



International
Labour
Organization

Accelerating action for the elimination of child labour in supply chains in Africa (ACCEL AFRICA)

Terms of reference for the recruitment of a financial service provider to support the livelihoods of smallholder cocoa farmers and gold miners as part of the fight against child labor in Ondo and Niger State.

1.0. Background

The International Labor Organization is implementing a project-- “Accelerating action for the elimination of child labour in supply chains in Africa” (ACCEL Africa), funded by the Government of the Netherlands. The goal is to support on-going efforts by ILO and partners to eliminate child labour in Global Supply Chains in Africa. The ACCEL Africa project in Nigeria seeks to collaborate with civil society organizations as well as financial and non-financial service providers based in Niger and Ondo States for the execution of some of the project activities in cocoa and gold mining supply chains.

1.1. Analysis of Problem (Global and National Context)

A total of 160 million children – 63 million girls and 97 million boys – are in child labour globally, accounting for almost one in ten of all children worldwide. Nearly half of those in child labour – 79 million children in absolute terms – are in hazardous work that directly endangers their health, safety, and moral development. With 86.6 million (23.9%) children aged 5 to 17 involved in child labour in Sub-Saharan Africa, the region stands out with the highest prevalence and largest number of children in child labour (ILO & UNICEF, 2021).

Globally, 70 percent of all children in child labour, 112 million children in total, are in agriculture. The practice of child labor has been widely documented in the cocoa and artisanal small-scale gold mining (ASGM) sectors. This is particularly so in Africa where cocoa cultivation and ASGM activities are characterized by low productivity; predominantly caused by the high use of labor, unmechanised farming/mining tools and techniques, lack of farm inputs, poor agricultural/mining practices, and lack of access to finance to fund productive activities. In addition to low productivity, the inability to access markets and sell more produce, with better quality and at higher prices, has resulted in low profitability and low income for cocoa farmers/ASGM miners. In cocoa farms, children are often involved in harvesting of pods, weeding, fermentation/drying of beans, bagging/weighing of beans, and mixing/spraying of agrochemicals. In ASGM, children are often involved in digging in pits and trenches, packing of materials into bags, transportation of materials using head pans, and washing of materials in streams. Children are also often exposed to hazardous chemicals such as mercury, lead, cyanide, and ammonium which are used in the site and disposed of haphazardly.

Child labour defined as work that deprives children of their childhood, potential, dignity, that is harmful to their physical and mental development; and/or interferes with their schooling, has been shown to further perpetuate the cycle of poverty within families and communities. Hence, child labor has been globally declared as unacceptable; with the Sustainable Development Goal (SDG) 8.7 commitment to eliminate all forms of child labour by 2025. With dwindling progress towards the achievement of this goal, the ILO subsequently setup the ACCEL AFRICA project aimed to accelerate the elimination of child labour in Africa, through targeted actions in supply chains. ILO Nigeria is looking to address child labour in Nigeria, with a focus on smallholder cocoa farmers and artisanal small scale gold miners (ASGM). The main activities will be to address the root causes of child labor in selected cocoa and ASGM communities, supporting local and vulnerable families



to receive assistance enabling them to diversify and improve their livelihoods, and sensitizing cocoa and gold mining communities on child labor issues in order to bring about a positive change in the behavior of populations.

Two in-depth situational analysis commissioned by the ILO in 2020 identified poverty, low income, shortage of labour, high unemployment and lack of decent work opportunities, lack of alternative livelihoods, high cost of education, as well as cultural beliefs about the roles of children, as some of the root causes of child labour in the interested supply chains. Looking beyond these root causes, both studies also points to the lack of mechanized farming/mining tools and techniques, lack of farm inputs, poor agricultural/mining practices, lack of access to finance to fund productive activities, and inability to access markets and sell more produce, as the underlying causes. Hence, one of the recommendations from the study is that addressing poverty amongst smallholder cocoa farmers and ASGM miners requires increased and sustained access to both financial, non-financial and welfare services.

