

**UNITED NATIONS CAPITAL DEVELOPMENT FUND (UNCDF)**  
**Enhancing Livelihoods through Savings Groups in Nyarugusu Refugee Camp, Tanzania**

**REQUEST FOR APPLICATIONS**  
**Deadline for submission: 5 September 2017**

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## **1. INTRODUCTION TO THIS REQUEST FOR APPLICATIONS**

### **1.1. Purpose of the RFA**

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. The refugees in Nyarugusu, both Congolese and Burundian, are largely displaced low-income rural populations with similar socio-economic profiles to their host community. Although not all refugees have (or believe they have) the means to save, many segments of the population have demonstrated that they can, regardless of perceived capacity.

The purpose of this exploratory request for applications (RFA) is to support UNCDF and its partners to engage in the creation and strengthening of new and existing savings groups in Nyarugusu Refugee Camp in Kigoma, Tanzania. This RFA is intentionally brief and applicants will be evaluated based on a few key components.

The expected result is that UNCDF will partner with one or more of the shortlisted organizations to (i) form 60 new savings groups, targeting a mix of populations within the camps (youth, women, economically active), (ii) strengthen existing groups in the camp, collaborating with UNCDF on the development of financial education tools and modules and (iii) collect baseline data on these savings groups at an individual and group level.

UNCDF is interested in working in Nyarugusu Refugee Camp for this initial pilot, with the potential to eventually expand programming into Mtendeli and Nduta Camps.

### **1.2. Timing**

**Applications should be returned to the UNCDF by e-mail** no later than midnight on **September 5, 2017** East Africa Time (EAT). It is anticipated that shortlisting will be completed within 1 week of application submission. The time needed for submission of revised proposals, if

needed, will depend on the complexity and thoroughness of the initial proposals but should take no more than three weeks. UNCDF would like to conclude all agreements no later than October 1.

The overall duration of the work is expected to take up to 4 months; the expected date of full completion is no later than 31 March 2018. The applicant should propose their own timeline for the completion of the different stages of the work.

### **1.3. Contact**

Applications and any consultation about this RFA should be submitted via email at [sarah.stillman@uncdf.org](mailto:sarah.stillman@uncdf.org)

### **1.4. Responses**

All queries and submitted applications will be acknowledged.

## **2. ORGANIZATION CONTEXT AND BACKGROUND INFORMATION**

### **2.1. Organization Context**

UNCDF is the UN's capital investment agency for the world's 48 LDCs. UNCDF uses its capital mandate to help LDCs pursue inclusive growth. UNCDF uses 'smart' official development assistance to unlock and leverage public and private domestic resources; it promotes financial inclusion, including through digital finance, as a key enabler of poverty reduction and inclusive growth; and it demonstrates how localizing finance outside the capital cities can accelerate growth in local economies, promote sustainable and climate-resilient infrastructure development, and empower local communities. Using capital grants, loans and credit enhancements, UNCDF tests financial models in inclusive finance and local development finance; 'de-risks' the local investment space; and proves concept, paving the way for larger and more risk-averse investors to come in and scale up.

With its capital mandate and instruments, UNCDF offers "last mile" financing models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local development. UNCDF's targets poor and underserved populations and areas in the LDCs where the available resources for development are the scarcest; where market failures are most pronounced; and where benefits from national growth tend to leave significant portions of the population behind. UNCDF has a strong track record in local development finance and inclusive finance, using its capital mandate paired with strong technical and policy support to help communities and individuals save, borrow and invest.

### **2.2. Background Information about UNCDF and Financial Inclusion for Refugees in Tanzania**

UNCDF has conducted two scoping missions since January 2017 to assess if access to finance programming could be a solution to address the financial needs of refugees in Nyarugusu refugee camp.

The main objectives of the scoping mission were to:

1. Understand the refugee context within the camps.
2. Meet with implementers of livelihood and access to finance programs.
3. Identify refugee cash and financial transaction patterns, i.e. income, savings and expenditures.
4. Explore opportunities of developing a UNCDF program to increase access to finance for refugees.

