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## OIUS Background

Opportunity International is a global non-profit committed to ending extreme poverty and promoting quality education for families in need. Since 1971, Opportunity has helped millions of families work their way out of poverty by providing financial resources, training, and delivering ongoing support to start small businesses, earn living wages, and feed their families. The organization provides loans to families seeking tuition and educators who want to improve local schools to get more children into better quality schools. In 2018, Opportunity International issued USD 1.9 billion in loans, reaching nearly 10 million clients in 24 countries, and helped fund 6,343 schools serving 1.8 million children.

## Brief Project Overview and Project Goals

The purpose of this three-year project is to develop and implement a holistic development training program that addresses clients directly across five holistic categories: spiritual development (relationship with God), personal development (relationship with self), family development (relationship

with family), environmental development (relationship with environment) and community development (relationship with community).

The project is founded on the fundamental understanding that our relationship with God and, in turn, our relationship with Self-arising from that, is ultimately the source of our perspectives on (and engagement of) all other relationships. We believe that these constitute a foundation for values/attitude change, deeper transformation, and for greater well-being.

The project will contain four key tracks:

Track	Description	OIUS Role	Consultant
<b>Learning System Development</b>	Development of lessons (“modules”) including module and post-module activities/exercises, trainer guides, articulation of module and thematic area outcomes, training on per module delivery methodology.	Support	Lead
<b>Training System Development</b>	Development of a recommended training approach, client data capture system, training team review process, approach to incentivizing clients to own their development, a conceptual framework for holistic development.	Lead	Support
<b>Institutional Context Development</b>	Working with partner organizations toward committing to, and providing, an enabling context for the successful implementation of best practice transformational training.	Lead	N/A
<b>Monitoring &amp; Evaluation</b>	Implementing data capture for three purposes: 1) tracking project progress and measuring outcomes where possible and as promised to donors; 2) tracking client data intrinsic to system implementation; 3) capturing data/learnings for the successful client and institutional development.	Lead	Support

## Scope of Work & Deliverables

Module development and video development may be two separate Calls for Proposals. A bidder can bid for one or both. Close collaboration between the two-component developers will be necessary. The vision of the whole system will dictate the vision of the curricular content. In turn, the vision of the curricular content will dictate video development.

### 1. Glossary

OI	Opportunity International
Learning System	The content and the activities (including activities that the modules will request to be done between the modules, or across time) of the training curriculum.
Training System	The approach(es) taken by the training staff that would engage trainees. This includes curriculum delivery. However, this may include engagement approaches that extend beyond the curriculum itself.
Monitoring and Evaluation	The extent to which this project seeks to be continually learning from the field. This includes, but is not limited to, curricular development or even delivery of the curriculum. It touches on capturing data in the Training System as a whole and on any learnings that go toward assessing the impact of the system.
Institutional Context	The institutional readiness to implement the learning and training systems in the most favorable context for best practice implementation.
“Module”	The individual topical lessons

## 2. Problem Statement

Despite good intentions, many training programs tend to focus exclusively on “knowledge transfer” without understanding more deeply the levers for positive behavior change. In the world of microfinance, financial literacy training can sometimes be viewed as ineffective. Microfinance constraints minimize the time available for quality training, and loan officers are usually not trained in good practice adult education. Often, lessons are limited to bank products and repayment, and trainings that are not done well are disliked by clients.

Studies have shown that trainings that are customized to client contexts, simpler, psychology-informed, and that address soft skills such as agency, relationships, and hope, show a significant impact. Trainings must also leverage the attitude, skills, and behavior of the target population.<sup>i</sup>

## 3. Goals of the Project

The project will produce a training system based on best-practice adult education principles in English and Spanish for a total of 48 modules across the two languages. Modules will include lessons, videos, and non-video audio/visual materials. We expect the following factors to be applied to the training system development:

### Lessons

- **Key Content Focus**
  - Christian Values: This training program will leverage/nurture Christian values across multiple domains of life.
  - Multi-dimensional: Will touch on multiple dimensions of life—following insights both from the poverty alleviation and Christian communities.
  - Behavior change: Focus on behavior change, not merely knowledge transfer.
- **Content Component Characteristics**
  - Curricular content/components will focus on best practice adult education principles that are culturally relevant to partners.
  - Content will be participatory and fun.
  - Flexibility in length and module order making it more responsive to be both client and institutional realities.
- **Training Delivery**
  - Focus on best-practice adult education principles in delivery. Learner-centered approach combined with coaching.
  - Seeks to incentivize clients to own their development.
  - Unique engagement approach (client data capture and weekly reviews) to make training uniquely responsive to client realities.
- **Cost-Effective Implementation and Impact**
  - Will seek to find the lowest cost for training without jeopardizing effectiveness with an eye toward a scalable model.
  - Flexibility so that different organizations can implement in different ways.
  - Focus on measuring impactfulness where feasible.

