



Terms of Reference for Financial Literacy Training Consultant

1. Introduction

National Association for Women's Action in Development (NAWAD) is a voluntary non-governmental women's organization that was initiated by a group of women in 2009 who were inspired to promote justice for women and girls under discrimination, lacking a voice, access to resources, experiencing gender-based violence and the heavy burden that comes with taking care of their families. NAWAD is committed to promote a stable and peaceful society where women and girls enjoy equal rights with men and boys in the different spheres of life. The organization focuses on the family and the crucial role women play in their families, communities and the development of Uganda as a nation especially in agriculture while "putting women at the forefront" in all interventions. NAWAD continues to work towards uplifting the socio-economic status of women and girls at the grassroots in Uganda.

Women smallholder farmers (WSHFs) in Uganda play a vital role in the production, processing, and marketing of agricultural commodities, but are ultimately challenged by the recurring reality of limited access to and control over important resources, limited participation in value chains, inadequate access to financial resources, and limited access to agricultural extension services, among others. These inequalities do not only severely curtail women smallholder farmers from achieving their full productive potentials and market participation, but also have negative repercussions for overall agricultural output and growth.

2. Project description

In July 2024, NAWAD received funding from USAID/Uganda Civil Society Strengthening Activity (CSSA) to implement a project Women's financial inclusion as a scale up on the previous efforts of improving access to extension services and enhanced women engagement in PDM to transform production and productivity since 2022 in Mbarara and Rubirizi districts. NAWAD will increase access to and use of PDM loans for 1500 SHFs through community meetings, PDM camps and practical learning sessions; increase access to processing technologies for value addition and markets by WSHFs through technical support and exposure visits for the Bunenero business enterprise group and financial literacy trainings. This will result into improved access to the Parish Development Model (PDM) Pillar 1 and 3 services and strengthened capacity of women smallholder farmers in financial literacy thus improved women's economic power and increased household income.

3. Objective

The primary objective of this consultancy is therefore to develop a comprehensive standard financial literacy training manual tailored to the needs of women smallholder farmers in Mbarara and Rubirizi Districts. The manual will be used to equip farmers with the knowledge and skills necessary to improve their financial management, decision-making, and overall economic well-being.

4. Scope of Work

The consultant will be responsible for the following:

- **Needs assessment:** Conduct a thorough needs assessment to identify the financial literacy gaps and priorities of women smallholder farmers in western Uganda.
- **Curriculum development:** Develop a comprehensive financial literacy curriculum based on the identified needs, aligning it with national financial literacy frameworks and best practices.
- **Training manual development:** Create a user-friendly and culturally appropriate training manual incorporating the developed curriculum, using simple language and relevant examples.
- **Pilot testing:** Conduct a pilot test of the training manual with a selected group of women smallholder farmers to gather feedback and make necessary revisions.
- **Trainer's guide development:** Develop a detailed trainer's guide to accompany the training manual, providing guidance on facilitation techniques, activities, and materials.

5. Deliverables

The consultant is expected to deliver the following:

- A detailed needs assessment report outlining the financial literacy needs of women smallholder farmers in western Uganda.
- A comprehensive financial literacy curriculum.
- A well-structured and visually appealing training manual.
- A pilot testing report with recommendations for improvements.
- A detailed trainer's guide.
- A one day training of NAWAD staff on how to use the manual developed.

6. Timeline

The assignment is expected to take 15 days and the final product is to be delivered in 30 calendar days after signing of the contract.

7. Consultant Profile

The consultant should possess the following qualifications:

- Proven experience in developing training materials and conducting financial literacy training programs.
- Strong understanding of the agricultural sector, particularly the challenges faced by women smallholder farmers.
- Knowledge of adult learning principles and effective training methodologies.
- Excellent writing and communication skills.
- Ability to work independently and meet deadlines.

8. Reporting and Monitoring

The consultant will report to the Executive Director and will be required to submit regular progress reports. The consultant will provide updates on the progress of the assignment during project meetings or whenever called upon.

9. Payment Terms

- The consultant will receive payment on completion of the following milestones
- 40% on presentation of the brief Report, and completion, submission and approval of the draft financial literacy training manual.
- 60% after completion, submission, approval and training of trainees on the use of the financial literacy training manual developed.

10. Intellectual Property

All intellectual property rights created or developed by the Consultant in the performance of this Agreement shall be owned by the Client.

11. Confidentiality

Any information which seems to be confidential for one of the parties must be treated confidentially, especially beneficiary data and internal project information. NAWAD may instruct the consultant to treat specific information strictly Confidential.

12. Application Procedure

- Qualified and interested consultants are hereby requested to apply by submitting their proposals to nawad@nawad.co.ug not later than October 29, 2024, by 5:00pm. The application should contain the following:
 - A technical proposal with brief description of no more than 4 pages of why the consultant/firm is the most suitable for the assignment, with details of previous work of a similar nature that the consultant has conducted. It should give a detailed clear methodology, on how the consultant/firm will approach and complete the assignment.
 - The technical proposal should also contain personnel CVs, indicating education background/professional qualifications, past experiences, as well as the contact details (email and telephone numbers) of the Consultants to perform this assignment. A detailed description of the Consultants' experience should also be provided and at least three (3) professional references.

- d) Financial Proposal that indicates the daily fee. The Consultant shall also submit a proposed budget for the consultancy indicating their daily fees and this shall be discussed and agreed upon between the Consultant and the NAWAD team before the actual work commences.

13. Evaluation criteria

The Consultant will be evaluated against a combination of technical and financial criteria (combined scoring method). Maximum score is 100% out of which technical criteria equals 80% and financial criteria equals 20%.

- a) Content Quality, Relevance and comprehensiveness (40%)
- b) Instructional Design like learning objectives, structure and organization with visual aids and examples (30%)
- c) Practical Application like actionable steps for applying financial knowledge, exercises and activities to reinforce learning (20%)
- d) Alignment with Target Audience. That is cultural sensitivity and Language appropriateness (10%)

14. General circumstances

- a) The Consultant shall complete the assignment set out in these Terms of Reference for this contract with due diligence, efficiency and economy, in accordance with generally accepted professional techniques and practices.
- b) The Consultant must respect the impartiality and independence of NAWAD and in connection with this contract must neither seek nor accept instructions from anyone other than NAWAD.
- c) During the term of this contract the Consultant must refrain from any conduct that would adversely reflect on NAWAD and must not engage in any activity that is incompatible with the administrative instructions, policies and procedures of NAWAD.
- d) The Consultant must exercise the utmost discretion in all matters relating to this contract.
- e) Penalties for underperformance: Payment of fees to the Consultant under this contract, including each installment, is subject to the Consultant's full and complete performance of his or her obligations under this contract regarding such payment to NAWAD's satisfaction.