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## TERMS OF REFERENCE

### CONSULTANCY FOR TRAINING OF TRAINERS (TOT) AND CASCADING WORKSHOPS ON HOUSEHOLD BUSINESS FINANCIAL LITERACY

*This is a joint call by two implementing partners: Fairtrade International and Bina Desa*

**Project: Transitioning towards Green Resilience: Building Sustainable and Inclusive Agricultural Communities.**

#### **Rationale**

Indonesian smallholder farmers face significant barriers to economic stability and long-term resilience. Beyond climate-related risks and limited market access, many farming households lack the financial literacy skills needed to manage farm income, plan household expenditure, and build economic buffers against shocks. Due to this low financial literacy, smallholder farmers are more prone to engage in unhealthy borrowing from loan sharks to cover for emergency needs, which in turn could make them trapped in a cycle of debt due to the extremely high interest rates and low repayment ability. In addition, Indonesian farmers generally lack understanding of their more structural socio-economic challenges in the agricultural sector, such as unfair pricing, unequal market relations, production costs, and farmers' weak bargaining position. These gaps undermine not only individual livelihoods but also the ability of farmer organizations to demonstrate the conditions necessary for living income assessments and policy advocacy.

The project *Transitioning Towards Green Resilience: Building Inclusive and Sustainable Agricultural Communities*, funded under the EU CSO Thematic Programme, recognizes that sustainable agricultural development requires both environmental and economic empowerment. Aligned with the European Green Deal, the EU-Indonesia Partnership on Sustainable Development, and Indonesia's Presidential Instruction (Inpres) No. 9 of 2025 on cooperative development, the project supports smallholder farmers and their organizations in building the financial knowledge and systems needed for equitable and resilient agricultural communities.

Within this framework, a consultancy is being solicited to facilitate training to address smallholder farmers' financial literacy through a Training of Trainers (ToT) and cascading workshop approach. A consultancy firm will be hired to deliver household business financial literacy training in collaboration with the two implementing partners: **Fairtrade International, and its member organisation Fairtrade Network of Asia Pacific Producers (NAPP) targeting Fairtrade-certified producer organisations** in Java Island and **Bina Desa targeting farmer organizations** in Sulawesi Island. Critically, the training is designed not only to build skills but also to initiate household finance recording — a



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systematic data-collection process that will be facilitated and monitored by community trainers and will serve as the foundational dataset for a living income study being conducted by the project.

Further, while the primary objective of this training emphasises financial literacy capacity building for farming families, the training approach must remain deeply contextualized within the socio-economic realities of the Indonesian agricultural sector, especially of the Fairtrade-certified farmers in Java and Bina Desa's partner farmers in Sulawesi. Since farmer vulnerability is rarely a product of low financial literacy alone; it is intrinsically linked to structural challenges, including volatile agricultural pricing, unequal market relations, escalating production costs, and weak bargaining positions within the supply chain, the financial literacy framework should move beyond individual behavioural change. It must equip farming households with a structural understanding of their economic environment, enabling them to navigate systemic risks alongside daily household bookkeeping.

The ToT approach seeks to ensure local ownership and sustainability, with community-level trainers empowered to deliver and follow up training within their organizations in ways that respect local customs and the workload realities of smallholder farming households in Central and East Java and West and Central Sulawesi. This includes the consideration of gender aspects and familial power relations related to household financial management while developing the training module and in training delivery. This is to ensure that training activities do not inadvertently increase the domestic burden on women but instead foster equitable decision-making.

The consultancy is expected to cover the full package of the Household Business Financial Literacy roll-out to the target groups, covering cost related to the TOT, cascading training, household visits, including venue, participants costs, local travel, materials, among others.

### **Objectives of the Consultancy**

1. Equip selected farmers and cooperative representatives with practical household business financial literacy skills (including income tracking, expenditure planning, saving, and healthy borrowing) and the capacity to understand and mitigate structural challenges pertinent to the agricultural sector.
2. Build a pool of competent community-level trainers capable of independently delivering cascading workshops and facilitating household finance recording at the family level.
3. Initiate systematic household finance recording among participating farming families, generating reliable baseline data for a living income study.



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4. Strengthen the financial management capacity of participating farmer organizations to support evidence-based advocacy and cooperative governance.

