



Project Name: Financial Inclusion for Marginalised Women in Nepal

## Terms of Reference

Task: Financial Literacy and Safe shelter Training Package Design and Development

### 1. Background

Habitat for Humanity Nepal (Habitat Nepal) as part of Habitat for Humanity International network, is a non-governmental organization that has been in existence for 23 years in Nepal. HFHN has worked to fulfil a **vision** “where everyone has a decent place to live”. Habitat Nepal serves the most vulnerable people through the provision and promotion of decent housing, water & sanitation, housing microfinance and advocacy on land & housing rights with an emphasis on gender equality.

Sahara Nepal (Sahara) is a local in-country implementing NGO partner under this project, it was founded in 1996 and has implemented several housing, community development and financial inclusion projects funded by international NGOs as well as bilateral and multilateral funding agencies. Sahara has been involved in the financial inclusion sector since 2008. Sahara is a long-time partner of Habitat Nepal since 2004 and is committed to expanding its housing microfinance services. Its experience includes the implementation of a project focused on scaling up access to financial products and services in rural Nepal, with support from DFID. Sahara Nepal has implemented financial literacy and community awareness programme in Eastern Nepal.

From August 2020, Habitat for Humanity Great Britain (Habitat GB), Habitat Nepal and its local partner Sahara are implementing the project namely “Financial Inclusion for Marginalized Women in Nepal” with funding support from Jersey Overseas Aid (JOA). The four years project is aiming to sustainably improve financial literacy knowledge and reduce poor housing conditions amongst low income households in Eastern Nepal, particularly in Jhapa, Morang, Saptari and Udayapur districts.

Habitat Nepal is seeking to recruit an experienced consultant/firm to design financial literacy and safe shelter training package that will have but not limited to participants’ book, trainers’ manual and poster set.

The designed materials should be in Nepali language with practical examples and pictures which are appropriate in local context of project area. The consultant will also be responsible for translating Nepali version of participant book and trainers’ manual into English.

This Terms of Reference (TOR) defines the work to be carried out by an external consultant. It provides a brief outline of the project and specifies the scope of work.

## 1.1 Project Information

Project Title	Financial Inclusion for Marginalized Women in Nepal
Project Summary	<p>The project is implemented by a consortium including Habitat Nepal, Habitat GB and Sahara Nepal. The project's overall goal is: Low-income women have improved financial security and safer housing through improved access to financial services in Nepal.</p> <p>By the end of the project, the project will equip women with financial literacy and knowledge of available microfinance products, which will result in the increased access to housing microfinance loans from formal financial services. In addition, the partner MFIs will become more responsive and accountable to their service delivery for the community willing to apply flexibility in housing loan acquisition.</p>
Project Objective	To expand and ensure continued access to microfinance (supply-side) and build awareness and financial literacy capabilities of marginalized communities in four districts of Nepal to finance and build safer homes using microfinance loans (demand-side).
Project Outcomes	<ol style="list-style-type: none"> <li>1. Low-income families have increased capacity and awareness on how to access microfinance loans for financing and planning their home improvements.</li> <li>2. MFIs have increased capacity to offer client centric housing loans that meet the needs of clients from marginalised, low income communities</li> </ol>
Project Outputs	<ol style="list-style-type: none"> <li>1. Financial literacy training classes are held for 6,000 women to increase knowledge and capacity to access and use microfinance loans.</li> <li>2. 50,000 women and men reached through awareness-raising campaigns, including youth-led events, on the availability of microfinance products and services and the importance of safe housing.</li> <li>3. 5 marketing strategies developed and put into action by 5 MFIs.</li> <li>4. 2 MFIs supported in adopting Digital Financial Services to serve their clients better.</li> <li>5. 5 MFI partners received institutional capacity building training.</li> <li>6. Partner MFIs' advocacy capacity strengthened for better regulatory environment to mainstream housing microfinance.</li> <li>7. 112,000 MFI clients received housing loans.</li> </ol>
Location	4 districts of Eastern Nepal: Jhapa, Morang, Saptari and Udayapur
Project Period	4 years (1 August 2020 to 31 July 2024)
Beneficiaries	<p>The estimated reach is indicated below.</p> <ul style="list-style-type: none"> <li>• Direct end beneficiaries: 112,00 women members of partner MFIs receive housing loan.</li> <li>• Frontline workers: 800 workers or volunteers who received training / support to enable them to assist the beneficiaries</li> <li>• Other Groups Benefiting Directly: 448,000 family members of the direct beneficiaries.</li> </ul>
Implementing Partners	Habitat for Humanity Nepal and Sahara Nepal with support from Habitat for Humanity Great Britain (Habitat GB).

## 2. Scope of work /Responsibilities

The consultant will be responsible for:

- Conduct field assessment for gap identification on financial and housing literacy knowledge among low-income people
- Recommend course of contents and theme of pictorial poster. Total number of sessions (1-2 hours per session) should not exceed 15.
- Design and develop participant's book with appropriate examples, pictures and pre-post test questionnaire
- Design and develop trainer's manual using adult learning principles with session delivery instructions and game features
- Design and develop appropriate number of posters with multi-color pictures and key messages
- Design and develop cover page with multi-color whereas back page could be in two colors in both participant's book and trainer's manual
- Translate participant's book and trainer's manual into English language.
- Submit draft version of materials/book to Habitat Nepal for review and feedback.
- Incorporate feedback/comments from Habitat Nepal, if any.
- Pilot testing of training package will be conducted by Sahara Nepal (Habitat Nepal's implementing partner) and Feedback from pilot testing should be incorporated in the final version
- Submit final training package to Habitat Nepal (one copy e-version and one copy printed version)

The consultant should focus on, but not limited to, the following content and considerations while designing and developing the pictures:

- Simple language
- Relevant examples
- Appropriate pictures as well as relevant game features
- Clear instruction and stepwise activity for session delivery
- Live picture (art-work) for posters
- Relevant to rural context, especially to low income household women
- Clear and appropriate color matching.

