

TERMS OF REFERENCE (TOR) FOR CONSULTANCY SERVICES

Development, Digitization and Production of Tablet-Based Educational Content and Interactive Voice Response (IVR/USSD) Services to Enhance Nutrition Behaviours, Social and Behaviour Change (SBC), and Digital Financial Literacy among Women in Samburu, Kenya

Reference No.: SND-WFP/NUTRITION-DFL/SAMBURU/2026/001

Application Deadline: 20th August 2026

Expected Start Date: 1st September 2026

About Strategies for Northern Development

Strategies for Northern Development (SND) is a Kenyan non-governmental organization working with nomadic pastoralist communities in Northern Kenya and Southern Ethiopia. SND was registered with the NGO Coordination Board as a fully-fledged NGO on 6 December 2007.

SND's vision is to see pastoralist communities become resilient and live dignified lives, while its mission is to empower and transform communities to become self-reliant. Its key thematic areas are:

- i. Peace, Conflict Resolution and Governance
- ii. Humanitarian Assistance and Emergency Response
- iii. Protection, Gender Equality and Inclusion
- iv. Climate Justice and Resilience
- v. Livelihood and Enterprise Development
- vi. Water, Sanitation and Hygiene (WASH)
- vii. Institutional Effectiveness

About the Project

In 2026, SND, with funding from the World Food Programme (WFP), in partnership with the Ministry of Health (MoH) and the County Government of Samburu, is implementing a study in Samburu County to assess how **cash-based assistance, digitally enhanced financial literacy, and Social and Behaviour Change (SBC) interventions** can strengthen the impact of the **Positive Deviance/Hearth (PD/Hearth)** approach on maternal and child nutrition outcomes. The intervention is being implemented as part of a Randomized Controlled Trial (RCT).

The intervention combines four complementary components:

- **PD/Hearth family sessions:** Build women's practical knowledge and skills on nutrition and care practices through peer learning and cooking demonstrations delivered through two-hour group sessions over 12 consecutive days.
- **Digital cash transfers:** Provide women with financial resources to improve household access to nutritious foods and essential health services.
- **Digitally enhanced financial literacy and SBC:** Strengthen women's, husbands' and mothers-in-law's ability to access, use and manage financial resources while reinforcing positive nutrition, health and care practices through storytelling, discussions and other participatory approaches.
- **IVR/USSD messages:** Provide a second digital touchpoint to reinforce key messages and remind participants of topics covered during group sessions.

Purpose of the Consultancy

SND seeks to engage a qualified and experienced creative/digital agency to develop, digitize, pre-test and produce tablet-based educational content and an accompanying IVR/USSD service for the digitally enhanced financial literacy and SBC components.

The agency will transform existing financial literacy, nutrition and SBC content into engaging, culturally appropriate and user-friendly one-hour digital sessions for community facilitators to deliver using tablets to groups of approximately 12 participants. The content should incorporate appropriate multimedia and interactive approaches, including storytelling, audio-visual materials, scenarios, discussions, demonstrations and quizzes.

The agency will also develop an interactive IVR/USSD menu and audio content that mirrors and reinforces the key messages covered in the digital group sessions, enabling participants to revisit content and receive reminders between sessions. The IVR/USSD service will be hosted on the **Safaricom network** in coordination with the relevant project stakeholders.

SND therefore invites proposals from qualified agencies with demonstrated expertise in digital learning and multimedia production, instructional design, SBC, financial literacy, nutrition and health communication, IVR/USSD solutions, user-centred design and pre-testing of digital interventions.