Subsequently, the ILO commissioned an assessment of the providers who currently serve the rural Nigerian population, and who the ILO could potentially partner in order to develop innovative financial and non-financial services with the potential to improve the livelihoods of smallholder farmers and ASGM miners. Providers widely agree with the recommendation from the earlier study; with demonstrated practice of bundling financial and non-financial services in at least 60% of providers sampled. However, specifically in the case of smallholder farmers and ASGM miners, it became clear that the available financing was predominantly done by the supply chain actors. For traditional financial service providers (FSPs), the business case for serving the target beneficiaries at market driven interest rates remains unclear. On the part of the supply chain actors who currently provide financial, non-financial and welfare services, the sustainability and scalability of these services remains low due to resource constraint. These studies therefore recommended certain drivers of sustainability in providing livelihoods support to the target beneficiaries:

- Beneficiaries should be **economically active poor**. Preferably in existing cooperatives or already mature groups with significant social cohesion
- Serve clients in clusters with a range of **holistic services**
- Leverage **technology** in a way that allows multiple providers to ride on the platform to provide value -added services - **a one-stop-shop**
- Incorporate both **digital and physical distribution channels** that allow for quick adoption and access to market
- Ensure **financing is focused on inputs, with repayments matched to cashflow and in** accordance with market conditions in order to ensure the sustainability of the solution.
- The credits should not be seen as a grant by the beneficiary but as a loan to be repaid in accordance with **market conditions** in order to ensure the sustainability of the solution.
- Integrate the provision of training on **good agricultural practices and good mining practices** into the offerings, as well as awareness and sensitization on child labour
- **Livelihood support services** that address more holistic needs of the family in a way that reduces vulnerability and protects the household against shocks



International
Labour
Organization

- **Stakeholder engagement and community sensitization** must be embedded as part of the project design
- Concentrate the different actions of the project and the partners on the same beneficiaries with the same market approach to have more impact

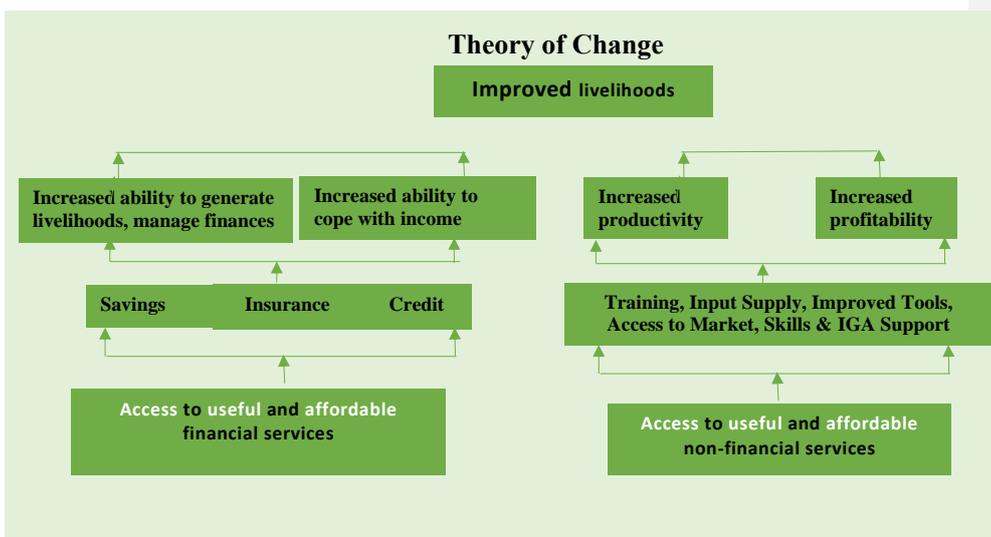
3.1 Project interventions

In line with established project objectives and approach, four market sector development interventions necessary for addressing the root causes of child labour amongst smallholder cocoa farmers and ASGM miners, have been identified. These include

