

EVIDENCE AND LEARNING GRANT SAVINGS GROUPS AND WOMEN'S EMPOWERMENT

REQUEST FOR PROPOSALS

Release date: Friday, January 12, 2018
Questions due: Friday, February 2, at 5pm EST
Response to questions: Tuesday, February 6
Submission deadline: Friday, March 2, at 5pm EST

Revised: Tuesday, February 6
Annex V: Questions and Answers

1. OVERVIEW

Savings Groups are widely credited with significant impacts on women's empowerment based on the proxy indicator of access to financial resources. However, a recent review of the literature by the SEEP Network's Savings-Led Working Group indicates a lack of evidence on the pathways between Savings Groups and the various dimensions of women's empowerment.

The purpose of this Request for Proposals is to solicit proposals from learning partner organizations **to address a specific gap in the body of knowledge on the relationship between Savings Groups and women's empowerment.** Potential learning areas and questions are outlined in Annex II, for illustrative purposes only.

One evidence and learning grant of up to USD 90,000 will be awarded by the SEEP Network to a learning partner organization for a period of up to 12 months (from April 1, 2018 to March 31, 2019).

Submissions may propose activities that consolidate, expand and transfer knowledge on the relationship between Savings Groups and women's empowerment. These may include primary research, secondary research, action research or knowledge translation. Specific outputs may include a combination of the following: research report; learning brief; blog series; case study; video; podcast; operational tool; monitoring, evaluation and learning tool; infographics; high-impact virtual and/or in-person learning event(s).

Proposals must have a focus on Sub-Saharan Africa, but may include benchmarking or perspectives from other regions.

Proposals may be submitted by universities, applied research institutions, non-governmental organizations, and private sector organizations. Partnerships are encouraged, and organizations may contribute to multiple proposals as lead or co-applicant.

2. OBJECTIVE

This evidence and learning grant aims to contribute to an improved understanding of the role of Savings Groups in women's empowerment; and, in turn, the improved design, implementation, monitoring or evaluation of Savings Groups initiatives in relation to one, or multiple, dimensions of women's empowerment (see **Annex 1: Savings Groups and Women's Empowerment**).

3. SCOPE OF WORK

The period of performance of this work is from April 1, 2018 to March 31, 2019.

Technical approaches and methodologies may include:

- Primary research (qualitative, quantitative or mixed-methods)
- Secondary research (consolidation and synthesis of existing evidence, tools or practices)
- Action research (development and/or evaluation of operational tools or models)
- Knowledge translation (synthesis and dissemination of existing knowledge for improved application)

Specific outputs may include a combination of the following:

- Research report
- Learning brief
- Case study
- Video
- Podcast
- Blog series
- Operational tool
- Monitoring, evaluation and learning tool
- Infographics
- High-impact virtual and/or in-person learning event(s)

4. AWARD AND FUNDING MECHANISM

The maximum award is USD 90,000. Co-investments, in cash or in kind, are encouraged but not required. The mechanism for funding will be a cost-reimbursable services agreement, based on receipt of invoices.

5. ELIGIBILITY REQUIREMENTS

Proposals may be submitted by universities, applied research institutions, non-governmental organizations, and consulting firms. Partnerships are encouraged, and organizations may contribute to multiple proposals as lead or co-applicant.

6. PROPOSAL FORMAT

Proposals – not to exceed 10 pages, excluding annexes – must be submitted in English, in PDF format, and include the following sections:

1. DESCRIPTION OF THE ORGANIZATION

- Overview, experience and relevant capabilities of the lead applicant and consortium partners, if applicable
- Proposed personnel and their respective roles and responsibilities on the project

2. LEARNING OBJECTIVE

- Framing of the specific learning objective and the target audience(s)

3. TECHNICAL APPROACH and OUTPUTS

- Detailed description of the proposed methodology, which may include one, or a combination of, the following approaches:
 - Primary research (qualitative, quantitative or mixed-methods)
 - Secondary research (consolidation and synthesis of existing evidence, tools or practices)
 - Action research (development and/or evaluation of operational tools or models)
 - Knowledge translation (synthesis and dissemination of existing knowledge for improved application)
- Any ethical considerations, where relevant
- Detailed description of proposed outputs, which may include a combination of the following:
 - Research report
 - Learning brief
 - Case study
 - Video
 - Podcast
 - Blog series
 - Infographic
 - High-impact virtual and/or in-person learning event(s)

4. SCHEDULE

- Calendar of activities and outputs

5. BUDGET

- Itemized budget in USD (including respective daily rates for proposed personnel), budget narrative and supporting documentation, if applicable