Several key themes and issues emerged out of the interviews and focus group discussions conducted during these two scoping missions. It was clear that the populations of Nyarugusu, Nduta and Mtendeli have the following financial needs: storing/saving money, sending money, receiving money, and accessing loans. The partnership to come from this RFA will address the first and last of these financial needs. Having a safe place to store money was an identified need. Findings indicate that there is indeed cash available and handled within the camps and cash in the camps is growing. There are savings groups and digital financial service agents to address this need; however, with the amount of cash continuing to grow, there is a need to develop more savings groups. It was also identified that many entrepreneurs lack the financial means to fund their ideas. While savings groups enable members to access micro-loans, many refugees have stated the need to access bigger loan amounts. One challenge is the distance to credit facilities (nearest bank is 65km from entrance to Nyarugusu and over 100km from entrances of Nduta and Mtendeli). By linking savings groups to banks through digital means, refugees can overcome this challenge.

Access to finance has a clear and direct impact on livelihoods, economic growth, and inclusive social and economic development. When refugees, and women in particular, are financially included, they are more empowered, more resilient, and better prepared to respond to economic shocks. UNCDF has built expertise in Inclusive Finance programs, reaching unbanked populations, particularly women, as well as building financial capabilities through innovative delivery channels.

UNCDF also has expertise in forming partnerships to spur innovation and convening stakeholders to coordinate activities, exchange insights, and scale impact. UNCDF is thus well-positioned to complement existing livelihood programming and improve refugees' situation and the local economy by supporting the expansion of savings groups and digital and financial literacy. In the long-term, data gathered through these activities can also be used to influence policy changes that create a more enabling environment for financial inclusion.

There are a number of international and local organizations currently implementing livelihood development programming in the camps, some of which are incorporating access to finance, but there is a need to refine and scale these programs. UNCDF aims to expand and strengthen these services, and proposes a **pilot program that will expand access to finance through savings groups, which will also serve as an entry point for digital and financial literacy**. Over the long-term, UNCDF will expand the program activities to the host community; engage in policy advocacy to create a more enabling environment for refugees' financial inclusion; and work to accelerate refugees' linkage to the formal financial sector.

### 3. SCOPE OF WORK

#### 3.1. Target Populations

**Women:** Women in the camp have generally less access to economic activities than men, are less likely to own phones, and have lower digital literacy, although they are interested in saving and gaining financial education. They would therefore benefit from programming that meets their specific needs.

**Youth:** In contrast to women, UNCDF findings from an August 2017 mission suggest that youth have a higher digital literacy than other segments of the population, are familiar with mobile money services, and have a particular interest in saving for the future. These young people also express the motivation to learn new skills and help others in their communities, presenting a potential target group to both receive financial and digital education and to be trained as community trainers.

**Economically Active:** In order to have the greatest impact, the grant recipient should specifically target economically active populations. While the most vulnerable refugee populations are in need of humanitarian assistance, the more established populations (often those who have spent more than 6-12 months in the camps) are in need of livelihoods improvement. Targeting this population will also improve the likelihood of sustainability of the savings groups. There should also be a specific emphasis on past cash-based transfer (CBT) recipients who received transfers digitally and have an awareness of and potential to engage with digital financial services.

#### 3.2. Expected Activities and Outputs

##### 3.2.1. Identification of target members and constitution of 60 new savings groups

Working with UNCDF, its partners and other key stakeholders, the recipient will participate in the identification of target populations and formation of 60 new savings groups in Nyarugusu camp, reaching at least 1,200 people. These groups should be a mix of the target populations listed above, and when/if possible, include Congolese, Burundian refugees and host communities.

**Activities to be implemented:**

- a. Identifying new savings groups members
- b. Raising awareness about savings groups
- c. Forming 60 new savings groups with 1,200 total members
- d. Training savings groups leaders
- e. Collaborating with UNCDF of the development of financial inclusion tools and modules for eventual introduction through the savings groups
- f. Facilitating sustainable operation of savings groups

##### 3.1.2 Strengthening of existing savings groups.

In addition to creating new groups, the recipient would also strengthen existing groups; improving coordination and operation.

**Activities to be implemented:**

- g. Providing refresher trainings to community based trainers
- h. Collaborating with UNCDF on the development of financial inclusion tools and modules for eventual pilot in the groups

**3.1.3 Collection of baseline data on these savings groups at an individual and group level**

Collection of baseline data, disaggregated by sex, provides significant insight into the operation and success of savings groups. Data should be collected on individual members and on a group level.

**Activities to be implemented:**

- i. Collecting data on individual members (e.g. gender, age, savings contributed, growth of assets, livelihood development)
- j. Collecting data on group level (e.g. # of loans issued, total collected savings, continuity of group)

**3.1.4 Collaboration and Knowledge Sharing**

Recipient should remain open to collaboration with interested implementing partners in the establishment/development of savings groups and should participate in knowledge sharing activities.