## A Christian Values-Based Curriculum

This project seeks to engage Christian values in a careful, discerning, engagement of various topics without proselytizing. The embedding of Christian values into the various topical modules is central to this project. It is expected that the lessons will arise from, and bring together, reflections on both biblical and systematic theology. The development team will work closely with Opportunity International in reviewing the theological insights that will inform the shaping of the different topical modules.

Depending on the institutional and cultural context in which these trainings are provided, the trainings cannot always refer explicitly to Christian foundations. While retaining the Christian values that are embedded in these modules, the modules themselves must have multiple presentation options ranging from no mention at all to explicit mention of the Christian worldview tradition.

### 4. Objectives of the Agreement/Deliverables

The Learning System is split into two parts, module development and video/non-video materials development. Opportunity International will provide the thematic area and module topic for the first 5-6 modules. The remaining module topics will be selected through collaboration between OIUS, the consultant, and implementing partners. The consultant will be granted significant creative license but OIUS will have final approval on selected topics, as well as which topics are assigned videos.

### Module Development

Activity-components should be standard across all modules. Module development will be expected to incorporate the following elements where appropriate:

- Example stories
- Multi-media
- Lessons made to be fun
- Content incorporating values, holistic content
- Participatory discussions and activities (e.g. role-play, games, debate, discussion)
- Leveraging technology where effective
- Homework

Modules should have “accordion style” flexibility. Modules should aim to be 60 minutes accompanied by a 30-minute version with key core ideas and activities and additional activities/discussion points if additional time allows for a 90-minute session. The 30-90 minute time frame allows for various levels of depth of training.

Each module should have four segments, with flexibility based on field testing for effectiveness:

1. **Review and assessment:**
  - Reminder for groups of previous topics (stories, learnings, heuristics)
  - Module recording system for easy tracking of previous topics
  - A quick assessment of how well participants remember previous topics
2. **Presentation of the story followed by discussion:**
  - Story component may be video, audio, or verbally presented with visual aids
  - Should include a problem that resonates with participants
  - The story offers a starting point for a participatory process that includes group discussion and consensus-building, allowing trainers to draw conclusions at the end.
3. **Group activities/exercises and homework:**

- Activities should nurture the transition in values/attitudes toward skill-development and behavior change.
- “Fun” should be a consideration in the development of incorporated activities/exercises.
- Homework should put ideas into practice so that training do not merely remain a cognitive exercise.

**4. Summary and assessments:**

- Final summaries will determine how the session was useful for, or remembered by, clients and client understanding levels of the next upcoming topic.

Non-Video Visuals

For the 12 lessons without videos, stories will require audio recordings or flip-chart visuals.

Video Development

Videos should portray real-life stories of people who have wrestled with the problem and successfully overcome them to a significant degree. Topics that are recognized as being foundational, complex, or challenging within each thematic area will have videos. It is possible that where topics seem conceptually close to each other, a single video could touch on multiple topics.

- Opportunity International will decide which topics should involve videos. Opportunity will make this decision in collaboration with implementing partners and the curriculum development team.
- The stories should be real-life stories of Opportunity partner clients.
- Various Opportunity partner countries should be represented in both Africa (Uganda, Ghana, Malawi) and Latin America (Colombia, Mexico) videos.

Deliverables

Project deliverables will be split across contract years. Full project deliverables are:

- 48 total module lesson packs, 24 in English and 24 in Spanish, including implementation instructions for facilitator and lesson content
- 12 curricular videos
- 2 training/marketing videos in English. Footage should be suitable for use for training purposes and for potential donors.
- 1 Training of Trainer booklet with a section for each module, in English and Spanish
- 2 workbooks for participants, 1 in English and 1 in Spanish
- Content template for future lessons

Year	Modules/ Lessons	Videos	Non-Video	Other
Year 1	1-10	-6-8 videos for lessons -1 marketing video	2-4 audio/visual alternatives to videos	TOT sections for modules 1-10, in English and Spanish
Year 2	11-20	4-6 videos -1 marketing video	4-6 audio/visual alternatives to videos	TOT sections for modules 11-20, in English and Spanish
Year 3	21-24	0 Videos	4 audio/visual alternatives to videos	-Final TOT booklet for modules 1-24, in English and Spanish -Template for future lessons



	<b>Module 2</b>	Review																			
		Module Development																			
		Review																			
		2nd Review																			
		ToT based on 3rd version																			
		Module Testing																			
	<b>Module 3-6</b>	Review																			
		Module Development																			
		Review																			
		2nd Review																			
		ToT based on 3rd version																			
		Module Testing																			
	<b>Module 7-10</b>	Review																			
		Module Development																			
		Review																			
		2nd Review																			
		ToT based on 3rd version																			
		Module Testing																			
Year 2	<b>Module 11-13</b>	Review																			
		Module Development																			
		Review																			
		2nd Review																			
		ToT based on 3rd version																			
		Module Testing																			
	<b>Module 14-16</b>	Review																			
		Module Development																			
		Review																			
		2nd Review																			
		ToT based on 3rd version																			
		Module Testing																			
	<b>Module 17-20</b>	Review																			
		Module Development																			
		Review																			
		2nd Review																			
		ToT based on 3rd version																			
		Module Testing																			
Year 3	<b>Module 21-24</b>	Review																			
		Module Development																			
		Review																			
		2nd Review																			
		ToT based on 3rd version																			
		Module Testing																			
		Review																			
		Module Development																			
		Review																			
		2nd Review																			
		ToT based on 3rd version																			
		Module Testing																			
		Review																			
		Final versions of all materials																			
			J	F	M	A	M	J	J	A	S	O	N	D							
			J	F	M	A	M	J	J	A	S	O	N	D							
			J	F	M	A	M	J	J	A	S	O	N	D							
			J	F	M	A	M	J	J	A	S	O	N	D							

