

UNITED NATIONS CAPITAL DEVELOPMENT FUND (UNCDF)

Kilimo Save Kigoma, Tanzania
REQUEST FOR APPLICATIONS (RFA)

UNCDF Financial Inclusion Practice Area

Location: Kigoma Region, Tanzania

Objective: The purpose of this RFA is to identify a local partner/s to engage in forming and strengthening savings groups in refugee camps and host communities combined with support on household level permaculture in the Kigoma region under the Youth and Women Economic Empowerment (YWEE) theme of the Kigoma Joint Programme (KJP), while integrating positive youth development and gender programming.

Timeline:

- Publication date: 17/12/2019
- **Final deadline for applications:** 27/01/2020, midnight EAT

Expected duration of Assignment: 17 months (possible extension)

Language required: English, Kiswahili; Kirundi/Kiha is a plus

Applications should be returned to the UNCDF by email at fipa.procurement.tz@uncdf.org and anna.ferracuti@uncdf.org no later than midnight on 27/01/2020 East Africa Time (EAT).

Applications must follow the submission format as outlined in Annex 1 of this RfA. Note that **submissions to this address may not exceed 10MB**. If size of the application is an issue, a DropBox or Google Drive link is acceptable.

The subject line of the email should be: RFA YWEE – KJP : Kilimo Save in Kigoma

Annex 1 is the Submission Format

Annex 2 is a Sample of UNCDF Language Regarding Proprietary Rights of Knowledge Products

1. ORGANIZATIONAL CONTEXT AND BACKGROUND INFORMATION

UNCDF makes public and private finance work for the poor in the world's 47 least developed countries (LDCs). With its capital mandate and instruments, UNCDF offers "last mile" finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development. This last mile is where available resources for development are scarcest; where market failures are most pronounced; and where benefits from national growth tend to leave people excluded. More information is available on the UNCDF website: <http://www.uncdf.org/>

UNCDF in Tanzania: As part of a United Nations Joint Program in Kigoma, Tanzania under the Youth and Women's Economic Empowerment (KJP-YWEE) outcome, UNCDF Tanzania is championing the formation and strengthening of savings groups complemented with digital and financial literacy for refugees and host communities. UNCDF is also testing mechanisms for delivering financial and digital education using tablets, an SMS platform, short videos and supplementary face-to-face training sessions. Because participation in savings groups and usage of mobile financial services can have a clear and direct impact on livelihoods, economic growth, and inclusive social and economic development, UNCDF supports these interventions, along with the necessary financial and digital literacy to use them, in and around the refugee camps in the Kigoma Region, benefiting both the refugee and host communities, with a focus on women and youth.

2. OBJECTIVE OF THE CURRENT PROJECT AND RFA

2.1. Access to Informal Finance

The proliferation of savings groups has been a key driver of financial inclusion in Tanzania, particularly for women, contributing to a nearly threefold increase in women's financial inclusion between 2006 and 2013 (from 14.4% to 51.2%). By February 2015, the cumulative number of savings group members in the country was expected to reach 1.2 million. Because the poorest people and those in the most remote areas are not always served by formal service providers, savings groups provide a convenient, trustworthy and affordable way to smooth irregular incomes, save for a goal, and access small loans. The potential exists for savings groups to have the same impact for refugee populations and the primarily agricultural and rural host communities.

Since mid-2017, UNCDF has led a financial inclusion program in the Kigoma Region of Tanzania to improve economic self-sufficiency for refugees and those living in the surrounding host communities. Nearly 18-months after the program's inception, UNCDF has made significant strides, beyond what was projected, in achieving these outcomes. Because many formal financial services are not available to project beneficiaries in Kigoma, either because of legal or geographical constraints, the formation and strengthening of savings groups was part and parcel with improving financial inclusion in this environment.

As evidenced by the results obtained so far, savings groups are a necessary mechanism for smoothing out irregular income streams, learning to save, invest, and borrow wisely, and manage money. UNCDF has also worked to promote the use of digital financial services, such as mobile money and piloted financial and digital literacy programs using tablets, video and SMS. These tools have been designed to build beneficiaries' financial

and digital capability complementing practical learnings from participating in savings groups and preparing savings group members to access a wider variety of financial services.