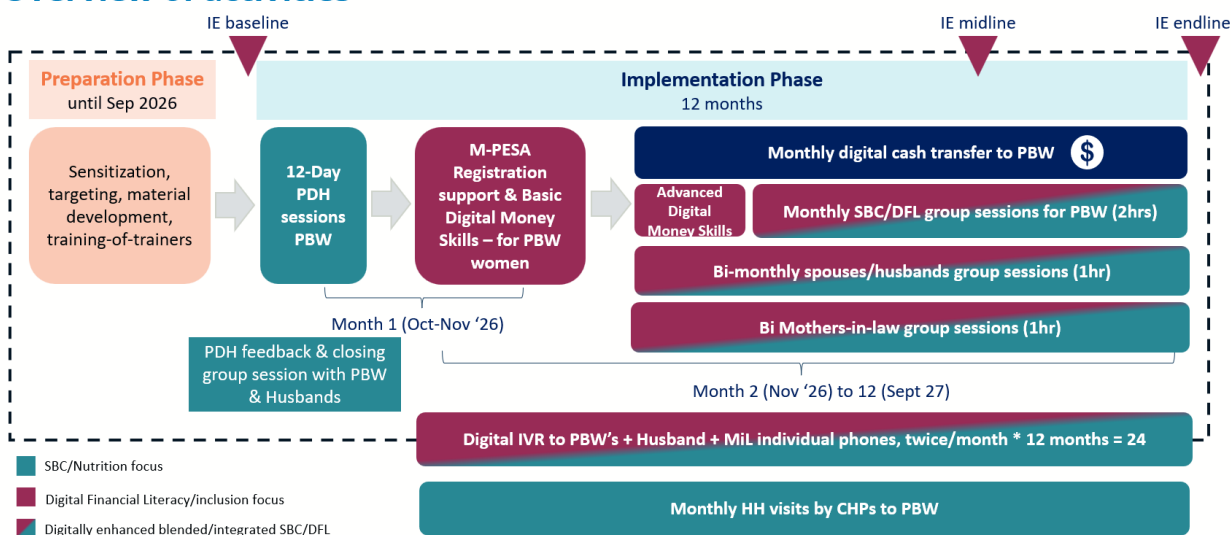
Overview of planned activities

The implementation of programme activities is expected to **start in October/November 2026 and end in Oct/Nov 2027 in villages in Samburu (Central, East and North).**

The digital interventions aim to engage approx. 1,200 pregnant and breastfeeding women and girls participants (in groups of 8-12) (across several villages of Samburu Central, Samburu East, and

Samburu North), as well as their spouses and mothers-in-law, in a set of activities, summarized in the below diagram.

Overview of activities



The work of the chosen agency will fit within the group sessions (monthly for pregnant and breastfeeding women and girls, bi-monthly for husbands and mother in laws) and the Interactive voice response.

Role of digital engagement materials

Due to Randomized controlled trial design constraints, radio will not be used to deliver content. Due to low digital usage among target audiences, digital social media is not a preferred channel. Two main channels can be leveraged for engagement with target audiences:

- Mobile phones for individual targeting through Interactive voice response to pregnant and breastfeeding women, their spouses and mother in laws.
- Shared tablets for group-based activities and conducted by community facilitators for Pregnant and breastfeeding women and girls, spouses and Mother in law sessions.

The digital financial literacy /social behaviour change component aims to:

- Translate knowledge into practical, actionable behaviours through storytelling, facilitated discussions and Interactive voice response reminders.

KEY RESPONSIBILITIES

1. Design of the digital engagement package

1.1 Design at least 18, tablet-ready, digital sessions for financial literacy/social behaviour change skills-building group sessions for Pregnant and breastfeeding women and girls(12 sessions), spouses/husbands (6 sessions) and mothers in law/older women in household (6 sessions). Outlined below is a draft structure combining digital financial literacy and nutrition/social behaviour change around key behavioural targets.

The selected agency is expected to translate these into fully developed, facilitation-ready sessions by designing and producing the corresponding short video stories, visual and audio materials, and facilitator guidance, for behaviour-focused learning experiences.

Each module will include a session plan, and contents will be a combination of instructions for facilitator, visual vignettes/pictorials, audio and/or video materials (sketches, stories, demonstrations, recipes), practical exercises, quizzes and discussions, as shown in this example here: [DFL test](#)

The agency is expected to blend financial literacy and nutrition content strategically where this enhances behavioural relevance and coherence, while ensuring that each session remains focused on a clear, primary behaviour objective.