6. ANNEXES

- Recent CVs of key personnel
- Examples of relevant work

7. EVALUATION CRITERIA

1. DESCRIPTION OF THE ORGANIZATION – 25%

- Experience and capabilities of the lead applicant, and consortium partners if applicable (10%)
- Experience and skills of proposed personnel (15%)

2. RELEVANCE – 20%

- Relevance of the research/learning objective, in relation to the identified target audience(s) (10%)
- Understanding of the topic and the current body of knowledge (10%)

3. TECHNICAL APPROACH – 25%

- Clarity and appropriateness of the proposed learning or research methodology (15%)
- Clarity and relevance of outputs, in relation to the identified target audience (10%)

4. SCHEDULE – 10%

- Reasonableness of calendar of activities and outputs

5. BUDGET – 20%

- Cost reasonableness, in relation to proposed activities and outputs (10%)
- Co-investments, in cash or in kind, by the lead applicant or consortium partner(s) for the completion of the proposed activities and outputs (10%)

Proposals must have a focus on Sub-Saharan Africa, but may include benchmarking or perspectives from other regions.

8. SUBMISSION INSTRUCTIONS

Release date: Friday, January 12, 2018
Questions due: Friday, February 2, at 5pm EST
Response to questions: Tuesday, February 6
Submission deadline: Friday, March 2, at 5pm EST

Proposals and questions must be submitted electronically to:

David Panetta
Program Director, Financial Inclusion through Savings Groups
The SEEP Network
panetta@seepnetwork.org

All questions and the corresponding answers will be posted [here](#) on Tuesday, February 6, 2018.

ANNEXES

ANNEX I: SAVINGS GROUPS and WOMEN'S EMPOWERMENT

For several decades, it has been widely assumed that access to financial services by women leads to improved control over financial resources, improved independence and mobility, greater investments in income-generating activities, and the ability to make decisions that better serve the needs of women and their families. Similar long-standing assumptions are held of Savings Groups, as evidenced by the theories of change presented by organizations that facilitate and promote Savings Groups.

There is, however, little evidence to support these assumptions. The mismatch between the theory and evidence on financial services and women's empowerment has been well documented in the microfinance literature. Like Savings Groups, microfinance programs were initially credited with significant impacts on women's empowerment based on the proxy indicators of access to and use of financial resources (Goetz & Sen Gupta, 1994). These assumptions were later challenged by several studies that demonstrated that access to financial services does not necessarily translate to control over financial resources, or other forms of empowerment (Vaessen et al, 2014; Ngo, 2012). Attempts to measure the impact of microcredit on women's empowerment provided mixed results and found that, in many cases, men either appropriate the financial resources of women in microcredit groups or reduce their own contributions to household finances. Concerns also emerged about the 'double burden' on women taking greater responsibility for managing financial services and investments in income-generating activities, with no reduction in the workload associated with caring for children and managing the household (Slegh et al, 2013).

Even though Savings Groups differ in design to microcredit groups and the literature is not as extensive, there are many parallels. Assumptions about the impacts of Savings Groups on women's empowerment outweigh the evidence. A recent systematic review of the evidence on Savings Groups concludes that the evidence of impact on women's empowerment is mixed, with only half of the most rigorous studies demonstrating a positive impact of Savings Group participation on women's decision-making power (Gash, 2017).

The lack of evidence on the contribution of Savings Groups to women's empowerment is due in part to the challenge of defining and measuring concepts of empowerment. Programs that promote Savings Groups typically focus on economic empowerment and measure change through quantitative indicators of economic well-being. This approach provides a limited understanding of the role of Savings Groups in affecting various dimensions of women's empowerment, such as economic, social, political and reproductive empowerment.

Economic Empowerment

Savings Groups provide access to basic financial services to many women who may otherwise be financially excluded. Savings Groups tend to meet the liquidity needs of women very well by allowing for small amounts of savings and offering small but relatively frequent loans (Johnson, 2004). Economic empowerment, however, encompasses more than simply access to financial services, and includes – but is not limited to – the ability to use and make decisions about financial resources.

Many of the reviews of Savings Groups observe that the mobilization of financial resources through collectives has significant benefits for women, not merely because of improved access but because of group participation and management of these resources. A study in Ghana finds that women entrepreneurs – who tend to be more constrained in accessing bank financing – compensate by cultivating social relationships and using the social capital they build in group settings as a mechanism to access credit and a platform for consolidating their businesses (Arun et al., 2016). But there is not yet enough research on how membership fosters solidarity that supports women’s empowerment and provides social capital for women’s economic activities (Rankin, 2001; Renzulli et al, 2000).