**Potential activities to be implemented:**

- k. Collaborating with interested implementing partners
- l. Drafting briefing notes or presentations
- m. Participating in and/or organizing conferences /workshops on this topic
- n. Collecting data on group level (e.g. # of loans issues, total collected savings)

**3.1.5 Reporting**

The project manager should coordinate its activities based on the submitted project description and conduct continuous monitoring of the project to validate its accurate implementation. Progress of activities will be reported weekly basis from recipient field office for prompt supervision and coordination on project implementation. Reporting will be submitted in a timely manner with regular communication with UNCDF focal person.

**Activities to be implemented:**

- o. Quarterly reporting to UNCDF
- p. Continuous communication between parties

### 3.2 *Team Support*

UNCDF would value a partner that also invests in working closely with the UNCDF team to improve program cohesion and communication. UNCDF is in the process of hiring a fulltime staff member who will be based in Kasulu and will provide support in the design, development, coordination and monitoring of the access to finance project in Nyarugusu refugee camp with eventual expansion to include the host community. Working with this staff member will be key.

### 3.3 *Key Stakeholders*

Main stakeholders will include:

- UNCDF
- Other relevant UN organizations, including UNHCR and WFP
- Key governmental bodies: Ministries of Home Affairs, relevant local governmental bodies
- Relevant implementing non-governmental organizations
- Key private sector actors: MNOs, financial service providers
- Other donor organizations in the country in identified sectors.

## 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 necessarily need to be made public.

### 4.2. *Duration*

The technical partner is expected to sign a **Performance Based Financing (Grant) Agreement** with UNCDF by late September (see Annex 2 for a sample of our legal language in this regard). The overall duration should be not more than four months. Expected date of full completion is March 31, 2018.

### 4.3. *Language*

The deliverables, as well as any and all related correspondence exchanged by the organization and UNCDF, shall be written in English.

## 5. APPLICATION REQUIREMENTS

### 5.1. *Minimum qualification criteria*

- Any type of organization (commercial for profit firms, educational institutions, and non-profit organizations, Universities) is eligible to compete.
- Successfully conducted similar assignments at a country or regional level with proven

- excellent results, including financial services and other development issues
- Demonstrated experience and capability of proposed staff members in saving group facilitation, training and community outreach
- Ability to work in the language of the country (English required, Swahili, Kirundi, and Kiha an asset)
- Have confirmed human resources to cover all planned/required activities
- Track record in establishing savings groups in Tanzanian refugee camps
- Experience working with different populations in Tanzania (Burundian, Congolese, host community)
- Current presence in Kigoma
- Existing partnership with UNHCR in Tanzania
- Submit a complete application

### **5.2. Other requirements and qualifications**

- Experience working with local and regional level government, NGOs, private sector, international organisations and understanding of the challenges of working with them
- Commitment and ability to provide on-site resources (e.g. staff, consultants) as needed
- Livelihood development experience
- Production of high quality outputs
- Follows internationally recognized methodology for savings group formation, structure, and facilitation

### **5.3. Structure of the Application**

- The application includes a suggested template for submissions in Annex 1: *Submission Format*. Section 1 must be followed as in Annex 1. Applications may choose a format for sections 2, 3 and 4 provided all the necessary information is included.
- Additional documents or links to documents may be included at the applicant's discretion.

### **5.4. Submission of the Application**

- Applications and any consultation about this RFA should be submitted via email to [sarah.stillman@uncdf.org](mailto:sarah.stillman@uncdf.org)
- The subject line of the email should be: RFA: Enhancing Livelihoods through Savings Groups
- The **deadline** to submit the applications is **5 September 2017 at midnight EAT**

### **5.5. Evaluation**

The evaluation will follow the combined scoring method:

Rating the Technical Proposal (TP):

**TP Rating** = (Total Score Obtained by the Offer / Max. Obtainable Score for TP) x 100

Rating the Financial Proposal (FP):

**FP Rating** = (Lowest Priced Offer / Price of the Offer Being Reviewed) x 100

Total Combined Score:

(TP Rating) x (Weight of TP, e.g. 70%)

\_\_\_\_\_ + (FP Rating) x (Weight of FP, e.g., 30%)

**Total Combined and Final Rating of the Proposal**



**ANNEX 1: SUBMISSION FORMAT**

[insert: Location]  
[insert: Date]

To: Whom it May Concern

Dear Sir/Madam

We, the undersigned, hereby apply for Enhancing Livelihoods through Savings Groups in accordance with your Request for Application dated [insert: Date] and our Application. We are hereby submitting our Application, which includes the Technical Proposal including proposed budget allocation.

