Terms of reference (ToRs) for the procurement of services

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

Training of Trainers on Basic Financial Education for Cocoa Farmers	**Project number/ cost centre:** 21.2269.5-003.00

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0. List of abbreviations

AG	Commissioning party
AgriCRF	Agricultural Climate Risk Financing
AMS	ASEAN Member States
AN	Contractor
ASEAN	Association of Southeast Asian Nations
ASWGC	ASEAN Sectoral Working Group on Crops
AVB	General Terms and Conditions of Contract for supplying services and work
BMZ	German Federal Ministry for Economic Cooperation and Development
CV	Curriculum Vitae
EU	European Union
FK	Expert
FKT	Expert days
GAP	Good Agriculture Practices
KZFK	Short-term expert
ToRs	Terms of reference

1. Context

The Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH is an international cooperation enterprise for sustainable development with worldwide operations on behalf of the German Government.

The "Innovative climate risk financing for the agricultural sector in the ASEAN Region" (Agri-Climate Risk Financing) Project (herein referred to as "Project"), was initiated with the objective to improve farmer's access to resilience-enhancing and gender-responsive climate risk finance. The Project is commissioned by the German Federal Ministry for Economic Cooperation and Development (BMZ) and implemented by GIZ in collaboration with the Association of Southeast Asian Nations (ASEAN).

The Project is under the purview of the ASEAN Sectoral Working Group on Crops (ASWGC) through the ASEAN Secretariat. Activities are implemented at the regional level with 10 ASEAN Member States (AMS), and at national level in Indonesia, Thailand, and Viet Nam. The implementation period is from 01/2023 - 12/2025. The Project provides support as follows:

- Promote the topic of climate risk finance in ASEAN through regional technical knowledge exchange and providing policy recommendations.
- Increase climate risk finance products and services that are gender-responsive and meet the farmers' needs.
- Enhance capacity of farmers and stakeholders in selected agricultural value chains.
- Develop and pilot test a concept that link sustainability standards and climate risk finance for farmers in the ASEAN region.

In Indonesia the project is focusing on the cocoa supply chain in Central Sulawesi. The project is implementing in-line with another GIZ project in Central Sulawesi, namely the Sustainability and Value Added in Agricultural Supply Chains in Indonesia (SASCI+) Project which is being implemented to improve income of cocoa farmers around the Lore Lindu Biosphere Reserve (CBLL) areas by implementing good agriculture practices (GAP). Cocoa is a major contributor to export earnings and a main source of livelihoods for smallholder farmers, who are responsible for around 90% of Indonesia's cocoa output. In the past decade, there has been a steady decrease in production, despite increasing demand from the downstream industry. Smallholder farmers are facing multiple challenges in the production and marketing of cocoa, often leaving them with low yields and incomes from cocoa production. Changing climates and increasing frequency of extreme weather events because of climate change, pose an additional burden.

To strengthen cocoa farmers resilience toward climate change risks, they need access to financing. Farmers need finance to increase their cocoa productivity through rehabilitation of plantation, replacing old plants through replanting, implementing of good agriculture practices, and post-harvest handling, enable access to markets and smoothen household cash flow. The financing schemes to help farmers in facing climate change risks are include farming credit, saving, and agricultural insurance. However, to enable farmers in managing their finances to support their cocoa plantation, it is necessary to increase their capacity regarding basic financial education.

In the implementation of SASCI+ Project, GIZ has been working with some off takers of cocoa products. They have trainer / extension staffs working in the field to assist cocoa farmer in applying good agriculture practices to increase cocoa production. There is potential opportunity to work with them to provide training on basic financial education for target groups/farmers.

However, before they conduct training for farmers, they need increase their capacities on the specific topic of financial education related to climate risk financing in agriculture sector.

GIZ is looking for consultant to conduct needs analysis for partner organisations on their technical expertise for the subject of gender-responsive climate risk financing and basic financial education training. The need analysis in general will assess what kind of climate risks are faced by the partner organization in running their business, how they manage the risks, is there any financial scheme available to mitigate the climate risks. The consultant also will conduct needs analysis at the level of target groups/farmers regarding basic financial education.

