

Mercy Corps Indonesia

Scope of Work

Project/Consultancy Title	: Training and Mentoring Consultant (Individual Consultant)
Project Location(s)	: Hybrid arrangement to support Semarang, Surabaya, and Medan
Finance Department Code	: 6219-611-20131-01

Background:

Experience from YMCI's previous program shows that women-led/owned micro and small businesses tend to have low access to financial services, with only 51% having an active bank account and using it in the last six months. YMCI learnt that although the financial inclusion and financial literacy rate for women in Indonesia has improved compared to the Global Findex 2017, women – who lead/own around 60% of MSMEs in Indonesia – still face challenges due to structural and behavioural factors to use the financial products and services from formal financial institutions. Gender-based barriers to financial inclusion arise from both the demand and supply sides. From the demand side, the most critical barriers are social norms that preclude women from owning property or being involved in financial decisions. From the supply side, barriers include lack of gender-specific policies and practices in product design, marketing, and distribution channels. Moreover, in terms of cultural limitations, women may face socio-cultural barriers in accessing services as empowered clients even when financial services are easily available or even mandated by the government.

This program aims to empower women-led /owned micro and small businesses in Semarang, Surabaya, and Medan Cities by improving their access to bundled financial literacy and services, business development, and digitalization. The program will replicate YMCI's multi-stakeholder partnership and bundled services approach in facilitating a comprehensive package that includes financial literacy, financial management, access to financial products and services, digital literacy and mentoring, and digital marketing for women-led/owned micro and small enterprises, to enable them to increase their businesses performance, increase sales, and expand their market. This program expectedly will create impact to their financial health that leads to bettering their well-being and their family. The program will also facilitate ecosystem learnings, knowledge exchange and foster collaboration between women led/owned MSEs engagement and within the broader Micro and Small Businesses, and other stakeholders through learning events.

Goals and Outcomes Program:

Improved financial health & resilience

30% of women reported an improvement in financial health Influences Policymakers (increased sales)

Outcomes:

1. Improvement in financial knowledge & application
 - 75% of women reported an improvement in knowledge on financial literacy & services, business development & digitalisation
 - 60% of women reported an improvement in access to digital marketing channels to improve their business
2. Improvement in access to financial services
 - 60% of women reported an improvement in access to financial products /services including digital financial services. 70% of women reported to have accessed and actively used financial product/ services (at least once a month)

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Consultant Activities:

The consultant will carry out the following series of activities:

- Support the Program Manager in developing the needs assessment instrument
- Support the Program Manager in designing the overall training and mentoring strategy, including the development of curricula, learning pathways, and training tools.
- Design and develop training curricula tailored to program participants, ensuring relevance, practicality, and alignment with program objectives.
- Develop strategies and guidance to support participant engagement and retention throughout the training and mentoring series.
- Develop criteria and guidance for selecting facilitators and participants for all training and mentoring activities.
- Co-develop and adjust training modules, including topics such as financial management, cyber security, smart saving, smart financial practices, and financial products & services.
- Conduct a series of ToT and Refreshment with high quality to 40 local facilitators
- Support the design and planning of volunteer-led training and mentoring initiatives in consultation with the donor team.
- Prepare training and mentoring documentation, including reports, case studies, and visual or written materials highlighting participant progress, retention, and program outcomes.
- Support the Program Manager in preparing regular project updates and progress reports on training and mentoring accordance with donor and organizational templates.
- Assist in any other tasks or duties as assigned by the Program Manager.

Consultant Deliverables:

The consultant's deliverables are as follows:

1. Training and Mentoring Strategy and Curriculum
 - Detailed training and mentoring strategy, including learning pathways and participant engagement/retention approaches based on needs assessment results.
 - Designed and fully developed training curricula based on needs assessment results.
 - Co-developed and modified existing training modules on financial management, smart saving, smart financial practices, and financial products & services based on needs assessment and GESI analysis results.
2. Facilitator and Participant Guidance
 - Criteria and guidance for selecting facilitators and program participants.
 - Conducted Training of Trainers (ToT) series for facilitators.
 - Delivered refresher sessions and ongoing coaching to facilitators to strengthen their delivery and mentoring skills.
 - Participant engagement and retention plan to ensure sustained participation throughout the program.
3. Training Delivery and Mentoring
 - Delivered capacity-building sessions and mentoring support to local facilitators.
 - Volunteer-led training and mentoring event plans designed and executed in collaboration with the donor team.
 - Travel to program locations and provide recommendations to enhance the quality and effectiveness of training delivery and mentoring activities.
4. Monitoring, Reporting, and Knowledge Management
 - Develop pre-test and post-test instrument.
 - Analyze pre-test and post-test results from each training session and prepare a comprehensive report covering all training topics, including digital literacy, cybersecurity, smart saving, smart finance, financial management, and access to financial products and services.
 - Regular project updates and progress reports on training and mentoring for the Program Manager.
 - Prepare guidance for field officers and program support on documenting training and mentoring activities in accordance with donor requirements, including the preparation of reports, case studies, and visual or written materials that highlight participant progress, retention, and program outcomes.