### **Key topics to be covered**

#### **ToT Workshop – Household Business Financial Literacy (per organization)**

- Principles of household and farm business financial management
- Basic understanding and mitigation of farmers' socio-economic challenges
- Income and expenditure tracking tools adapted to smallholder farming contexts
- Introduction to household finance recording systems
- Facilitation skills for community-level financial literacy training
- Planning and conducting family-level facilitation visits
- Integration of finance recording into cooperatives' monitoring systems

#### **Cascading Workshops**

- Delivery of financial literacy content to farming households
- Practical introduction to household finance recording
- Conducted by community-level trainers graduated from the ToT
- Followed by intensive family facilitation visits to support ongoing finance recording
- Tailored to local customs and the workload realities of smallholder farming communities

#### **Delivery Format**

The ToT will be delivered as a **single 3-day workshop** per farmer organization, led by an experienced trainer in household business financial literacy in Indonesia or a certified GALS specialist with financial literacy expertise. The training will incorporate participatory methods and practical tools adapted to the contexts of smallholder farming households.

The cascading training will be conducted by trainers who have graduated from the ToT, following the local customs of the farmers' organizations and communities, which consider the daily workload of farmers

#### **Overview of Consultancy's Responsibilities**

The consultancy is expected to take place over a period of five months (from May to September 2026), in order to cover the following planned activities:



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### **Training of Trainers (ToT):**

- The consultancy is responsible for developing/customising the Financial Literacy training module catered to the respective Indonesian farming communities (please see Table 1 below).
- The consultancy shall prepare relevant monitoring, evaluation, and learning (MEL) instruments for both the ToT and Cascading trainings, to ensure the achievement of the programme's objectives. Relevant MEL instruments include, but not limited to, participants list, survey, photo and/or video documentations, etc.
- The consultancy is responsible for implementing the Financial Literacy training module in the specified locations according to the following arrangement:
  - ◆ Total ToTs: 10 workshops in different locations (5 ToTs for each implementing partner Fairtrade International & Bina Desa, please see Table 1 below).
  - ◆ ToT per farmer organization/cooperative: 1 workshop of 3 days per organization
  - ◆ The consultancy will provide input during the selection process of ToT participants.

### **Cascading Trainings:**

- The consultancy is responsible for providing quality assurance through observations and technical backstopping of the trained local trainers during the conduct of cascading trainings.
- The consultancy is expected to provide coaching support and impact assessment to ensure that the GALS methodology is implemented appropriately at the community and family level.
- The consultancy, with the support of the local trainers, gathers and consolidates all MEL data to be presented as part of the Final report.
- The Cascading Trainings will be conducted with the following arrangement:
  - ◆ Fairtrade International Producer Organisations (Java Island): 12 community-level workshops targeting approximately 240 farmers, plus approximately 100 family facilitation visits (each family visited 3 times)
  - ◆ Bina Desa Farmer Organisations (Sulawesi Island): 5 community-level workshops targeting approximately 100 farmers and their spouses/children, plus approximately 100 family visits (each family visited 3 times)

### **Target Audience**

**ToT Participants (per organization):** A total of 120 smallholder farmers – including up to 12 smallholder farmers per ToT, selected from members of farmer organizations.

Selection criteria include:



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1. Active members of Fairtrade-certified SPOs or Bina Desa farmer organizations.
2. Willingness and capacity to serve as community-level Financial Literacy trainers following ToT graduation.
3. Minimum 30% women participants to to promote gender inclusivity.
4. Basic literacy in Bahasa Indonesia or local language.

Below is the list of locations where the trainings will be conducted:

Regions	Regency	Commodity	Remarks	Participants
Central Java	<ul style="list-style-type: none"> <li>• Purbalingga</li> <li>• Banjarnegara</li> <li>• Purworejo</li> <li>• Kebumen</li> </ul>	Coconut Sugar	Fairtrade-certified farmers	60 from 5 Producer Organisations
East Java	<ul style="list-style-type: none"> <li>• Situbondo</li> </ul>	Coffee	Fairtrade-certified farmers	
West Sulawesi	<ul style="list-style-type: none"> <li>• Polewali Mandar</li> </ul>	Rice, Cocoa, Palm Sugar	Bina Desa's partners	60 from 5 Farmer Organisations
South Sulawesi	<ul style="list-style-type: none"> <li>• Bantaeng</li> </ul>	Rice, Cocoa	Bina Desa's partners	

*Table 1 Training locations and number of participants*

**Fairtrade International:** Members may be over 200 km apart across villages, districts, and regencies. Two organisations operate at the provincial level with members in multiple regencies. Lodging may be required and should be included in the consultancy budget.

