

I. General Information

Title of Consultancy: Design, develop and deliver a financial literacy manual

Contract: Individual Consultant

Duration of the assignment 2 Weeks

Supervisor: Programme Manager

Date of Issue: 15th December 2021

Closing Date: 20th December 2021

II. Background

Women Empowerment Link (WEL) is a nonprofit, nonpartisan, non-governmental women's rights organization that has been working in Kenya for the last thirteen years. Our core mandate and objective is to empower women and girls to realize their full potential, worth, and strength politically, socially and economically. These are pursued through various partnerships with government and non-governmental entities through three thematic areas of:

- I. Transformative leadership, which seeks to increase the number of women in leadership positions (decision making positions), be they appointed, elected or nominated;
- II. Elimination of Violence against Women & Girls, a focus area that aims to facilitate development, promotion and enforcement of appropriate mechanisms for prevention, protection and response to violence against women and girls;
- III. Sustainable Livelihoods for Women, focusing on strengthening the livelihoods base of women, especially their capacity to engage in successful business enterprises;

Under the Transformative Leadership and Governance Programme, WEL has been working towards Promoting Women's participation in politics and governance. This has been through capacity building and mentorship programs geared towards strengthening the capacities and skills development of women aspirants, elected and nominated women leaders, movement building at community level, sensitization campaigns and policy advocacy at county and national level.

Women's Empowerment Link (WEL) with support from the SDG's Kenya Forum is implementing a three-year pilot project in Kitui County. The project is focused to promote gender equality and women's empowerment through strengthening the SDGs Kenya Forum. By coordinating social accountability mechanisms for grassroots women and civil society organizations and hold government accountable in the implementation of SDG Five (SDG 5), gender equality commitments. The project has contributed towards building partnerships with government entities for sustainable approaches towards achieving gender equality and women empowerment especially at the grassroots level in the county. This is by developing gender sensitive policies and bills, economic empowerment programmes and community conversations that lead to the change in attitude, perception and knowledge of the women's agenda.

WEL strengthens the livelihood of women engaging in entrepreneurship by building their capacities through training. This unlocks resources especially at the community level, to reduce poverty and support local development. This promotes financial inclusion that expands the opportunities for women to participate in decision making in individual, household, small enterprises and women groups such as chamas. Nevertheless, this enables them to participate in the local economy, providing them with tools they need to climb out of poverty, manage their financial lives and seek for equal opportunities contributing to SDG 1 on eradicating poverty and SDG 5 on gender equality.

The purpose of this assignment is to develop a financial literacy manual that is easily accessible and understandable by the grassroots women of Kitui County. Financial inclusion begins with improving financial literacy and awareness. The project will improve financial literacy through the development of

relevant, appropriate training materials in Kiswahili and English language and through these materials to conduct a training of the identified gender champions to encourage uptake of the materials and to increase financial literacy at the community level.

III. Context

To address gender inequalities which encompasses equal opportunities for women and men in financial inclusion at county level, WEL partnered with the government of Kitui County to ensure the development of policies (the gender mainstreaming policy) and bills (the women empowerment fund) for the achievement of gender equality, women's empowerment and economic inclusion of the marginalized groups.

Women form a higher percentage of the population in the world compared to men. They also form great percentage of all entrepreneurs in the world. The global economy is heavily dependent on the success of women which is seen as one way of creating employment, poverty alleviation and developments which brings about economic growth in rural areas. The government of Kenya is determined to raise middle class status of the nation by the year 2030 through empowerment of women and businesses by the established Women Enterprise Fund which provides accessible and affordable credit support to women to start or expand business for wealth and employment creation and the uwezo fund which is aimed at enabling women access finances to promote businesses and enterprises at the constituency level thereby enhancing economic growth towards realization of the same and the millennium development goals. Despite all these, the women in Kenya face challenges which hinder them from attaining economies of scale. They are financially illiterate which result to poor management of resources and business. They lack the set of skills and knowledge that allows them to make informed and effective decisions with all their financial resources. It is imperative for women to understand basic financial concepts to allow them know how to navigate in the financial systems, make better financial decisions and manage money better. While Financial Management means planning, organizing, directing and controlling the financial activities such as procurement and utilization of funds of the enterprise. It means applying general management principles to financial resources of the enterprise. Saving is as well an important aspect of maintaining a healthy financial situation and providing financial independence.

IV. Objectives of the Assignment

The purpose of this consultancy is to design, develop and deliver a financial literacy manual in English and Kiswahili vernacular that will be used by the gender champions in Kitui county

The Consultant will work under the supervision of a designated WEL staff and deliver the following:

1. Inception report indicating a detailed work plan alive to the current situation in the Country
2. Conduct a desk review on the existing financial literacy material available in English and Kiswahili vernacular
3. Develop a financial literacy toolkit which includes resource materials, teaching aids, curriculum, interactive learning materials and other relevant materials covering up to 5 different modules of financial inclusion topics prioritized to increase financial literacy among grassroots women
4. Conduct a TOT to staff and the gender champions.
5. Present a draft and final report of the work done.
6. Undertake any other roles and duties mentioned in the contract regarding the RAS.

VI. Timeframe

This consultancy is for **2 weeks (14 days)** from the date of issuance of consultancy contract.

Activity	Time	Responsible
Inception report	2 days	Consultant
Desk review and develop manual	5 days	Consultant
Staff and gender champion TOT	3 day	Consultant
Draft report	2 days	Consultant

Final report	2 days	Consultant
VII. Final product/Deliverables		
<ol style="list-style-type: none"> 1. Inception report on how the consultancy will be undertaken 2. Developed financial literacy manual 3. Draft & Final report of the Consultancy that will include output given by the participants. 		
VIII: Remuneration		
Remuneration will be calculated based on qualification and experience and informed by WEL's guidelines and procedures.		
IX: Qualifications and Competencies		
<ul style="list-style-type: none"> • Degree in social science, finance or any relevant field. • Minimum 3 years' experience and track record in curriculum development and training • Knowledge of the national/regional situation and context • Prior work experience in financial sector or digital finance related work • Prior experience working with vulnerable women • Prior work experience with women's economic empowerment is an added advantage • Demonstrated ability to work with a tight schedule • Excellent written and oral communication skills in English; Kiswahili • Enthusiasm for, and commitment to development work. • Displays cultural, gender, region, race, nationality and age sensitivity and adaptability 		
X. Submission of Application		
<p>Interested consultants should provide the following to info@wel.or.ke on or before 20th November 2021 COB:</p> <p>A profile of the consultant (surveyor) highlighting the relevant experience in doing similar work OR the Curriculum Vitae (CV) of the consultant highlighting how they meet the required.</p> <p>Samples of previous work done that are similar to the consultancy</p> <p>The consultant's understanding of the TOR and how they intend to carry out this assignment.</p> <p>Proposed budget indicating the number of days, tasks and costs per main task inclusive of VAT</p> <p>Indication of availability to start and undertake this assignment</p>		
XI. Terms of Service		
This is a non-staff contract under the Individual Contractor modality of hiring at WEL. The incumbent shall not be considered as staff of WEL and are therefore not entitled to any privileges or any other special status or conditions as WEL staff.		