

Mercy Corps Indonesia

Scope of Work for CAMELIA - Covid-19 Recovery for Women Small and Micro Businesses in Greater Malang Area:
Training Module and Training Tools Development Consultant

Project/Consultancy Title : CAMELIA - Covid-19 Recovery for Women Small and Micro Businesses in the Greater Malang Area.
Project Location : Greater Malang Area (Malang City, Malang Regency and Batu City).

Background:

The economic and social consequences of Covid-19 are still unfolding in Indonesia, as countries struggle to control the spread of infection and an increasingly dire financial situation. The pandemic has hit MSMEs with mass layoffs, reduced business operations, disruption in supply chains, and reduced demand for services. Women-led MSMEs traditionally have less access to financial services and lower business capacity across the region and thus have experienced greater vulnerability over the past year. Compounding and contributing to the economic impacts of the pandemic, women face the additional burden and challenges in allocating time to their business due to increased personal and household commitments such as childcare and care for the family members. Mercy Corps partnering with the Visa Foundation to support Covid-19 affected the women-led small businesses with the tools and support they need to survive the pandemic and build a more resilient future. The approach will vary, leveraging the existing work, partnerships, and resources to have the most significant immediate impact while creating a pathway toward longer-term recovery.

Purpose / Project Description:

Mercy Corps Indonesia (MCI) will support 300 women-led small businesses in the Greater Malang Area with increased access to business and financial services using a multi-stakeholder partnership model to deliver bundled services for women entrepreneurs while building the networks and ecosystem that will support them into the future. MCI will achieve this by leveraging existing relationships with financial institutions to access their saving and business loan products, business service providers, community business organizations, and peer networks to create market linkages (input, financial, output) with a particular focus on mobilizing gender-based digital payment and saving services. The program will focus on upgrading skills, utilizing digital payment and access to formal financial services such as saving and loans, and online market access through training and mentoring. MCI will use its existing training and mentoring resources and those implementing partners to create in-person and digital training and mentoring programs adapted to the needs of the women-led small business.

Goal:

Women-led small businesses in the Greater Malang Area increase their income and create new employment opportunities through improved access to bundled digital financial and mentoring services.

Outcomes:

1. Increased business and financial literacy of 300 women-led small businesses.
2. Increased access of women-led small businesses to digital financial services (savings, loans, and digital payment services).
3. Increased financial management and business development practices of women-led small businesses.

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Program Indicators:

- 300 women-led SMB is participating in the program.
- 150 women-led SMB apply for loans from Financial Service Providers.
- 150 women-led SMB applied digital payment transactions.
- 150 women-led SMB are participating in digital financial literacy and business mentoring.
- 10% of the women-led small business increase in capital (working capital or debt capital).
- 5% of the women-led small business increase in revenue.
- 5% of the women-led small business increase in people employed (exclude Owner).
- 10% of the women-led small businesses have the initiative to improve job quality.
- 5% of the women-led small businesses have the initiative to advance women in the workforce.

Objectives of the Consultancy:

CAMELIA Program requires a consultant to develop the learning module, exercise training tools for women-led small businesses and implementing TOT for program facilitators. The learning module shall contain the reflection of specific skills and knowledge needed from the need assessment research related to financial management and business management for women-led small businesses. Due to the pandemic situation, the consultant should strategically present alternative solutions to adapt the hybrid learning (online and offline) methodology. The consultants are encouraged to provide new business strategies to survive in the pandemic situation. The program would also use a pool of local facilitators to support and mentor the women-led small businesses. Therefore, the consultant need to develop facilitator guidelines and deliver the TOT to program facilitators.

The program team conducted a needs assessment of women-led small businesses in June 2021, involved 616 respondents in the Greater Malang Area. The assessment aimed to gather information about business during pandemic Covid-19 regarding their financial management behavior, saving behavior and needs in developing their business. The findings of the need assessment as follows:

- The respondents are women-led small businesses in the Greater Malang Area aged 20 - 74 years.
- The respondents are employing 5 to 19 persons.
- The respondent's business age: 1-2 years (15,3%), 3-5 years (29,7%), 6 -10 years (18,2%), >10 years (35,2%)
- The respondent's business types: Food and Beverages (59,9%), Small Retail (14,1%), Services (13,5%), Producing Handicrafts (12.7%), and Agribusiness (5,7%).

