



DRAFT SOW

Remote Paired Volunteer Assignment: Ethiopian or East African volunteer to be paired with virtual supporting American volunteer

To express interest in this assignment, Ethiopian and East African volunteers please email haile.deressa@crs.org or lidia.retta@crs.org. Interested American volunteers for virtual support please email chi.olisemeka@crs.org.

CRS Farmer to Farmer Program Volunteer Assignment Scope of Work

Summary Information	
Assignment code	ET259
Country	Ethiopia
Country Project	Crops
Host Organization	Meklit MFI
Assignment Title	Leadership and Management in Microfinance
Assignment preferred dates	Flexible
Assignment objectives	<ul style="list-style-type: none">To improve leadership and management skills of Meklit MFI S.C staff
Desired volunteer skill/expertise	<ul style="list-style-type: none">Formal qualifications in Development Management, Microfinance or other related fieldsLeadership and management experience in MFI or certified training/consultancy service provider on similar topics.
Type of Volunteer Assistance	Organizational Development (O)
Type of Value Chain Activity	Information and Input Support Services (S)
PERSUAP Classification ¹	Type III ¹

A. BACKGROUND

CRS Farmer-to-Farmer program (F2F) is a five-year (2019-2023) USAID funded program implemented with a primary goal of reducing hunger, malnutrition, and poverty across six countries: Benin, East Timor, Ethiopia, Nepal, Rwanda, and Uganda. The program aims at achieving this goal through advancing inclusive and sustainable agriculture led growth aimed at generating sustainable and broad-based economic growth in the agricultural sector. The program's secondary goal is to increase US public understanding of international

¹USAID precisely classifies PERSUAP in four categories; **PERSUAP Type I** assignments directly related to pesticides recommendations, **Type II** as assignments with indirectly related with pesticides, **Type III** assignments related to curriculum review and designing, business plan development and strategies development and **Type IV** as assignments associated with other USAID projects and collaborators.



development issues and programs and share the knowledge back in the US. To achieve these goals, F2F program provides volunteer technical assistances to farmers and farmer groups (associations and cooperatives), private agribusinesses and agricultural education institutions to address key technical and institutional problems identified by the hosts in selected agricultural value chains. F2F volunteers are pooled from a broad range of US agricultural expertise including private farmers, University professors, bankers/certified accountants, animal health and nutrition specialists, soil scientists and agronomists who can provide technical assistances to the local host organizations. The program introduces new innovations and skills to develop local organizations' capacity for more productive, profitable, sustainable, and equitable agricultural systems while providing an opportunity for people-to-people exchange within the agricultural sector.

The development of microfinance institutions in Ethiopia is a recent phenomenon. The proclamation, which provides for the establishment of microfinance institutions, was issued in July 1996. Since then, various microfinance institutions have legally been registered and started delivering microfinance services. Over time, the number of microfinance institutions as well as the number of clients has been increasing. The licensing and Supervision of Microfinance Institution Proclamation of the government encouraged the spread of Microfinance Institutions (MFIs) in both rural and urban areas as it authorized them, among other things, to legally accept deposits from the public (hence diversify sources of funds), to draw and accept drafts, and to manage funds for the micro financing business.

The loans given by MFIs for micro and small enterprises contributes to the acceleration of the development process of the country. Based on the proclamation, microfinance institutions can be engaged in accepting both voluntary and compulsory savings as well as demand and time deposits. In addition to this micro-finance business are allowed to participate in extending credit to rural and urban farmers and people engaged in other similar activities as well as micro and small-scale rural and urban entrepreneurs.

Most microfinance programs are small and vulnerable to resource constraints. Most operate in a few locations and serve specific clusters of clients, as a result are exposed to the systematic risks of undiversified loan portfolios. Most mobilize few savings and are not financially self-sufficient and are dependent on the whims of donors and government for their future existence. Major factors affecting the performance of MFIs include policy, geographical and institutional factors.

Meklit MFI s.c was initially established as a Share Company in 2000. The company is licensed to provide both financial and non-financial services to low-income people, particularly women, youth and farmers living both the rural and urban parts of the country. As of recent, Meklit MFI has scaled up its operation and redefined its mission as a transformed commercialized Microfinance Institution s.c, by boosting a primary goal to improving the economic and social wellbeing of the low-income people, while generating a reasonable return on its investment to build sustainable operation of its services.



By June 2019, Meklit MFI has reached a total of 8,438 active borrowers with a total loan outstanding balance of 154.1 million Birr and 24,307 depositors with a total net saving balance of 64.1 million Birr from different target groups in rural and urban areas. It delivers loan and saving services through a network of 16 full-fledged branches and 3 sub-branches. Meklit MFI provides its services with more than 158 staff and seven board members.

B. ISSUE DESCRIPTION

Microfinance is a key sector in Ethiopia's economic growth. This is mainly because it targets the unbanked and marginalized people especially in the rural areas, thus has a direct impact on poverty eradication. Effective leadership and management are among the major challenges that needs to be tackled for the sector to improve and deliver its mandate. There is a need for transformational and committed leadership that will make the goals achievable. Managers at different levels are lacking leadership skills with respect to the MFI operations.

For sustainability and growth, Meklit MFI S.C intends to have strong leadership and management systems that meet client's expectations and achieve goals and objectives. As a result of high turnovers, Meklit MFI is also losing well experienced staffs, and requires skills to design and implement staff retention mechanisms. The staff are also lacking communication, problem-solving and decision-making skills which often is reflected in poor planning, implementation, monitoring and evaluation, and conflict resolution. The weak leadership and management sometimes result in failure to work as a team and meet set objectives. The inability to manage team and provide guidance has impaired quality service delivery of the staffs.

