

Mercy Corps Indonesia

Scope of Work

Project/Consultancy Title	: Impact Assessment Consultant on Financial Inclusion for Women Entrepreneurs
Project Location(s)	: Surabaya, Medan, and Semarang

Background:

Experience from YMCI's previous program shows that women-led/owned micro and small businesses tend to have low access to financial services, with only 51% having an active bank account and using it in the last six months. YMCI learnt that although the financial inclusion and financial literacy rate for women in Indonesia has improved compared to the Global Findex 2017, women – who lead/own around 60% of MSMEs in Indonesia – still face challenges due to structural and behavioural factors to use the financial products and services from formal financial institutions. Gender-based barriers to financial inclusion arise from both the demand and supply sides. From the demand side, the most critical barriers are social norms that preclude women from owning property or being involved in financial decisions. From the supply side, barriers include lack of gender-specific policies and practices in product design, marketing, and distribution channels. Moreover, in terms of cultural limitations, women may face socio-cultural barriers in accessing services as empowered clients even when financial services are easily available or even mandated by the government.

This program aims to empower women-led /owned micro and small businesses in Semarang, Surabaya, and Medan Cities by improving their access to bundled financial literacy and services, business development, and digitalization. The program will replicate YMCI's multi-stakeholder partnership and bundled services approach in facilitating a comprehensive package that includes financial literacy, financial management, access to financial products and services, digital literacy and mentoring, and digital marketing for women-led/owned micro and small enterprises, to enable them to increase their businesses performance, increase sales, and expand their market. This program expectedly will create impact to their financial health that leads to bettering their well-being and their family. The program will also facilitate ecosystem learnings, knowledge exchange and foster collaboration between women led/owned MSEs engagement and within the broader Micro and Small Businesses, and other stakeholders through learning events.

Goals and Outcomes Program:

Improved financial health & resilience

30% of women reported an improvement in financial health Influences Policymakers (increased sales)

Outcomes:

1. Improvement in financial knowledge & application
 - 75% of women reported an improvement in knowledge on financial literacy & services, business development & digitalisation
 - 60% of women reported an improvement in access to digital marketing channels to improve their business
2. Improvement in access to financial services
 - 60% of women reported an improvement in access to financial products /services including digital financial services. 70% of women reported to have accessed and actively used financial product/ services (at least once a month)

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Consultant Objectives:

The consultant shall design the impact assessment design and methodology for the *Financial Inclusion for Women Entrepreneurs* Program in three cities, focusing on its linkages with the Needs Assessment and the GESI & Safeguarding Assessment¹, as well as the program's key performance indicators. In addition, the consultant shall adapt the questionnaires previously developed by Mercy Corps Indonesia (MCI) for similar GESI and safeguarding-related programs, prepare the assessment instruments/questionnaires for baseline and endline data collection, develop output tables, and analyze the results from the collected data. .

Consultant Activities:

Specifically, the consultant will carry out the following activities:

1. Develop the assessment design and methodology related to program outcomes and goal. The design and methodology shall incorporate both quantitative and qualitative approaches to measure changes in knowledge, behavior, and access to digitalization, financial literacy, financial management, cyber security, digital marketing, and financial products and services, while ensuring that GESI, safeguarding, and women's (adult and youth) dimensions are systematically integrated into the design and methodology.
2. Develop the assessment instruments/questionnaires for baseline and endline data collection related to program outcomes and goal. The instrument/questionnaire shall incorporate both quantitative and qualitative approaches to measure changes in knowledge, behavior, and access to digitalization, financial literacy, financial management, cyber security, digital marketing, and financial products and services, while ensuring that GESI, safeguarding, and women's (adult and youth) dimensions are systematically integrated into the instruments/questionnaires.
3. Develop discussion guides for the implementation of Focus Group Discussions (FGDs) related to program outcomes and goal. The guides shall incorporate approach to measure changes in knowledge, behavior, and access to digitalization, financial literacy, financial management, cyber security, digital marketing, and financial products and services, while ensuring that GESI, safeguarding, and women's (adult and youth) dimensions are systematically integrated into the discussion guides. .
4. Develop output tables and analyze quantitative data collected, integrating qualitative insights from FGDs to provide a comprehensive understanding of the program's outcomes, success factors, and learnings.