In regards to financial inclusion and access to internet, following are the findings:

- 89,6% of the respondents already have a savings account in a financial institution.
- 98,4% of the respondents have a smartphone and 92,4% have the ability to access the internet.
- 46,8% of the respondents have carried out financial records regularly. 27,1% of them are recorded manually in a book.
- 37,8% of the respondents made a business decision not based on their financial records.
- 28,1% of the respondents need a business loan for business development, 27.2% of them admitted that they did not know how to manage finances to repay loans.
- Most of them experience a negative impact by the pandemic of COVID-19, especially in the decline of business revenue and sales, obstacles to access raw materials, and difficulty to access business loans.
- 51,5% of the respondents changed the way of selling from offline to online during the pandemic.

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Consultant Activities:

- Conduct a review of the existing training modules/materials for women entrepreneurs available in Mercy Corps Indonesia.
- Prepare consultancy project timeline and work plan.
- Prepare training materials framework based on the program indicator.
- Develop table of content and brief explanation of the learning modules.
- Develop the learning modules and the exercise training tools based on the need assessment results that will be delivered in the training for the 300 women-led small businesses.
- Develop pre and post-tests for women-led small businesses.
- Create and elaborate the facilitator's guideline module for the facilitators to train 300 women-led small businesses.
- Develop the TOT Facilitators materials and deliver the TOT Facilitator.

Consultant Deliverables:

The consultant should develop a very clear and structured **Learning Module, Exercise Training Tools** and guidelines. The Learning Module should not exceed 50 pages to be used in an average of 2.5 hours of training session over 4-months period. Exercise training tools should be developed separately, including list of tools for exercise required based on the need assessment. The tools should have relevance to the assessment analysis, findings and conclusion. The consultant should provide a clearly articulated work plan, detailing out each work and the number of corresponding days required.

1. One Set of Learning Module for participants:

- a. Table of content and brief explanation of the learning module.
- b. **The Learning Module** (include design and layout). Maximum 50 pages.
Developing the learning module for women-led small businesses. The module should insert local content and simple yet effective language for women-led small businesses, and could be implemented by the facilitator in the field using the hybrid learning method. The module should contain Financial Literacy, Financial Management, and Business Development that customized based on the need assessment result.
- c. **The Exercise Training Tools** (include design and layout).
Developing the exercise training tools for program participants in printed worksheets and digital contents that could be shared via digital devices. These tools would facilitate and support the hybrid learning process of program participants.

2. One set of Facilitator Guide Module for Program Facilitator (include design and layout):

Developing a module for program facilitators contains a detailed guide for program facilitator facilitators that includes the techniques or steps needed in the hybrid training process.

3. Conduct pilot training to test the learning modules and exercise training tools before the actual training and make revisions as necessary.

4. Develop Training of Trainers Materials (include PowerPoint presentations for TOT activities).

- a. Developing materials for program facilitators to prepare themselves to be ready and become facilitators according to program needs with the following content:
 - Understanding of **The Learning Module and The Exercise Training Tools**.
 - Facilitation Techniques for Hybrid Learning Methods.
 - Effective Public Speaking Techniques.
 - Micro-teaching.
 - Coaching technique and role play.
 - and other related topics.
- b. Deliver the Training of Trainers session in the Greater Malang Area.

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The consultancy work must be completed within 25 working days, starting from the signed date of the contract based on the agreed date of both parties and not exceeding August 31, 2021.

The Consultant will report to:

Program Manager of CAMELIA Program.

The Consultant will work closely with:

- Training and Mentoring Program Officer of CAMELIA Program.
- Financial Services and Business Development Program Officer of CAMELIA Program.

Consultant Qualifications:

We need a team consultant with a strong background in training and module development, particularly in Financial Services, Financial Inclusion, and Business Management. The consultant should have excellent knowledge of training methods and session planning and a good understanding of the participatory process. It would be beneficial if the consultant has the following skills and competencies:

1. Experience in producing high-quality training modules related to financial literacy, financial management, and business management for women-led small businesses by maximizing the hybrid learning methodology.
2. Experience in writing a simple structure and precise Bahasa Indonesia and translating field information/assessment results into well-defined subjects.
3. Experience in delivering the Training of Trainers for Facilitators for women entrepreneurs.
4. Experience in developing an easy-to-understand and straightforward yet practical learning curriculum for program participants and based on Need Assessment result, with a maximum of 50 pages for the Learning Module for program participants.
5. Excellent writing and verbal communication in Bahasa Indonesia, good understanding of English is a plus.

Consultant Proposal:

The consultant should provide:

1. Module Portfolio for women entrepreneurs (including list of client, date of published, etc) and example of module.
2. Detail activities and workplan to achieve the deliverables.
3. Team Resume.
4. Budget proposed (personnel, activities, others).

Application Procedures:

Please submit your Proposal to: procurement@id.mercycorps.org no later than July 22, 2021. Only shortlisted candidates will be notified.