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5. Additional Support

Support the Program Manager with any additional tasks related to training and mentoring as assigned.

Timeframe / Schedule:

The consultant will work from 12 November 2025 to 30 September 2026, with the schedule for deliverable submissions as follows:

#	Deliverable	Due date
1	Training and Mentoring Strategy and Curriculum	Nov 2025
2	Facilitator and Participant Guidance	Nov – Dec 2025
3	Training Delivery and Mentoring	Jan – Sept 2026
4	Monitoring, Reporting, and Knowledge Management	Feb – Aug 2026
5	Additional Support	Oct- Sept 2026

The Consultant will report to:

Financial Inclusion for Women Entrepreneurs' Program Manager

Works Directly With: KM and Comms, Senior MERL Officer, Program Support and Field Officers in 3 cities

Required Experience & Skills:

- University degree in Economic, Business, Social Studies, or related fields.
- Minimum 3 years' experience working with NGOs, Local Government Agencies, and Private Sectors
- 3+ years' experience working as a training and mentoring in development programs.
- Experience in design training and mentoring on financial and business/entrepreneurship for women would be an advantage.
- Have experience in developing, implementing, and monitoring digital campaign strategies and social media activities for large-scale programs with more than 40,000 participants' data.
- Experience in deliver training and mentoring for women in collaboration with the formal financial institutions and e-commerce companies would be an advantage.
- Understanding of working together with local partners and local government agencies.
- Good problem solving and written and oral communication skills.
- Ability to take initiative, to anticipate and solve problems; and to work independently on multiple tasks with limited supervision, to work under pressure and meet deadlines.
- Good knowledge of MS Office software such as Excel, Word, and Access.
- Able to write and understandable spoken English are preferred.

Diversity, Equity & Inclusion

Achieving our mission begins with how we build our team and work together. Through our commitment to enriching our organization with people of different origins, beliefs, backgrounds, and ways of thinking, we are better able to leverage the collective power of our teams and solve the world's most complex challenges. We strive for a culture of trust and respect, where everyone contributes their perspectives and authentic selves, reaches their potential as individuals and teams, and collaborates to do the best work of their lives.

We recognize that diversity and inclusion is a journey, and we are committed to learning, listening and

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evolving to become more diverse, equitable and inclusive than we are today.

Equal Employment Opportunity

We are committed to providing an environment of respect and psychological safety where equal employment opportunities are available to all. We do not engage in or tolerate discrimination on the basis of race, color, gender identity, gender expression, religion, age, sexual orientation, national or ethnic origin, disability (including HIV/AIDS status), marital status, military veteran status or any other protected group in the locations where we work.

Safeguarding & Ethics

Mercy Corps team members are expected to support all efforts toward accountability, specifically to our stakeholders and to international standards guiding international relief and development work, while actively engaging communities as equal partners in the design, monitoring and evaluation of our field projects. Team members are expected to conduct themselves in a professional manner and respect local laws, customs and MC's policies, procedures, and values at all times and in all in-country venues.

How to Apply

Interested candidates are invited to submit their proposal outlining CV and a detailed work plan, addressing the following points:

- Previous experience in impact assessments, particularly those targeting micro and small enterprises (including women-led businesses) and financial inclusion, as well as experience in developing or modifying training modules.
- Detailed work plan and strategy to ensure effective delivery of training and mentoring to 40,000 women-owned or women-led micro and small businesses.
- Proposed consultant budget.

The proposal must be submitted via email to procurement@id.mercycorps.org before 8 November 2025.

Only shortlisted candidates will be contacted.