We hereby declare that:

- a) All the information and statements made in this Application are true and we accept that any misrepresentation contained in it may lead to our disqualification; and
- b) We have no outstanding bankruptcy or pending litigation or any legal action that could impair our operation as a going concern

We confirm that we have read, understood and hereby accept the duties and responsibilities required of us in this RFA, and the standard language of UNCDF’s Performance Based Agreements (PBA), including the requirements regarding the public good nature of the outputs to be produced (see Annex 2 for a sample of our legal language in this regard.

We fully understand and recognize that UNCDF is not bound to accept this application that we shall bear all costs associated with its preparation and submission, and that UNCDF will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the evaluation.

We remain,

Yours sincerely,

Authorized Signature *[In full and initials]*: \_\_\_\_\_

Name and Title of Signatory: \_\_\_\_\_

Name of Firm: \_\_\_\_\_

Contact Details: \_\_\_\_\_

*[Please mark this letter with your corporate seal, if available]*

## SECTION 1: GENERAL APPLICANT'S INFORMATION

1. Applicant's Legal Name:
2. Type of Organization (e.g. commercial for profit firm, educational, non-profit, etc.):
3. In case of Joint Venture (JV), legal name of each party:
4. Actual or intended Country/ies of Registration/Operation:
5. Year of Registration:
6. Countries of Operation / No. of staff in each Country / Years of Operation in each Country
7. Legal Address/es in Country/ies of Registration/Operation
8. Description and value of top three grants or contracts relevant to the scope of this RFA for the past five years. Provide the following information for each of them.
  - Name of the project (website if applicable):
  - Date, location:
  - Client/Funder (if applicable):
  - Grant/Contract value in USD:
  - Types of results produced/activities undertaken:
  - References, contact details (name, position, email, phone number):
9. Applicant's Authorized Representative Information
  - Name:
  - Address:
  - Telephone/Fax numbers:
  - Email Address:
10. Are you in the UN Ineligibility List?  YES or  NO
11. Attached are copies of original documents of:
  - Financial statements for the past 2 years (in English or French)
  - Letter from the applicant organization's executive director, CEO, or board, expressing its commitment to the execution and participation in this process
  - Complete resumes of all the team members involved in the assignment
  - Electronic copies and hyperlinks where available of studies, knowledge products produced under similar assignments and list of dissemination channels

## SECTION 2: SPECIFIC EXPERIENCE FOR THE ASSIGNMENT

12. Please describe your organization's experience in producing **similar** projects. For each one, make sure you describe the following (maximum 1 page per project up to 5 projects):
  - Name of the project (website if applicable);
  - Client/Funder (if applicable);

- Grant/Contract value;
- Description of the **approach/methodology**;
- Types of **outputs/deliverables** produced and activities undertaken;
- Tools used or developed (dashboards, maps, etc.);
- Results of project for client, if known;
- Time it took you to complete the assignment, dates, location;
- Number of people and names of the staff that participated in the assignment;
- Knowledge product production and dissemination strategy of the assignment;
- References, contact details (name, position, phone number, email);

13. The applicant should describe your organization’s expertise with savings group formation and strengthening, and the key insights, lessons learned or other takeaways from this work not mentioned in no. 12 above. (maximum 3 pages)
- a. Experience working in Nyarugusu Camp
  - b. Experience in livelihoods development
  - c. Experience with training of trainers methodology
  - d. Exposure and initiatives in digital finance

### SECTION 3: APPROACH AND IMPLEMENTATION PLAN (2 pages)

#### 14. Approach to Scope of Work and Proposed Deliverables

The applicants should propose a scope of work. As noted the applicant may suggest an alternative scope of work and / or deliverables that achieves the same objectives.

Highlight the type of support or guidance you would need from UNCDF.

#### 15. Approach to the Implementation and working with UNCDF

The applicant should provide a detailed description of how the applicant will plan, implement and deliver the overall project. Indicate the type of team, resources that the applicant will provide, how it will organize itself for the work. Pay specific attention to the appropriateness to local conditions and project environment. Highlight the support it would need from UNCDF.

