

TERMS OF REFERENCE

Hiring a contractor or organization to review and adapt Financial Health training materials to Guatemala country context.

July 2024 – September 2024

Background

RISE - Reimagining Industry to Support Equality - is an initiative to support collaborative industry action at scale to advance gender equality in global garment, footwear, and home furnishings supply chains. RISE brings together the four largest women's empowerment programs in the apparel industry – from BSR's HERproject, Gap Inc. P.A.C.E, CARE International, and ILO's Better Work—to build from proven approaches, scale impact and improve efficiency.

RISE Transform Financial Health is RISE's comprehensive approach for increasing financial inclusion and improving financial resilience for women and men workers in the garment industry. It builds on legacy programs from HERproject. The program includes:

- **Capacity strengthening** – Through workplace program intervention^{2s}, RISE supports workers, especially women, to access, use and benefit from financial products and services, including payroll accounts, and build their financial capability to improve their financial health and resilience. RISE also provides advice for managers as they transition from cash to digital payroll, and scale this across the workforce, in a way that considers the needs of women workers.
- **Market transformation** – RISE works with global buyers, suppliers and financial service providers to expand financial inclusion through making the business case for gender responsive wage digitization that increases efficiency and transparency in global supply chains and develops a new active market segment for financial service providers.
- **Influencing** – RISE collaborates with key stakeholders to address systemic barriers to support the scale of financial inclusion and improve financial resilience for women and men working in global supply chains ensuring women workers' voices are heard.

RISE works with the garment sector, financial service providers and civil society organisations in Bangladesh, Cambodia, India, Vietnam and Egypt, to deepen and scale financial inclusion, including through digital payroll, that leads to improved financial health for women and men workers. This includes sharing insights and learning across markets to strengthen program outcomes and impact for women workers.

RISE Transform Financial Health in Guatemala

RISE is expanding the Financial Health program to Guatemala in 2024. As part of the setup, RISE is looking for a contractor or organisation to support the adaption and translation of [RISE Financial Health materials](#) for Guatemala. This will involve adaption and translation of six RISE Financial Health modules (introduction to financial services, using digital financial services, financial planning, budgeting, saving & borrowing, talking about finances with your family) and accompanying set of six posters. These modules have been developed and used in several markets, including Bangladesh, Vietnam and Egypt, and only need to be adapted for the Guatemalan context. RISE will also provide suggestions for adaptations based on a needs assessment and previous experience in Guatemala.

Scope of Work

RISE is currently seeking for a contractor or organization with strong knowledge and experience in the areas of gender equality and financial inclusion to review and adapt Financial Health materials to Guatemala country context and translate all the materials from English to Spanish. The tasks include:

1. Review of existing RISE Financial Health Curricula in English (Total 112 pages) and adapt these as per gender/social norms and country context . RISE will share learnings from previous RISE programs in the country and the research findings to help the contractor adapt the materials. RISE expects the contractor to familiarize with the findings and learnings and incorporate them in the training materials. The RISE Financial Health curricula include the following six modules. A sample module is shared in **Annexure**.

<i>Sl</i>	<i>Title of the module</i>	<i>Content (for review and adaption)</i>
I.	Introduction to Financial Services	Introduces women and men workers to the benefits of digital banking and how to access and use their digital payroll accounts.
II.	Using Digital Financial Services	Delivers guidance on Financial Products and Services. Equips women and men workers with practical information on financial products and services, such as sending remittances, savings accounts and understanding fees.
III.	Financial Planning	Introduces the concept of financial planning and encourages participants to start thinking about their own financial dreams.
IV.	Budgeting	Focuses on why budgeting is important, and how to make a budget. Tracking income and expenses is a first step to budgeting, which is explained in detail.
V.	Saving & borrowing	Introduces the concept of savings as a way to achieving participants' financial goals and supports workers to make decisions around borrowing products.
VI.	Talking about finances with family	Covers the importance of discussing finances with family members and how decisions made by other family members will affect someone's ability to budget, save, and borrow responsibly.

2. Review and suggest necessary copy changes to the contents (not design) of six Posters as per Guatemala ecosystem.
3. Mapping of other relevant Financial Health programs in the country/region and identify materials from those programs that can be incorporated in RISE curricula.
4. Provide translation services (English to Spanish) of these curricula and posters mentioned above, and do a quality check, ensuring the language and concepts used in Spanish correspond to the program objectives.

Deliverables

Deliverable	Timeline
1. Six RISE Financial Health Training Modules Adapted for Guatemala and translated into Spanish.	By end of August 2024
2. Six Financial Health Posters translated into Spanish and adapted for Guatemala	By end of September 2024

Timeline and Budget

The work will commence in July and will continue until September 2024. The Contractor or organization will submit a timeline, including the number of days required, and detailed budget as part of the proposal.

Expected Competencies

- Demonstrated knowledge and experience in the areas of gender equality, women's economic empowerment, supply chains, financial health and capacity building , preferably in garment sector or related industries of Guatemala.
- Demonstrated experience in adaptation of training modules, communication materials, producing reports and documents.
- Strong knowledge and experience in the areas of financial inclusion, gender equality, women's economic empowerment.
- Strong analytical and writing skills.
- Strong project management skills, including timely and clear communication and managing project expectations, and working under tight timelines.
- Fluency in written and spoken English and Spanish.
- Ability to work closely with RISE global and national technical teams.

Payment

The fees will be agreed in advance and payment will be made upon satisfactory completion of the deliverables. The organization will be responsible for its own taxes and other statutory obligations.

Contract Terms

- The contractor or organization will be responsible for his or her own equipment, including laptop, printing, mobile phone, communication costs and other needs.
- The contractor or organization shall be solely responsible for all tax returns and payments required to be filed with or made to any US or international tax authority with respect to the contractor or organization performance of services and receipt of fees under this Agreement.

Provision of Monitoring, Progress Controls & Payments

- The contractor or organization will work under the direct supervision of the Women's Advancement Global Lead of RISE. The contractor is expected to work in coordinator with RISE Guatemala Project Coordinator.

Confidentiality and Intellectual Property

The contractor or organization is expected to maintain the confidentiality of all programs related information. All reports, data and other materials generated by the organization will be property of BSR.

Submission of Proposal

Please send the outline proposal, timeline, and budget to **Laura Macias** lmacias@bsr.org by **30 June 2024**.