**Bina Desa:** Members may be over 30 km apart. Five farmer organisations are spread across two regencies in two provinces on Sulawesi Island. Lodging may be required and should be included in the consultancy budget.

#### **Cascading Workshop Participants:**

**Fairtrade International:** Approximately 240 farmers across 12 community-level sessions, plus family-level facilitation visits.

**Bina Desa:** Approximately 100 farmers and their spouses/children across 5 community-level sessions, plus family-level facilitation visits.

#### **Scope of Work – Deliverables and Timeline**



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<b>Deliverable</b>	<b>Responsible</b>	<b>Estimated Timeline</b>
Inception Report: training design, financial literacy tools, household recording methodology, and work plan	Consultancy Firm	1st week of August
Finalization of participant lists and logistics coordination (per organization)	Consultancy Firm / Fairtrade NAPP / Bina Desa	2nd week of August
Delivery of ToT Workshop (Financial Literacy) – 5 FT Producer Organisations / 5 Bina Desa farmers organizations	Consultancy Firm (Lead Trainer)	4th week of August -4 <sup>th</sup> week of September
Graduation of community-level trainers and cascading workshop plans	Consultancy Firm / FT Producer Organisations / Bina Desa organizations	1 <sup>st</sup> week of October
Delivery of cascading workshops and household finance recording facilitation (participants list, workshop reports, photos of activities)	Community Trainers / Consultancy Firm support	October- November
Household finance recording data compiled and submitted	Community Trainers / Consultancy Firm	1 <sup>st</sup> week of December
Final Report: ToT and cascading outcomes, finance recording data, family visit documentation, and recommendations	Consultancy Firm	4 <sup>th</sup> week of December

### **Application Process**

Interested consultancy firms or teams are invited to submit a proposal comprising a technical offer and a financial offer, of no more than 8–10 pages (excluding annexes), to [g.shkurtaj@fairtrade.net](mailto:g.shkurtaj@fairtrade.net) by **20<sup>th</sup> July 2026**. Offers submitted after this deadline will not be considered. The offer shall be written in English. The email must bear the following subject title: **“Consultancy Offer: Household Business Financial Literacy”**.

a. Technical Offer should include:



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- The consultants' understanding of the assignment and the financial literacy training methodology, particularly in the context of smallholder farming households in Java and Sulawesi, Indonesia.
- A proposed training design for both the ToT and cascading workshops, including the approach to building financial recording (household expenses and income) to be reported by farmer organisations/cooperatives, entrepreneurship, and living income concepts among farmers, with particular attention to women participants.
- A workplan covering team composition, timeline, division of roles, and logistics approach for multi-location delivery across Java and Sulawesi Islands, covering 120 ToT participants and 340 cascading training participants.
- Evidence of the proposed trainer/facilitator's expertise in financial literacy, adult learning, and/or agricultural livelihoods programming.
- Proposed approach to monitor training outcomes (ToT and Cascading training) through the use of relevant instruments (e.g. pre- and post-tests/survey, etc). Any relevant ethics or safeguarding considerations, particularly given the household and family-level financial data being collected and the focus on women participants.

b. Financial Offer should include:

- Separate cost breakdowns for components (Fairtrade International / Java) and (Bina Desa / Sulawesi).
- A breakdown of days and personnel needed per component of the assignment (ToT delivery, cascading workshop support, data collection support, reporting).
- All anticipated expenses (travel, per diem, materials, venue, participant costs, honoraria, etc.) clearly itemized.
- Total costs must not exceed €8,200 for Fairtrade International and €2,000 for Bina Desa.

c. Annexes should include:

- CVs of all consultants and trainers proposed for the assignment, demonstrating relevant qualifications in financial literacy, livelihoods, or agricultural development.
- Work examples and references from comparable assignments.

