 

**Farmer to Farmer East Africa**

**Volunteer Assignment Scope of Work**

**NOTE: THIS SCOPE OF WORK AWAITING FINAL EDITS**

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| **Summary Information** | |
| Assignment code | ET104 |
| Country | Ethiopia |
| Country Project | Grain Crops Production and Sector Support |
| Host Organization | Metemamen Microfinance Institution, MMFI |
| Assignment Title | Financial product for women beneficiaries |
| Preferred assignment dates | Feb – June, 2017 |
| Assignment objectives | * Enhance the benefit of women from MF service of MMFI * Improve/introduce special financial products focusing on women * Evaluate the impact of MMFI for the women clients |
| Desired volunteer skill/expertise | Knowledge and experience in saving and credit system, financial and gender specific financial products, and related fields |

1. **BACKGROUND**

The Farmer-to-Farmer (F2F) East Africa program leverages US volunteer’s expertise to assist small holder farmers and small scale processors in East Africa to improve their business practices through volunteer assignments conducted with host organizations. Through F2F interventions, 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.

The grain crops sector is the most important component of agriculture and food security in Ethiopia. The country is one of the largest grain producers in Africa; yet there are still large pockets of food insecurity mainly caused by low input farming system due to financial deficiency of the large base of the rural smallholder farmers (85% of the population) for purchase of agricultural inputs resulting low agricultural productivity.

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 micro finance institution 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.

1. **ISSUE DESCRIPTION**

Lack of access to financial services for women especially in rural areas is one of the biggest challenge hindering women to save small money obtained or participate income generation activities to support their families. As compare to the man the women lack the knowledge, information and skill to look of credit availabilities, fulfill all requirements such as bankable business plan and collateral.

MMFI intends to contribute 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. 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 has prioritized serving and empowering women as a means to attain the bigger goal of set for the institution. Currently it is 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.

However, the institutes traditional group solidarity based urban women micro business loan have been failed due to lack of interest of women to be organized, absence of harmony among target women, difference in economic status and difference business involvement. Because of these women clients preferred personalized service, different collateral or guarantee option, different credit terms and conditions. The situation requires thinking from the scratch; developing new products or revising existing ones.

On the other hand, the institute planned to diversify women targeted financial services to different community based credit associations such as self-help groups (SHGs), Saving and internal lending communities (SILC) etc but before beginning the activities the institute would like to conduct a feasibility study in the area.

The institute has also dispersed large size credits to women entrepreneurs to support their initiatives. However, However, no assessment has been conducted to identify the impact of our credit intervention on their business and household level.

Therefore, MMFI expect the volunteer to assist in advising and training in the areas mentioned above.

1. **OBJECTIVES OF THE ASSIGNMENT**

The objective of this assignment is to strengthen the knowledge and skills of host in benefiting women beneficiaries in a better way. The training and technical assistance areas includes

* Introduction of different financial products specifically to women
* Methods of approaching women beneficiaries with financial products
* Working with women on personalized loan schemes
* How to conduct feasibility study on new financial products
* How to evaluate impact of financial services provided (credit and saving)

In addition to these suggested topics, the F2F volunteer specialist will be given an opportunity to initially assess the knowledge and skill gaps of the MFI and comprehensively develop training topics for fruitful intervention. This will be done during the early stages of the assignment.

The target beneficiaries or audience of this training and technical assistance will be the staff members of the MFI.

**Host Contribution**

Metemamen Microfinance Institution will select staff and stakeholders in various positions 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 facilitate volunteer travel.

1. **ANTICIPATED RESULTS FROM THE ASSIGNMENT**

It is anticipated that this volunteer’s technical assistance will contribute to improved knowledge and skills staff of host, resulting in meeting its goal of benefiting women by improved financial services

Deliverables by the volunteer includes:

* Guideline developed on women targeted financial services
* Field trip reports with recommendations and action plan to host organization and CRS
* All logistics and advances (if any) are reconciled at CRS;
* Final debriefing (PPT presentation) meeting with host organization (plus key stakeholders) and CRS/USAID conducted;
* Outreach events conducted upon return to the US by the volunteer.

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

| **Day** | **Activity** |
| --- | --- |
| 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 MMFI office in Addis and meet with organization 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 MMI facilities and staff members. |
| Days 4 | * Further identify skill and training gaps through visiting and discussing with the host. * Based on information gathered and gaps identified, enrich the prepared training materials incorporating hands-on practices. * Firsthand information/data collection by volunteers as applicable. |
| Day 5-7 | * Conduct training and presentation to the staff. * Assess and refine the quality of trainings through feedback and observations. |
| **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. |
| 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 |
| Day 15 | * Depart for USA |
| 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 is expected to have the following qualifications and competencies:

* Special knowledge and experience in saving and credit and financial and business management
* Experience in women specific financial product development and/or provision
* Experience in adult training and technical assistance especially with rural people including smallholder subsistence farmers
* Good interpersonal and communication skills including analytical skills
* Respect the cultural and religious norms of the rural people.

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 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 has developed such hinting SOW, the volunteer can fine-tune through her/his professional qualifications to successfully carry out this assignment.
* The assignment site is adjacent to Lake Tana where malaria is a problem. Therefore, the volunteer is advised to take pills or vaccination for malaria and (maybe 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. Softcopies 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 simple training aids like flip charts, markers or tape s/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 the local language can be done in the locality of the assignment, if required.
* Depending on the meeting places and availability of electric power and LCD projector, the volunteer may use a laptop and projector for power point presentations.

1. **KEY CONTACTS**

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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)