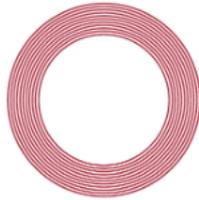


Strategic Partnership for Operationalizing CIRCLE 2.0

Issued by: CIRCLE Women Association

Proposal Submission Deadline: March 15, 2026



CIRCLE



Overview

CIRCLE Women Association is a national, tech-enabled nonprofit advancing women's economic empowerment across Pakistan. Leveraging AI-powered learning and community-rooted outreach, CIRCLE operates in Punjab, Sindh, Khyber Pakhtunkhwa, Balochistan, and Gilgit-Baltistan.

Core Pillars: Digital Adoption | Work Readiness | Financial Inclusion | Digital Safety | Entrepreneurship

Impact at a Glance:

- **155,000 women reached** through blended digital and on-ground interventions, impacting over **500,000 families nationwide**
 - o **35,000+ women trained on-ground** in business, leadership, and digital skills; **120,000+ women engaged through CIRCLE Baji**, Pakistan's first AI-powered WhatsApp learning platform
- **500+ women placed into paid internships/jobs**, facilitated through CIRCLE's **national and international partnerships**, including +W in Japan, Engro Foundation, Faysal Bank, Meezan Bank, and Sapphire Retail.
- Recognized by **Microsoft for Startups** for leveraging technology to address critical challenges.
- Certified by the **Pakistan Centre for Philanthropy** and honored by the **State Bank of Pakistan** for advancing women's entrepreneurship and workforce readiness at scale.

Flagship Innovation: CIRCLE Baji

As the sole Pakistani organization in Turn.io's Women's Empowerment Accelerator, CIRCLE developed CIRCLE Baji; a first-of-its-kind AI-powered WhatsApp platform scaling women's economic participation. Currently engaging 120,000+ women, CIRCLE Baji is on track to reach 250,000 women by December 2026.

CIRCLE Baji offers:

- **Low-barrier access:** WhatsApp-based learning for first-time users, eliminating new apps or advanced digital skills
- **Customizable, bite-sized, self-paced modules:** Covering entrepreneurship, work readiness, financial literacy, leadership, and health & wellness
- **Blended pathways:** Combining digital lessons with mentoring, workshops, on-ground training, and market linkages

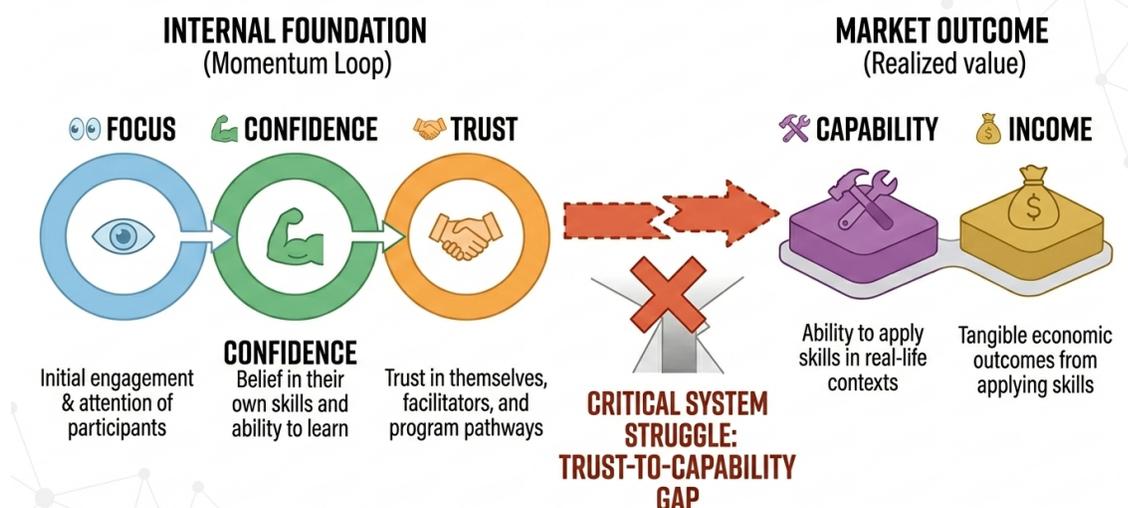
Strategic Transition: CIRCLE 2.0

CIRCLE has built trust-dense, community-rooted operations. Current program limitations hinder compounding impact:

- Fragmented feedback loops and manual reporting
- Limited behavioral tracking and referral drop-offs
- Episodic engagement without persistent activation



Human Development Loop:



CIRCLE's approach generates **Focus** → **Confidence** → **Trust**, but currently struggles to bridge **Trust** → **Capability** → **Income**. Insights from the field often remain trapped, reducing momentum and requiring trust to be re-earned each cycle.

