

## **TERMS OF REFERENCE – TO FACILITATE TRAINING ON FINANCIAL LITERACY TO WOMEN GROUPS IN SAMBURU COUNTY FOR ECHO NETWORK AFRICA FOUNDATION (ENAF)**

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### **INTRODUCTION**

Echo Network Africa Foundation (ENAF) is a Pan-African philanthropic institution that works with like-minded stakeholders to empower, position, and advocate for girls and women in Africa. Founded in 1982 as Kenya Women Holdings (KWH) and later re-branded in 2018 to Echo Network Africa (ENA), the vision of ENAF is an inclusive society where girls and women enjoy full rights and participate in the life of the society. ENAF intentionally focuses interventions on girls and women with special attention to young women, women with disabilities and women from marginalized communities.

In its 2023-2027 Strategic Plan, ENAF articulates a retention, growth, and expansion strategy aimed at replicating and scaling program initiatives from Kenya to other countries in Africa. In addition to the decision made by the Board of Directors in 2024 to re-brand ENA to ENAF, the first Country Office was incorporated in Kenya taking over implementation of program initiatives formally undertaken by ENAF. ENAF, known simply as The Foundation, is therefore solely responsible for resource mobilization and management as well as Coordination of Country Offices and Associates while Country Offices including the Kenya Country Office are responsible for program Implementation. ENAF has retained the catalyzing approach whose core is to work with Local Implementing Partners (LIPs) to maximize on impact and accelerate attainment of results.

Current programme and anchor initiatives include Community Resilience and Livelihoods; Women's Leadership, Political Participation, and Governance; Peace and Conflict Resolution; Women's Financial Inclusion, and Girls Excel. ENA Kenya is supported by the following Anchor Centers: Talent Development Management and Administration; Communication and Public Relations; Information, Communication, and Technology; Special Projects; Legal; Internal Audit; Risk & Compliance; and Planning, Monitoring & Evaluation.

ENAF works with like-minded partners in the implementation of interventions.

As aforementioned, women's financial inclusion has been a key area of focus for ENAF since its establishment in 1982 culminating in the establishment of the first all-women bank: The Kenya Women's Micro-finance Bank (KWFT) Bank PLC. To date, ENAF has reached over 1M women with financial and non-financial services. Assuming that each woman beneficiary has an average of Five family Members, ENAF services have reached more than 5 M Kenyans. In a country with a population of more than 25M ( 50. 2%) women, ENAF has only impacted a small population of just about 4%. However, the years of working with women in this field

have enabled ENAF to create tools, sharpen approaches, build trust, and establish partnerships that will facilitate replication and scaling. Additionally, ENAF has built a reputation as a strong catalyzer within the field of women's financial inclusion. ENAF will use this comparative advantage to facilitate. In the recent past, ENAF has developed comprehensive information, communication, and education ( IEC) tools to facilitate financial literacy.

Most of the women living in rural areas are illiterate and are not in a position to access any financial knowledge to assist them in acquiring and managing any little finances they get.

The financial exclusion of women is a global problem with 'more than 1.3 billion women in the world operating outside the formal financial system' (Demirguc-Kunt, Klapper & Singer, 2013: 2).

Financial Illiteracy acts as a barrier to business transactions that involve contracts and forms; rural women are expected to run through the loan processing, which is complicated, tedious, and costly. Institutional lenders believe that poor and illiterate women cannot be relied on to repay their debts. Yet providing loans to women reduces poverty and builds women's capacity, status, and bargaining power in their communities.

Since 2018 to date, ENAF has been offering financial and non-financial services to its clients, over 2000 women have benefited from the financial Literacy training. For sustainable purposes, ENAF will focus on linking women with the proposed government financial provision, and financial institutions to enable them access to finances to grow their enterprises.

ENAF has been working with women in Marsabit, Samburu, Narok, and Homa Bay counties, which are some of the counties with incidences of either high HIV/Teenage pregnancy rates (Homa Bay and Narok), poverty associated with a high prevalence of climate crisis risks such as prolonged drought and hunger ( Marsabit, Samburu, and Narok.

It is against this background and lessons learned that ENAF seeks to collaborate with a like-minded partner, JITEGEMEE TRUST LTD to train 20 women groups in Samburu with 300 members, from 28<sup>th</sup> to 30<sup>th</sup> May 2024. The women groups will be trained in financial literacy, Business Skills, entrepreneurship skills, and how to access government funds. The overall goal is to enhance the skills and knowledge of women on financial and non-financial opportunities.

#### **KEY TASKS, DUTIES AND RESPONSIBILITIES**

1. Enhance the capacity of the women to improve their small business enterprises and boost their entities.
2. Train on financial literacy; entrepreneurship skills, and business skills, and provide an overview of business management and simple business plan writing.

## **SKILLS AND COMPETENCES**

**Qualification:** The candidate(s) should have a background knowledge and competency in the following fields:

- Bachelor's Degree in Business Administration, Social Studies, Economics, or a related field. A master's degree will be an added advantage.
- Strong presentation, training, and facilitation skills
- Solid knowledge of the financial inclusion sector as evidenced by involvement in training rural women groups.

### **Deliverables**

- The consultant should share the training notes.
- The consultant should give a detailed report after the training.

### **Assignment duration:**

The consultant will be engaged for **3 days**.

Kindly send your CVs to [procurement@enafrica.org](mailto:procurement@enafrica.org) on or before Monday 20<sup>th</sup> May 2024.