- Livelihood support
- Bundled services
- Stakeholder advocacy and community engagement
- Stronger cooperatives

Livelihood support is at the core of the ACCEL AFRICA social finance intervention. It involves facilitating access to financial (start-up capital, loans, savings, micro insurance) and non-financial (trainings on new cocoa farming/mining practices and alternative income generating activities (IGA)) services. This is expected to complement other livelihood support provided by the wider ACCEL project such as facilitating school enrollment of vulnerable children below the age of 15 years, skills acquisition training and support for children of 15 years old and above, and access to welfare services (health services, psychosocial support). With our approach to implement the intervention at the household level, the livelihood support will preferably be directed towards the spouse of the cocoa farmer/ASGM miner. Hence, while the farmers/miners will benefit from training on good agricultural/mining practices, access to finance, improved tools and inputs, the household can benefit from the livelihood support. This ensures that the household has an additional stream of income for improved livelihoods; but also help them cope with any shocks to the agricultural/mining activity, without increasing the risk of child labour.

Fig 1: Project theory of change





Bundled services - Beyond facilitating access to financial and non-financial services, the bundling of services is considered necessary for achieving project objective. For project beneficiaries, bundled services ensures direct access to a range of services, thereby reducing cost and addressing multiple deprivations. It basically ensures that beneficiaries have access to all that is needed to ensure increased productivity and profitability. For providers, although bundled services is already considered to be critical and currently practiced across both supply chains, providers generally act in isolation leading to high inefficiencies. The project is facilitating the needed partnerships and providing market sector development initiatives to support providers to sustainably provide these services and scale.

A critical component of this initiative will be contract farming. Here, the project will facilitate partnerships between exporters, manufacturers, farmer-based organizations, and farmers that guarantee off-taking services and access to market. Preferably, this would be accompanied with prefinancing of required inputs (seedlings, tools, labour etc.). A similar approach would be implemented with the ASGM beneficiaries where applicable. Particularly with credit, earlier studies suggest that service delivery models including credit provision realize 70-80% higher income increases for smallholder farmers than SDMs without a finance component. Therefore, the project is supporting the providers by reducing the cost and risk to serve this market; and improving the ability of this market segment to profitably and sustainably use financial and non-financial services.

Stronger cooperatives - This is an institutional development initiative aimed towards strengthening the capacity of existing and new cooperatives to support the economic empowerment of their members. The social finance intervention will leverage on the advocacy and community engagement efforts of the wider ACCEL AFRICA project.

Stakeholder advocacy and community engagement - This is an institutional development initiative designed to advocate for support from government agencies and respective gate keepers to ensure that the needed infrastructure is provided in the communities to drive desired change and ensure sustainability. It also includes sensitizing and mobilizing the communities to be better positioned to identify and address child labour. This intervention will address cultural beliefs, ignorance, illiteracy as well as infrastructural deficits as root causes of child labour. The social finance intervention will leverage on the advocacy and community engagement efforts of the wider ACCEL AFRICA project.

3.2 Project approach

The ACCEL AFRICA project seeks to support workers and producers at the lowest levels of the cocoa and ASGM supply chains to receive support to enable them to diversify and improve their livelihoods. The main activities will be to strengthen the livelihoods of vulnerable families by improving the ability of this market segment to profitably and sustainably use financial and non-financial services, and raise their awareness of child labor, in order to bring about a positive change in behavior as regards child labor.