Consultant Deliverables:

1. Assessment Design & Methodology; Mixed-methods (quantitative + qualitative) design integrating GESI, safeguarding, and women (adult/youth) dimensions.
2. Baseline & Endline Instruments; Questionnaires/tools to measure changes in knowledge, behavior, and access to digitalization, financial literacy/management, cybersecurity, digital marketing, and financial products/services.
3. FGD Discussion Guides; Guides to capture qualitative insights on program outcomes, integrating GESI and safeguarding considerations.
4. Data Analysis Report; Output tables and analysis of quantitative data, with integrated qualitative insights from FGDs.

¹ The GESI (Gender Equality and Social Inclusion) dimension refers to assessing whether the program has effectively promoted equitable participation, access, and benefits among urban women entrepreneurs from diverse socio-economic backgrounds, and whether it has strengthened their agency, decision-making power, and inclusion in financial and entrepreneurial activities within urban contexts. The Safeguarding dimension refers to assessing whether program activities have been implemented in ways that ensure the safety, dignity, and well-being of all participants, prevent harm or exploitation, and uphold ethical standards throughout engagement with communities especially program participants or anyone directly involved in the program.

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Timeframe / Schedule:

The consultant will work from 1 December – 28 February 2026, with the schedule for deliverable submissions as follows:

#	Deliverable	Due date
1	Introductory Meeting	1 Dec 2025
2	Revised Design & Methodology, Assessment instruments (quantitative + qualitative), and Test	12 Dec 2025
3	Refine and Finalized Design, Methodology and Instruments;	19 Dec 2025
4	Baseline Data Collection for 350 program participants in Surabaya, Semarang, and Medan Cities;	1 – 31 Jan 2026
5	Output tables and Preliminary Data Analysis	14 Feb 2026
6	Final summary of data analysis	28 Feb 2026

The Consultant will report to:

Financial Inclusion for Women Entrepreneurs Program Manager

Works Directly With: Senior MELR, Program Manager, KM and Comms Coordinator, Program Support Officer, Field Officers in 3 cities, TM Consultant

Required Experience and Skills

The *Financial Inclusion and Women Entrepreneurs Program* seeks a consultant with the following qualifications:

1. Experience developing mixed-methods assessment designs and methodologies for financial inclusion program, integrating GESI and women-focused dimensions.
2. Proven ability to develop baseline/endline survey instruments and questionnaires.
3. Experience designing qualitative tools, including FGD guides.
4. Strong quantitative and qualitative data analysis skills, including producing output tables and summary of quantitative and qualitative data analysis.

How to Apply

Interested candidates are invited to submit their CV and proposal, which should include the following:

- a. A description of relevant experience in conducting impact assessments, particularly those related to financial inclusion and women entrepreneurs, including GESI and Safeguarding assessments.
- b. A proposed work plan aligned with the Level of Effort (LoE) and deliverables outlined in the Terms of Reference.
- c. A proposed consultancy budget.

The proposal must be submitted via email to procurement@id.mercycorps.org before 17 November 2025. Only shortlisted candidates will be contacted.

Diversity, Equity & Inclusion

Achieving our mission begins with how we build our team and work together. Through our commitment to enriching our organization with people of different origins, beliefs, backgrounds, and ways of thinking, we are better able to leverage the collective power of our teams and solve the world's most complex challenges. We strive for a culture of trust and respect, where everyone contributes their perspectives and authentic selves, reaches their

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potential as individuals and teams, and collaborates to do the best work of their lives.

We recognize that diversity and inclusion is a journey, and we are committed to learning, listening and evolving to become more diverse, equitable and inclusive than we are today.

Equal Employment Opportunity

We are committed to providing an environment of respect and psychological safety where equal employment opportunities are available to all. We do not engage in or tolerate discrimination on the basis of race, color, gender identity, gender expression, religion, age, sexual orientation, national or ethnic origin, disability (including HIV/AIDS status), marital status, military veteran status or any other protected group in the locations where we work.

Safeguarding & Ethics

Mercy Corps team members are expected to support all efforts toward accountability, specifically to our stakeholders and to international standards guiding international relief and development work, while actively engaging communities as equal partners in the design, monitoring and evaluation of our field projects. Team members are expected to conduct themselves in a professional manner and respect local laws, customs and MC's policies, procedures, and values at all times and in all in-country venues.