

Request for Proposal

Resource Agency to provide Digital Literacy Training to Microfinance Borrowers

Project name: Enhancing Digital Repayments for Micro-finance Institution (MFI) Borrowers

RFP Released by: Sa-Dhan

Last date of Submission: 10th January 2026

Contact Person Details: For any queries and submission kindly reach out to Ms. Pratishtha Awasthi, at 8800383810, Pratishtha@sa-dhan.org

About Sa-Dhan

Sa-Dhan is a national-level association of impact finance institutions like microfinance institutions (MFIs) and is also a Self-Regulatory Organization (SRO) recognised by the Reserve Bank of India for MFIs. With more than 200 members Sa-Dhan plays an important role in impact financing. Sa-Dhan members have reached more than 77 millions households in the country, extending over ₹3.3 lakh crores credit. It is also considered as a National Support Organisation and Technical Support Agency for NRLM and SRLMs. Sa-Dhan is engaged in various developmental and promotional activities such as promotion of climate resilient agriculture, WASH financing, microenterprise development, financial literacy, digital literacy, affordable housing, rural health loan products etc.

Background & Overview:

Despite the India's remarkable progress in financial inclusion—where **89% of adults now have a bank account, up from 52% a decade ago**—a critical gap persists at the community level. The World Bank's 2025 data reveals that this achievement is undermined by a high rate of **account inactivity**, with **16.1% of Indian accounts remaining dormant**.

Also, studies show that even when digital infrastructure exists, adoption remains low without sustained hand-holding: only 16% of women microfinance clients actively use digital payments, and over 60% revert to cash due to fear of fraud or complexity. The continued

reliance on informal cash economies leaves vulnerable groups excluded from formal credit systems and government welfare schemes.

Hence, the primary objective of this project is to empower the microfinance borrowers by strengthening their skills in safe UPI transactions, digital authentication, digital safety through structured capacity building intervention over a period of 2.5 years. Through this initiative, borrowers will be enabled to confidently adopt digital financial services, reduce their vulnerability to fraud, and actively participate in the formal digital economy. The project also aims to foster long-term financial inclusion by building trust, awareness, and responsible digital financial behaviour.

Objective:

Sa-Dhan invites proposals from three qualified agencies to conduct comprehensive capacity building program to empower 5,000 women clients and 400 MFI field staff across 10 MFIs, based in different regions, with essential digital financial knowledge and practical tools. This intensive intervention is designed to be both transformative and sustainable, fostering community-level digital resilience and while strengthening institutional readiness for responsible and inclusive fintech adoption.

Through this RFP, Sa-Dhan intends to engage with 3 Resource Agencies, and on the basis of their competent geographies would be mapped with 3-4 MFIs.

Scope of Work:

- **Baseline Survey:** A comprehensive study will be conducted across the identified geographies, covering 100 beneficiaries in each geography to evaluate digital literacy levels, mobile device access, and current usage patterns among target clients especially women, in order to inform and tailor the training approach.
- **Development of Training Modules & Capacity Building through Training of Trainers (TOT):** Development of simple, easy-to-understand training modules for beneficiaries & microfinance field staff, including pamphlets, and FAQs, to be developed in regional languages. In addition, a Training of Trainers (ToT) program will be conducted to build the capacity of 400 MFI field and credit staff (in total), enabling them to effectively cascade knowledge to clients.

- **Client Digital Literacy Workshops:** Interactive, hands-on workshops will be conducted in regional languages across rural and semi-urban clusters to train **5,000 women beneficiaries (in total)** in physical mode. The workshops will use through interactive videos, PowerPoint presentations, engaging discussions and games to build practical skill in UPI, understanding digital security, accessing government schemes online, and performing basic banking operations, digital safety, fraud prevention and grievance redressal. Conduct pre & post training assessments to measure knowledge improvement & Collect participants feedback through structured surveys after training sessions.
- **Refresher Training:** To ensure long-term retention of knowledge and address evolving digital finance challenges, refresher training sessions will be organized for 200 participants per MFI at interval of 6 -8 months. These sessions will recap core digital skills, introduce new digital features or government schemes, and provide a structured forum for addressing common challenges and troubleshooting issues faced by participants and MFIs staff
- **Endline & Impact Assessment:** The project will conclude with a comprehensive endline and impact assessment to evaluate the effectiveness of the digital literacy intervention, including level of digital adoption with a targeted adoption rate of 80% and the effectiveness of community-level support mechanisms established through the programme.