Specifically, the social finance component of the ACCEL project aims to identify service providers (financial and non-financial) who offer services with the potential to improve the livelihoods of smallholder cocoa farmers and ASGM miners, without increasing the risk of child labour, through their cooperatives or members-based organizations. Hence, it aims to address the root causes of child labor (poverty, vulnerability, need for labour). The social finance project is based on a "**market**" approach in which the intervention targets partners from the private sector and supports



them to invest in a new market, new area, new service while avoiding creating distortions of the market. For example, in supporting financial intermediation to the target beneficiaries, the ILO will facilitate their access to farm inputs, tools and markets in order to increase their economic viability and reduce the risk of non –repayment of loans. **Hence, project investments are channelled to address certain identified market failures, stimulate demand and hence reduce the risk of serving this market.**

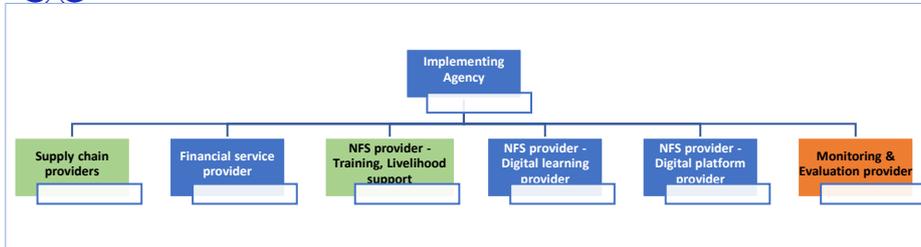
This project will **leverage the role of cocoa and mining cooperatives** and members-based organizations to institutionalize the project interventions and ensure sustained support to the target beneficiaries beyond the life span of the project. The cooperatives will serve **as distribution channels** or aggregators who connect end beneficiaries to financial and non-financial service providers; thus facilitating access for members and reducing the cost to serve for providers. For the sustainability of project objectives, cooperatives will support the elimination of child labour by ensuring that members and others who have business dealing with cooperatives do not use child labour either directly or indirectly. The fact that cooperatives are rooted in communities means they will be effective partners in tackling child labour in their local areas ensuring their product supply chains are child labour free. Hence, the participating cooperatives will also benefit from some targeted interventions designed to strengthen their ability to maximize the interest of their members. The resulting increased benefit to members will create increased incentive for members to abide by agreed rules. Particularly for the financial service providers and off-takers, this monitoring and enforcement function is necessary for reduced risk of default.

The project will leverage technology in implementing the proposed solutions. For example, as regards training on good agricultural/mining practices and alternative income generating activities, the project hopes to support the way these services are provided. More specifically, the goal is to deploy technology, develop digital content for delivering affordable and comprehensive training on cocoa best practices and child labour, and hence reach scale at a lower cost. This will be in the form of a digital platform that allows multiple providers to layer on bundled services to serve the target beneficiaries. This will serve as a one stop shop that guarantees access to training, finance, quality inputs, improved tools, and access to market – satisfying the requirements for increased productivity and profitability of smallholder cocoa farmers and/or ASGM miners. For providers, technology will be leveraged on to reduce cost and risk to serve this target beneficiaries. Technology will also allow for quick adoption and scalability of the services offered. With the adoption of a pre-financing model, the digital platform can also be used to digitize payments among buyer – farmer – worker to ensure workers hired are adults and not children. The platform will work online and offline to ensure usability by the rural population. Hence, the project is expected to **leverage technology in driving availability, affordability and access to basic services that can drive the productivity and profitability of smallholder farmers and ASGM miners, resulting in improved livelihoods.**

4.0 Project Implementation Plan

Based on the proposed solutions and approach, the following provider types have been identified as necessary for implementing the social finance intervention. **Within this framework, each actor must play his role and take the decisions which are due to him as an expert in his field of intervention.**

Fig 2: Social Finance Project implementing partners



In preparation for the project implementation, the ILO will commission implementing agencies (IAs) which will support the ILO in the coordination of the project activities – in each project area. **The IA has a role of supervision, facilitation and transmission of skills while stimulating the market to develop business models that make it possible to create win-win partnerships and interest stakeholders in the long term.** Concurrently, the ILO will commission **supply chain providers, financial service providers, a digital learning provider and a digital platform provider** to support the project in the area of off-taking, finance, digital training and bundling of services respectively.

