



Terms of Reference

International consultant – To translate the ILO Financial Education Guidelines for Digital Adaptation from Spanish to English

Project Title	Bringing Back Jobs Safely under the COVID-19 Crisis in the Philippines: Rebooting Small and Informal Businesses Safely and Digitally
Organization	International Labour Organization (ILO)

1. Background

The COVID-19 crisis has brought an unparalleled impact on the people of the Philippines, particularly those in micro, small and medium-sized enterprises (MSMEs) considering they are the backbone of the economy and employment. The pandemic not only reduced existing jobs and income for them, but also prompted many to resort to alternative livelihoods, often as informal activities, to survive the prolonged community quarantine measures with various restrictions imposed on businesses. The challenge for the MSMEs continues even after a year since the initial lockdown in March 2020. As of late March 2021, Metro Manila and its neighbouring provinces entered into the Enhanced Community Quarantine (ECQ) in the face of the second wave of the epidemic surpassing the peak of the first wave of mid-2020. The vaccine programme has started to be rolled out, but it is expected to take at least until the end of the year for the vaccinated population to reach the level of herd immunity. Besides that, the new strains of virus are spreading, which further complicates the containment scenario. All these contribute to the continuing uncertainty for businesses, particularly for small and informal ones with limited resources to cope with the external shock.

While tremendous efforts have been made to address the extreme vulnerability of MSMEs and informal businesses under the pandemic, there are two areas which would merit further support in the world of work at this stage – first, the occupational safety and health (OSH) including the prevention and mitigation of the COVID-19 risks (COVID OSH) and; second, the digitalization of business operations for those currently left behind the big wave of digitalization of the economy prompted by the pandemic. The COVID-19 risks for MSMEs and the capacity gaps among them are deemed larger outside of Metro Manila, and more prominent among the smaller and informal ones.

With this understanding, the International Labour Organization (ILO) with the support of the Government of Japan will start the project – “Bringing Back Jobs Safely under the COVID-19



Crisis in the Philippines: Rebooting Small and Informal Businesses Safely and Digitally”. The project aims to contribute to improve the safety and health of workers in MSMEs in the non-metropolitan regions of the Philippines and mitigating the negative socioeconomic impact of the COVID-19 crisis. To achieve its goals, the project will work with the national network of training service providers to deliver the training on i) COVID OSH and ii) digitalization of business operations (e.g., digital entrepreneurship, e-commerce strategies and digital financial literacy). The ILO’s training programmes in respective areas will be translated into the specific local and sectoral context, and transmitted through training-of-trainers (ToT) seminars, mostly online. To win the mind of the numerous MSMEs not directly benefiting from the training, the successful experiences will be compiled into case studies and disseminated in ways attractive to MSMEs, especially for those outside the National Capital Region.

To bridge the digital divide outside Metro Manila, the project will also support the pilot implementation of the three Innovation Hubs. Through these Hubs and the affiliated satellites such as the local internet cafes, the project will provide the internet connectivity, co-working spaces, back-office services and linkage to programmes supporting MSMEs.

Under the digitalization training, the project is envisaged to tap the two ILO training programmes – the online version of the Start and Improve Your Business programme (“e-SIYB”) and the ILO Financial Education programme.

The ILO Global Programme on Financial Education builds capabilities of low-income people, entrepreneurs, youth, workers and others to make informed financial decisions about setting financial goals, budgeting, spending, saving, borrowing and engaging with financial service providers. The training-of-trainers (5 days) is usually delivered face-to-face however it can also be delivered online (using digital platforms like Zoom and complemented with other digital tools like Padlet and Jamboard) if needed. The delivery of the course (about 25 hours) to end-beneficiaries can also be done online if the situation does not allow for face-to-face trainings. The ILO also has an e-learning course on financial education (4 hours) that is available without charges on the ITC ILO e-campus.

2. The Assignment

To facilitate the work on Financial Education, the ILO Social Finance Programme has developed a generic financial education training curriculum that will be used to extend financial education to the context of MSMEs and informal business owners. However, as the project will prioritize a digital delivery of the ILO Financial Education training curricula, the ILO Global Programme on Financial Education will be working on the development of Guidelines



for Digital Adaptation, which will aim to support trainers adapt the ILO Financial Education training's technical content (including case studies and other activities) using digital tools.

As such, In the framework of the Bringing Back Jobs Safely project, a translator is needed to qualitatively translate the existing ILO Financial Education Guidelines for Digital Adaptation from Spanish to English, while ensuring that the technical content remains unchanged.

3. Scope of the Assignment, Activities, Level of Effort and timeline

3.1. Scope of the assignment

Under the technical supervision of the Chief Technical Adviser of the project based in CO-Manila, and in coordination with a technical officer of the ILO Social Finance Programme based in Geneva and the Enterprise specialist based in CO-Manila, the consultant will qualitatively translate the ILO Financial Education Guidelines for Digital Adaptation from Spanish to English, respecting ILO's guidelines and quality standards.

3.2. Activities

The consultant will undertake the following tasks with technical support and review from a technical officer of the ILO Social Finance Programme:

- Translate the ILO Financial Education Guidelines for Digital Adaptation (138 pages) from Spanish to English, respecting ILO guidelines and quality standards.
- Proofread, review and edit the translations based on the inputs and recommendations from the ILO.

The current ILO Financial Education Guidelines for Digital Adaptation are **138 pages long** and include **a total of 20,400 words**.

For these activities to be successfully delivered, the consultant will need to deliver the final version of the ILO Financial Education Guidelines for Digital Adaptation in English, in word format, integrating all inputs and recommendations from ILO.

4. Deliverables, budget and payment schedule

4.1. Deliverables



Under this assignment, the consultant will be required to work on and deliver the following output:

- **Output 1:** The final translated and proofread version of the ILO Financial Education Guidelines for Digital Adaptation in English, in Word format, including all inputs and recommendations from the ILO.

This assignment will be carried out from November 30th 2021 to January 10th 2022.

4.2. Payment schedule

In the letter signifying willingness and availability to take on the assignment, the consultant will also indicate the number of working days to be devoted to this work and the daily fee rate, which will be the basis of payment. The full payment will be made by electronic bank transfer in one tranche, upon presentation of invoice and acceptance of complete deliverables to the satisfaction of the ILO.

5. Qualification and experiences

The consultant must have the following experience and skills to be able to perform qualitatively the activities mentioned in these Terms of Reference:

- Demonstrated experience and expertise in producing high quality translations of guides, guidelines and other high quality publications.
- Knowledge of the Financial Education Program materials of the ILO and/or other institutions, is desirable.

6. Management arrangements

The consultant will work under the overall authority and technical supervision of the Chief Technical Adviser of the project based in CO-Manila, and in coordination with a technical officer of the ILO Social Finance Programme based in Geneva and the ILO Enterprises specialist based in CO-Manila.

7. Expression of Interest

The interested candidates must submit: i) letter of intent and ii) qualifications and relevant experience of the consultant/s (include detailed CV/s as annex).



The documents must be submitted to Ms Bea Arnela Parungo, *MSME Digitalization Coordinator*, for the project “*Bringing back jobs safely under the COVID-19 crisis in the Philippines: Rebooting small and informal businesses safely and digitally*” at parungo@ilo.org, with copy to Mr Jayson Umaguing at umaguing@ilo.org, *Programme and Administrative Assistant*, **on or before 1st December 2021, 5:30 pm (Manila Time)**.

Only shortlisted candidates will be contacted for interviews for the final selection.