessons

1. Basic financial concepts
2. Budgeting and Expense Management
3. Saving Groups
4. Working with financial institutions
5. Agriculture Insurance

Approved by:

P.O



Patrick Birasa

Country Manager