Based on the results of the need analysis, the consultant must design and conduct capacity building measures for trainers from partner institutions.

2. Tasks to be performed by the contractor.

The contractor is responsible for providing the following services:

1. Agree the overall approach and timeline with the GIZ team:

a. Familiarize themselves with the project objectives and indicators.
b. Assess available information on the cocoa sector in Central Sulawesi as well as on climate risk finance in cocoa.
c. Assess general information (profile) of potential partner organization and their resource for farmer trainings.
d. Assess available training material from GIZ and partner institutions on climate risk finance and financial literacy to be considered in the capacity development measures.
e. Kick off meeting to discuss overall approach and timeline with GIZ team.

2. Need Analysis and Training at the level of Partner Organization:

2.1 Need Analysis at partner level

a. Develop draft questionnaires (or key question for FGD) to assess partner organization's needs related to gender-responsive climate risk financing in agriculture sector, including:
   - What the main climate risks faced by partner organizations in running their business.
   - How are they managing that risk.
   - What financial products are already being used.
   - What are challenges in accessing/promoting financial products.
   - What specific roles and needs of women in addressing climate risk.
   - What are the perceived training needs on farmer level.
   - What training material and approach on climate risk finance, climate change adaptation and basic financial education does already exist.
b. Review and finalize the draft questionnaire/key questions for FGD.
c. Data collection through an online survey for at least 30 (thirty) respondents from partners staffs
d. Data entry and verification into digital data management system including quality control to ensure integrity of the data collected.
e. Analyse and interpret the survey results to provide draft needs assessment.
f. Conduct up to 3 (three) Focus Group Discussions (FGD) with selected respondents and additional resource persons (up to 10 participants) from partners staffs (1 FGD

in Kulawi, 1 in Palolo and 1 in Poso) to verify survey results and develop conclusions.

g. Analyse and interpret the survey and FGDs results to provide needs analysis report and recommendations.

2.2 Capacity Building to Partner Staff

a. Develop training materials regarding gender-responsive climate risk financing for partners, based on need analysis recommendations.
b. Conduct training for at least 35 (thirty-five) partner staffs (50% are women).
c. Evaluation of the training achievement.

3. Need Analysis and Module Development of Basic Financial Education for farmers.

3.1 Need Analysis at farmer level

a. Develop draft questionnaires (or key question for FGD) to assess farmers needs on basic Financial Education related to gender-responsive climate risk management and financing in agriculture sector, including:
   - What the main climate risks impacted farmers plantation.
   - How are they managing that risk.
   - What alternative options to manage climate risk exist.
   - What specific roles and needs of women in addressing climate risk.
   - What financial products are already being used, in general for cocoa farm management and in particular for climate risk management.
   - What are challenges in accessing financial products.
b. Review and finalize the draft questionnaire/key questions with GIZ team.
c. Provide enumerators and conduct a training for selected enumerators (up to 3 (three) enumerators) to collect the data.
d. Data collection process through individual survey/in-depth interviews to 150 (one hundred and fifty) respondents from cocoa farmers in close cooperation with GIZ and private sector partners.
e. Collect farmer data through enumerators, up to 3 (three) farmers per enumerator per day.
f. Data entry and verification into digital data management system including quality control to ensure integrity of the data collected.
g. Analyse and interpret the survey results to provide draft needs analysis, derive questions for FGDs from survey results.
h. Conduct up to 3 (three) FGDs with farmers group (1 FGD in Kulawi, 1 in Palolo and 1 in Poso) with selected respondents and additional resource persons (up to 10 participants) from the two private sector partners to verify survey results and develop conclusions.
i. Analyse and interpret the survey and FGDs results to provide needs analysis report and recommendations.

3.2 Module Development of Basic Financial Education for farmer

a. Identify and collect existing module on basic financial education for farmers.
b. Propose tailored made training module on basic financial education in the context of cocoa farming in Central Sulawesi in general and addressing climate risk financing in an appropriate manner, based on the needs assessment.
c. Workshop with GIZ and partners to discuss and finalize the proposed the training materials.
d. Testing of training materials/module on basic financial education for farmers to obtain feedback and test the suitability of the material.

e. Finalize the training materials/module regarding basic financial education related to climate risk financing product/services.