Improved Self-Reliance – Kilimo Save

Building on lessons learned from Phase I and early Phase II, UNCDF plans to scale up the implementation of our programme so that refugees and host-community members in Tanzania’s Kigoma region, particularly women and youth, can make use of an even wider variety of available financial products and services to increase resilience, regulate incomes and improve their economic lives.

The subsequent phase will focus on managed expansion, consolidating progress made with an emphasis on strengthening existing activities so that partnerships are solid, implementation is sound, and monitoring & evaluation is thorough, leading to improved program outcomes and maximum impact. Ultimately, by pairing scaled programming with new training tools, UNCDF aims to empower vulnerable populations and ultimately improve relations between refugees and host communities through economic empowerment.

The applicant is expected to work closely with KJP partners to 1) form new savings groups in host communities targeting women and youth with access to small household gardens; 2) provide financial and digital literacy to those in groups promoting community-based trainings; 3) strengthen knowledge and awareness of best practices on growing household gardens as small-scale income generation activities with an emphasis on permaculture 4) collect baseline and endline data on recipients of education and savings group members; 5) become a savings group champion by sharing and exchanging learnings and expertise around savings groups with other implementing organizations and partners.

2.2. RFA Objectives - Kilimo Save

Building on lessons learned, UNCDF plans to continue using savings groups as an intervention methodology in underserved areas in Kigoma; through this RFA, permaculture, gender programming and positive youth development will be embedded.

Target beneficiaries	Women and youth in host communities; possibly extending to refugee camps based on enabling environment.
Desired approach	Using savings groups as platforms to: <ol style="list-style-type: none"> 1) Strengthen existing income generating activities 2) Start/Improve household gardening as income-generating activities 3) Connect farmers with input suppliers and crop aggregators 4) Provide digital- and financial-literacy trainings 5) Facilitate access to formal and informal finance and within the value chain 6) Integrate gender and youth programming 7) Coordinate between KJP YWEE and Agriculture
Five components:	Using digital technology as distribution channel to support programme activities and linkages (digital savings groups).

1	Savings groups	Savings groups programmes target underserved market segments. Women and youth, particularly in rural areas, are among the most financially excluded populations due to a variety of explicit and tacit barriers to financial services. Because of their legal, economic and social barriers to entry, savings groups are particularly effective at mobilizing women (primarily) and expanding access to financial resources. However, savings groups are being increasingly adopted as a platform for economic inclusion, maternal and child health, food security, education and other development objectives.
2	Permaculture	Tanzania is heavily based on agriculture, which accounts for 30 percent of GDP. Agriculture employs 85% percent of the working class in Kigoma, with the bulk being in self-employment or contributing to small-scale family-owned subsistence-oriented farms. However, Kigoma is the region with the highest distribution of food poverty in Tanzania (375,786 people) ¹ . Agriculture plays a major role in the reduction of food insecurity, but Kigoma's prevalence of wasting ² , underweight ³ and stunting ⁴ suggests that other factors, independent of food consumption, are driving malnutrition rates in the region. Low sector productivity and irrigation coverage, lack of crop diversification, low access to inputs like seeds and fertilizer, as well as climate change, are among the causes of malnutrition in the region. A well-developed permaculture that saves on water, has less waste and is economically feasible has the potential, when access to land is not a major limitation, to supply most of the non-staple foods that a family needs every day of the year, including roots and tubers, vegetables and fruits, legumes, herbs and spices, animals and fish. Importantly, permaculture helps withstand the effects of climate change not at the expense of productivity. This agricultural practice is healthier to the environment, allowing for sustainable production for longer periods of time, allowing to produce more crop with fewer resources and less maintenance.
3	Financial and digital literacy	The low levels of financial and digital literacy among women are among the barriers to usage of financial and non-financial services, especially in remote areas where points of sale are few and/or far away, and transportation is a challenge. Young people are fast learners and tend to be more tech-savvy when they access devices, but often lack exposure to skill-development opportunities.
4	Gender programming	Savings groups are gender-aware by design: they meet a need for improved access to finance by women, foster principles of group governance that favor women, and provide a forum for discussion. However, ignoring the set of socio-economic rules, norms and rights associated with being a man or a woman, and the power dynamics between them, may accommodate if not exploit inequities and stereotypes. Acknowledging and minimizing the differences between men and women, boys and girls, is a key step for a programme to be gender transformative.

