 

**Farmer-to-Farmer East Africa**

**Volunteer Assignment Scope of Work**

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| **Summary Information** |
| Assignment code | ET-103 |
| Country | Ethiopia |
| Country Project | Agriculture sector (Grain) |
| Host Organization  | Metemamen Microfinance Institution (MMFI) |
| Assignment Title | Mobile Banking System |
| Preferred Dates | Flexible  |
| Assignment objectives | * To plan and implement a Mobile banking system for the host organization to extend to its beneficiaries
* To support a development strategy
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| Desired Volunteer’ Skill/Expertise | * Skills/experience on business/enterprise management with advising mobile banking strategy development.
* Experience working with Financial Institution
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1. **BACKGROUND**

The Farmer-to-Farmer (F2F) East Africa program is a program that leverages US volunteer’s expertise to assist smallholder farmers and small scale processors in East Africa to improve their business practices through volunteer assignments conducted with host organizations. Through F2F intervention, CRS will improve the livelihoods and nutritional status of significant numbers of low income households by: i) broadening their participation in established commodity value chains as producers and service providers; ii) strengthening community resilience to shocks such as droughts that adversely affect livelihoods; and iii) preserving/enhancing natural resources upon which most rural communities depend. CRS will also increase the American public’s understanding of international development programs and foster increased cross-cultural understanding between host countries and US volunteers.

Embracing a culture of savings by the community and credit provision by financial institutions in Ethiopia are pillars to development and considered proxies for economic growth. The limited access to credit and other microfinance services contributes to national poverty[[1]](#footnote-1), and does not encourage saving. The Ethiopian government has identified microfinance institutions (MFIs) as priority instititions as part of strategies for poverty reduction and development programs[[2]](#footnote-2).

Metemamen Microfinance Institution is a growing MFI established with the financial and technical support of CRS/Ethiopia and Ethiopian Catholic Church Social and Development Commission (ECC-SADCO). It was founded on April 10, 2001 as a share company and secured its operating license under the licensing and supervision of MFIs proclamation No. 40/ 1996 from the National Bank of Ethiopia in 2002.

The institution obtained its operational license to conduct micro financing business and started actual operations on April 24, 2002. It was established mainly to address the financial need of the active poor population both in urban and rural areas and with a focus mainly on women. The institution is currently providing micro financing services in the form of small loans and conducting saving mobilizations to enable its target clients to involve in income generating activities to help themselves and their families and further to reinvest in more productive ventures.

**C**ontributing to poverty alleviation and empowerment of the economically less privileged segment of the population particularly women and youth entrepreneurs through demand driven and sustainable financial services in urban and rural areas of Ethiopia is the mission of the institute. And to envision seeing poverty eradicated in Ethiopia by empowering the most disadvantaged group of society being one of the leading MFIs.

Metemamen MFI registered slow growth in terms of outreach and expansion due to different internal problems and external challenges for the past decade. However, significant improvements made since 2011.

1. **ISSUE DESCRIPTION**

In Ethiopia, the institutional banking system is still with its flaws and the mobile banking movements are still in their infant stages. Though mobile banking system is a recent phenomenon to Ethiopian financial institutes it is spreading out very quickly and MMFI needs to be competent with use of technologies therefore to benefits its customers in a better way. Many of the remote beneficiaries of MMFI could benefit from mobile banking. The farmers and citizens living in the rural areas could pay for their loans, transfer money and check account balance all from their home. These benefits will allow more people to deposit money into banks and trust that they can stay in their communities without traveling long distances to manage it. Mobile banking having all these benefits it will help the MFI to attract new clients and also will help to reduce the costs related with opening branch offices. A volunteer training on MMFI staff will help them organize a mobile banking system can be utilized by their beneficiaries.

1. **OBJECTIVES OF THE ASSIGNMENT**

The main objective of this assignment is to assist Metemamen MFI in identifying the available technologies/ software that enhance staff knowledge and to support the operation of the mobile banking system.

The F2F volunteer alongside Metemamen MFI staff will assess the existing gaps in the staff knowledge on mobile banking and look for best practices. The volunteer will then mainly assist on how to make the systems operational. She or He will develop guideline for effective operation of the system in Ethiopia.

**Host contribution** –

Metemamen Microfinance Institution will select staffs to attend trainings, gather book keeping in addition to management data, and facilitate the volunteer to reach them. The host will also avail key personnel to facilitate the volunteer in his/her overall works including informal training in various sectors of strategy planning. The host will make prior arrangements to ensure that the volunteer can attend scheduled training forums to train the institutional beneficiaries and staff. The organization’s mission statement and future expansion goals may also prove to be useful if available. The host will also provide the volunteer with office space and office furniture. The host partner will make vehicle available to facilitate volunteer travel (if necessary for field travel).

1. **ANTICIPATED RESULTS FROM THE ASSIGNMENT**

It is anticipated that the host organization will gain skills in the field of mobile banking and develop their own system that they will be able to implement to aid their beneficiaries and staff in other locations (other field offices).

1. **ASSIGNMENT DELIVERABLES**

It is anticipated that the volunteer transferred up-to-dated skills and overseas’ experience to the staff members and members of the Metemamen Microfinance Institution via training and practical document preparation. It is also noted that single mothers may benefit from remote mobile banking since they can manage finances form their home and support their family without travel to bank locations.

