



Terms of Reference

Community Coordinator _Hammanskraal

Community Digitisation Project

3 July 2023

Prepared by FinMark Trust

1. **About FinMark Trust**

FinMark Trust (FMT) is an independent trust whose purpose is to make financial markets work for the poor by promoting financial inclusion and regional financial integration. FMT does this by conducting research to identify the systemic constraints that prevents consumers from accessing financial markets, and by advocating for change based on research findings. Thus, FMT has a catalytic role, driven by its purpose to start processes of change that ultimately lead to the development of inclusive financial systems that can benefit all sectors.

2. **Background and contextual information**

FMT in collaboration with the World Bank (WB) has developed and is in the process of implementing a community digitisation program that seeks to foster inclusive growth in disadvantaged South African communities through further development of digital ecosystems. This objective will be achieved by enhancing the availability and usage of digital payments within communities, through the promotion of a tighter integration of payments into the community with the wider financial system and supported by interventions aimed at social and economic upliftment. The project is based on a holistic community engagement involving all stakeholders including financial services customers, with social grant recipients anticipated to play a key role in terms of initial focus, and merchants operating in those communities.

3. **Problem statement**

South Africa has experienced low economic growth for well over a decade. This reality, coupled with the economic contraction caused by the COVID-19 lock-down and the muted growth expected in 2023 and 2024, are exacerbating the economic situation. Many South Africans are trapped in a state of poverty, with 55% of the population living below the poverty line. Employment in the existing economic structures does not offer a solution, as unemployment is high and steadily increasing. Official unemployment in South Africa was 32.7 % in Q4 2022, with the figure for the expanded definition (including discouraged jobseekers) at 42.6 %.

With limited state resources to address the situation, it is essential that economic activity (e.g., the current grant program, other support programs and existing structures within communities) are coordinated to maximise the developmental impact of these programs and to increase economic activity in communities. It is therefore the intention of this program to facilitate engagements with a selected number of communities to assess the concept of establishing digital financial ecosystems utilising grant and other payments, coordinating support for the ecosystem, and structuring additional business and community interventions with the intent of maximising the potential to increase economic activity in these communities.

To realise the objectives of the program it is essential that the services available in those communities and the needs of those community members be established to ensure that any solution developed takes into consideration what is already available and bridges the gap for what is available and what is required for the success of the project. This should be complemented by an awareness within communities on the project and its various components to ensure that the necessary buy-in is derived from community members and their respective leaders.

4. Objectives

Given the diversity and complexity of South African communities, in-community coordination will be required to support the implementation of the community digitisation program in Hammanskraal, Gauteng Province, South Africa. This will include ensuring that; (i) the project receives the necessary buy-in from community members; (ii) required information flows to community members and key community stakeholders and (iii) the various components of the project receive the support they require during the program's implementation.

5. Scope of Work

FMT seeks the services of a consultant with in-depth knowledge and understanding of the Hammanskraal community and the community development practice and principles to:

- Identify economic nodes which can serve as sites where the pilot will be implemented and recruit pilot participants in the agreed sites;
- Based on the identified sites develop a community financial and support services ecosystem map which will be used to guide the activities required under the community digitization projects. This will be developed through assessing the Hammanskraal community and
 - identifying key structures within the community relevant to support project implementation;
 - identifying stakeholders and all existing developmental initiatives within the community;
- Identify data gaps of the financial ecosystem needed to develop potential interventions including input for additional research;
- Develop and deploy a community awareness campaign for the project;
- Facilitation of community sessions in order to advance the project outcomes and deliverables;
- Consult and collaborate with community members/groups and identify and manage issues which may arise during projects implementation;
- Participate in the creation and maintenance of appropriate partnerships and relationships and sessions where insights on the community are required;
- On-going liaison and support for participants, including each participants own payment ecosystem.

6. Output/ Deliverables:

- a. A detailed financial and support services ecosystem map in Hammanskraal.
- b. Report outlining barriers and gaps in the community for the community digitisation pilot implementation.
- c. Establish viable plan for the support of pilot participants.

7. Proposal Content

Individuals should submit a brief proposal (**maximum 10 pages**) which should include:

- The methodology that will be used in carrying out the various activities, including the expected approach, considerations, and constraints;
- An overview of key stakeholders who will be approached for engagements;
- A detailed timeline for executing all project activities;
- A detailed curriculum vitae.

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 must provide evidence of the technical capacity to undertake this exercise. Required skills / qualifications include the following:

- Extensive understanding and knowledge of the Hammanskraal community;
- 5 years' work experience in community development/ project management/ community coordination;
- Ability to interact and deal with a wide and diverse client group;
- Exceptional understanding of stakeholder engagement processes;
- Personal commitment, efficiency and flexibility, teamwork spirit with the ability to work independently or under minimum supervision;
- Excellent communication, written, and verbal skills in English; and
- Excellent communication in the community's local language.

10. Selection criteria

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

	Criteria	Weighting
1	Competence and previous related experience	25%
2	Understanding of financial service provisioning	20%
3	Relevant qualification	25%
4	Knowledge of the Hammanskraal community	30%
	Maximum score	100%

11. Submission and timing

Proposals: Proposals for the project should be submitted by close of business on **14 July 2023** at 17:00 (SAST) by email to lesego@finmark.org.za. The successful candidate will be notified by **18 July 2023**.

Timing: It is envisaged that the project duration will be **5 months** from the date of 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 Ms. Lesego Mashigo, lesego@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 past 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 on 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 and 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.