¹ Household Budget Survey 2017-18

² http://www.ipcinfo.org/fileadmin/user_upload/ipcinfo/docs/IPC_Tanzania_AFI_Situation_2018Feb.pdf

³ <https://documents.wfp.org/stellent/groups/public/documents/ena/wfp227079.pdf?iframe>

⁴ <https://openknowledge.worldbank.org/handle/10986/31091>

5	Positive youth development	<p>Youth in Tanzania are defined as those between the ages of 15-35, according to the 2007 Government of Tanzania National Policy of Youth Development. The UN and this Agency considers those between the ages of 15-24 to be youth.</p> <p>Positive youth development refers to a broad approach that aims to build the competencies, skills and abilities of youth necessary to grow and flourish throughout life. It works on building mutually beneficial relationships between youth and their family, peer groups, school, workplace, neighbourhood, community, other government institutions, society, and culture to provide opportunities for youth to enhance their knowledge, interests, skills, and abilities.</p>
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2.3 UNCDF’s Request for Applications (RFA)

The purpose of this RFA is to identify a local partner/s to engage to form and strengthen existing savings groups in the districts hosting refugee camps, with possible expansion into the refugee camps, under KJP-YWEE, while promoting community-based trainings and maximizing access and usage of UNCDF financial literacy tools.

Applicants will be evaluated based on

- 1) Previously established experience in promoting holistic savings groups (i.e., specifically embed empowerment activities which address confidence and self-worth, decision-making, voice and leadership, time use, mobility and health) and linkages in and/or around the Kigoma region. Experience with digital savings groups are a plus.
- 2) Previously established experience in permaculture, climate-smart and regenerative agriculture, community resilience and kitchen gardening. Experience in financial and digital literacy is a plus.
- 3) Focus on low-income populations, particularly women and youth. Including disabled populations is a plus.
- 4) Demonstrated experience and capability of proposed staff members in saving group facilitation, training, training of trainers, community outreach, M&E, permaculture, gender mainstreaming and working/fluency with digital tools.
- 5) Established relationship with local authorities. Permits to work in refugee camps are a plus.
- 6) Ability to work in the language of the country (English and Kiswahili required – proficient level; Kirundi and Kiha are a plus).

The expected result is that UNCDF will partner with one or more of the shortlisted organizations to perform activities under section 2.2 and 3.1.

2.4. Timing

Applications should be returned to UNCDF Tanzania by email, no later than midnight on 27 January 2020 East Africa Time (EAT). It is anticipated that the shortlisting will be completed within 2 weeks of application submission. The time needed for submission of revised proposals, if necessary, will depend on the thoroughness and complexity of initial proposals but should take no more than 2 weeks. UNCDF aims to conclude all agreements no later than 15 March 2020.

The expected grant period is 17 months; the expected date of full completion is 31 August 2021. Further collaboration may be sought contingent upon performance and funding. The applicant(s) should propose a timeline and work plan for their own proposed project.

2.4. Contact

- Applications and any consultation about this RFA should be submitted via email at: Fipa.procurement.tz@uncdf.org and anna.ferracuti@uncdf.org
- The subject line of the email should be: RFA YWEE – KJP : Kilimo Save in Kigoma

2.5. Responses

All queries and submitted applications will be acknowledged.

3. SCOPE OF WORK

Under this Scope of Work, the grantees are expected to perform the following activities and deliver the following outputs:

3.1. Expected Activities and Outputs

Individual organizations should propose timeline, budget, and work plan for the activities below.

- 1) Form and strengthen (digital) savings groups based on lessons learned;
- 2) facilitate financial education in the Kigoma region using UNCDF tools and community-based training with a focus on sustainability and inclusivity;
- 3) develop and train groups on permaculture for household farming;
- 4) promote linkages for the savings groups, including but not exclusively with financial service providers, taking advantage of other UN agencies' activities in the KJP;
- 5) engage with local government ;
- 6) create practical opportunities to reduce the disproportionate work burden for women and young girls;
- 7) coach, train and match youth with mentors and leaders to engender community ownership and buy-in to increase youth investments and youth participation in community-level decision making;
- 8) collect and share evidence on youth and women's empowerment, and collect baseline and endline data on savings group members;
- 9) conduct continuous monitoring on savings groups and staff performance;
- 10) participate in knowledge sharing activities with interested partners at different levels.

