TERMS OF REFERENCE FOR THE WORTH CURRICULUM REVIEW AND UPDATING

Period of Performance: August 07 to September 08, 2023
Location: Dar es Salaam, Tanzania
Reporting: Information Technology and Livelihoods Advisor

Background

Pact is an international nonprofit that works in nearly 40 countries building solutions for human development that are evidence-based, data-driven and owned by the communities we serve. Our vision is thriving, resilient and engaged communities leading their own development. Founded in 1971, Pact works with partners to build resilience, improve accountability, and strengthen knowledge and skills for sustainable social impact.

We are a recognized global leader in creating social impact. Our staff have a range of expertise in areas including capacity development, public health, governance, civil society, climate change adaptation and mitigation, energy, women’s economic empowerment, fragile states, artisanal and small-scale mining communities, monitoring and evaluation, microfinance, and more. Visit www.pactworld.org

Through our Sustainable Markets work, we partner with marginalized communities to utilize the power of markets to drive their solutions for safe, resilient, and sustainable livelihoods.

Overview of Pact's WORTH Model

Pact's longstanding livelihoods model, WORTH, brings groups of 20-25 members together to establish small community banks for regular savings and lending, known as WORTH groups. While WORTH often reaches adult women living in rural areas, it has, over time, been adapted for different populations and geographies, such as adolescent girls and young women in rural, peri-urban, and urban settings through Pact's WORTH-Y model (WORTH for Youth). The model is often embedded into larger health, governance, or other sector programming, reflecting an integrated approach to community development.

WORTH layers weekly savings and lending meetings with literacy, numeracy, and business-oriented skills development. Pooled savings are made available to members through short-term and low-interest loans and are often used for income-generating activities. Members accumulate assets, diversify their income sources, and access much-needed finance, which is particularly helpful for marginalized community members, such as women with low levels of education who do not have access to formal loan opportunities. Members joining these groups also strengthen their social and economic networks and contribute to household decision-making and community development. Groups also self-replicate, creating new groups with new members and sharing their WORTH-derived skills. Over time, WORTH alleviates poverty and enhances resilience for group members, their households, and communities.

Over 20 years, WORTH has impacted the lives of more than 1 million individuals, mostly women, by increasing their agency and access to assets and supporting livelihood development. Through its 20-year history, WORTH has seen many successes and some
shortcomings. Learning from those successes and challenges, Pact has intentionally adapted the program to many contexts to incorporate WORTH within more holistic approaches to economic development.

The WORTH Curriculum

WORTH stands out among credit- and savings-led microfinance programs emphasizing basic literacy, numeracy, financial literacy, education, and microenterprise development. Pact uses a set curriculum consisting of self-instruction books that deal sequentially with literacy, community banking, and business --designed to foster self-learning and replicating without Pact support.

The Women in Business series, which lies at the core of WORTH, consists of three books, which include illustrations along with text to be accessible to WORTH participants of all literacy levels. The first book, Our Group, focuses on strong group development and basic reading, writing, and counting for the participants. The second, Road to Wealth, provides an opportunity to practice the mechanics of community banking. A third book, Selling Made Simple, focuses on best practices in micro-enterprise development. These materials have been translated and adapted to programs in over 16 countries. For more information, visit: www.pactworld.org/our-expertise/livelihoods

Consultancy Objectives

Pact seeks a consultant to update its Women in Business book series – including the illustrations – to align with current best practices in community banking and micro-enterprise development. The primary objectives of the consultancy include:

- Evaluate the current three Women in Business books’ expected outcomes and relevancy.
- Update written and visual content for the Women in Business book series to reach the targeted audience.
- Develop a module for Pact staff that includes guidelines on adapting the curriculum for projects in different geographies and target groups.

Activities

1. Familiarization and Review:
   - Review the existing Our Group, Road to Wealth, and Selling Made Simple books.
   - A thorough review of the WORTH Methodology and its tools
   - Meet with members of the Global WORTH team to discuss expectations and gather insights on updating the three-book series.
   - Meet with WORTH group members -if feasible

2. Adaptation Module Development:
   - Develop a short adaptation module to guide the curriculum's adaptation to different geographies and cultural contexts.
   - Ensure the adaptation module addresses considerations for all its target audiences.
3. Content Update:
   - Research current best practices in community banking and micro-enterprise development.
   - Update the content to reflect best practices, such as gender and social inclusion, and incorporate technology, such as using mobile money. The consultant should not focus on incorporating technology per se but include the option for technology, indicating under what conditions technology would be relevant.

4. Develop new visual content (illustrations) for the updated curriculum books.
   - The consultant should work closely with Pact staff to address inputs/comments/feedback from Pact technical leads in facilitating the successful integration of the written and visual content.

