CARE INTERNATIONAL IN PNG
COFFEE INDUSTRY SUPPORT PROJECT

Consultancy to Design a Financial Literacy Training Package

TERMS OF REFERENCE

BACKGROUND AND INTRODUCTION

CARE is an international humanitarian aid organisation fighting global poverty, with a special focus on empowering women and girls to bring lasting change to their communities. CARE International has implemented development and humanitarian assistance projects in Papua New Guinea for more than 20 years. In 2006, CARE established a permanent country presence in PNG with the establishment of a Country Office in Goroka, Eastern Highlands Province, thereby strengthening local management and support to CARE’s in-country operations. In 2008 CARE PNG established operations in the Autonomous Region of Bougainville (ARB). CARE International in PNG is guided by the vision, values, mission and core values and programming principles of CARE International and receives management support through CARE International Member, CARE Australia.

Launched in July 2013, the Coffee Industry Support Project (CISP) is a six-year project funded under the Australian Government’s Pacific Women Shaping Pacific Development (PWSPD) initiative. The goal of CISP is to improve the economic and social wellbeing of women coffee farmers in Papua New Guinea (PNG), and to achieve this goal, CARE PNG works closely with key coffee industry stakeholders, including exporters, cooperatives and farmer groups to integrate gender equity in their policies, programs, and practices. Through the changes that coffee industry stakeholders make in the programs and services they offer to smallholder farmers, we expect to see a positive impact on women coffee farmers’ economic and social wellbeing. A key component of the project is the successful family business management model that encourages women and men to cooperate in decision-making for their farms and lives.

As technology, infrastructure and communications in PNG improves, there is greater potential for coffee farming households to access financial services, including established banks and microfinance institutions or savings groups. There are currently few groups providing financial literacy training in the Highlands, and those that do often target people with a minimum Grade 10 education and only in areas where there is electricity and other services. This excludes many disadvantaged people living in rural areas, in particular women who have had less formal education and are unable to travel to attend training due to significant risks to their personal safety. A review of some financial literacy programs found that they, like coffee extension training, are very technical with little inclusion of the social side of household finances, for example how a family makes financial decisions, and in particular the role of women in household budgeting and financial management. There is an opportunity to further strengthen CARE’s family business management model and support provided to project partners and smallholder farming families by developing a financial literacy training that adequately addresses social issues and is inclusive of, and appropriate for, women in disadvantaged and rural areas of the Highlands.

PURPOSE AND SCOPE OF THE CONSULTANCY

The primary purpose of this consultancy is to design a financial literacy training package for CARE to provide to partner organisations and smallholder coffee farming families through its Coffee Industry Support Project. The financial literacy training will complement CARE’s family business management model, and will be appropriate for women and men that have low levels of education; poor or no access to services and markets; and live in...
disadvantaged or rural areas of the Highlands. The training should have an explicit focus on improving financial decision-making as a family unit with the particular involvement of women.

1. **Design a Financial Literacy Package Including Training and Training Materials**
To design the financial literacy training package, the consultant will undertake briefings with the CISP team and review relevant materials including CARE PNG’s family business management model to understand how the training package should build on best practice and CARE PNG’s existing interventions. The consultant will then design a draft training package including the development of session plans and materials. The training and materials should be simple, participatory, and appropriate for people with low literacy and poor access to financial services. It should also be designed and structured to take into consideration the specific barriers and challenges that women face to engaging with this kind of training and more broadly financial services in PNG.

2. **Provide Support to CARE PNG as Providers of the Training and Conduct a Pilot Training**
Following additional consultations with the CISP team and stakeholders, the consultant will run an intense workshop with the CISP team, introducing the training and materials. This will allow the CISP team to provide feedback on the training and become familiar with key concepts and training activities. The consultant, with the support of the CISP team, will then pilot the training with a select group of farming families. Following this, and considering participant and CISP feedback and learning experiences, the consultant will finalise the training package including materials, and develop a facilitators’ training manual. The training manual should provide clear and detailed instructions for how to facilitate the training.