4. AGREEMENT PARAMETERS

4.1. Outputs and Deliverables

The written outputs and deliverables of the work are considered a public good unless otherwise agreed. Thus, all the outputs and deliverables will be placed in the public domain with the intent that they can and should be freely and widely used by other parties. The underlying data used does not need to be made public.

4.2. Agreement

The chosen applicant is expected to sign a **Performance Based Financing (Grant) Agreement** with UNCDF by 15 March 2020 (Applicants not familiar with UNCDF agreements are encouraged to request a sample from fipa.procurement.tz@uncdf.org prior to submission of application).

4.3. Language

The deliverables, as well as any and all related correspondence exchanged by the organization and UNCDF, shall be written in English. English, Kiswahili, and possibly Kiha/Kirundi, will be used for the technical tools and documents to be used in reaching beneficiaries.

4.4. Global Access and Intellectual Property

Public good: The outputs produced will have the consideration of public good. In line with the public good nature of the grant, UNCDF may place all the deliverables specified in the public domain with the intent that they can and should be freely and widely used by other parties and the RECIPIENT INSTITUTION shall not be excluded from the ability to use such deliverables on the same basis as other external parties. The RECIPIENT INSTITUTION will sign and accept the legal language in Annex 2, without modification, of the UNCDF grant agreement (performance based). UNCDF also has the right to assign custody of this public good to a public authority as appropriate

5. ELIGIBILITY REQUIREMENTS

5.1. Minimum Qualification Criteria

- Any type of Tanzanian organization (commercial for-profit firms, educational institutions, and non-profit organizations, Universities) is eligible to apply provided it is currently operating in Kigoma, Tanzania.
- Successfully conducted similar assignments in Tanzania and/or Kigoma region with proven excellent results, including financial services and other development issues
- Ability to work in the language of the country (English and Kiswahili required – proficient level; Kirundi/Kiha are a plus)
- Have confirmed human resources to cover all planned/required activities
- Experience working with different populations in Tanzania (refugees and host communities)
- Current presence in the Kigoma region
- Existing relationship with local authorities in Tanzania
- Submission of a complete application

5.2 Other Requirements and Qualifications

- Experience working with youth and women, including disabled people, in the Kigoma region.
- Commitment and ability to provide on-site resources (e.g. staff, consultants) as needed.
- Extensive experience in permaculture and kitchen gardening.
- Commitment to providing financial education to beneficiaries and to broader community; previous experience with financial capability and/or digital literacy programmes a plus.
- Livelihood development experience.
- Production of high-quality outputs.

6 APPLICATION REQUIREMENTS

6.1 Structure of the Application

- A template for submissions is provided in Annex 1: *Submission Format*.
- Additional documents or links to documents may be included at the applicant's discretion.
- **Please consider that UNCDF email accounts are only able to receive attachments of up to 10MB.** If size of the application is an issue, a DropBox or Google Drive link is acceptable.

6.2 Evaluation Criteria

- Previously established experience in promoting savings groups in and/or around the Kigoma refugee camps. (25 points)
- Demonstrated experience in permaculture and promoting livelihoods (25 points)
- Demonstrated experience and capability of proposed staff members in saving group facilitation, training, training of trainers, community outreach, livelihood development and M&E (10 pts)
- Scaled presence in Kigoma with ability to work in the language of the country (English required – proficient level, Swahili; Kirundi/Kiha an asset) (15 points)
- Have confirmed human resources to cover all planned/required activities. Commitment and ability to provide on-site resources (e.g. staff, consultants) as needed (10 points)
- Experience working with local government at ward, district, regional and national levels. (15 points)

6.3 Submission of the Application

- Applications and any consultation about this RFA should be submitted via email at fipa.procurement.tz@uncdf.org and anna.ferracuti@uncdf.org
- The subject line of the email should be: RFA YWEE- KJP : Kilimo Save in Kigoma
- The **deadline** to submit the application is **27 January 2020**