



Terms of Reference

Community Digitalisation Project

Scoping of a Pilot Site

February 2026

Prepared by FinMark Trust

1. About FinMark Trust

Since its establishment in 2002, FinMark Trust (FMT) has worked to improve access to financial markets for low-income communities. Through research, stakeholder engagement, and facilitation of inclusive financial sector developments, FMT has contributed to progressive policies across the Southern African Development Community (SADC). Its evidence-based insights have supported governments and regulators in designing sustainable initiatives that address the needs of underserved populations. Recognising financial inclusion as a key driver of socio-economic development, FMT is now shifting its strategic focus towards approaches that deliver measurable impacts on the real economy, with the aim to contribute to improved livelihoods in the region.

2. Background and contextual information

The Community Digitalisation Project, developed by FMT in collaboration with the World Bank (WB), is a key component of the Inclusive Payments Digitalisation Programme (IPDP). The IPDP is a three-year initiative aimed at fostering inclusive growth and development by expanding and enhancing access to and use of digital financial services in South Africa and neighbouring countries. The programme seeks to establish a supportive policy and regulatory environment that enables digital transformation in underserved communities. In doing so, it promotes economic growth, strengthens financial inclusion, and advances regional development. By identifying and addressing barriers to digital and financial access, the IPDP works to close gaps faced by individuals and small enterprises, thereby encouraging the effective use of digital financial tools.

Drawing on research-driven insights, the programme also focuses on community education and awareness, building trust in digital payment systems and supporting the adoption of existing digital solutions. With an emphasis on systemic change, the IPDP empowers communities to participate more fully in the financial ecosystem, contributing to a more inclusive, resilient, and sustainable financial landscape.

The Community Digitalisation Project is premised on the view that improved access to and effective use of digital financial services by low-income individuals and small traders can enhance financial management, strengthen financial well-being and build resilience. This, in turn, is expected to stimulate greater economic activity within communities and contribute to broader economic growth.

The Community Digitalisation Project is currently being piloted in Thembisa and Hammanskraal with Kgomo Kgomo in the Moretele Local Municipality (North West Province) identified as the third rural site.

3. Problem statement

South Africa has experienced persistently low economic growth for more than a decade, leaving a significant portion of the population trapped in poverty. Currently, 55% of South Africans live below the poverty line, while unemployment remains high and continues to rise. Existing economic structures and employment opportunities do not provide an immediate solution to these challenges, and limited state resources further constrain the ability to address them effectively.

Although various support programmes—such as social grants, community initiatives, and other interventions—exist, their impact is often fragmented and insufficiently coordinated to stimulate meaningful economic activity within communities. Without greater alignment and integration, these programmes cannot fully unlock opportunities for poverty reduction and local economic development.

This community digitalisation project seeks to respond to these challenges by facilitating engagements within pilot communities in South African townships and rural areas to explore the establishment of digital financial ecosystems. By leveraging digital payments and coordinating existing support structures, the project aims to strengthen community resilience and stimulate economic activity. To achieve this, it is essential to assess both the services currently available in pilot areas and the specific needs of community members. Any proposed solution must build on existing resources while bridging critical gaps to ensure the success and sustainability of the digital financial ecosystem.

4. Objectives

1. FMT seeks to appoint a service provider to conduct a comprehensive scoping exercise in Kgomo Kgomo to inform the design and successful implementation of the community digitalisation pilot programme. The exercise will provide FMT with a detailed understanding of the community's social, economic, and digital landscape, enabling the identification of key stakeholders, infrastructure, opportunities, and barriers that may influence pilot outcomes.

5. Scope of work

The service provider will undertake a qualitative and quantitative assessment to generate insights into the social, economic, and digital landscape of Kgomo Kgomo community members and enterprises. The assessments will combine surveys, focus group discussions, face-to-face interviews, and other relevant methods to ensure comprehensive evidence base. This will entail:

1. An assessment of the community of Kgomo Kgomo in terms of size, demographics, approximate number of enterprises, enterprise sizes and the sectors they operate in.
2. Mapping of the formal financial services available in Kgomo Kgomo (ie branches, automated teller machines (ATM) and point of sale devices (POS)).
3. Understanding the level of financial services (particularly digital financial services) adoption and use. This should include an understanding of the attitudes and challenges/barriers hindering adoption/use.
4. Identify factors that are enabling or hindering the adoption of digital payment and financial ecosystem solutions.
5. Investigate specific barriers affecting women's financial inclusion, digital payments uptake
6. Mapping of key stakeholders within Kgomo Kgomo who influence or participate in the financial and digital ecosystem and will be required to support the implementation of the community digitalisation project.
- 7.
8. Gender considerations:

3. Target groups:

- Individuals representing adults of varying ages, genders, and income sources, including social grant recipients.
- Medium, small, and micro-enterprises (MSMEs) operating in various sectors in the Kgomo Kgomo community, including churches, local transport operators and early childhood development centres (ECDs).