Audience/Topic	Session	Behavioural focus
Pregnant and breastfeeding women and girls- Foundation session (Financial literacy)	"Getting ready for M-PESA mobile money" SIM / M-PESA registration and set-up & Basic Digital Money Skills (Pre-cash transfer foundation), covering: - Accessing M-PESA mobile money accounts - Basic safety & PIN protection - Short simulation of a mobile money transfer - Where to seek help - What will happen next in the project? <i>NB: This is the foundational module for all groups in arms 3 & 4, i.e. approx. 2,400 women. This is the only session that needs to be designed both with digital enhanced training materials and without tablets</i>	I can access my personal M-PESA wallet and access the money I receive. I am aware of key mobile money safety risks and where to get help if I encounter a problem.
Pregnant and breastfeeding women and girls 1 - (Financial literacy)	"Your phone is your bank" Continuation of the Basic training - practical session focusing on first cash transfer and practicing key transactions): - Why should I keep my money on my phone? - Using my M-PESA (simulations using mobile phones – receiving a transfer, sending money/paying goods using M-PESA)	I can independently send and receive money and know what to do if something goes wrong.

	- Digital rights, safety & scams - Optional session of 1 hour at the end – Basic Mobile Phone Skills for PBW who feel less confident using a mobile device or have questions.	
Pregnant and breastfeeding women and girls 2- (Financial literacy/nutrition integrated)	“Buying nutritious foods at the market” Practicing sending money/paying vendors: practicing daily transaction and building confidence; understanding SMS confirmations and fees; identify best nutritious foods locally available	I can confidently use mobile money to manage daily transactions.
Pregnant and breastfeeding women and girls 3- (Financial literacy/nutrition integrated)	“What 300 KES can buy” - Budgeting for good family nutrition Recap/rehearse daily transaction skills. Budgeting basics; differentiate needs and wants; create an example budget for nutritious food/weekly meal planning (how to plan meals that are nutritious but affordable/avoid running out of money for nutritious foods). [recap hearth learnings] *Amount to be adjusted based on realistic value for about a week purchase based on cash transfer amount of 10 USD/1300 KES per month	When I receive money, I consider different needs and carefully plan how to use some of it for nutritious meals.
Pregnant and breastfeeding women and girls 4 (social behaviour change)	“Eating enough during pregnancy & breastfeeding” Link food intake to good health, address myth of ‘big baby’ vs strong mother/baby; addressing food restrictions. Manual expression of breastfeeding when mother is away due to workload?	I eat more food and more often during pregnancy and breastfeeding
Pregnant and breastfeeding women and girls 5- (Financial literacy/nutrition integrated)	“Planning ahead: Budgeting and saving for good family health and emergencies” Recap/rehearse basic budgeting skills Budgeting for healthcare services (clinic visits (ANC/PNC), delivery / birth preparation, child illness / danger signs), incl. transport. How “small, regular savings” can help households cope better with future healthcare services needs and emergencies. Linkage to SHIF (social health insurance fund)	I attend health services when needed and plan for costs. Whenever possible, I save small amounts of money in my mobile wallet for future health needs and emergencies.
Pregnant and breastfeeding women and girls 6 (social behaviour change)	“Preparing one nutritious meal every day” Simple meal composition: staple + protein + vegetable; local available foods; small quantities still matter; Why protein (e.g. eggs) matters; Adapting to market prices fluctuation	I prepare at least one nutritious meal per day for my family
Pregnant and breastfeeding women and girls 7 (Financial literacy)	“Savings for goals” – setting goals and saving with a purpose Recap: Why saving matters (even small amounts), setting simple, realistic savings goals (3 months), introducing	When I can, I set a goal and save small amounts using a place that works for me.

