

Terms of Reference

Position:	Provincial Micro Finance Consultant
Project Title:	Livelihood Enhancement and Association of the Poor (LEAP)
Duty Station:	Siem Reap
Duration:	24 months from the contract signing date, subject to the annual assessment of the performance

a. BACKGROUND

The Livelihood Enhancement and Association of the Poor (LEAP) project will be implemented by Ministry of Interior (MoI) in association with Ministry of Agriculture, Fishery & Forestry (MAFF). The project development objective (PDO) is to improve access of poor and vulnerable households in selected communities to financial services, opportunities for generating income, and small-scale infrastructure. This would be achieved through the: (a) establishment of self-help groups (SHGs), savings and credit groups, producer groups, agricultural cooperatives and other people's groups/organizations; (b) provision of capacity building and training to beneficiaries to improve their income generation opportunities; (c) establishment of private sector linkages to improve and expand market opportunities; and (d) identification and provision of community-based social and economic infrastructure to help improve livelihood and economic productivity of the poor.

Siem Reap Province (SRP) will aim to meet the needs of the IDPoor and vulnerable households in the 47 communes in Siem Reap Province through a demand driven approach. As the predominant sources of income for these rural poor households are from agriculture, livestock and fisheries, the project will leverage the technical support of the Ministry of Agriculture, Fisheries and Forestry (MAFF) and other technical service providers.

The project is divided into three main components. These are:

- Component 1: Improving Livelihoods for Rural Poor and Vulnerable Households
- Component 2: Improving Livelihoods for Urban Poor and Vulnerable Households
- Component 3: Project Management, Coordination, and Monitoring & Evaluation

The organizational structure of the project involves government implementing agencies oversight by a Project Coordination Office (PCO) located in the Ministry of Interior (MoI), and two Sub-Management Teams (SMTs) located at Siem Reap and Phnom Penh Capital Hall with Khan and Commune/Sangkat level facilitators. MAFF's General Department of Agriculture (GDA) will be the technical Implementing Agency (IA) responsible for the agriculture livelihood support for beneficiaries in Siem Reap Province.

The Project Coordination Office (PCO) will support and facilitate executing agencies in their component implementation, and is responsible for project management and coordination, procurement and finance, reporting and communicating with the World Bank and key stakeholders.

b. Roles and Responsibilities of the Provincial Micro Finance Specialist:

The main responsibility of the Specialist is to advise, monitor and support an NGO that will be contracted to support the establishment and basic functioning of Self-Help Groups and Commune Level Federations (i.e., Federations of SHGs at Commune Level) to ensure that these groups are effectively established, operating effectively and moving towards self-sustainability in a timely fashion. The Specialist will also support and monitor the work of District Facilitators (DFs) and Commune Facilitators (CFs) as they also provide ongoing support to the effective operations of SHGs and their federations.

The Specialist is under the direct supervision of the Sub-management Team (SMT) in Siem Reap Province (SR-SMT). S/he will work closely with the Ministry of Agriculture, Fishery and Forestry (MAFF) and other specialists who will be providing technical support (i.e. agriculture, livestock and aquaculture extension advice) to SHGs, Producer Groups, Commune Level Federations and Agricultural Cooperatives.

The Specialist will implement and support implementation of activities that are in accordance with the Community Operations Manual and Project Implementation Manual, including the development of new materials that elaborate on details which are needed, but not included in these documents.

