

TERMS OF REFERENCE

Position	Micro-Finance Officer (Lao National only)
Number of Position	1
Location	Central Office in Vientiane Capital with a maximum of 60% of time spent in the field visiting project provinces, districts and villages
Supervisor	Agriculture and Livelihood Specialist
Close coordination with	District Agriculture and Livelihood Officers and Livelihood Young Graduates
Duration	A one-year contract. Renewal subject to project organisational requirements, budget, and annual performance review

A. Background

Improving Lao People’s Democratic Republic (Lao PDR) rural and agricultural livelihoods is a critical element for advancing sustainable poverty and vulnerability reduction in the upland areas of Lao PDR. While around two-thirds of the country’s population live in rural areas, they represent 88 percent of the poor. Almost all of the poor live in agricultural households. About half of poor agricultural households (or 41 percent of the poor) can be characterized as living in remote areas, mostly in upland villages; only 64 percent of this group live in villages with all-weather road access. In this context, CLEAR is a Community and Local Development project, which aims to improve rural livelihoods and consumption of diverse foods for targeted vulnerable communities, and to respond promptly and effectively in case of Eligible Crisis or Emergency. The project targets some of the most vulnerable communities in Lao PDR within 7 provinces Huaphanh, Oudomxay, Phongsaly, Xiengkhuang, Saravan, Savannakhet and Sekong. In addition, CLEAR is part of the country’s Multisectoral Nutrition Convergence Approach aimed at reducing stunting to 25% by 2025.

The project is composed of 5 components:

Component 1: Local Economic Development and Community Capacity Strengthening (US\$27.6 million) This component supports activities taking place at the level of the whole village community. Activities will strengthen community capacity to prioritize climate resilient village-level initiatives and related small infrastructure investments and organize their operations and maintenance (O&M). This will be done in a way that promotes participation of community members and attention to the needs of women, all ethno-linguistic groups, and vulnerable groups. Priority will be given to initiatives that resolve obstacles to food security, improved nutrition, and/or income generation while being inclusive of these groups. The design, operation and maintenance of small infrastructure will incorporate low-carbon, climate resilience features such as functionality, durability, and safety.

Component 2: Community Livelihoods Enhancement (US\$7.95 million) This component supports group-level activities that promote income generation. Groups will be adapted to the socioeconomic and climatic situation of villages. In type II and type III villages, CLEAR will follow PRF’s process of supporting savings and credit groups, mostly composed of women, building financial literacy, and diversified, climate-resilient income-generation activities. In select type III villages with confirmed market opportunities, the project will support the emergence and capacity building of registered PGs and of producers of climate-smart agricultural inputs. In type I villages, where capacity to develop self-sustainable savings and credit activities is inadequate as most group members, both men and women, are poorer, the groups will engage in food production to have adequate food for consumption and income generation.

Component 3: Community Nutrition Interventions (US\$4.75 million) This component will support improvements in the dietary intake (both in quality and quantity) of mothers and children in the 1,000-day window through the promotion of innovative nutrition practices. The component is based on five principles: (a) the introduction of proven timesaving in-village processed foods, (b) community contributions, (c) a results-based incentive for well-performing villagers, (d) harnessing the power of youth and social media and

maximizing food sources in increasingly resource-constrained local food systems. Community resilience will be strengthened through maintaining a combination of foods from households' own production, food purchases, and collection of forest food products. The food sources promoted, for example, production areas such as homestead gardens, living fences, upland rice fields, lowland rice fields, and types of crops and recipes, will be tailored to the community's agro-ecological and cultural context.

Component 4: Project Management, Capacity Building and Monitoring and Evaluation (US\$4.7 million) This component provides technical and operational assistance for the day-to-day management of the proposed project and its monitoring and evaluation (M&E) system. It covers hiring, training, and remunerating of national and district PRF staff as well as the costs of village facilitators; associated equipment and operating costs; and accounting, procurement, FM, internal controls, auditing, environmental and social safeguards, M&E, and other specialized support.

Component 5: Contingent Emergency Response (US\$0) The initial value of this Contingent Emergency Response Component (CERC) is zero, but it may be financed to respond to an Eligible Crisis or Emergency. The three village types are equally eligible for CERC in an emergency or crisis. CERC activities would build on the country's existing DRR strategy.

B. Summary of Role

The Micro-Finance Officer is responsible for developing and monitoring microfinance program under Component 2: Community Livelihoods Enhancement of the CLEAR project. Main responsibilities include 1) developing Lao contextualized microfinance guidelines, which will be applied for the Self-Help Groups (SHG) of poor and SHGs of ultra-poor, Village Self-Help Group Management Committee (VSMC), Producers' Groups (PG); 2) building capacity and supervising District Agriculture and Livelihood Officers (DALOs) and Livelihood Young Graduates (LYGs) to establish, nurture and strengthen all the SHGs, VSMCs, and PGs through Community Resource Persons (CRPs) or Village Facilitators in the project villages. The Micro-Finance Officer is also expected to establish and maintain relationship and share knowledge with internal and external stakeholders engaged in micro-finance programs in Laos.