The actual project implementation will be executed in two phases. First, the IA will partner with the livelihood support provider to come up with a list of viable alternative IGAs in the local community. The IA will also train selected beneficiaries on the identified IGAs, including training on the needed vocational and entrepreneurial skills using relevant ILO tools like the SIYB toolkit, and provide startup funds/toolkit where needed. Where there are institutional barriers to access, the IA will support beneficiaries to meet the needed requirements if possible (e.g. obtain needed ID, form groups etc.). The activities in this phase will also involve training of beneficiaries on good agricultural/mining practices and child labour. Selected cooperatives will also be trained on coop development practices using relevant ILO tools such as MyCoop, Think.Coop, Start.Coop . The curriculum and content for the training on good agricultural/mining practices and child labour will be designed, digitized and hosted on a digital learning platform in this phase. The digital learning provider will also ensure that training is delivered in a relatable way in terms of simplicity and use of local language. The trainings will include examples on child labour to reduce the risk of using children while applying good agricultural practices.

In this phase, the ILO will also identify supply chain providers who have existing commercial relationships with selected cooperatives and are willing to collaborate with the project in the capacity of off-takers/aggregators. The project will seek to strengthen these relationships to go beyond sourcing operations and identify synergies to improve livelihoods of farmers while reducing child labour. Where possible, in addition to off-taking, the supply chain providers will enter into contract farming arrangements with the project beneficiaries. This will involve facilitating access to the needed inputs and tools covered under prefinancing arrangements with the financial service providers.

The interoperable digital platform required for the bundling of services will be made available in this phase. The platform will serve as the central distribution mechanism through which all implementing partners will distribute their services to beneficiaries. The platform provider will work with the implementing partners to understand their product offerings, integrate their services onto the digital platform and ensure compatibility. This will also involve the roll-out of an agent network to support platform adoption, sensitization/onboarding of implementing partners and beneficiaries, and facilitating service distribution on the platform. A cooperative management



application which will allow cooperatives to digitally manage their operational (onboarding, membership, information sharing, cocoa sales) and financial (savings, issuing loan, managing collective investments) activities, will also be provided in this phase. The tool will function both online and offline. The provider will sensitize coops management and their members on this application, build their capacity to adopt and use, onboard coops members, and support product acquisition. The provider will also provide periodic reporting to highlight uptake of the services provided under this intervention.

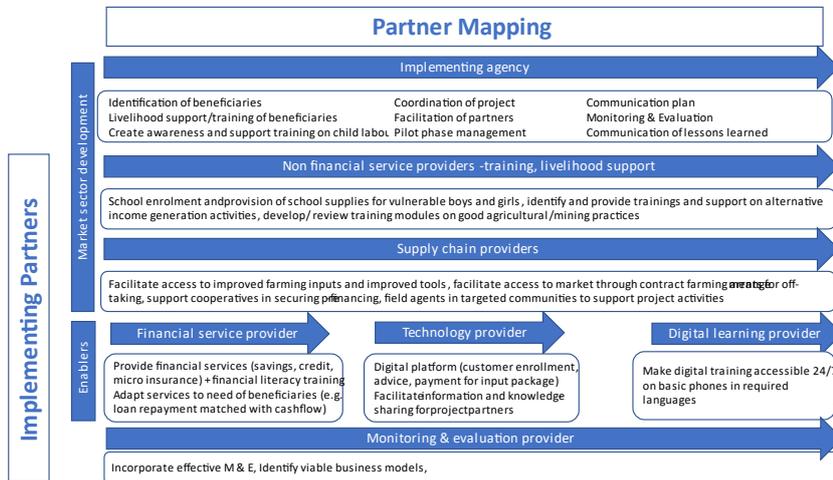
The financial service provider has the responsibility of extending a range of financial services (savings, credit, microinsurance) to the target communities, including setting up and expanding distribution channels in these communities. The provider will also be required to sensitize beneficiaries on available financial services as well as the requirements for access, strengthen lending groups, and facilitate access to microinsurance where applicable. The IA will also work with other implementing partners to advocate for support from government agencies and respective gate keepers to ensure that the needed infrastructure is provided in the communities to drive desired change and ensure sustainability. It also includes awareness and sensitization activities to ensure that the communities are mobilized to react to child labour. These activities are designed to address the issue of illiteracy, ignorance, and cultural beliefs as some of the root causes of child labour. **At the end of phase 1, the background work would have been achieved to prepare the market for the major deployment of agreed initiatives.**