The Provincial Micro Finance Specialist is under the direct supervision of the Project Manager of the LEAP Sub Management Team (SMT), Siem Reap Province.

c. Specific Tasks:

The Provincial Micro Finance Specialist will:

- Review and support the revision and finalization the following materials that were developed during the pilot phase of LEAP (and develop new materials, if needed) and which will be refreshed and delivered by the contracted NGO in customized formats to DFs and CFs, SHGs and Commune Level Federations (CLFs), including:
 - Protocols & guidelines comprising formation & nurturing of SHGs following Panchasila Principles, developed during the pilot phase of LEAP which will be refreshed and delivered by the contracted NGO.
 - Guidelines on weekly meetings, weekly savings, regular transactions, on time repayment and regular updating books of accounts for SHGs developed during the pilot phase of LEAP which will be refreshed and delivered by the contracted NGO.
 - Books of Accounts for Self Help Groups (SHGs) and Commune Level Federations (CLFs)
 - By-laws for Self Help Groups and Commune Level Federations
 - Registration templates for Self Help Groups (SHGs) & Commune Level Federations (CLFs) to be registered in Commune
 - Guidelines and templates and on Household Investment Plan or Household Livelihoods Plan and Micro Investment Plan and rolling out in individual Households, Self Help Groups (SHGs) and Commune Level Federations (CLFs)
- Plan and sequence the project interventions together with the contracted NGO such as formation, capacity building, financial inclusion, etc. with regard to SHGs and CLFs;

- Prepare the implementation strategy for rolling out of the project interventions with support from the contracted NGO;
- Advise, monitor and support the contracted NGO in the development and implementation of annual work plan activities that are focused on SHG, CLF, PG and AC establishment, monitoring, assessment and capacity building by the contracted NGO;
- Review and revise, as needed, MoUs developed during the pilot to be signed between LEAP and concerned commercial Banks for the provision of financing to SHGs, PGs, CLFs and/or AGs.
- Support the development of business processes for disbursing Seed Grants to Self Help Groups (SHGs) and Community Livelihoods Investment Funds (CLIFs) to Commune Level Federations (CLFs);
- Monitor and encourage repayment of Seed Grants and CLIFs from members to SHGs and individual households / SHGs to CLFs with support from DFs and CFs;
- Develop protocols for opening savings bank accounts for SHGs; CLFs and ACs
- Initiate and facilitate field visits of the commercial bank officials to meetings of SHGs, CLFs and ACs;
- Encourage and help to facilitate commercial banks to provide loans to Self Help Groups and Commune Level Federations with support from DFs and CFs;
- Encourage repayment of Bank loans from SHGs and CLFs to Banks with support from DFs and CFs;
- Support contracted NGO to identify and disseminate best practices, convert them to training modules, work with the contracted NGO to train the DFs and CFs to scale up project interventions;
- Advise and support the contracted NGO on the development and delivery of training and support to integrate financial inclusion such as bank account opening, disbursing bank loans to SHGs and CLFs, Insurance for farm & livestock interventions and access to Govt. entitlement programs among the SHG households
- Contribute towards development of new technological applications using mobile or non / smart phone based software, potentially utilizing Connect Offline and Connect Online (COCO) mode in villages
- Participate in review meetings, planning meetings, training & exposure programs, workshops, seminars, etc. as required by SR-SMT and PCO
- Prepare Monthly Planning and Progress Report (MPPR) and review against the Annual Work Program & Budget (AWPB)
- Prepare inputs to semi-annual project progress reports and other reports, as needed, for SR-SMT and PCO
- Travel for project related work, as advised by the Project Manager of SR-SMT and Project Manager - PCO
- Carry out additional tasks as assigned by the project.

d. Qualifications and Experience

The Provincial Micro Finance Specialist will have the following qualifications & experience:

- Has an Advanced Degree or Degree in Agriculture / Rural Development / Business Administration or similar degree
- Has experience of working with state institutions and NGOs for seven years on Financial Inclusion or Micro Finance through Community Institutions such as Self Help Groups (SHGs) or Joint Liability Groups (JLGs) or Producers Groups (PGs) or federation of grass roots level community institutions
- Good interpersonal and communication skills and teamwork abilities
- Has knowledge and experience of working with poor households on Micro Finance

- Has experience of conducting studies, workshops, seminars, review meetings, annual planning exercises, etc.
- Has experience of working on bank financing to community institutions such as SHGs or PGs as loans will be preferred
- Experience of working knowledge in MS Word, MS Excel and MS Power-point
- Ability to communicate well in English is preferable