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**Farmer to Farmer East Africa**

**Volunteer Assignment Scope of Work**

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| **Summary Information** |
| Assignment code | ET-39 |
| Country | Ethiopia |
| Country Project | Grain Crops Production and Sector Support |
| Host Organization | Shashamene Branch of the Metemamen Microfinance Institution |
| Host partner | Metemamen Microfinance Institution (MMFI) of the HQ at Addis Ababa |
| Assignment Title | Training on Women’s Micro-business to women farmers’ customers/clients of the Shashamene branch of MMFI  |
| Assignment preferred dates | June – October 2015 |
| Assignment objectives | Improve micro business management skills of female clients.  |
| Desired volunteer skill/expertise | Knowledge and experience in small-scale businesses and management, gender development 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 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.

Savings by the living 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 is one of the causes of poverty[[1]](#footnote-1). The Ethiopian government, therefore, identified microfinance institutions (MFIs) as priority instititions as part of strategies for poverty reduction and development programs[[2]](#footnote-2).

Shashemene branch office of the Metemamen MFI was established in 2012 in Shashemene town, and it is located in the West-Arsi zone of Oromia Regional state. Oromia region is one of the four USAID’s Feed-the-Future (FtF) and the Agricultural Growth Program-I (AGP-1) regions of the Ethiopian government.

The major objective of the microfinance services of MMFI and its branch office of Shashamene is to enable the members engage in diversified businesses and improve their income and livelihoods. Additional benefits include increasing households’ cash flow, improving access to markets and promoting better risk management. The business activities so far engaged by these clients and customers, among others, include purchasing of agricultural inputs (crop seed, fertilizer), fattening (cattle and shoat), apiculture, petty trading, handcrafting, etc. However, financial capital to MMFI and accessing credit services by clients are critical at all levels. When it comes to smallholder farmers, wide-ranging access to financial services and creating on-farm and off-farm micro business opportunities (especially for women) are significantly critical challenges in Ethiopia.

The Shashamene branch office of MMFI is creating access to financial services and empowering its clients (especially women) to create micro businesses in its three operational districts (Shala, Wondo-Genet and Shashemene). The branch has 1,616 (1,189 female and 427 male) clienteles/customers who grouped into 133 “center of savings” where one center has 5-15 members. The branch MFI is providing financial services at ideal interest rates to members through these 133 groups. Thirty two of the groups comprised entirely women members who are typically engaged in petty trade, purchasing agricultural goods from rural areas and subsequently selling them in urban areas and *vice versa*. However, these women clients have difficulty in translating their loans into successful micro-business ventures, which could be rooted from knowledge and skill gaps.

1. **ISSUE DESCRIPTION**

While the Shashemene branch office of the Metemamen MFI is making strides in increasing access to financial services for smallholder farmers, their clients often struggle to translate loans into successful micro-business ventures. As women are marginalized in traditional Ethiopian society and often have low education levels, they are in need of skills on small-scale income generating activity (IGA) development. As aforementioned, the female clients of Shashamene MMFI are mainly engaged in petty trade. However, they lack the necessary knowledge to properly manage their IGAs and scale-up their businesses. Low levels of knowledge on business planning, record-keeping and financial management further impedes the female clients to positively engage in their IGAs.

The presence of Shashamene MMFI in its operational districts could be part of the solution associated with access to financial services and broadening micro business opportunities. The MMFI is one of the emerging private financial institutions for the rural areas of the country. It is, however, essential that their clients have the abilities to properly utilize their resources and established initiatives of the women group through improving their knowledge status on potential and available women micro businesses opportunities. Generally, the challenges associated with petty trade and IGAs by Shashamene MMFI’s women micro business group include:

* Poor business management skills
* Poor investment decision-making
* Poor recording and record keeping
* Low levels of micro entrepreneurial knowledge, particularly on scale-up current IGAs

Therefore, the host Metemamen MFI, Shashemene branch requested CRS for F2F volunteer assistance and skills transfer on micro-business and IGA development for its female clients. An F2F volunteer specialist on women micro-business will address these knowledge gaps through a variety of training interventions and technical assistances.

1. **OBJECTIVES OF THE ASSIGNMENT**

The objectives of this volunteer assignment is to allow female customers to broaden micro business opportunities and make effective decisions regarding their small businesses, and therefore be able to improve their livelihoods and eventually scale-up their businesses. The volunteer will provide training and technical supports in the areas of, but not limited to:

* Basic business management and planning,
* Small-scale IGA development,
* Methods of scaling-up small IGAs,
* Household-level loan management (methods of saving, ensuring loan repayment, etc).

In addition to these hinting topics, the F2F volunteer specialist during her/his first few days of the assignment period will be given an opportunity to initially assess the knowledge and skill gaps of these women clients and customers of the Shashamene MFI and comprehensively develop training topics and areas of her/his technical assistances for fruitful intervention.