**KEY TASKS AND OUTPUTS**

Key tasks are outlined below:

- Undertake an initial briefing with CARE staff on the Coffee Industry Support Project and consultancy terms of reference;
- Review CARE, CISP and supporting documentation and materials with a particular focus on the family business management model;
- Prepare a draft training package including development of training materials;
- Undertake briefings and meetings with CISP staff and project partners including smallholder farming families;
- Run an intense workshop with CISP staff on training to introduce concepts and activities;
- Pilot the training, with the support of CISP staff, to a select group of farming families;
- Finalise the training package and materials based on CISP and participant feedback; and
- Develop a detailed facilitators’ training manual and provide all finalised training materials to CARE PNG.

Key outputs including the training materials and the training facilitators’ manual will be discussed in detail with the successful candidate. The training manual should contain clear and detailed instructions for the CISP team to implement the training. It should be written in English and presented in a user-friendly format that can be edited by the CISP team as needed.

**MANAGEMENT AND TIMEFRAME**
The consultancy will be undertaken at home-base and in-country, including travel from the CARE office in Goroka to a farming community to pilot the training. The consultant will be managed by the CISP Manager and all outputs will be submitted to the CISP Manager for approval. The consultancy is planned for the period February to April.
2016 with travel to PNG required in mid-March. The number of days required to complete the consultancy is expected to be 24 days across the period mentioned.

<table>
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<tr>
<th>Key Tasks</th>
<th>Approx # of Days</th>
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<tr>
<td>Undertake an initial briefing with CARE staff on the Coffee Industry Support Project and consultancy terms of reference; review of CARE, CISP and supporting documentation and materials with a particular focus on the family business management model (home-based).</td>
<td>2</td>
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<tr>
<td>Prepare a draft training package including training materials (home-based).</td>
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<tr>
<td>Undertake briefings and meetings with CISP staff and project partners including smallholder farming families; run an intense workshop with CISP staff on the training to introduce concepts and activities (in-PNG including travel time)</td>
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<tr>
<td>Pilot the training with CISP staff to a select group of farming families (in-PNG including travel time); and debrief session with CISP staff.</td>
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<tr>
<td>Finalise the training package and materials based on CISP and participant feedback and learning experience; and develop a detailed facilitators’ training manual and provide all finalised training materials to CARE PNG.</td>
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Deadlines and timeframes for key tasks will be discussed with the consultant prior to confirmation of final arrangements. CARE PNG will manage transport, accommodation and logistical arrangements for all work undertaken in PNG.

**CONSULTANT SELECTION CRITERIA**

The consultant shall have the following skills and experience:

- A Masters Degree or equivalent experience in international development; agribusiness; social sciences; gender studies, economics or a related field;
- At least 5 years experience working in development programming, including experience working within the agricultural sector and/or community based finance and savings;
- A demonstrated understanding of working with a gender transformative approach within the agricultural sector in international development;
- Proven experience in designing training packages including the development of training materials and facilitation manuals, preferably in the area of financial literacy, business management or village savings or microfinance;
- Experience working in complex development contexts is a must, experience in PNG is highly desirable;
- High quality communication skills, including the ability to speak and write effectively, listen to and facilitate participation from others, including in cross-cultural contexts;
- Strong time management skills; ability to work with limited supervision; and a consultative approach that is open to feedback; and
- Understanding of CARE’s vision, mission and values, and commitment to uphold the CARE PNG Code of Conduct and Child Protection Policy throughout the consultancy.

**EXPRESSIONS OF INTEREST**

Expressions of Interest should be submitted to Anna Bryan, Coffee Industry Support Project Manager, CARE International in PNG ([anna.bryan@careint.org](mailto:anna.bryan@careint.org)), by 11pm PNG time on January 18th, 2016.

All expressions of interest should include:

- Up to date CV with details of three relevant referees;
- Up to two page statement of capability addressing the selection criteria;
• A sample of previous work undertaking training design;
• Quotation including daily rate;
• Confirmation of availability to complete the evaluation within the period specified; and
• Specific point of departure/return to complete the consultancy and home base location.

Please note that CARE International in PNG covers visa fees, international and in-country transport, as well as in-country accommodation and security as needed; daily rates should take into consideration these benefits.