#### 16. Implementation Timelines

The applicant shall submit a Gantt Chart or Project Schedule indicating the detailed sequence of phases, activities that will be undertaken and their corresponding timing, specifying timelines, responsibility, and time devoted to each result. Start date should be no sooner than September 15, 2017.

#### 17. Risks / Mitigation Measures

Please describe the potential risks for the implementation of this project that may impact achievement and timely completion of expected results as well as their quality. Describe measures

that will be put in place to mitigate these risks. The applicant should address issues around data privacy and sensitivity to refugee status of target population.

**18. Technical Quality Assurance Review Mechanisms**

The methodology shall also include details of the applicant’s internal technical and quality assurance review mechanisms.

**SECTION 4: PERSONNEL**

**19. Management Structure**

Describe the overall management approach toward planning and implementing this result. Include an organization chart for the management of the project describing the relationship, roles and responsibilities of key positions and designations.

**20. Sub-grantees, contractors or other critical relationships**

Explain whether any work would be delegated, to whom, how much percentage of the work, the rationale for such, and the roles of the proposed sub-grantees or contractors. Special attention should be given to providing a clear picture of the role of each entity and how everyone will function as a team. If there are any other critical relationships or partnerships, please highlight them here. For other organizations that play a substantial role (e.g. > 25% of time or cost), please provide items 1 thru 8 in Section 1 of this Annex.

**21. Qualifications of Key Personnel**

Provide the CVs for key personnel (Team Leader, Managerial, Technical experts) that will be provided to support the implementation of this project. CVs should demonstrate qualifications in areas relevant to the results to be produced.

**SECTION 5: PROPOSED BUDGET ALLOCATION**

Please provide budget allocation in the following suggested or similar format:

**22. Summary of costs**

Level of effort		# Days	Cost	Total
	Team member #1	.. days		
	Team member #2	.. days		
	.....	.. days		
			Sub-Total LOE	USD ...
Travel/mission/other budget			Cost	Total
	Travel			

	Equipment / Technology		
	Consultants / sub-grantees		
	Other (describe)		
		Sub-Total Travel	
		<b>Total</b>	<b>USD ...</b>

## **ANNEX 2: SAMPLE OF UNCDF LANGUAGE REGARDING PROPRIETARY RIGHTS OF KNOWLEDGE PRODUCTS PRODUCED UNDER THIS ASSIGNMENT**

### **6.0 COPYRIGHT, PATENTS AND OTHER PROPRIETARY RIGHTS:**

6.1 Except as is otherwise expressly provided in writing in the Agreement, the UNCDF shall be entitled to all intellectual property and other proprietary rights including, but not limited to, patents, copyrights, and trademarks, with regard to products, processes, inventions, ideas, know-how, or documents and other materials which the Recipient Institution has developed for the UNCDF under the Agreement and which bear a direct relation to or are produced or prepared or collected in consequence of, or during the course of, the performance of the Agreement, and the Recipient Institution acknowledges and agrees that such products, documents and other materials constitute works made for the UNCDF. In line with the public good nature of the grant, UNCDF will 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.

6.2 To the extent that any such intellectual property or other proprietary rights consist of any intellectual property or other proprietary rights of the Recipient Institution: (i) that pre-existed the performance by the Recipient Institution of its obligations under the Agreement, or (ii) that the Recipient Institution may develop or acquire, or may have developed or acquired, independently of the performance of its obligations under the Agreement, the UNCDF does not and shall not claim any ownership interest thereto, and the Recipient Institution grants to the UNCDF a perpetual license to use such intellectual property or other proprietary right solely for the purposes of and in accordance with the requirements of the Agreement.

6.3 At the request of the UNCDF; the Recipient Institution shall take all necessary steps, execute all necessary documents and generally assist in securing such proprietary rights and transferring or licensing them to the UNCDF in compliance with the requirements of the applicable law and of the Agreement.

6.4 Subject to the foregoing provisions, all maps, drawings, photographs, mosaics, plans, reports, estimates, recommendations, documents, and all other data compiled by or received by the Recipient Institution under the Agreement shall be the property of the UNCDF, shall be made available for use or inspection by the UNCDF at reasonable times and in reasonable places, shall be treated as confidential, and shall be delivered only to UNCDF authorized officials on completion of work under the Agreement.