4. TOT for Partner Staff regarding Basic Financial Education for farmer

a. Conduct training of trainer (approximately 35) partner staff regarding Basic Financial Education for farmer.
b. Develop a capacity development strategy with the trained partner staff and GIZ for increasing the capacities of up to 4000 cocoa farmers on the discussed topic.
c. Evaluation of the training achievement.
d. Final report including training material and capacity development strategy.

Certain milestones, as laid out in the table below, are to be achieved during the contract term:

Milestones/process steps/partial services	**Deadline**
Overall approach agreed	2 weeks after contract start
Report on Partners Need Analysis	8 weeks after contract start
Report on farmers Need Analysis	10 weeks after contract start
Training materials regarding gender-responsive climate risk financing for partners is developed	12 weeks after contract start
Capacity Building for Partner on gender-responsive climate risk financing is conducted	14 weeks after contract start
Training Module regarding Basic Financial Education for farmer is developed	16 weeks after contract start
Training for Partner Staff regarding Basic Financial Education for farmer is conducted	20 weeks after contract start
Final Report is submitted	22 weeks after contract start

Period of assignment: from **12.12.2023** until **20.05.2024**.

3. Concept

In the tender, the tenderer is required to show *how* the objectives defined in Chapter 2 (Tasks to be performed) are to be achieved, if applicable under consideration of further method-related requirements (technical-methodological concept). In addition, the tenderer must describe the project management system for service provision.

Technical-methodological concept

Strategy (1.1): The tenderer is required to consider the tasks to be performed with reference to the objectives of the services put out to tender (see Chapter 1 Context) (1.1.1). Following this, the tenderer presents and justifies the explicit strategy with which it intends to provide the services for which it is responsible (see Chapter 2 Tasks to be performed) (1.1.2).

The tenderer is required to present the actors relevant for the services for which it is responsible and describe the **cooperation (1.2)** with them.

The tenderer is required to present and explain its approach to **steering** the measures with the project partners (1.3.1) and its contribution to the **results-based monitoring system** (1.3.2).

The tenderer is required to describe the key **processes** for the services for which it is responsible and create an **operational plan** or schedule (1.4.1) that describes how the services according to Chapter 2 (Tasks to be performed by the contractor) are to be provided. In particular, the tenderer is required to describe the necessary work steps and, if applicable, take account of the milestones and **contributions** of other actors (partner contributions) in accordance with Chapter 2 (Tasks to be performed) (1.4.2).

The tenderer is required to describe its contribution to knowledge management for the partner (1.5.1) and GIZ and to promote scaling-up effects (1.5.2) under **learning and innovation**.

Project management of the contractor (1.6)

The tenderer is required to explain its approach for coordination with the GIZ project. In particular, the project management requirements specified in Chapter 2 (Tasks to be performed by the contractor) must be explained in detail.

The tenderer is required to draw up a **personnel assignment plan** with explanatory notes that lists all the experts proposed in the tender; the plan includes information on assignment dates (duration and expert months) and locations of the individual members of the team complete with the allocation of work steps as set out in the schedule.

Further requirements (1.7)

The tenderer shall also outline examples of concrete actions to enable inclusion and overcome barriers for participation of women in FGDs and other assessment methods, as well as in trainings sessions.

4. Personnel concept

The tenderer is required to provide personnel who are suited to filling the positions described, based on their CVs (see Chapter 7), the range of tasks involved and the required qualifications.

The below specified qualifications represent the requirements to reach the maximum number of points in the technical assessment.