	different options where to save (mobile wallet, informal (VSLA), formal (SACCO / bank) <u>without pushing one</u> . Learn based on storytelling/case study on a realistic/relevant savings goal. Ask group to develop their own savings goals (e.g. saving to start a kitchen garden, saving to ensure regular supply of egg/milk, saving to start a business). Linkage to SHIF	
Pregnant and breastfeeding women and girls +Husbands joint session 8 (Financial literacy)	"Borrowing safely" How loans work: repayment. Interest; when borrowing can help/when borrowing creates problems; interactive activity: Compare 2 example loans with different interest / repayment ask "How much do I repay in total?"/ "What happens if I cannot pay?"; Discussion: when to say NO to borrowing. Key risks: taking loans for consumption, high interest / unclear terms, being pressured or forced to borrow. Establish the link back to savings as first line of protection. Linkage to SHIF	I think carefully before borrowing and ask questions to understand if a loan is right for me.
Pregnant and breastfeeding women and girls 9 (Social behaviour change)	"Small, frequent, and colorful meals for a strong child" Key principles of complementary feeding: Frequency, quantity, diversity (colorful plate); best recipes; even small amounts matter; address food taboos (the full egg)	I feed my child thick, nutritious & diverse foods, several times per day.
Pregnant and breastfeeding women and girls 10 (Financial literacy)	"Running a small business" Business ideas, separating business vs. household money, understanding small investments; link to loans and responsible borrowing. Practical activity: Identifying business opportunities; skills needed. Link to kitchen gardens as a case study.	I explore small business opportunities and manage my money in a way that helps me grow it.
Pregnant and breastfeeding women and girls 11 [OPEN]	Kitchen gardens- why they are useful, how to start one	
Husband 1	"Using mobile money for family nutrition: trust and joint decisions" Show concretely what PBW does on the phone (M-PESA, IVR, contact with CHPs); Clarify: What the cash is for (nutrition + health + savings); framing as "shared household goals" vs individual control	I support my wife in her decisions on how to use the money that was sent to her to support her pregnancy and breastfeeding, including prioritising spending for nutritious foods and healthcare
Husband 2	Addressing myths on big baby- why good nutrition during pregnancy matters	I ensure my wife is well fed during pregnancy

Husband 3	"How fathers support good family nutrition every day" How to identify nutritious vs low-value foods: What 300 KES buys; Best nutritious foods at market, Why protein (e.g. eggs) matters; How small choices improve child health	I support my wife with budgeting and spending money on nutritious food and support time and conditions for feeding
Husband 4	"Planning for a safe pregnancy and healthy child" Basics of savings for household needs (pregnancy / childbirth; transport to health facility); avoiding decision-making delays. Linkage to SHIF.	I help ensure my wife attends ANC/PNC AND support saving on the mobile wallet and spending for health needs
Husband 5	"Healthy borrowing for the family" How loans work: repayment. Interest; when borrowing can help/when borrowing creates problems; interactive activity: Compare 2 example loans with different interest / repayment ask "How much do I repay in total?"/ "What happens if I cannot pay?"; Discussion: when to say NO to borrowing, support joint decision making. Key risks: taking loans for consumption, high interest / unclear terms, being pressured or forced to borrow. Establish the link back to savings as first line of protection.	I think carefully before borrowing and ask questions to understand if a loan is right for me.
Husband 6	How do we protect our women that give life? Touches on heavy patriarchal community, encourages joint decision making	I ensure my wife is respected
Mother-in-law 1	"Support for family nutrition" Framing investing in mother's health & nutrition = investing for strong babies; link food intake to good health; food taboo exploration, Nutrition planning for pregnancy & breastfeeding: address myth of 'big baby' vs strong mother/baby; "Best recipes in season"; Adapting food choices to price fluctuations	I support, not control, how the mother feeds and cares for herself and her child
Mother-in-law 2	"Planning for a safe pregnancy and healthy child" Framing investing in mother's health & nutrition = investing for strong babies; food taboo exploration, strong VS big baby myth, ANC journey, and decision-making delays (danger signs) with role as influencer of husband choices/decisions. Linkage to SHIF- motivate families to enroll	MIL supports PBW attend ANC/PNC AND spending for health needs
Mother-in-law 3	"How MiL support good family nutrition every day" Framing as "guardian" of the children when mother away/busy: The herding hours problem, infant feeding when mother is away, structured as practical problem-solving, household care plan produced as the tangible output	MiL supports PBW in sourcing/preparing daily nutritious meals, and supports adequate/active child feeding

Mother-in-law 4	How do we protect and support each other as women?	MIL supports PBW for advocacy within the community
Other 2 sessions for mothers-in-law [TBC]		

The above are draft outlines and can be adjusted as seen best by the creative agency. More detailed content for developing the sessions can be provided by WFP on request and once the selected agency has been onboarded. Technical support from WFP social behaviour change and financial literacy teams is available throughout the process.