Group membership can also be used strategically by women members to protect their savings from being coopted or taken by other family members. In many cases, however, women report that loans or accumulated savings are controlled by male members of their household (CARE, 2012). Encouragingly, some evidence suggests that women in a Savings Groups experience a greater degree of influence over financial decisions (Karlan et al, 2017), although others argue there may be a ceiling to this type of economic empowerment (Gash, 2017).

There remains much to be learned about the empowerment effects of access to financial resources that may ultimately be used and controlled by others. There are also many unanswered questions about the trade-offs women experience as a result of Savings Group membership, particularly in terms of time poverty and the burden of financial responsibility, and how those affect economic empowerment.

Social Empowerment

Definitions of social empowerment vary greatly and make it difficult to generalize the impacts of Savings Groups. One review of the evidence on Self-Help Groups defines social empowerment as “the ability to exert control over decision making within the household” (Brody, 2015). The review concludes that this type of social empowerment may be stimulated by the social networks, community respect, and solidarity developed among group members.

An alternative description of social empowerment is “taking steps to change society so that one’s own place within it is respected and recognized on the terms on which the person themselves want to live, not on terms dictated by others” (Eyben et al, 2008). The catalyzation of purposeful change within society has been observed in some programs where savings-related groups are used as a platform for gender dialogue and critical reflection. Arguably, change at this level may require a degree of collective action that extends beyond the scope of a single Savings Group. While there are some examples of networks or federations of Savings Groups, they typically do not focus on women’s empowerment and it is not clear whether a networking approach fosters greater collective action or diminishes the social solidarity at the community level.

Whether or not Savings Groups stimulate social empowerment on their own remains to be proven. Experience and evidence suggest that the success of a Savings Groups program in effecting change depends on their intended impacts and corresponding programmatic components; some practitioners have defined a continuum of engagement with Savings Groups that ranges from transfers of knowledge and services to mobilization for women’s rights. In general, successful examples of social empowerment outcomes through Savings Groups include an additional layer of training or activity, although most studies on these impacts provide insufficient detail on these elements (Brody et al, 2015).

Political Empowerment

There are very few references to ‘political empowerment’ in the literature on Savings Groups, and the term itself is rarely defined. Some studies discuss ‘leadership’ at different levels within and outside of Savings Groups, and others mention ‘social participation’. One book even suggests that membership in a Savings Group could be considered a political act in and of itself (Daly et al, 2016).

With respect to leadership, there is lack of agreement as to whether Savings Groups contribute to or leverage the leadership skills of members. Some studies suggest that participation in a Savings Group’s management committee resulted in the development of leadership skills of women members. Others argue that those elected to the management committee are often already leaders in other domains such as church or community groups (Gash, 2017).

An experimental study on Savings Groups found no evidence of impact on women’s community participation (Karlán et al, 2017). A systematic review of evidence on Self-Help Groups concludes that “although women’s self-help groups may stimulate political empowerment, changing the status of women in society is not the main goal of women SHG members” (Brody et al, 2015).

Examples of women’s political empowerment through Savings Groups generally involve an umbrella or network organization, as opposed to individual Savings Groups or members (Brody et al, 2015). There is also a strong urban focus to the most prominent examples of political leadership by female members of Savings Groups, which are concentrated in ‘slum’ settlements where Savings Group networks have mobilized to address living conditions (e.g. Cities Alliance, D’Cruz 2013, Mitlin 2011).

Reproductive Empowerment

Several Savings Groups programs have incorporated reproductive health components, but there is little evidence available on their impact on reproductive empowerment. The current body of knowledge suggests that standalone Savings Groups programs are not expected to have an impact on reproductive empowerment. Additional components – such as training, couples or community sensitization, or access to reproductive health services – seem critical to achieve impact in this dimension of empowerment.

Furthermore, the particular mechanisms or pathways from Savings Groups to reproductive empowerment outcomes are not well articulated or understood. Numerous examples of layered Savings Group interventions result in increased access to or uptake of certain reproductive services, however few identify the mechanisms or pathways that led to this result or explore the role of the Savings Group. Some examples suggest that the economic resources mobilized by Savings Groups contribute to reproductive empowerment by enabling access to reproductive health services (e.g. Mali Health) and reducing financial dependency on relationships with men that involve sex (Miller et al, 2011). The potential dependencies between economic empowerment (i.e. access to financial resources), social empowerment (i.e. gender norms or the ability to influence or make decisions) and reproductive empowerment need to be further examined in order to understand how to achieve desired outcomes.

Programs combining Savings Groups with reproductive health components generally do not define reproductive empowerment and tend to focus on knowledge of and access to services, in some cases without consideration for the supply of such services. Few programs or studies explore a woman’s decision-making power with respect to family planning. Likewise, there is little exploration of consent or other aspects of negotiation around sex, particularly for adolescent girls and young women.