Team Leader

<u>Tasks of the Team Leader</u>

- Overall responsibility for the advisory packages of the contractor (quality and deadlines)
- Coordinating and ensuring communication with GIZ, partners and others involved in the project.
- Personnel management, identifying the need for short-term assignments within the available budget, as well as planning and steering assignments and supporting local and international short-term experts.
- Regular reporting in accordance with deadlines

Qualifications of the **Team Leader (TL)**

- Education/training (2.1.1): university degree in agriculture, economic development or similar
- Language (2.1.2): Good business language skills in English and preferably language skills in Indonesian.
- General professional experience (2.1.3): 10 years of professional experience in agricultural sector and rural household economics.
- Specific professional experience (2.1.4): 7 years in advising projects on the topic of climate change, access to finance in agricultural sector, green financing, sustainable agricultural supply chains, gender-responsive programs and preferably experience in cooperation with the private sectors.
- Leadership/management experience (2.1.5): 5 years of management/leadership experience as project team leader or manager in a company.
- Regional experience (2.1.6): 10 years of experience in projects in Indonesia.
- Development cooperation (DC) experience (2.1.7): 6 years of experience in DC projects.

Short-term expert pool with minimum 1, maximum 2 members

For the technical assessment, an average of the qualifications of all specified members of the expert pool is calculated. Please send a CV for each pool member (see below Chapter 7 Requirements on the format of the bid) for the assessment.

Tasks of the short-term **Expert Pool 1 (EP-1)**

- Support team leader in designing detail need analysis plans,
- Support in needs analysis regarding resilience-enhancing climate risk finance products at the level of partner organisations,
- Assistance in technical support to need analysis research in the field, data inputs and analysis, and prepare need analysis report,
- Assistance in development of training materials regarding resilience-enhancing climate risk finance products for partner organizations,
- Assistance to conduct training/capacity building to partner organizations,
- Assistance in technical support to stakeholder outreach,
- Assistance in module development and TOT to partner staff on basic financial education for farmers.

Qualifications of the short-term **Expert Pool 1 (EP-1)**

- Education/training (2.6.1): university degree in agriculture, economy or similar.
- Language (2.6.2): very good language skills in Bahasa Indonesia, and good skills in English.
- General professional experience (2.6.3): 7 years of professional experience in in sustainable agriculture value chains, research activities, climate change programs, climate risk finance, banking and insurance, gender-responsive programs, development of training module, facilitate capacity building program to multi-stakeholders.
- Specific professional experience (2.6.4): 5 years of experiences in agricultural sector and rural household economics.
- Regional experience (2.6.5): min. 3 years of experience in Central Sulawesi.
- Development cooperation (DC) experience (2.6.6): 5 years of experience in development cooperation.

Tasks of the short-term **Expert Pool 2 (EP-2)**

- Support team leader in designing detail need analysis research plans,

- Support in needs analysis regarding basic financial education at the level of the target groups/farmers,
- Assistance in technical support to need analysis research in the field, data inputs and analysis, and prepare need analysis report,
- Assistance in development of training module/materials for regarding basic financial education for farmers,
- Assistance in conducting testing module/training materials regarding basic financial education for farmers,
- Assistance in finalizing module/training materials regarding basic financial education for farmers,
- Assistance in technical support to stakeholder outreach.
- Assistance in module development and TOT to partner staff on basic financial education for farmers.

Qualifications of the short-term **Expert Pool 2 (EP-2)**

- Education/training (2.7.1): university degree in economy, finance, and banking or similar.
- Language (2.7.2): very good language skills in Bahasa Indonesia, and good skills in English.
- General professional experience (2.7.3): 7 years of professional experience in financial management farmers in sustainable agriculture value chains, research activities, climate change programs, climate risk finance, banking and insurance, gender-responsive programs, development of training module, facilitate capacity building program to local institution and farmers levels.
- Specific professional experience (2.7.4): 5 years of experiences in financial literacy and household economics.
- Regional experience (2.7.5): at least 3 years of experience in Central Sulawesi.
- Development cooperation (DC) experience (2.7.6): 5 years of experience in development cooperation.

The tenderer must provide a clear overview of all proposed short-term experts and their individual qualifications.

5. Costing requirements

Assignment of personnel and travel expenses

The contractor shall assemble a competent and reputable team that has the appropriate experience in each field of the assignment and can fully fulfil its terms.

Travel expenses are reimbursed against evidence.

All business travel must be agreed in advance by the officer responsible for the project.

