



Terms of Reference – External Collaborator

International consultant – Organize three online Training of Trainers (ToT) in ILO Financial Education Tools for the ILO BBS project in the Philippines

Project Title	Bringing Back Jobs Safely (BBJS) 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. Training of Trainers in Financial Education

To facilitate the work on Financial Education, the ILO Social Finance Programme has developed a financial education training curriculum that will be used to extend financial education to MSMEs and informal business owners in the Philippines. It aims to bridge the existing gap in the financial education training ecosystem in the country. The implementation



modality of the ILO Financial Education Programme is based on a multiplication scheme through Training of Trainers (ToTs), followed by Training of Beneficiaries (ToBs).

In the framework of the Bringing Back Jobs Safely project, the consultant will therefore prepare and deliver an online ILO Financial Education ToT in the Philippines, and support the roll out of training to beneficiaries (through newly trained trainers) as well as the only certification process for interested and capable participants.

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

3.1. Scope

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 ILO-HQ in Geneva and the Enterprise specialist based in CO-Manila, the consultant will:

- Support the preparation and conduct three batches of online ILO Financial Education ToT. This will involve the following activities:
 - Select the participants in coordination with the ILO Bringing Back Jobs Safely project.
 - Prepare and conduct three batches of online ILO Financial Education ToT.
- Lead the remote coaching support and online national trainer certification process. This will involve the following activities:
 - Provide follow-up coaching and on-the-spot technical support to interested trainers to support their roll out of ILO Financial Education trainings to end beneficiaries.
 - Run an online certification workshop and certify ready and up-to-the-standard trainers based on ILO guidelines and quality standards.

The three ToTs conducted by the international consultant will be held online, and tentatively scheduled from **May to June 2022**.

The remote coaching support and national certification process will take place after the trainings throughout a 6-month period, until the end of **December 2022**.

3.2. Activities

Phase 1 – ILO Financial Education Training of Trainer (ToT)

1. Selection of candidates



This activity consists in assisting the selection and enrollment of participants for the trainings. This will include preparing and providing a draft of the criteria that will be used to select participants as well as an [entry form](#)¹ that will capture information on the participants' experience and knowledge of financial education, among others. The consultant will assist the project in developing a [call for application](#)² and a flyer to promote the training.

Activities and level of effort:

Considering maximum cohorts of 15 candidates per ToT, this will entail the following:

- Support during the elaboration of selection criteria, application forms and applications to be completed by candidates: $0.5 \times 3 = 1.5$ workdays
- Analysis of application forms to select the most equipped candidates: $1.5 \times 3 = 4.5$ workdays

Therefore the level of efforts for activity 1 will be of 6 workdays.

2. Preparation and delivery of three ILO Financial Education ToTs

Each ToT is structured to be conducted online for 4 hours a day for 10 days (total of 15 workdays for three batches) and indicatively scheduled to take place from **May to June 2022**. This involves the preparation of training materials, including developing a methodological note outlining the overall training process as follows:

- Adapting the ILO Financial Education ToT delivery to the local audience, taking into consideration the diversity within the Philippines MSMEs and informal business owners³,
- Preparing the final agenda of the ILO Financial Education ToTs
- Preparing pre- and post-training assessment knowledge surveys and training evaluations.

The trainings are scheduled to take place online from **May to June 2022**.

Activities and level of effort:

This will entail the following:

- Preparation of 3 ILO Financial Education ToTs: $2 \times 3 = 6$ workdays
- Delivery of 3 ILO Financial Education ToTs: $5 \times 3 = 15$ workdays

¹ This is provided as an example. Please adapt and translate if needed

² idem

³ The Project should provide to the trainer any relevant documentation about the financial market in the country and access for the target populations. An assessment or mapping of supply and demand of financial services in the relevant areas and for the target population is an example.



- Reports preparation and finalization: $1 \times 3 = 3$ workdays

Therefore the level of efforts for activity 2 will be of 24 workdays, and the total level of efforts for phase 1 will be of **30 workdays**.

Phase 2 – Follow-up supervision, coaching support and certification

3. Remote technical support and coaching

This activity consists in the provision of remote coaching support, through regular follow-up calls with participants and answers to their queries, during their preparations for the rollout of trainings to beneficiaries. It will entail individual supervision and follow up with participants through the provision of an assistance in the preparation of their courses (agenda, methodology) and to the reporting into the [ILO Financial Education Portal](#), the review of videos to be sent by trainers delivering their trainings to end beneficiaries, individual communication with trainers and scheduled group meetings over Zoom to check progress.

Following the delivery of the three ToTs, it is estimated that the consultant will have trained at least 45 trainers (i.e. 15 trainers per ToT workshop delivered by the consultant). As a result and following the diligent remote coaching support provided by the consultant, and considering a drop-out rate of 30%, approximately 30 trainers should be replicating the ILO Financial Education training programme after the ToT workshops. Considering the ILO Financial Education certification process, these candidate national trainers will have to deliver three trainings to beneficiaries (ToBs) before being considered for national certification. Based on the above hypotheses, the ILO estimates that around 1,350 beneficiaries (= 30 trainers x 3 ToBs per trainer x 15 beneficiaries per training) will be trained after the delivery of these three ToTs and following the remote coaching support delivered by the consultant. Nonetheless, it is also possible that trainers deliver more trainings to beneficiaries which would increase the number of final beneficiaries, in the same way as it is possible that the drop-out rate is more important, thus reducing the number of beneficiaries.