Digital materials specifications:

- Language: All audio and video materials should be in Samburu language, and written instructions in Samburu as well.
- Format: The design of the materials should focus on illustrations and visuals, as well as audio-visual solutions to account for high illiteracy rates in the Samburu community.
- All materials must be optimised **for offline tablet use**, use low file sizes and be compatible with Android devices.
- **NB For video:** the agency is expected to propose the most appropriate format (e.g. live-action, animation, or mixed) considering low literacy audience, cost-efficiency and cultural relevance. Production should prioritize simple, locally contextualized storytelling using local actors or settings, focusing on clarity and behavioral relevance

2. Pretesting of above sessions. The above digital tablet sessions need to be pretested to ensure session clarity and understanding in non randomized controlled trial locations, with documented feedback and revisions.

3. Deliver the Training of Facilitators to train selected facilitators who will conduct the digital sessions. Facilitators will be pre-selected members of the community (between 8-10).

4. Develop 3 sets of Interactive voice response scripts (1 set for Pregnant and breastfeeding women and girls, 1 set for Mother in laws, 1 set for husbands) to be delivered over the 12 months, via mobile phone.

Contents: Interactive voice response messaging will be aligned primarily with the pregnant and breastfeeding women's session sequence (12 sessions), with selected adaptation for husbands and mother in law sessions

Duration: 30–60 seconds per message

Format: voice-based, simple narrative or dialogue (with recipient interaction) – adaptation of audio/video stories developed for group sessions

Language: Samburu (primary) + script in English

This script will be shared with Safaricom who will be the hosts for the interactive voice response.

5. Backstopping and adaptations

The agency will provide technical support for a period of 3 to 4 months following the start of implementation (October 2026), to ensure quality delivery, appropriate use of materials, and timely refinements based on field feedback:

- Conduct at least 2 field visits to selected implementation sites in Samburu (in coordination with WFP and partners) to observe group sessions & assess usability of materials;
- Provide on-demand advisory support to troubleshoot content-related issues, facilitation challenges, messaging gaps;

DELIVERABLES

Group digital sessions	12 Pregnant and breastfeeding women and girls sessions 6 Husband sessions 6 Mother in law sessions	Downloadable for offline use on tablets
Interactive Voice response (IVR messages)	12 Pregnant and breastfeeding women and girls, IVR messages scripts 6 Husbands IVR messages scripts 6 Mother in Law IVR messages scripts	30–60 seconds; behaviour-focused; Samburu language Adapted from audio/video stories
Pre-testing of digital sessions	1 pre-testing report	In non-Randomized controlled trial location

Training of facilitators	1 training workshop held	To ensure understanding of facilitators to be able to successfully conduct the digital sessions with the tablets.
Backstopping Support	2 field visits Minor iterations 1 Final backstopping report	

TIMELINE

The **expected timeframe** for the **design and production of materials** is **3 months (from August to October 2026)** + ongoing back-up support during the first 3 to 4 months into implementation.

SUBMISSION REQUIREMENTS

Interested organizations should submit a proposal with:

- Short technical note, including overall approach and outline of creative concept (visual direction, characters, style)
- Budget with cost breakdown: content development, pre-testing, training, backstopping, Interactive voice response script
- Workplan and proposed payment schedule
- Displayed technical capacity in both nutrition social behavior change and financial inclusion- if capacity is not present, please include hiring for these positions
- All materials developed under this contract will remain the property of WFP, with full rights for adaptation, reproduction, and scale-up.

NB. Applications should be submitted **on or before 20 August 2026** via email to procurement@sndafrica.org or by hand delivery to the SND offices in **Moyale or Marsabit**.

NB. The proposal should be clearly referenced [SND-WFP/NUTRITION-DFL/SAMBURU/2026/001](#) as the **email subject line** or **clearly marked on the envelope** for hand-delivered submissions.