6. Deliverables

The service provider will be required to produce the following outputs:

- 6.1. Inception report detailing methodology, sampling frameworks, tools and timelines.
- 6.2. Financial products and services map detailing the number of branches etc. available in Kgomo Kgomo.
- 6.3. Stakeholder map outlining key actors within Kgomo Kgomo's financial and digital ecosystem.
- 6.4. Community landscape report outlining community size, demographics, enterprise profiles, financial service access, and digital payment usage.
- 6.5. Needs assessment report detailing residents' and enterprises' needs, behaviours, and attitudes toward financial and digital financial services.
- 6.6. Gender analysis brief outlining insights on barriers and opportunities for women's financial inclusion and digital payment adoption.
- 6.7. Final synthesis report detailing the consolidated findings, including recommendations for tailoring the pilot to local realities, ensuring relevance, inclusivity, and sustainability.
- 6.8. Presentation of findings final report.
- 6.9. All data collected in the original formats (e.g., audio recording, written focus group meeting, results of any polls or surveys during the meetings).

7. Proposal Content

Organisations/Individuals should submit a detailed technical and financial proposal. The proposal is expected to be clear and concise and should be a **maximum of 10 pages**. It should include:

- Methodology: the organisation's approach to implementing the assessment as described under the scope of work section.
- Timeline: A detailed timeline for executing all project activities.
- Risk management: A comprehensive list of anticipated project risks and contingency plans.
- Skills and qualifications: Evidence of the technical capacity of the firm and core team to undertake this study, and in particular good understanding of the mobile approach.
- Outline and structure of the monthly and final research report on findings
- Financial proposal: detailed costing for each activity, broken down by professional fees and expenses.

8. Safeguarding

The selected service provider has the responsibility to consider and be aware of potential safeguarding issues and the project's potential to integrate gender dimensions and contribute to the

advancement of gender equality in addressing the Terms of Reference and be able to demonstrate due diligence in relation to the protection and safeguarding of children and vulnerable groups as per strategies designed to support and manage ongoing risk and abuse, exploitation or neglect of participants in this research project.

9. Required skills and qualifications

Applications from interested organisations and individuals must provide evidence of the technical capacity to undertake this exercise. This includes the capacity to deliver the results in the timeframe provided, as well as some indication of prior experience in coordinating qualitative projects and supporting stakeholder engagements. The potential organisations/individuals should demonstrate expertise in both qualitative and quantitative methodologies, proven experience in community development and engagement, and a strong understanding of financial services provisioning within underserved markets. Individuals /core team members' CVs must be included, as well as a description of any further resources that may be required.

10. Selection criteria

Contract selection criteria and award will be made based on the following scoring mechanism:

	Criteria	Weighting
1	Competence and previous experience	30%
2	Strong research and analytical expertise	20%
3	Local (in community) capacity	20%
4	Budget	20%
5	Gender analytics expertise	10%
	Maximum score	100%

11. Submission and timing

Proposals: Proposals for the project should be submitted by the end of the day on 18 March 2026 by email to **Karabo Mothokoa**, karabom@finmark.org.za.

Timing: It is envisaged that the project duration will **be three months from the date of the contract signature**.

The selected consultant must be prepared to meet with FMT on a date to be announced, for a briefing. Once the selection process has been completed, FMT will issue a contract confirming the appointment of the consultant. Any queries relating to the preparation of the application should be referred to **Karabo Mothokoa**, karabom@finmark.org.za

In line with FMT's policy of transparency, answers to queries from one candidate will be circulated to all who indicated their intention to submit a proposal.

Guidance notes to bidders

FinMark Trust reserves the absolute right to use its discretion in the interpretation of these award criteria. The following notes are intended to provide broad guidance only on how proposals will be evaluated. Bidders may be required to clarify their proposals by way of a telephone call or presentation.

"Relevant, demonstrated competence of firm(s) in this area" - you should aim to demonstrate how the firm's collective experience can be applied (or adapted) to address the specific brief set out in the terms of reference. You are welcome to describe the firm's general experience of financial sector development issues (e.g. in other geographies or topical areas) but the evaluation will focus particularly on the application of that experience for the specific task at hand.

"Demonstrated expertise of key individuals to be involved in this project" – the evaluation places considerable emphasis on the role and demonstrated expertise (i.e. track record) of the key individuals to be involved in the project rather than on the expertise of the firm itself.

"Use of local professional capacity (consulting, analysis, coordination etc.)" – FinMark Trust wishes to ensure that local capacity is used and developed. International firms are therefore encouraged to partner with local organisations.

"Content, quality and originality of proposal" – proposals should address the brief set out in the terms of reference in a comprehensive manner. Bidders should aim for innovation as well as professional presentation. Whilst similar, relevant experience in other markets will be an advantage for a bidder, each market is different so proposals need to reflect the particular characteristics of that market, as well as the challenge set by the terms of reference.

"Fee basis" – value for money, as well as absolute cost, will be taken into account.

12. Important to note

If no communication has been received from FMT after 1 month of your submission, please consider yourself as unsuccessful.