In phase 2, the focus is on mitigating risks and making beneficiaries bankable. This will include the completion of the skill acquisition training on the alternative IGAs and supporting the successful implementation of alternative IGAs. It will also include the provision of startup funds/toolkit to beneficiaries, linking beneficiaries with financial service providers, and facilitating access to additional funds for business expansion where needed. This will be complemented with efforts to support the adaptation and integration of relevant ILO tools in coops management, continue the sensitization on child labour issues, monitor and support farmers/miners to engage in good agricultural/mining practices, especially continuous engagement with the digital training content.

Very importantly, this phase will see the operationalization of the contract farming arrangements. This will include facilitating the prefinancing needed to mobilize the inputs, tools and labour needed by beneficiaries, including supporting their appropriate use. At the minimum, project beneficiaries will have access to bank account opening and bank verification number (BVN) registration. In terms of access to credit, FSP field officers will work in partnership with implementing partners to ascertain expected productivity per plot for each beneficiary. Additionally, loan repayments will be matched with cash flow which implies that credit facilities for cocoa farmers will attract an 11-month moratorium period. Credit disbursement for farming/mining activities will also be tied to the prefinancing of inputs, labour and tools.

The digital learning provider will make training on good agricultural/mining practices as well as child labour available 24/7 to beneficiaries, as well as field officers of the implementing partners in preferred languages with open access on a digital learning platform. The provider will also ensure that periodic reports on engagement with the training are provided to implementing partners. The digital platform provider will continue to sensitize and onboard beneficiaries and implementing partners on the availability of the digital platform and coops application. This will involve ongoing support for the digitization of cooperative management, platform adoption and usage, including service distribution and adoption.

Fig 3: Project partner mapping



It is in this context that the ACCEL AFRICA project plans to collaborate with financial institutions capable of offering smallholder cocoa farmers and ASGM miners in the selected project locations, adapted and scalable financial products and services.

4. Partner mandate

Through the implementation of the project strategy described above, the ILO seeks to perpetuate the income generating activities of households targeted by the project through their financial inclusion. This implies an increased access, uptake and usage of financial services (savings, credit, insurance at the least); better knowledge of existing financial products and services by households (including insurance and digital products), the development of innovative products and establishing contact with one local financial institution.

The ideal target household is a vulnerable household in which the child is enrolled in a learning center of the project, the man is economically active and belongs to an agricultural cooperative or an association of gold miners, the woman belongs to a savings group, runs a small business to generate alternative income, and receives livelihood support from the project. The project will also support individual cooperatives that already have established commercial relationships with buyers.

