



Terms of Reference

Position title: Consultant to provide Financial literacy and Empowerment training for SRHR-HIV Knows No Borders Project Beneficiaries

Type of Contract: Local Consultant

Duration of Assignment: 30 working days

1. BACKGROUND:

IOM in collaboration with Save the Children International (SCI) is implementing phase II of the **SRHR-HIV Knows No Borders Project** from 2021 to 2026. The project aims to improve sexual and reproductive health and HIV (SRH-HIV) related outcomes amongst migrants, sex workers and vulnerable young people in migration-affected communities in the six SADC countries, namely: Lesotho, Malawi, Mozambique, South Africa, Eswatini and Zambia. The program is a holistic Regional initiative with an overall objective to; improve sexual and reproductive health and HIV (SRH-HIV) related outcomes amongst migrants as well as non-migrant adolescents, young people, sex workers and others living in migration-affected communities. The program forms a critical platform to advocate for increased access to services and an enabling environment for the realization of the SRH and HIV rights targeting hard to reach populations (Migrants, Adolescents and Young people and sex workers) along major migration corridors in the SADC region.

The overall objective of the Project is to contribute to improved SRH-HIV outcomes and quality of life among young vulnerable people (YVP) aged 10 to 29 years, including migrants and sex workers living in migration affected communities. Specifically, the Project seeks to ensure that, **Young vulnerable people (YVP), including migrants and sex workers living in migration affected communities in Lesotho have increased access to and utilization of quality SRH-HIV and other support services**

Against this background, IOM Lesotho intends to enhance access for the project beneficiaries to financial literacy and empowerment training in an effort to respond to livelihood needs and to restore their dignity in their host community. To achieve this objective, IOM intends to recruit a qualified local consultant to provide empowerment and financial literacy training for a total of 175 beneficiaries. The participants selection by IOM will include the following Project Beneficiaries from Maputsoe, Leribe; Sex Workers, Migrants and Young Vulnerable People.

It is hoped that upon completion of the training, the beneficiaries will have demonstrated commitment to proceed to the next stage of vocational training. This will be informed by an agreed selection criteria by IOM and the Leribe District Leadership.



2. OBJECTIVE:

The objective of this assignment is to identify a qualified local consultant with extensive experience in providing empowerment, financial literacy trainings and business coaching for vulnerable people preferably in the context of Lesotho.

Specifically, the consultant is expected to deliver the following objective:

Basic Financial Literacy and Empowerment Training: From the perspective of migrant population

The financial literacy manual should be targeted to vulnerable groups (Young Vulnerable People, Migrants and Sex Workers). This will include techniques on saving and credit management. This will also help them to deal with the problem of indebtedness, which is one of the main reasons for continuous cycle of poverty and acceptance of precarious work to pay the debts. Further, the training is expected to elicit interest amongst participants to enroll in vocational training and to demonstrate desire to start own businesses.

3. SCOPE

Under the overall guidance of the IOM Lesotho Head of Office and under the direct supervision of Project Officer, and in close collaboration with IOM project assistant, the selected consultant will be responsible for preparation, delivery and reporting of the training.

4. METHODOLOGY

The process will be participatory and should ensure that IOM, its Implementing Partner and beneficiaries are involved in this process. The design must ensure the voices of the target population are heard.

Specific tasks are as follows:

- Conduct a desk review and existing financial literacy and business literacy materials. The consultant will share the list of resources referred and studied. The desk review will be supplemented by discussions with IOM Lesotho Project Team about their expectations on the contents of such training manuals
- Develop the training content in English and Sesotho (include both written resources, pictorial resources, and other learning tools/aids) – content, teaching aid/support materials, interactive learning materials, and other relevant materials to increase personal financial literacy among this group. The contents should be on a personal financial goal, saving plan and spending decision, borrowing money and pros and cons of equity and debt, budgeting, financial services, and products including insurance, digital and mobile money services, money transfer, a path to earning money, and skill and work choices which are relevant in the personal financial
- Develop a manual (English and Sesotho) which also covers the service providers like cooperative and financial institutions and access to their services. The manual includes resource materials for sessions with interactive learning materials on the importance of business, entrepreneurship, business games model, saving and credits, access to loans and its utilization, business planning, avoiding failure in business, the business community, loans, keeping records, business innovation, sustaining business, communication and coordination.



The following are the expected outputs:

1. Training content, tools and a manual are designed for use by training participants
2. Training on empowerment and financial literacy is conducted for IOM Project Beneficiaries
3. Assessment of trainee knowledge (pre-post training) and interest to take on vocational training are designed to inform IOM’s selection criteria for vocational training
4. Conduct monitoring and post-post training assessment to document best practices and lessons learnt
5. Training and final project reports which includes approaches used, impact of the training, lessons and recommendations to inform IOM’s future programming priorities.

5. TIME

The total working days is 30 days spread over the period November 2022 to November 2023 as shown in the table below.

	Deliverables	Duration
1	Inception meeting with IOM discuss on the agreed next step for the assignment	1 day 1 st week December 2022
2	Submit draft inception report which includes draft training content (manual) and workplan	2 days 1 st Week December 2022
3	Incorporate IOM and stakeholders’ inputs in the inception report, manual and submit the final inception report	1 day 1 st Week December 2022
4	Conduct three training sessions for 175 target populations (young people, migrants and sex workers) - 58 people per class/session in Leribe and submit training reports	14 days 1 st cohort in 2 nd week December 2022 2 nd cohort in Q1 2023
5	Conduct post training follow-up assessment of the 175 trainees and document the stories of change/case studies (use DHIS2 tool) and focus group discussions/in-depth interviews with trainees)	10 days (in Q3 2023)
6	Compile and submit a final project report on the entire training assignment	2 days (in Q3 2023)
	Total working days	30 days

6. DELIVERABLES

Total fee, inclusive of all travel and related costs, not subject to any deductions, will be paid to the consultant as follows;

- 40 % upon the satisfactory completion of the deliverable 1, 2 and 3
- 40 % upon the satisfactory completion of the deliverable 4
- 20 % upon the satisfactory completion of the deliverable 5 and 6

7. DESIRABLE QUALIFICATIONS

- Masters’ degree in business management, finance, education and economics or related field or a combination of bachelor degree and minimum 5 years of relevant experience
- Trainers have recognized qualification/s in the field/s of training is highly desirable
- Trainers have five years of experience working in the field/s is highly desirable

- Over 10 years of Experience working in the field of business training/coaching, small business/livelihoods setting up is required
- Track record of working/building up partnerships with private business sector;
- Experience working in the area of training or capacity building of youths;
- Experience in providing life skills sessions
- Proven ability working with people of lower literacy and from poor families
- Good written and verbal communication skills in local language (Sesotho) is required
- Good report writing in English is highly desirable;

8. HOW TO APPLY

Applications must be sent to iomlesothoadmin@iom.int by **the 11th Nov 2022**.

- Technical and financial proposals
 - Proposed Curriculum for Entrepreneurship, Financial literacy and Empowerment training
 - Proof of previous related work
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