These estimates are in no way binding for the consultant, who will only be responsible for the delivery of the ToTs and of the remote coaching support provided to the candidate national trainers who will need to have the right capacities and willingness to continue to roll out ILO Financial Education trainings to beneficiaries.

The level of effort for activity 3 will be of three days per month per batch of 15 trainers trained, for a duration of 6 months after the ToTs, in addition to the 3 workdays necessary to produce a comprehensive coaching report on the remote coaching support provided to trainers who participated in the 3 online ToTs. Therefore the total level of effort for this activity will be of $6 \times 3 \times 3 + 3 = 57$ workdays.

4. Certification of interested and up-to-the standard trainers



Once the remote coaching support has been delivered, and the three groups of trainers have rolled out their 3 cycles of ToBs, two online national certification workshops can be organized, for ideally 18 trainers. The workshop consists in a training of beneficiaries fully led by the candidate national trainers. Each will last for 10 workdays and will be conducted in half-days (4 hours per day). The national certification workshops will be held online and will only give the newly certified national trainers the ability to deliver trainings to beneficiaries online.

This activity will entail the following:

- Sit through two national certification workshops (which will be a Training of beneficiaries fully organized by the group of trainers aiming to become certified national trainers and with support from the ILO Bringing Back Jobs Safely project). (10 workdays)
- Monitor/evaluate the Training of Beneficiaries (TOBs) by the group of trainers based on pre-established criteria and assess their training capacities, provide technical advice to the trainers in ‘end of the day’ group debrief sessions. (1 workday)
- Provide certification reports for each one of the trainers, (2 days per certification workshop) (4 workdays).

Therefore the the level of efforts for activity 4 will be of 15 workdays, and the total level of efforts for phase 2 will be of **72 workdays**.

Additional individual discussions with trainers will also be made available to review the training course content and process as well as to exchange reflections on learning processes. The consultant is expected to provide on-the-spot technical support and coaching during the roll-out/cascade of the training to target beneficiaries.

4. Indicative budget

Activity	Duration (days)	Rate (USD)	Total (USD)
Consultancy fee: Phase 1	30	XX	XX
Consultancy fee: Phase 2	72	XX	XX
TOTAL	102		XX

The contract will cover 102 workdays as explained above in the section on activities.

No travel is envisaged under this contract. The cost of organizing online meetings will be borne by the consultant unless there is a prior agreement for ILO to organize one. Any other associated costs such as communication and small expenditures are expected to be included in the contract.



5. Deliverables and Schedule of payment

5.1. Deliverables

During the course of Phase 1, the consultant will be required to submit the following deliverables:

- Output 1: A brief methodological note that elaborates on the training approach and methods,
- Output 2: The entry form to identify participants for each ToT,
- Output 3: The list of materials and logistics set-up items needed for the 3 ILO Financial Education ToTs,
- Output 4: A short report or a list of candidates selected to attend each ToT
- Output 5: The agenda of each ILO Financial Education ToT, and
- Output 6: Three ILO Financial Education ToT end-of-training reports including the agenda for the ToTs, the presentations used, draft action plans from participants, and the training evaluation. Information on the ILO Financial Education ToT need to be incorporated into the programme's global database –the ILO Financial Education Portal.

During the course of Phase 2, the consultant will be required to submit the following deliverables:

- Output 7: The remote coaching report including the approaches and methods used for each batch of ILO Financial Education candidate national trainers, and
- Output 8: The 2 ILO Financial Education certification reports.
- Good quality pictures when possible

5.2. Payment schedule

The payment to the consultant will be delivered in 2 rounds.

The first payment of USD XX will be delivered on July 2022 upon the successful submission of the following deliverables, meeting the needs of the ILO:

- Output 1: A brief methodological note that elaborates on the training approach and methods,
- Output 2: The entry form to identify participants for each ToT,
- Output 3: The list of materials and logistics set-up items needed for the 3 ILO Financial Education ToTs,
- Output 4: A short report or a list of candidates selected to attend each ToT
- Output 5: The agenda of each ILO Financial Education ToT, and



- Output 6: Three ILO Financial Education ToT end-of-training reports including the agenda for the ToTs, the presentations used, draft action plans from participants, and the training evaluation. Information on the ILO Financial Education ToT need to be incorporated into the programme's global database –the ILO Financial Education Portal.

This payment will cover the costs of the consultant's fees for developing Phase 1 outputs of the assignment.

The second and final payment of USD XX will be delivered on December 2022 upon the successful submission of the following deliverables, meeting the needs of the ILO:

- Output 7: The remote coaching report including the approaches and methods used for each batch of ILO Financial Education candidate national trainers, and
- Output 8: The 2 ILO Financial Education certification reports.
- Good quality pictures when possible

This payment will cover the costs of the consultant's fees for developing Phase 2 outputs of the assignment.

6. Qualification and experiences

The consultant must have the following experience and skills to be able to perform the tasks present in these Terms of Reference:

- To be an ILO-certified Financial Education regional trainer
- Knowledge of the Philippines' finance/microfinance sector is an advantage
- Experience in enterprise development interventions in adapting financial education training materials for MSMEs

7. 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 Enterprise specialist based in CO-Manila.

8. Expression of Interest

The interested candidates must submit: i) letter of intent, ii) qualifications and relevant experience of the consultant/s (include detailed CV/s as annex), and iii) Info about your daily fee and working days for this engagement (please refer to the attached TOR).



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PROSPECTS

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 Umaguig** at umaguig@ilo.org, *Programme and Administrative Assistant*, on or before **22 March 2022**, 5:30 pm (*Manila Time*).

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