Specification of inputs:

Fee days	Number of experts	Number of days per expert	Total	Comments
Team Leader	1	30	30	lump sum against timesheet

Short Term Expert Pool 1	1	35	35	lump sum against timesheet
Short Term Expert Pool 2	1	35	35	lump sum against timesheet
Travel expenses	**Quantity**	**Price (IDR)**	**Total (IDR)**	**Comments**
Per-diem allowance in country of assignment ○ Team leader (1 expert): 18 days (3 days for FGDs, 5 days for capacity building for Partner, 5 days for module development/improvement and 5 days for TOT) ○ Short-term expert pool (2 experts): 44 days (22 days per short-term expert, consist of 2 days for data collections, 5 days for FGDs, 5 days for capacity building for Partner, 5 days for module development/improvement and 5 days for TOT)	62 days	380,000.00	23,560,000.00	against evidence
Overnight allowance in country of assignment ○ Team leader (1 expert): 15 days ○ Short-term expert pool (2 experts): 44 days (22 days per short-term expert)	62 days	1,000,000.00	62,000,000.00	against evidence
Transport	**Quantity**	**Price (IDR)**	**Total (IDR)**	**Comments**
Domestic flights ○ Team Leader (1 expert); 4 return flights ○ Short-term expert pool (2 experts); 8 return flights	12	5,000,000.00	60,000,000.00	against evidence
Travel expenses (train, car) Local transport home to airport to home	12	1,000,000.00	12,000,000.00	against evidence Travel within the country of assignment,

○ Team Leader (1 expert); 4 return flights ○ Short-term expert pool (2 expert); 8 return flights				transfer to/from airport etc.
Other travel expenses Rent Car or motor vehicle during fieldwork in Central Sulawesi up to **22 days**	Up to 22 days	1,100,000.00	24,200,000.00	against evidence
Other costs	**Number**	**Price (IDR)**	**Total (IDR)**	**Comments**
Flexible remuneration	1	IDR 92,676,000.00	IDR 92,676,000.00	A budget of IDR 88,676,000.00 is foreseen for flexible remuneration. Please incorporate this budget into the price schedule. Use of the flexible remuneration item requires prior written approval from GIZ.
Survey/FGD/Workshop/Training events:				against evidence
1. Survey data collection for 150 farmer respondents; individual survey/in-depth interviews with 3 enumerators	1	42,000,000.00	42,000,000.00	
2. FGDs during data collection for need analysis (3 FGD for partner, 3 FGD for farmers)	6	8,000,000.00	48,000,000.00	
3. Capacity Building for Partner	1	75,000,000.00	75,000,000.00	
4. Workshop of Module Development on basic financial education for farmer	1	80,000,000.00	80,000,000.00	
5. TOT to Partners staff on basic financial education for farmers	1	80,000,000.00	80,000,000.00	

6. Inputs of GIZ or other actors

GIZ and/or other actors are expected to make the following available:

- A supervisor who will coordinate and direct activities on the ground,
- Contacts to stakeholders,
- Information on the ASEAN program AgriCRF.

7. Requirements on the format of the tender

The structure of the tender must correspond to the structure of the ToRs. In particular, the detailed structure of the concept (Chapter 3) should be organised in accordance with the positively weighted criteria in the assessment grid (not with zero). The tender must be legible (font size 11 or larger) and clearly formulated. It must be drawn up in English.

The complete tender must not exceed 10 pages (excluding CVs). If one of the maximum page lengths is exceeded, the content appearing after the cut-off point will not be included in the assessment. External content (e.g. links to websites) will also not be considered.

The CVs of the personnel proposed in accordance with Chapter 4 of the ToRs must be submitted using the standard format for application. The CVs shall not exceed 4 pages each. They must clearly show the position and job the proposed person held in the reference project and for how long. The CVs must be submitted in English.

Please calculate your financial tender based exactly on the parameters specified in Chapter 5 Quantitative requirements. The contractor is not contractually entitled to use up the days, trips, workshops, or budgets in full. The number of days, trips and workshops and the budgets will be contractually agreed as maximum limits. The specifications for pricing are defined in the price schedule.

8. Outsourced processing of personal data

The officer responsible for the commission is responsible for assessing data protection topics.