



Youth in Sustainable Aquaculture

Terms of Reference (ToR).

Consultancy to Facilitate Capacity Building on Financial Inclusion and Sustainable VSLA Management for Young Women Groups attached to BMUS.

1.0 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 rebranded in 2018 as Echo Network Africa (ENA), ENAF envisions an inclusive society where girls and women enjoy full rights and participate in society. ENAF intentionally focuses its 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 rebrand 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 the attainment of results.

Current programs and anchor initiatives include Community Resilience and Livelihoods; Women's Leadership, Political Participation, and Governance; Peace and Conflict Resolution; and Women's Financial Inclusion and the Girls Excel Initiative.

1.1 About the Project

The *"Empowering Youth for Sustainable Aquaculture Markets and Job Creation Program"* is a partnership between the Master Card Foundation and a consortium of implementing partners that include Echo Network Africa Foundation (ENAF), Aquarech, Lattice Aqua, Hydro Victoria Limited, Ramogi Institute of Advanced Technology, Livingwood Consultants, with Farm Africa as the lead partner. The program will be implemented in Kakamega, Kisumu, Homabay, Busia, Siaya, and Kilifi counties.

With an overall impact of enhancing resilient livelihoods through innovative Aquaculture practices, enabling work opportunities for young women and men. Its goal is to facilitate 150,000 (One Hundred

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and Fifty Thousand) inclusive, meaningful and dignified employment opportunities for women, youth and the marginalized and vulnerable communities such as the internally displaced persons (IDPs) and people with disabilities (PWDs) in Kenya's Aquaculture and Mariculture sectors. This will include intersectional considerations that may increase vulnerability and injustice in privilege and power. The program's impact will be supported by a series of systemic changes resulting in increased quality fish production and productivity, expanded work opportunities for young women and men, growth and expansion of aqua enterprises owned by young women and men, and increased market share for young women and men in the Aquaculture Value Chain.

1.2. Background.

The Youth in Sustainable Aquaculture (YISA) Programme seeks to improve the economic empowerment and resilience of young women, persons with disabilities (PWDs), internally displaced persons (IDPs), and other marginalized groups by fostering sustainable livelihoods within the aquaculture value chain. As part of Year 3 Intervention on GBV Prevention and Response Forums Integrated with Village Savings and Loan Associations (VSLAs) to Strengthen Financial Inclusion within the Beach Management Units (BMUs), the programme aims to strengthen the financial capacity of self-help groups/welfare groups attached to BMU's by promoting sound financial management practices and sustainable savings and lending mechanisms.

While community awareness on Gender-Based Violence (GBV) prevention and response is being implemented through trained Gender Focal Points, this consultancy focuses on the financial inclusion component by equipping Young Women's self-help groups attached to BMU's with practical knowledge and skills to establish, strengthen, and sustainably manage Village Savings and Loan Associations (VSLAs).

The consultancy will target women groups attached to BMUs across Kisumu, Homa Bay, Siaya, Busia, and Kilifi Counties with particular emphasis on ensuring the meaningful participation of young women, persons with disabilities, and internally displaced persons.

Purpose of the Consultancy.

To strengthen sustainable financial inclusion within women's groups attached to Beach Management Units by building the capacity of Young Women's self-help groups attached to BMUs on financial management, governance, savings and lending methodologies, and sustainable VSLA management.

1.3 Specific Objectives

The consultant will:

- Assess the financial management capacity and needs of the targeted Young Women's self-help groups attached to BMUs.
- Develop a practical training approach tailored to the operational context of targeted Young Women's groups attached to BMUs.
- Facilitate capacity-building sessions on financial literacy, financial management, governance, record-keeping, savings culture, lending procedures, loan management, and accountability.

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- Strengthen BMUs' capacity to establish and sustainably manage inclusive Village Savings and Loan Associations.
- Train young women's groups attached to BMUs on Financial Literacy, Group dynamics, and VSLAs.
- Promote financial inclusion approaches that intentionally support young women, persons with disabilities, and internally displaced persons.
- Mentor BMU leadership on sustainable financial governance and accountability mechanisms.