### **Safe Shelter Related Technical Inputs:**

Habitat Nepal's Construction Technical Team will provide inputs related to safe shelter messages/sessions to the consultant.

### 3. Deliverables and Timeframe

The financial literacy and safe shelter training package designing, developing and translating process and finalization will take a maximum of 120 days that include: preparation, field assessment, art-work, writing, and translation into English. The following are the expected deliverables for this consultancy:

Deliverables	Timeline
Field assessment report with recommended course of contents and poster theme	Within 45 days
Draft version of participant's book and trainers' manual	Within 90 days
Draft version of cover page for participant book and trainers' manual	Within 90 days
Draft version of art pictures (posters)	Within 90 days
English translation copy of participant's book and trainer's manual	After finalization of training package
Final financial literacy and safe shelter training package	Within 120 days

### 4. Financial Proposal

The consultant should submit a separate financial proposal for this assignment. The budget should include all relevant costs including professional fees, art-work as well as travel, local transport, accommodation, etc. for the field assessment. A detailed and easy to follow budget is expected with budget notes.

Habitat Nepal will negotiate with the selected consultant/s if needed. Applicable government taxes will be deducted. If the consultant is registered in the VAT office, please include VAT amount in your budget.

#### Payment method:

- 1<sup>st</sup> instalment: 50% after the signature of professional service agreement
- 2<sup>nd</sup> instalment: 30% after the completion of training package for field testing
- 3<sup>rd</sup> instalment: 20% after the acceptance final version of training package by Habitat Nepal

### 5. Consultant profile and experience

The contract will be awarded to a recognized firm/individuals of Nepal, which can propose an expert team meeting the following criteria:

- Have adult education curriculum design/development experiences
- Demonstrated experience in carrying out training package designing, developing, art-work and English translation
- Relevant subject matter knowledge and experience such as housing finance, financial literacy, safe shelter, awareness campaign
- Good understanding of posters/pictures and training curriculum.
- Good interpretation skills of pictures with text message
- Familiar with socio-cultural and economic situation of rural communities in Nepal
- Motivated to work independently and ability to meet deadlines
- Excellent communication and written skills in Nepali and English.
- Disclosure of conflict of interest.

## 6. Document required

- Copy of firm registration certificate; not applicable for individuals
- Copy of tax clearance certificate FY 2019/20, applicable for firm
- Copy of VAT registration certificate, applicable for firm
- CV of expert involved

## 7. Queries on TOR

In case of any confusion or clarification in this TOR, the firm/individual can send their issues at [skhanal@habitatnepal.org](mailto:skhanal@habitatnepal.org) or call at +977-1 5521182, 5554976 Ext-303.

## 8. Application

Interested firms/individual should submit their Technical and Financial Proposal including testimonials/certificates to [procurement@habitatnepal.org](mailto:procurement@habitatnepal.org) with CC to [skhanal@habitatnepal.org](mailto:skhanal@habitatnepal.org). Please write **Financial Literacy Training Package Design Proposal** in the subject line of the email and submit the proposal no later than 2<sup>nd</sup> October 2020. Those firms/individuals interested to submit their proposal (Technical and Financial in a separate sealed envelope) in hardcopies, please send to National Director at Habitat for Humanity International- Nepal, Sanepa Chowk, Lalitpur – 2, P.O. Box: 24037, Kathmandu, Nepal.

## Proposal Evaluation Criteria

### Scoring of criteria evaluations:

S.N.	Summary of proposal evaluation	Score weightage (%)
1	Technical Evaluation Criteria <sup>1</sup>	70%
2	Financial Evaluation Criteria	30%
	<b>TOTAL SCORE</b>	<b>100%</b>

### Evaluation criteria

Proponents shall submit in the Technical Proposal all information and support documentation required to perform a complete evaluation of the proposal according to the criteria described in the table below:

S.N.	Criteria	Score
<b>1</b>	<b>Technical approach</b>	
1.1	Completeness of response (proposed elements of the assignment as per TOR; ability of the firm/candidate to provide the whole set of services required)	10 points
1.2	The project timeframe complies with the deadline of the TOR. The sequence of activities and the planning is logical and realistic and promise efficient implementation to the project	10 points
1.3	Demonstrated experience in carrying out designing and developing training packages such as participant's book, trainer's manual and poster/picture.	15 points
1.4	Proven experience in art-work	10 points
1.5	Relevant experiences of proposed experts/team members (training package development, subject matter knowledge and experience such as housing finance, financial literacy, awareness campaign)	25 points
	<b>TOTAL SCORE IN TECHNICAL PROPOSAL</b>	<b>70 points</b>
<b>2</b>	<b>TOTAL SCORE IN FINANCIAL PROPOSAL</b>	<b>30 points</b>

Financial proposal should include detailed breakdown of all listed tasks and deliverables. The maximum number of points will be allotted to the lowest price proposal that is opened and compared among those invited bidders who obtain the **threshold points (50 points)** in the evaluation of the technical component. All other financial proposals will receive points in inverse proportion to the lowest price; e.g.

$$\text{Score for proposal A} = \frac{\text{Max score for financial proposal} \times \text{price of lowest priced proposal}}{\text{Price of proposal A}}$$

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<sup>1</sup> If necessary, Habitat Nepal will call all bidders for presentations on their technical approaches.