CIRCLE 2.0 Objectives:

- Continuous engagement beyond program cycles
- Embedded behavioral verification
- Institutional-grade infrastructure enabling multi-sector partnerships
- Integration of AI, automation, dashboards, and regulated financial rails to activate trust into sustained economic participation

Rationale for Partnership

The selected partner will:

- Co-design and deploy **AI-driven behavioral interventions** integrated into CIRCLE Baji
- Execute a **7-day Alpha Sandbox** (10–20 participants) to resolve technical issues before broader rollout
- Conduct **2–3 live pilots** validating behavioral and economic conversion
- Institutionalize verification, incentive, and referral systems with audit-ready, tamper-resistant records
- Track participant progress, engagement, and referrals in real-time
- Translate pilot insights into a **repeatable operational playbook**
- Advise on monetization and sustainability strategies

Operational Nuances:

- Automated nudges triggered by inactivity or risk thresholds
- Escalation to human facilitators for sensitive cases



- Peer referral verification, milestone tracking, and anti-duplication safeguards
- Compliance with regulatory frameworks, AML requirements, and financial auditability

Ideal Partner Profile:

- Experience deploying **live, AI-enabled, behavioral, and financial systems** at scale
- Proven capability with **regulated financial ecosystems** (wallets, mobile money, disbursement, reconciliation)
- Design of **tamper-resistant verification and incentive mechanisms**
- Operation in **low-bandwidth, mobile-first, trust-sensitive environments**
- Execution of controlled pilots with behavioral data-driven refinements
- Institutional maturity for **multi-stakeholder coordination and auditable reporting**

Success Metrics

- 2–3 pilots demonstrating measurable behavioral and economic outcomes
- Closed-loop referral systems linking awareness to verified service uptake
- Wallet-enabled or incentive-linked mechanisms tested live
- Real-time dashboards for engagement, compliance, and follow-through
- Codified facilitator thresholds, verification standards, and operational playbook

Nature of Engagement & Strategic Requirements

The partner will:

- Build and operate **CIRCLE Baji workflows**
- Deliver live **participant-facing financial and incentive flows** under full regulatory compliance
- Maintain **data sovereignty** and digital safety
- Co-design systems collaboratively; not outsource
- Produce **prescriptive operational playbooks** for independent replication
- Demonstrate credible sustainability via institution-valued outcomes

Key Outcomes Required:

- Frictionless onboarding, retention, and safe participation for low-literacy users
- Operational leverage via dashboards, nudges, and prioritized facilitator attention
- Learning pathways that convert to verified action (beyond content completion)
- Persistent, tamper-resistant contribution records
- Secure, compliant financial enablement integrated with licensed providers
- Institution-grade evidence and reporting

Phases of Engagement

Phase 1A – Infrastructure Activation & Pilot Delivery:

- Activate functional infrastructure under live conditions
- Conduct pilots validating behavioral conversion and institutional reporting



- Test operational integrity under regulatory, financial, and participant constraints

Phase 1B – Supply Stabilization & Playbook Development:

- Codify operational rules, thresholds, and escalation protocols
- Identify new program streams enabled by the platform
- Produce sustainability and structural recommendations

Proposal Format

1. **Organizational Overview:** Experience, operational capacity
2. **Deliverable Response:** Approach, evidence, team, Gantt chart
3. **Technology Architecture:** Tools, integrations, Alpha Sandbox plan
4. **Regulatory & Fintech Experience:** Compliance and financial flows
5. **Research & Playbook Capability:** Sample operational playbook or prescriptive output
6. **Pricing & Commercial Structure:** Cost per phase, deliverables, payment milestones
7. **Risk Register:** Top 3 likely failure modes and mitigation

Application Timeline

Milestone	Date / Details
RFP Release Date	February 28, 2026
Questions Submission Deadline	March 6, 2026 (Applicants may submit clarifying questions via proposals@circlewomen.co prior to the Q&A session)
Responses to Submitted Questions Posted on CIRCLE’s Official Website	March 9, 2026 (www.circlewomen.co)
Live Q&A Session	March 10, 2026 at 11:00 AM (Virtual clarification session to address submitted questions and related responses.)
Full Proposal Submission Deadline	March 15, 2026, at 5:00 PM (Proposals must be submitted via proposals@circlewomen.co)
Anticipated Notification of Selection	March 18, 2026

Closing Vision & Expression of Interest

CIRCLE 2.0 is a **self-sustaining system** where verified outcomes generate institutional value, trust is preserved, and the platform scales responsibly. The selected partner is a **co-investor**, not a vendor; the deliverable is a system that works under real-world conditions for women at its center, creating measurable, fundable impact.

EOI: Organizations that believe they meet the outlined criteria are invited to express their interest by emailing proposals@circlewomen.co to receive the detailed RFP and vision document.