The anticipated deliverables that can be accomplished by the volunteers can also include:

• Written guideline on mobile banking system and management

• Debriefing with CRS staffs and / USAID

• Field report with recommendation.

• Outreach activity in country and when back in the US

1. **SCHEDULE OF VOLUNTEER ACTIVITIES IN ETHIOPIA**

| **Day** | **Activity** |
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| Days 1  | Arrival to Ethiopia, Bole international Airport. The volunteer will find the hotel kiosk in the airport and have prearranged transport to “Churchill hotel” |
| Day 2 | Introduction to CRS higher officials and briefing meeting (security, general orientation, logistic, reporting formats, etc.) at CRS office. Discuss anticipated outcomes and work plan. |
| Days 3 | * Drive to Metemamen MFI head office in Addis and meet with staff.
* CRS introduces the volunteer to the MMFI team. Together with CRS and the management, the volunteer will review and finalize the work-plan. The action plan should include group presentations to be done after the assignment. In the afternoon, visit some of MMFI facilities and staff members.
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| Days 4 | * Further identify skill and training gaps through visiting and discussing in the office
* Based on information gathered and gaps identified, enrich the prepared training materials incorporating hands-on practices.
* Firsthand information/data collection by volunteers as applicable.
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| Day 5-7 | * Conduct training and practical assistance to the staff.
* Assess and refine the quality of trainings through feedback and observations.
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| **Day 8** | **Rest day.**  |
| Days 9-11 | Continuation of the trainings and technical assistance (in developing the strategic plan), sharing the draft strategic plan |
| **Day 12** | **Rest Day** |
| Day 13 | * Group debriefing presentation to the host in the presence of CRS.
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| Day 14 | * Finalize reimbursement expenditures and liquidations (if any) with finance.
* Finalizes his/her report and submit training M&E forms to CRS F2F staff.
* Debriefing at CRS office with USAID Mission and CRS staff
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| Day 15 | * Depart for USA
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| TBD | Outreach event when back in the US could include: presentation with a local group/organization, press release, media event and/or speaking tour. |

1. **DESIRABLE VOLUNTEER SKILLS**

The volunteer must have the following qualifications and competencies:

* Experience on mobile banking development, software engineering or computer science.
* Proven experience in working with financial institutions in a decision making level in matters of ICT and or banking
* Proven experience in handling of mobile banking software/system
* Good analytical and communication skills and ability to train an adult audiences
1. **ACCOMMODATION AND OTHER IN-COUNTRY LOGISTICS**
* The volunteer will stay in Addis Ababa at one of the CRS’s client hotels, Churchill or another hotel that will be booked and confirmed before the arrival date.
* In Addis Ababa, the hotel usually has rooms that include services such as airport pickup and drop-off, breakfast, wireless internet, etc.
* The hotel or CRS will arrange a vehicle for short travel from the hotel to CRS and vice versa while in Addis Ababa.
* The host/CRS will arrange vehicle for travel from hotel to the host office for working days
* All required materials will be prepared ahead of time and provided to the volunteer. CRS Ethiopia will provide the volunteer with a laptop computer (if s/he needs), local internet dongle (modem/EVDO) and mobile phone with a charged local SIM-card. Any other required logistics and facilities can also be requested by the volunteer during her/his stay in Addis Ababa.
* CRS will provide a vehicle and accompany the volunteer to the place of assignment in this case the volunteer will stay the duration of their trip in Addis.
* CRS HQ will provide the volunteer with a per-diem advance to cater meals and incidences.
* CRS Ethiopia will also reimburse the volunteer with laundry costs against receipts.
* Before departing from Ethiopia, the volunteer will liquidate any advances received in Ethiopia.
* For more information, please refer to country information that will be provided.
1. **RECOMMENDED ASSIGNMENT PREPARATIONS**
* Although CRS F2F together with the host has developed such hinting SOW, the volunteer can fine-tune through her/his professional qualifications to successfully carryout this root cellars and vegetable post-harvest management assignment.
* Though the assignment place is in Addis Ababa, the volunteer is advised to take pills or vaccination for malaria (and also for cholera) as per medical recommendations by her/his doctors/health professionals in US before departing from US.
* Prior to travel, the volunteer is advised to prepare necessary training and demonstration aids and written handouts. Electronic copies of the handouts and any other paper materials can be printed for immediate use at the CRS office in Addis Ababa on request by the volunteer;
* If the volunteer requires use of simple training aids like flip charts, markers or tapes/he should make the request and collect from the CRS office in Addis Ababa prior to travel to the assignment place.
* Translation of handouts to local languages can be done in the locality of the assignment, if required.
* The volunteer can use a laptop and projector for power point presentations
1. **KEY CONTACTS**

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| **CRS Baltimore** | **CRS East Africa Regional Office** |
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| **Host Organization** |
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1. *Journal of Business and Economic Management 1(1): 010-017, January 2013*  [↑](#footnote-ref-1)
2. *Meklit Microfinance Institution, Progynist and Alisei NGO (2005). Trends, Challenges and Other Key Issues in Micro Finance Development in Ethiopia. Workshop Proceedings. Alisei Publishing.* [↑](#footnote-ref-2)