Considering the above needs, Meklit MFI S.C has requested F2F for technical assistance on leadership and management in microfinance operation.

C. OBJECTIVES OF THE ASSIGNMENT

The overall objective of this volunteer assignment is to equip the host management staffs with leadership and management skills. This will enable the leaders at the different levels to serve clients more efficiently and effectively.

The specific objectives of the assignment, therefore, includes providing training and advice to the host in the following areas and MFI's client groups:

- Leadership and management qualities in MFI
- MFI leadership and management skills
 - Problem solving and visionary leadership
 - Effective communication
 - Informed decision-making processes



- Value-based leadership and management
- Managing differences among teams (Conflict resolution)
- Conducting productive meetings
- Integrating organizational values, principles, and regulations in MFI operation
- Strategies to enhance women's leadership

The volunteer is expected to provide training in the topics as outlined above, however, can add relevant more topics as appropriate. The target audience for the training are senior and management team members of the MFI.

D. HOST CONTRIBUTION

The host has committed to mobilize staff of the Health Centre and selected farmers from the nearby communities for the training and practical demonstrations in the field. The host will also avail key personnel to work closely with the volunteer in assisting her/him during training and practical demonstration sessions. In coordination with the host and the volunteer, CRS will also arrange and pay for transport services for daily use to execute the assignment.

E. ANTICIPATED RESULTS FROM THE ASSIGNMENT

Because of the volunteer's technical assistance, the MFI leaders will be able to play their leadership roles effectively, improve their knowledge and skills and enhance their capabilities. The assignment will contribute the improvement in performance of the leadership team and their staff. It also anticipated that the leaders' commitment to the organization will increase as a result of the assignment.

F. DELIVERABLES

The major deliverables of this assignment include, but not limited to:

- Leadership guidelines or manual developed
- 30 MFI staff trained in leadership and management, branch managers and better performing client groups
- Volunteer end of assignment report with recommendations to the host organization action plan and recommendations to CRS
- Conduct a final debriefing (PowerPoint presentation) with the host organization (plus key stakeholders) and CRS/USAID
- Conduct in-country outreach events in Ethiopia using social media (for local volunteers)
- Conduct outreach activities about the assignment in USA (US volunteer) using appropriate medias (print, social etc.)

G. SCHEDULE OF VOLUNTEER ACTIVITIES IN ETHIOPIA

Day	Activity
Day 1	<ul style="list-style-type: none"> • Receive security and general orientation • Travel to the host with CRS staff and meet the host staffs
Day 2	<ul style="list-style-type: none"> • Discuss and clarify SOW, anticipated outcomes, and work plan • General orientation with the host, first-hand briefing on the main objectives and modality of the assignment and adjustment of the agenda for the coming days (work planning session)
Day 3	<ul style="list-style-type: none"> • Conduct further assessment on the assignment
Day 4-14	<ul style="list-style-type: none"> • Carry out the assignment and provide orientation to the host staff
Day 15	<ul style="list-style-type: none"> • Briefing / exit meeting with the host in the presence of CRS staff
Day 16	<ul style="list-style-type: none"> • Facilitate in country/virtual debriefing with CRS staff and/or USAID Mission • Finalize reimbursement of expenditures and liquidations (if any) with finance as required • Submit volunteer reports, training attendance sheet, assignment report, PPT presentation and any reference materials to CRS F2F team • Depart for his/her place

H. DESIRABLE VOLUNTEERS SKILLS

The volunteer needs to have the following skills, qualifications, and competencies:

- Extensive knowledge and experience in leadership and management in Microfinance
- Formal qualifications in development management, microfinance other related fields. are desirable.
- Extensive experience of conducting leadership and management training for adults.
- Good communication skills.
- Willingness and flexibility to technically assist the staff whenever required

I. ACCOMMODATION AND ANOTHER IN-COUNTRY LOGISTICS

- The volunteer will stay in a hotel near to the assignment place booked and confirmed before the volunteer the assignment star date. The hotel will have rooms that include services such as breakfast and wireless internet etc.
- CRS will provide a vehicle and accompany the volunteer to the place of assignment.
- CRS Ethiopia will arrange hotel accommodations and cover the lodging bills against receipts.
- CRS HQ will provide the volunteer with a per-diem advance to cater meals and incidentals.
- CRS Ethiopia will also reimburse the volunteer with laundry costs against receipts.

J. 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.



- Prior to the assignment, 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 the assignment.
- 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

K. REMOTE/LOCAL VOLUNTEER ROLES AND RESPONSIBILITIES

Both volunteers participate in a call to discuss objectives and collaboration approach at the start of the assignment. Collaboration platforms vary depending on the assignment and connectivity. The most frequently used platforms are MS Teams and WhatsApp. The volunteers are highly encouraged to visit [CRS' F2F Digital Resource Library](#), and search for resources that they could use or customize for training. Upon completion of your assignment, volunteers are requested to send any resources they would like to contribute to the library (whether created or found) to farmertofarmer@crs.org.

The local volunteer is responsible for assignment design, preparation, training, developing assignment reports, conducting action planning with hosts and outreach in country, and achieving the assignment objectives. The local volunteer works directly with the host with assistance/input from the US volunteer. Assignments usually last up to 2 weeks; Sometimes extending beyond two weeks due to pending follow up visits, emails etc. Local Volunteers are asked to track assignment hours per day, to stay under 112 hours (14 days x 8 hrs).

Virtual support from a paired US volunteer helps provide supplementary training resources, fill in the gaps for technical areas, and share creative ideas and solutions. Two specific responsibilities are to: (i) complete the outreach component of the assignment and (ii) support the in-country volunteer as needed. US Volunteers typically put in 4-8 hours per week, depending on the nature of the assignment and collaboration.

L. KEY CONTACTS

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