1.4 Scope of Work.

The consultant shall:

- Review relevant programme documents and existing women's groups attached to BMU financial structures.
- Prepare training materials, facilitator guides, and participant handouts.
- Develop a detailed work plan for the assignment.
- Conduct participatory training sessions across the five counties.
- Facilitate practical learning exercises and mentorship sessions.
- Document lessons learned, challenges, and recommendations for sustainability.
- Submit a comprehensive final report in English (soft and hard copy) incorporating all feedback and including annexes such as data tools, reference materials, BMU lists, and a VSLA Curriculum and training manuals.

1.5 Expected Deliverables.

The consultant will be expected to deliver:

- An inception report detailing the proposed methodology and implementation approach.
- A detailed work plan and implementation schedule.
- Customized training materials and facilitation tools.
- Capacity-building sessions for BMUs in Kisumu, Homabay, Siaya, Busia, and Kilifi Counties.
- Attendance records and training documentation.
- A comprehensive final training report highlighting activities undertaken, participant reach, outcomes achieved, lessons learned, challenges, and recommendations.
- Improved household's/community savings habits, access to affordable credit, enhanced financial literacy, improved loan repayments and increased economic resilience should form part of the key outcomes to be measured from this engagement
- The training is expected to benefit at least 400 young women across the YISA counties.
- A final report should be delivered that has evidence and best practices that can enable the program to scale up the VSLA model.
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Duration of the Assignment.

The consultancy will be undertaken over **two (2) months** from the date of contract signing.

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1.6 Consultant Qualifications and Experience.

The ideal consultant should possess the following qualifications:

- A Master's degree in Financial Management, Economics, Business Administration, Cooperative Management, Development Finance, or another relevant field.
- Must have the prerequisite expertise in community financial practices, youth/women engagement, and practical and participatory training skills.
- At least 15 years of demonstrated professional experience in financial management, financial inclusion, Village Savings and Loan Associations (VSLAs), Self-Help Groups (SHGs), cooperatives, or community-based financial systems.
- Demonstrated experience designing and facilitating financial management training for community-based organizations.
- Proven experience working with Beach Management Units or fisheries sector institutions is highly desirable.
- Extensive knowledge and practical experience working within Kisumu, Homabay, Siaya, Busia, and Kilifi Counties, with a strong understanding of the socio-economic and cultural contexts.
- Demonstrated experience facilitating inclusive training for young women, persons with disabilities, and internally displaced persons.
- Excellent facilitation, communication, report-writing, and stakeholder engagement skills.

1.7 Proposal Submission Requirements

Interested consultants should submit:

- A technical proposal outlining the understanding of the assignment, methodology, and implementation approach.
- The consultant will develop a VSLA training strategy and manual that should be approved by the FA BDS team.
- A detailed work plan: The consultant and ENAF team will agree on the training plan and schedule to enable the targeted participants to internalize and own the delivered skills for sustainability purposes.
- A financial proposal (budget), clearly indicating professional fees and all associated costs.
- A detailed curriculum vitae highlighting relevant experience.
- Copies of academic and professional certificates.
- At least three professional referees.
- Evidence of at least three similar assignments completed, including client references, scope of work, duration, and contract value where applicable.
- Samples or summaries of previous consultancy reports related to financial inclusion, VSLAs, SHGs, or BMU capacity building.

1.9 Relationship between the parties.

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- Nothing in this Agreement shall be construed as establishing an employment relationship between ENAF and the Consultant.
- The Consultant shall act as an independent contractor and shall not represent or bind ENAF in any manner whatsoever.
- Neither party may assign or transfer its rights or obligations under this Agreement without the prior written consent of the other.

2.0 Safeguarding Requirements.

The successful consultant shall comply with the organization's Safeguarding, Child Protection, Prevention of Sexual Exploitation, Abuse and Harassment (PSEAH), and Code of Conduct policies throughout the assignment. The consultant may be required to sign safeguarding declarations before contract award and shall uphold the highest standards of professional and ethical conduct while interacting with programme participants.

2.1 Reporting and Supervision

The consultant will report to the Senior Program Coordinator and work closely with YISA Financial Inclusion Lead, the Gender and Inclusion Team, and relevant county implementation teams throughout the assignment.

2.2 Submission of Applications

Interested consultants are invited to submit their complete applications, including all required documents, to the procurement email address provided on the organization's official website by the deadline indicated in the procurement notice.

Only shortlisted candidates will be contacted. The application deadline will be on 18th September 2026

PREPARED BY;

Jacinta Wangare Kariuki

APPROVED BY;

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