The pilot phase of the project will concern 500 beneficiaries across 12 communities chosen from 6 LGAs across the selected states (see list in appendix 1), The financial service provider will be required to

- i) Conduct financial needs assessment of project beneficiaries
 - To provide financial institution field staff with an understanding of the agricultural/mining activities which the beneficiaries operate and issues relating to child labor
- ii) Deploy field officers in project communities to offer financial services (including savings, credit and microinsurance) to the project beneficiaries
 - Establish distribution channels leveraging on partnerships with cooperatives



**International
Labour
Organization**

- iii) Financial services adapted to suit the needs of beneficiaries
- iv) Sensitization of beneficiaries on available financial services as well as requirements for access
- v) Extend a range of financial services (savings, credit, microinsurance) to the target beneficiaries using a group-based methodology
 - Lending groups/unions formed
 - Account opening & BVN registration to all beneficiaries
- vi) Disbursement of prefinancing of inputs and tools for beneficiaries who meet credit requirement
- vii) Disbursement of credit for expansion of alternative IGAs for beneficiaries who meet credit requirement
- viii) Quarterly monitoring and monthly reporting of activities

5. Deliverables and timeline

Key Deliverables	Timeline (Month)
Analysis of the needs of the beneficiaries report and eligibility criteria	M1
List of field agents/distribution networks in the project communities	M1
Communication and awareness campaign materials for the new products	M2
Marketing and enrolment campaign materials for new products	M2
Report of lending groups/unions formed with uptake of account opening & BVN registration to all beneficiaries	M2
Descriptive sheet of products adapted to the target beneficiaries and project requirements	M2
List of key performance indicators for monitoring deliverables	M3
Disbursement report of prefinancing of inputs and tools for beneficiaries who meet credit requirement	M4
Disbursement report of credit for expansion of alternative IGAs for beneficiaries who meet credit requirement	M4
List of beneficiaries subscribed to new products, disaggregated by gender	M6
Quarterly monitoring and activities report, including recommendations for model replication and scaling	M10

6. Qualification and experience required

This call for tender is open to all licensed financial institutions in Nigeria, and which will meet the following criteria:

Legal status (exclusive criteria)

- a) The financial institution must be licensed to provide the required service and comply with the law.
- b) The financial institution must be able to prove at least two years of activity.

Management capacity



- a) The financial institution must be present in at least 80% of the project communities in each state where they choose to support the project (see list of communities in Annex 1) either through a physical presence or through a network of financial service agents.
- b) The financial institution must have in its portfolio a significant proportion of active rural clients (VSLA / VSLA groups, GCS, small farmers, cooperatives, etc.).
- c) The financial institution must already have products intended for farmers and / or women's IGA (individual and group loans, individual and group savings, agricultural microinsurance).

Motivation

- a) Proven interest in developmental outcomes as well as financial sustainability
- b) Capacity and willingness to develop innovative financial services that meet the specific needs of low-income rural households and smallholder farmers.
- c) Capacity to develop or use innovative tools and distribution channels, to create partnerships to facilitate access and use of financial products and services which can thus contribute to the improvement of financial inclusion in Nigeria.
- d) Ability to work with a digital platform provider to layer and offer their service
- e) Willing to facilitate access to a wide range of financial services such as savings, credits, microinsurance
- f) Flexibility to work with customers on preferred and workable payback plan (i.e repayments matched to cashflow)
- g) Willingness and flexibility to adjust existing products to suit the needs of smallholder farmers, and develop and pilot innovative bundled products

7. Technical and financial support for the project

Financial services providers should submit a technical and financial proposal that addresses the issues outlined above. Proposals from providers who can effectively provide the needed service in one of the two states are also welcome. Whilst there is no minimum page limit for the proposal, the maximum page limit is 25 pages for the technical proposal, which is expected to be clear and concise.

Technical support for the project can be linked to:

- development of new financial products or services
- adaptation of existing financial products and services
- coverage of new communities in the intervention area
- knowledge of target households and agricultural activities supported by the project
- partnership with fintech, assurtech, agritech, mobile money operator

The financial proposal should provide detailed costing. Eligible expenses may be, in a non-exhaustive manner: travel costs linked to on-site missions, per diem, declining percentage of salary in the event of recruitment, transport costs, training costs, consultation costs.