### **Qualifications of the Consultancy Firm**

The consultancy firm or team should demonstrate:



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1. 3-5 years of experience in designing and delivering household business financial literacy training programmes in rural or smallholder farming contexts in Indonesia or similar Southeast Asian settings.
2. Familiarity with living income methodologies and household income/expenditure data collection.
3. Experience working with smallholder farmer organizations or cooperatives,
4. Demonstrated capacity to manage multi-location, multi-partner training delivery across Java and Sulawesi.
5. Experience in gender-inclusive and family-level facilitation approaches.
6. Proficiency in Bahasa Indonesia; familiarity with Javanese and Sulawesian (Makassar and Mandar) regional contexts is an asset.

### Budget

This is a joint consultancy commission by the project’s two implementing partners to be paid through partners’ separate budgets. **For the selected consultancy, two tailored contracts will be arranged, one covering the activities and budget to be delivered for Fairtrade International and the other for Bina Desa.**

Component	Implementing Partner	Available Budget
Fairtrade International: Training-of-trainers (ToT) and cascading workshops on financial literacy - for Fairtrade-certified farmers	Fairtrade-certified Producer Organisations (Java Island)	<b>€8,200</b>
Bina Desa – Training-of-trainers (ToT) and cascading workshops on financial literacy – for farmer organisations not Fairtrade-certified	Bina Desa farmer organizations (Sulawesi Island)	<b>€ 2,000</b>
<b>Total</b>		<b>€10,200</b>



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**For Fairtrade International the consultancy budget shall cover all costs associated with the design and implementation of Training of Trainers (ToT) sessions and cascading community-level trainings, as outlined below:**

### **1. Training of Trainers (ToT) Costs**

The ToT budget includes:

- a) Professional fees for trainers engaged to deliver the ToT sessions;
- b) Travel-related expenses for ToT trainers, including:
  - i. Per diem (covering accommodation and meals);
  - ii. Local transportation;
- c) Cost of meals for approximately 60 training participants
- d) Costs for meeting facilities, subject to the location of members within each farmers' organization;
- e) Stationery and training materials required for the ToT sessions.

**A total of five (5) ToT sessions will be conducted across five different regencies on Java Island, corresponding to the locations of five Fairtrade-certified Small Producer Organizations (SPOs). Two of these SPOs operate as province-level cooperatives with members distributed across multiple regencies.**

### **2. Cascading Training Costs**

The cascading training budget (note: no venue costs are anticipated, as trainings will be held at cooperative facilities) includes:

- a) Meals provided during training sessions;
- b) Stationery and training materials;
- c) Honoraria for lead trainers who have successfully completed the ToT;
- d) Transportation costs for trainers and organizers

A total of twelve (12) community-level training sessions are expected to be delivered, reaching approximately 240 farmers. In addition, follow-up facilitation will be conducted at the household level, including approximately 100 family visits, with each family visited three (3) times.

**As well as bank charges, local/national taxes and other provisions related to the delivery of the requested activities**



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**For Bina Desa the consultancy budget shall cover all costs associated with the design and implementation of Training of Trainers (ToT) sessions and cascading community-level trainings, as outlined below:**

- a) Professional fees for trainers engaged to deliver the ToT sessions;
- b) Travel-related expenses for ToT trainers, including:
  - i. Per diem (covering accommodation and meals);
  - ii. Local transportation (domestic flight and ground transportation)

**5 ToTs will be conducted in 2 different regencies (2 different provinces) in Sulawesi Island where 5 smallholder farmers' organizations of Bina Desa are located.**

Proposals must remain within this ceiling. The financial offer should preferably be presented in euros and should be **inclusive of all applicable national taxes and charges in the country of operation**, which shall be borne by the consultant and clearly reflected in the total amount. The consultancy will be responsible for any deviation caused by currency fluctuations/depreciation as the contracting party commits to paying the agreed Euro amounts only.

Note payment to be requested and issued in Euros (€) for Fairtrade International and in Indonesian Rupiah (IDR) for Bina Desa all relevant expenditure documentation to be included. The consultancy will be responsible for any deviation caused by currency fluctuations/depreciation as the contracting party commits to paying the agreed Euro amounts only.

**It is recommended that the proposal include a detailed, itemised budget breakdown, specifying costs under categories such as service fees, per diem, and local transportation.**

*Note: Venue costs are to be included for Bina Desa cascading workshops as sessions are not held at cooperatives' own facilities. Exchange rate to be confirmed at time of contracting (reference: Inforeuro).*