The role of men in women’s reproductive empowerment is absent from the available literature as is the relationship between reproductive empowerment and GBV or IPV. Encouragingly, there are a number of savings-led interventions targeting adolescent girls that incorporated reproductive health, but more research into the effectiveness of interventions at different stages in a woman’s life are needed.

ANNEX II: POTENTIAL LEARNING AREAS AND QUESTIONS

Potential learning areas and questions – **for illustrative purposes only** – are described below.

Empowerment pathways

Where Savings Group programs do demonstrate impact on women’s empowerment, little knowledge exists on the particular mechanisms and pathways that lead to empowerment – particularly for initiatives that bundle multiple activities but often fail to distinguish the triggers that create change. Similarly, there is evidence to suggest that different dimensions of empowerment reinforce each other, but little is known about this interplay. Some key questions include:

- What are the specific pathways and/or mechanisms within a Savings Group program that lead to different empowerment outcomes?
- What relationships or dependencies exist between different dimensions of empowerment when effecting change? For example, how does social empowerment reinforce (or not) economic empowerment in a Savings Groups program (or vice versa)?

Negative outcomes

The microfinance literature includes substantial research and discussion on the negative impacts associated with the use of microcredit. Similar research and discussion on negative impacts associated with participation in Savings Groups has yet to emerge. Some key questions include:

- What negative outcomes or trade-offs result from women’s participation in Savings Groups? Some examples may include increased time poverty, additional workload, or backlash (including violence) from male partners or other household members/gatekeepers.
- What can be done to mitigate negative outcomes?

Social and political change

The majority of measured impacts of Savings Groups on women’s empowerment are observed at the micro (household) level. And yet the social gender norms and political systems that prevail at the meso (community) and macro (regional or national) levels arguably present the greatest barriers to women’s empowerment. In order to foster greater impact on women’s empowerment, it is necessary to understand how Savings Groups can contribute to social and political change beyond member households. Some key questions include:

- What factors catalyze Saving Groups to engage in collective action toward social and political change? What can be learned from existing examples?
- Does social and political change require interventions at the meso/community level? If so, what do those interventions look like in the scope of Savings Group programming?

Male engagement

Over 80 percent of Savings Groups members worldwide are women. In some cases, this is a result of intentional targeting; in most cases, it is not. There are examples of intentional male engagement in Savings Groups and/or associated activities, but little knowledge exists on the need for or impact of male involvement in Savings Group programs on women's empowerment. Some key questions include:

- How critical is male involvement in, or exclusion from, Savings Group programs to achieving different dimensions women's empowerment?
- Are additional layers of discussion or activity required to ensure male involvement in Savings Groups contributes to women's empowerment? If so, what are those layers? And how should they be sequenced?

ANNEX III: BACKGROUND

Savings Groups Evidence and Learning Initiative

The Savings Groups Evidence and Learning Initiative (SGELI) is a 3-year project (2017-2019) supported by FSD Africa and implemented by the SEEP Network. The project aims to facilitate the creation, sharing and use of evidence for and among organizations supporting Savings Groups, to increase access to and use of appropriate financial services by vulnerable populations in sub-Saharan Africa.

The project's strategy is based on key market systems development principles, specifically the role that information, knowledge sharing and coordination can play in influencing the behaviors of market actors. Through the initiative, knowledge and evidence is generated, collected, curated and used to help catalyze the generation and adoption of improved services, technologies and business models that have the greatest likelihood of systemic level impact.

The initiative mobilizes knowledge and facilitates learning opportunities and events within eight focus areas, including women's empowerment.

The SEEP Network

SEEP is a global learning network composed of 120 member organizations are active in more than 170 countries worldwide. Our mission is to empower our members to be effective agents of change and to enhance their collective ability to accelerate learning and scale impact. We support strategies that create new and better opportunities for vulnerable populations, especially women and the rural poor, to participate in markets and improve their quality of life.

Founded in 1985, SEEP was a pioneer in the micro-credit movement and helped build the foundation of the financial inclusion efforts of today. In the last three decades, our members have continued to serve as a testing ground for innovative strategies that promote inclusion, develop competitive markets, and enhance the livelihood potential of the world's poor.

For more information about the SEEP Network, visit www.seepnetwork.org

Financial Sector Deepening Africa

Financial Sector Deepening Africa (FSD Africa) is a non-profit company which aims to increase prosperity, create jobs and reduce poverty by bringing about a transformation in financial markets in SSA and in the economies they serve. It provides know-how and capital to champions of change whose ideas, influence and actions will make finance more useful to African businesses and households. It is funded by UK Aid from the UK Government.