8. Duration

The action will be spread over a total period of maximum 10 months with a possibility of 6 months extension subject to the extension of the ACCEL AFRICA project and available resources. The extension phase would mainly focus on follow-up of the usage of financial services offered within the first phase (client experience, reimbursement rates, second loan disbursement, etc.) and the set-up of a business case to scale up.

9. Payment terms and calendar

Results	Deliverable	Date	% payment
Kick-off	Workplan and kick-off report	2 weeks	20%
Result 1	<p>Analysis of the needs of the beneficiaries report and eligibility criteria</p> <p>List of field agents/distribution networks in the project communities</p> <p>Communication and awareness campaign materials for the new products</p> <p>Marketing and enrolment campaign materials for new products</p> <p>Report of lending groups/unions formed with uptake of account opening & BVN registration to all beneficiaries</p> <p>Descriptive sheet of products adapted to the target beneficiaries and project requirements</p> <p>List of key performance indicators for monitoring deliverables</p>	3 months	30%
Result 2	<p>Disbursement report of prefinancing of inputs and tools for beneficiaries who meet credit requirement</p> <p>Disbursement report of credit for expansion of alternative IGAs for beneficiaries who meet credit requirement</p> <p>List of beneficiaries subscribed to new products, disaggregated by gender</p>	5 months	30%
Result 3	Follow-up reports	8 months	10%
Result 4	Quarterly monitoring and activities report, including recommendations for model replication and scaling	10 months	10%

10. Main selection criteria

Any financial institution that does not meet the legal status requirements is excluded from the assessment process.

Firms are welcome to partner. They are also welcome to sub-contract specific activities to other local or international firms if and where deemed necessary.

All proposals will be evaluated based on the criteria listed below.



10. 1 Technical Assessment

- | | |
|--|-----------------|
| i) Geographical coverage (80% of target villages) | 0-30 pts |
| a. Over 80% of target villages covered | 25-30 pts |
| b. Between 60% and 80% of villages covered | 15-25 pts |
| c. Less than 60% of villages covered | max 15 pts |
| ii) Experience in rural customers and agricultural products | 0-20 pts |
| a. More than 50% of the clientele is rural | max 5 pts |
| b. Existence of agricultural credit or microinsurance products | max 10 pts |
| c. Satisfaction survey, monitoring-evaluation or impact | max 5 pts |
| iii) Experience with women and women's groups | 0-20 pts |
| a. More than 50% of the clientele is female | max 10 pts |
| b. Existence of group products | max 10 pts |
| iv) Capacity for innovation and partnership | 0-15 pts |
| a. Partnership with mobile money operators | max 5 pts |
| b. Partnership with Fintech or Agritech | max 5 pts |
| c. Existence of a digital solution | max 5 pts |
| v) Motivation and action plan | 0-15 pts |
| a. Business plan or development strategy of the FI | max 5 pts |
| b. Proposed action plan | max 10 pts |

Proposals must obtain a minimum score of 70 points out of 100 points.

11. Procedure for submission of expression of interest

Interested organizations should submit technical and financial proposals by email to the following e-mail addresses: kolawole@ilo.org and eke@ilo.org not later than **24 October 2021 at 6 p.m.** (Nigeria time).

Any application submitted after the end date will not be considered.



International
Labour
Organization

Formatted: English (United States)



APPENDIX

In collaboration with national and state level stakeholders, 12 communities have been identified in the ASGM (5) and Cocoa (7) sectors to pilot activities in the elimination of child labour.

State level	Niger (Gold)*	Ondo (Cocoa)
Project communities	Shiroro LGA – Galadima Kogo district (Nakupe and Kukalo communities) and Egwa/Gwada district (Kpmakpma community) Suleja LGA – Koshiko community	Idanre LGA – Ipoba 2, Aponmu communities Akure North LGA – Oke Agunla community Ile Oluji/Oke Igbo LGA – Bankemo and Wasimi communities Ondo East LGA – Fagbo 1 & 2 communities

***Proposed communities or interventions may differ due to security risks**