## Technical/Experience Requirements

### Curriculum Development

- Sound, extensive, and up-to-date understanding of andragogy best practices that are culturally/regionally relevant.
- Sound understanding of the demands of microfinance ecosystems and its end-clients.
- Understanding of poverty alleviation ecosystems in developing country context and its end-clients
- Understanding of theology as it pertains to the themes and topics.
- Strong record of timely delivery.
- Record of capabilities of deep collaboration with organizational clients.
- Ability to work closely with external videographers as necessary.

### Video Development

- Sound, extensive, and up-to-date understanding of andragogy best practice.
- Record of production of world-class videos that tell a compelling story with clear messaging
- Record of videos that showcase lives in a manner that is both intellectually and emotionally compelling, especially to African and Latin American audiences.
- History of being able to work in African and Latin American contexts—engage organizations and end-clients in culturally sensitive ways.
- Able to work with curriculum designers
- Able to work with organizational clients in the initial drafting, rough cut, and final review process.
- Strong record of timely delivery.

## Submission Guidelines & Requirements

Only qualified individuals or companies with prior experience on projects such as this should submit proposals in response to this Request for Proposal.

Bidders must list at least two projects that are substantially similar to this project as part of their proposal, including references for each. Examples of work should be provided as well.

A technical and price proposal must be provided for the entire three year project, broken into sections for each year. ***Due to funding restraints, OIUS will contract one project year at a time. OIUS intends to use the same consultant for the duration of the project pending available funding and satisfactory deliverables.*** The technical proposal must provide an overview of the proposed work plan as well as the resumes of all key personnel. The technical proposal should provide a proposed schedule and milestones, as applicable. The price proposal should indicate the overall fixed price for the project as well as hourly rates and an estimated total number of hours, should Opportunity International US need to contract additional work on an hourly rate basis.

If you have a standard set of terms and conditions, please submit them with your proposal. All terms and conditions will be subject to negotiation.

Proposals must be received prior to January 21, 2020 to be considered. Proposals must remain valid for a period of 21 days. Send proposals to Dr. Genzo Yamamoto, Director of Knowledge Management, Opportunity International at [gyamamoto@opportunity.org](mailto:gyamamoto@opportunity.org)

## Criteria for Selection

Opportunity International will rate proposals based on the following factors, with the cost being a significant factor:

- Responsiveness to the requirements set forth in this Request for Proposal
- Relevant past performance/experience
- Samples of work
- Cost, including an assessment of the total cost of ownership
- Technical expertise/experience of bidder and bidder's staff

Opportunity International reserves the right to award to the bidder that presents the best value to Opportunity International as determined solely by Opportunity International in its absolute discretion.

## Proposal Timeline

The Request for Proposal timeline is as follows:

Request for Proposal Issuance	12/31/19
Selection of Top Bidders / Notification to Unsuccessful Bidders	1/21/20
Start of Negotiation	1/24/20
Contract Award / Notification to Unsuccessful Bidders	1/31/20

The need-date for project completion is June 2022. Bidders may propose a date earlier or later and will be evaluated accordingly.

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<sup>i</sup> Some examples: Valdivia, "Training or Technical Assistance? A Field Experiment to Learn What Works to Increase Managerial Capital for Female Microentrepreneurs," compared general training with customized training and found the former ineffective; Shankar, Onyura, Alderman, "Understanding Impacts of Women's Engagement in the Improved Cookstove Value Chain in Kenya," compared traditional entrepreneurship training and agency (empowerment) training and found the latter effective. For a psychology-informed approach, see Campos, Frese, Goldstein, Iacovone, Johnson, and McKenzie, "Teaching Personal Initiative Beats Traditional Training in Boosting Small Business in West Africa." For effectiveness of simpler accounting as opposed to traditional accounting training, see Drexler, Alejandro, Greg Fischer, and Antoinette Schoar, "Keeping It Simple: Financial Literacy and Rules of Thumb," *American Economic Journal: Applied Economics* 6, no. 2 (April 2014): 1-31. For the effectiveness of business grants and training together, see Berge, Bjorvatn, and Tungodden, "Human and Financial Capital for Microenterprise Development: Evidence from a Field and Lab Experiment."