Deliverables and Timeline

Deliverable	Timeline
Onboarding of Resource Agency	January'26
Conducting Baseline	February '26
Development of Training Modules	March - April'26
Capacity Building on Digital Literacy & ToT Program	To be Decided
Refresher Training	To be Decided
Endline & Impact Assessment	To be Decided

RFP Submission Schedule & Timeline

Activity	Timeframe
RFP release date	22 nd December'25
Any queries shall be addressed to pratishtha@sa-dhan.org	On or Before 6 th January'26
The RFP response must be submitted to Sa-Dhan via email pratishtha@sa-dhan.org	On or Before 10 th January'26
Screening & Selection Process (Presentation)	20 th January'26
Partner & Contract Finalization	30 th January'26

Details of RFP:

S.No.	Particulars	Details
1.	Baseline Survey	Conduct a Baseline Survey in one district within the identified state of each participating MFIs, covering 100 beneficiaries per district.
2.	Development of Training Materials	The development of contextualized training modules for beneficiaries and MFIs field staff in regional languages, covering key topics UPI (Google Pay, BHIM, PhonePe, Paytm), AEPS, ATM/POS transactions, and grievance redress platforms like DigiSaathi. Cybersecurity topics—including scam prevention, fraud awareness (e.g., voice cloning, unauthorized app use), safe transaction practices and other.
3.	Training of Trainers (ToT)s	A Training of Trainers (ToT)s program will build capacity among 400 MFI field and credit staff (40 each geography) to cascade knowledge to clients.
4.	Women Client Digital Literacy Workshops	<p>The training rollout will include 5,000 women clients (in batches of 100 with 500 in each geography), this will be covered in 5 days with each MFIs</p> <p>Delivery Shall be engaging shall include live demonstrations, group exercises and digital tool simulations.</p> <p>Conduct pre & post training assessments to measure knowledge improvement</p> <p>Collect participants feedback through structured surveys after training sessions.</p>
5.	Refresher Training	To ensure long-term retention and address evolving digital finance challenges, refresher training sessions will be organized for 200 participants per MFI at interval of 6 month.

6.	Endline & Impact Assessment	<p>The project will conclude with an impact assessment of digital adoption through the intervention of digital literacy program with the target 80% adoption rates, and effectiveness of community support mechanisms.</p> <p>Submission of Final Report</p>
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Key Topics to be Covered:

Probable Topics:

1. Financial Literacy

- Money & its aspects
- Personal Budgeting
- Saving & save saving practices
- Repayment of Loans
- Credit Score

2. Digital Financial Literacy

- Digital Payment Platforms & Transaction Channels
- Digital Credit, Payments & Grievance Redressal Ecosystem
- Common cyber frauds
- Cybersecurity, Fraud Prevention & Digital Safety
- Safe & Responsible Use of Assisted Digital Services
- Behavior Change for Secure & Regular Digital Usage

Project Outreach: Assam, Bihar, Delhi, Jharkhand, Karnataka, Maharashtra, Odisha, Punjab, Tamil Nadu, West Bengal.

The states will be divided into three zones, as under and will be managed by three resource agencies

Zones	States
East & North East	Assam, Jharkhand, Odisha, West Bengal
South & West	Karnataka, Maharashtra, Tamil Nadu
North	Bihar, Delhi, Punjab

- *The Resource Agency/es shall have physical presence in the above geographies*
- *If any agency has physical presence in all the states may apply in multiple zones*

Proposal Format:

Section 1 – Cover Page

Section 2 – Approach & Methodology

- Organizational Understanding of the objectives of the Project
- Detailed approach & methodology to execute the project including work steps, Gantt chart
- Past experience of working in the same thematic in proposed geographies.

Resource Requirement:

- Proposed Organogram with job description (as annexure)
- Resume of Project Managers & Trainers to be enclosed as annexure
- Implementation Plan
- Organisation Background & Overview
- Financial Proposal
- Acknowledgment & Date of Filing of Income Tax Return for the last 3 FY

Annexure I: Proposal Evaluation & Scoring Matrix

The proposal will be assessed based on the techno economic parameters with 80% weightage for technical parameters and 20% for financial parameters as under:

Criteria	Description	Weightage (%)
TECHNICAL PARAMETERS		
Organizational Experience	Relevant experience in digital literacy and rural capacity building	10
Technical Approach	Methodology, pedagogy, and understanding and execution of the objectives of the project, with innovative approaches	40
Geographic Experience	Experience and presence in proposed geographies (zone)	10

Monitoring & Reporting	Strategy and execution of Baseline and end line assessment framework and reporting quality	10
Team & Resource Plan	Qualifications and experience of proposed team, indicating the details of permanent personnel and hired personnel, if any, along with their qualification and experience	10
FINANCIAL PARAMETERS		
Financial Proposal	Cost effectiveness and value for money	20