5. Draft Deliverable Submission
   - Prepare and submit the draft versions of the Our Group, Road to Wealth, and Selling Made Simple books together with each of their adaptation modules, respectively.

6. Feedback and Revisions:
   - Incorporate feedback received from Pact staff and WORTH members on the draft deliverables.
   - Revise and refine the content based on the feedback provided.

7. Final Deliverable Submission:
   - Prepare and submit the assignment report and the final versions of three deliverables as outlined below.
     - Updated Our group book: Draft Version and Final Version
     - Updated Road to Wealth book: Draft Version and Final Version
     - Updated Selling Made book: Draft Version and Final Version
     - The Curriculum Adaptation Modules: Draft Version and Final Version

Note: All Deliverables must be submitted in a format compatible with Microsoft Word.

Duration for the Assignment – Performance Period

The performance period for this assignment is expected to be 25 days. The consultant must present a clear schedule of activities and timelines for each deliverable.

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<th>S/No.</th>
<th>Deliverable</th>
<th>Estimated LOE</th>
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<tbody>
<tr>
<td>1.</td>
<td>Road to Wealth Book (Draft and Final Versions)</td>
<td>8 days</td>
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<tr>
<td>2.</td>
<td>Selling Made Simple Book (Draft and Final Versions)</td>
<td>7 days</td>
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<td>3.</td>
<td>Our Group (Draft and Final Versions)</td>
<td>5 days</td>
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<tr>
<td>4.</td>
<td>Curriculum Adaptation Modules (Draft and Final Versions)</td>
<td>5 days</td>
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<td></td>
<td><strong>Total</strong></td>
<td><strong>25 days</strong></td>
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Final Submissions

The consultant is required to submit the final assignment report and all deliverables within 5 days of completing the assignment. The final payment will be approved upon the successful completion and approval of both the deliverables and the report.

Selection Criteria

Pact will evaluate the applicants based on the following criteria:-

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<th>S/No.</th>
<th>Criteria</th>
<th>Weight</th>
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<tbody>
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<td>1.</td>
<td>Technical expertise: strong technical skills and knowledge of curriculum design, community banking, and micro-enterprise development</td>
<td>40%</td>
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<td>2.</td>
<td>Cost Effectiveness</td>
<td>20%</td>
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<td>3.</td>
<td>Relevant experience: Demonstrated experience in designing, reviewing, and updating financial literacy curriculums</td>
<td>20%</td>
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<td>4.</td>
<td>Approach and methodology: A clear and well-defined approach in addressing the assignment.</td>
<td>20%</td>
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<td>Total</td>
<td>100%</td>
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Mode of Payment

The consultant will be paid in two installments: first, after the completion of the inception report and second, after completing the assignment.

Note: Consultancy payment is subject to the statutory tax deduction.

Eligibility/Qualification of Consultant

- Previous experience developing written and visual curricular content for self-guided adult learning, including in the Village Savings and Loan Association (VSLA) context.
- Knowledge/experience in foundational/basic financial literacy curriculum development
- Experience developing a curriculum that can be adapted to multiple targeted audiences.
- Knowledge and understanding of international development approaches and contexts in livelihoods, microfinance, and access to finance initiatives space.
- Knowledge of/experience with savings groups that operate at the community level.
- Knowledge of/experience with micro-enterprise development
- Proof of carrying out a similar assignment
- Excellent communication and written skills in English
- US nationals and nationals of Pact presence countries are preferred.

Other Considerations

- Only electronic bids are acceptable.
- Late or incomplete bids will not be accepted.
- The quote that complies with all the specifications/requirements and offers the lowest price or quality indicated here shall be selected.
- Pact reserves the right to cancel the solicitation and not award.
• Pact may reject any or all responses received.
• Issuance of requests for quotes does not constitute a contractual commitment by Pact.
• Pact reserves the right to disqualify any offer based on the offeror's failure to follow the solicitation instructions.
• The Pact reserves the right to waive minor proposal deficiencies that can be corrected before award determination to promote competition.
• Pact will not compensate vendors for their response to the solicitation.
• The vendor consents to the disclosure of the documents submitted by the vendor to the reviewers involved in the selection process.
• Information about and obtained from the vendor due to participation in this solicitation is confidential. Non-disclosure agreements bind all reviewers.

How to Apply

• To apply, send your team profile/resume, sample work, and a brief proposal summarizing your understanding of the ToR and details of how you plan to execute the assignment. Include the proposed budget in TZS.
• Submit your proposal through the email: tendertz@pactworld.org with the subject: "WORTH Curriculum Review and Updating."

The deadline for applications is on July 31, 2023. Only shortlisted candidates will be contacted for further inquiries and details.