Through access to finance initiatives, it seeks to build financial inclusion. Through capital market development, it looks to promote economic growth and increase investment. As a regional programme, it seeks to encourage collaboration, knowledge transfer and market-building activities – especially in fragile states. FSD Africa also provides support to the FSD Network.

For more information about FSD Africa, visit www.fsdafrica.org

ANNEX IV: REFERENCES

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ANNEX V: QUESTIONS AND ANSWERS

A1: I'm not clear on what is meant by "learning partner organizations". Do I need to be from an established learning partner organization of the network?

A1: The term "learning partner organization" describes the role of the grantee. Any type of organization is eligible to submit a proposal, and need not be a member organization of the SEEP Network. (Overview, p.1; Eligibility Requirements, p.2)

Q2: The call speaks of "learning partners". What is the definition of a "learning partner" that you use?

A2: The term "learning partner organization" describes the role of the grantee. Any type of organization is eligible to submit a proposal, and need not be a member organization of the SEEP Network. (Overview, p.1; Eligibility Requirements, p.2)

Q3: The RFP says grants are "up to USD 90,000". What is your average award amount?

A3: One grant of up to a maximum of USD 90,000 will be awarded (Overview, p.1). The award amount will depend upon the details of the technical and financial components of the proposal.

Q4: Would you clarify the co-investment? it is mentioned in the document that the co-investment is encourage but not required, but it values 10% of the evaluation.

A4: Matching funds are not required. However, the proposal evaluation criteria includes "5. Co-investments, in cash or in kind, by the lead applicant or consortium partner(s) for the completion of the proposed activities and outputs (10%)" (Evaluation Criteria, p.4). In-kind contributions may include, but are not necessarily limited to, time of key personnel and any physical assets required for the completion of the proposed activities and outputs.

Q5: Would the SEEP network be interested in a study on the potential impact of participating in informal savings groups, and the pathways between this and occupational choice?

A5: The scope of the award is not restricted to any specific Savings Group methodology, and proposals may be submitted for activities related to informal savings groups.

Q6: Is [the RFP] open for Ukraine based Savings Groups?

A6: "Proposals must have a focus on Sub-Saharan Africa, but may include benchmarking or perspectives from other regions." (Overview, p.1; Evaluation Criteria, p.4)

Q7: The document states these grants are primarily for Sub-Saharan Africa. [Indian university] is interested in applying for research grant. Please let me know if we can apply in response to the present call for proposals.

A7: "Proposals must have a focus on Sub-Saharan Africa, but may include benchmarking or perspectives from other regions." (Overview, p.1; Evaluation Criteria, p.4)

Q8: Please could you confirm which of the documents in the reference list of the RFP, is the literature review referred to in the first paragraph of section 1 Overview?

A8: The literature review is not published. Key excerpts are included in Annex I (Savings Groups and Women's Empowerment) and Annex II (Potential Learning Areas and Questions); and all references are included in Annex IV (References).

Q9: Which day's exchange rate will be used for reimbursements, if receipts/invoices are issued in a currency different from USD? This is important for creating the budget, especially as many of the expected expenses will not be USD-denominated, and currency fluctuations can be significant.

A9: All non-USD expenses must be converted to USD, on the date the expense is incurred, using Oanda currency converter (<https://www.oanda.com/currency/converter/>).

Q10: What type of information is required to be submitted from non-coordinating partners (i.e. partners that might participate in research or learning as beneficiaries but might not have significant budgets) as we would like to keep the barriers to participate as low as possible?

A10: For expenses incurred by partners or third parties, a commercially reasonable invoice from the partner or third party is sufficient.

Q11: What is needed to demonstrate proof of payment for human resources, if the proposal is selected? Do you require the submission of timesheets and salary slips? Or can universities partners collaborating on the project issue an invoice a contractually specified amount to be compensated for the work carried out?

A11: The submission of timesheets, salary slips or other supporting documentation is not required as proof of payment for human resources.

Q12: Can budgetary items be moved around within the budget, without changing the total amount, if the project is accepted?

A12: No, funds are not fungible across budget lines.

Q13: Are indirect costs included in the total amount of the award? What is your IDC rate?

A13: The maximum award is USD 90,000, inclusive of indirect costs. Any indirect costs are at the discretion of the applicant, and should be included and clearly indicated in the proposed budget.

Q14: What is the allowable overhead cost for this project?

A14: There is no maximum rate for overhead. Overhead costs are at the discretion of the applicant, and should be included and clearly indicated in the proposed budget.