The target beneficiaries or audience of this training and technical assistances will be 70 women members among the 111 total women member of the 32 “centre of savings” groups. One or two staff of the host and possibly three government Development Agents (Das) of the government will also considered as a beneficiary of this training to continue the training as a TOT and next follow-ups.

**Host Contribution**: - The host has committed to mobilize its members to attend the trainings that will be conducted by the volunteer. The host will also avail key personnel to work closely with the volunteer at all times in assisting her/him during training and visiting sessions and also to ensure translation to local language. As maybe required, the host will also provide the volunteer with office space and furniture in Shashemene town (250 km Southeast of Addis Ababa). For field travel in the assignment area, the host will provide the volunteer with transport. The host will consult CRS if fuel cost can be covered in mode of fuel receipts, mileage or any convenient ways as per the financial/admin regulation of CRS.

1. **ANTICIPATED RESULTS FROM THE ASSIGNMENT**

As a result of the volunteer’s training and technical assistance, the host organization’s female customers will clearly understand basic business planning and management principles and methods, ensuring profitability.

Specific outputs from this assignment include, but are not limited to, the following:

* Train and technically assist 75 beneficiaries (70 female members from the 32 women micro business group and five staff as a TOT) on women micro business,
* Equip female customers with skills in proper record keeping of financial transactions so that they can manage their income, expenses and businesses wisely,
* Enable and motivate female customers to energetically engaged in microbusinesses,
* Train the women customers on means of accessing financial assistance, in the form of loans, so that they can grow and sustain their businesses

Deliverables by the volunteer include:

* Business planning and management training and technical assistance on women micro businesses conducted;
* Initial presentation (outlines/list of activities, plan, approach, etc.) prepared and presented as per the templets;
* If possible, training of trainers guidelines or handouts developed and submitted;
* Field trip reports with recommendations to host organization and CRS are submitted;
* All logistics and advances (if any) are reconciled at CRS;
* Final debriefing (PPT presentation) 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**

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| **Day** | **Activity** |
| Days 1  | Arrival to Ethiopia, Bole international Airport. The volunteer will be picked by Sor-Amba Hotel with a placard bearing “**CRS logo and volunteer name”**.  |
| Day 2 | * Introduction with and welcoming by CRS higher officials and briefing meeting (security, general orientation, logistic, reporting formats, etc) at CRS office. Discuss anticipated outcomes and work plan.
* Introduce the volunteer with Metemamen MFI head office in Addis Ababa
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| Days 3 | * Car travel to the assignment site (Shashemene town (250 km Southeast of Addis Ababa). S/he will be introduced to the host and accommodated in Shashemene town.
* If time permits, general orientation with the host will be pursued. First hand briefing on the main objectives and modality of the assignment and adjustment of the agenda for the coming days (work planning session). Briefing with the field staff.
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| Days 4 | * Further identify skill and training gaps through visiting and discussing with clients/customers.
* 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 firsthand training and presentation to host staff and customers
* Assess and refine the quality of trainings through feedback and observations.
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| **Day 8** | **Rest day.**  |
| Days 9-14 | Continuation of the trainings and technical assistances  |
| **Day 15** | **Rest day** |
| Day 16 | * Group debriefing presentation to the host in the presence of CRS.
* Volunteer travels back to Addis Ababa.
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| Day 17 | * Finalize reimbursement expenditures and liquidations (if any) with finance.
* Volunteer also finalizes his/her reporting and submit training M&E forms to CRS F2F staff.
* Debriefing at CRS office with USAID Mission and CRS staff
* Depart for USA (evening hours)
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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 is expected to have the following qualifications and competencies:

* Special knowledge and experience in business management, small-scale businesses, women empowerment and gender,
* Formal qualifications in business management, financial management and related studies are desirable,
* Experience in women adult training and technical assistance especially with rural people including smallholder subsistence farmers,
* Good interpersonal and communication skills including analytical skills,
* Willingness and interest to train and technically assist women rural people and/or farming communities,
* Willingness to travel in rural areas and from villages to villages and from farms to farms,
* Respect the cultural and religious norms of the rural people and special attitude to women beneficiaries.
1. **ACCOMMODATION AND OTHER IN-COUNTRY LOGISTICS**
* Before travelling to the assignment place, the volunteer will stay in Addis Ababa at one of the CRS’s client hotels, Sor-Amba Hotel ([www.sorambahoteladdis](http://www.sorambahoteladdis)) 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.
* All required materials will be prepared ahead of time and will be 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 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.
* During her/his assignment period, the volunteer will be booked in a hotel in Shashemene town.
* CRS Ethiopia will arrange hotel accommodation and cover the lodging bills against receipts.
* 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 also liquidate if s/he received any advances 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 assignement.
* The assignment site is adjacent to dry lowland (hot) areas where malaria maybe 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 use of 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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| **CRS Baltimore** | **CRS EARO** |
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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)