C. Roles and Responsibilities

Technical and Management Functions

1. Roll out / Implement the Micro Finance program in project villages;
2. Anchor the formation, nurturing, and strengthening of SHGs for both poor and ultra-poor, their VSMCs, and PGs in the project villages through the District Agriculture and Livelihood Officers (DALO), and Livelihood Young Graduates (LYG);
3. Facilitate in rolling out of family investment plan (FIP), micro investment plan (MIP), bank account opening of VSMCs, business plan of PG and local input suppliers (Agri-entrepreneurs (AEs));
4. Provide support to improve / update the SHG and PG guidelines and their templates based on learning during establishment of SHGs, VSMCs, and PGs from the first few villages;
5. Provide support to DALOs and LYGs during establishment and functioning of SHGs, VSMCs, and PGs and supervise their work on a continuous basis;
6. Facilitate for preparation of FIP, MIP, BP of SHGs, PGs, and AEs and forward to Agriculture and Livelihood Specialist for recommendation for seed grant disbursement;
7. Participate in meetings, workshops, seminars, etc. of micro-finance within and outside MAF;
8. Support DALOs and LYGs to prepare monthly, quarterly and half-yearly work-plans for review, implementation, and performance assessment;
9. Participate in World Bank and Government Missions in the office and in the project villages.

Capacity Building Functions

10. Build capacities of DALOs and LYGs by organizing trainings, demonstrations, and exposure on establishment and functioning of SHGs, VSMCs, and PGs;
11. Build capacities by organizing trainings of DALOs and LYGs to roll out FIP, MIP and BP of SHGs, PGs, and AEs;
12. Build capacities of LYGs to capture and enter real-time data in smart device-based software on SHGs, PGs and AEs;
13. Conduct Training Need Assessment (TNA) of DALOs and LYGs, prepare capacity building plans for DALOs and LYGs and also organize training programs, refresher training programs for them;
14. Facilitate LYGs to prepare annual training programs and refresher training programs for SHGs, PGs, and AEs;
15. Prepare training reports and assess the participants skills before and after each training.

Coordination, Collaboration, Communication, and Team Work Functions

16. Coordinate with Agriculture and Livestock Officer for timely disbursement of seed grants to SHGs and PGs in line with seasonality of IGAs;
17. Coordinate with Procurement team for placing early orders to procure books of records of SHGs, VSMCs, PGs, and AEs;
18. Documentation of successful case stories of best practicing SHG Households, PG Households, etc.;
19. Assist SHGs, PGs, and AEs to link with financial institutions at local level such as Nayobay Bank;
20. Provide progress report of micro-finance programs during preparation of monthly, quarterly, semi-annual, and annual reports;
21. Share best practices and best practicing stories of micro finance programs in English and Lao language as per project requirements.

Monitoring, Analysis and Reporting Functions

22. Ensure capturing of SHGs, PGs, and AEs data in the MIS loaded in the smart devices by LYGs;
23. Ensure getting a micro-finance report from MIS each month and share with Executive Director and Agriculture and Livelihood Specialist;
24. Review of SHG indicators in the result framework on a monthly basis and report to Agriculture and Livelihood Specialist;
25. Contribute to monthly, quarterly, semi-annual report on livelihood activities.

Other related Tasks

26. Within scope of responsibility promote and explain project principles, processes and achievements to GoL representatives, donors, concerned parties and NGOs;
27. Carry out other tasks as advised by the Agriculture and Livelihood Specialist, Executive Director of CLEAR and as per project requirements.

D. Position Requirements

Qualifications and Experience

- At least a Bachelor's degree in micro-finance, economics, accounting, finance, economic development, or related field;
- Minimum a 5-year experience in rural saving groups, SHGs, PGs and out of which 3-year experience in the management of Self-Help Groups; and experience in developing guidelines and training modules / manuals / IEC materials, audio-visuals for SHGs, VSMCs, PGs, and AEs;

- Experience in loan disbursement or financing SHGs or community groups in agriculture (crops/livestock) or off-farm based activities based on micro-plan or business plan; good understanding of microfinance ecosystem i.e., supply side and demand side approaches and processes; and experience of working in the projects financed by externally aided projects, and mainline Government Departments;
- Excellent computer skills in Microsoft Office i.e., word, excel and PowerPoint; and good English language skills (speaking, reading, writing, and listening);

Personal Attributes

- Understanding of Community Driven Development (CDD) approaches;
- Understanding of gender mainstreaming.
- Good communication and social skills;
- Ability to work in a multicultural setting, ability to work independently and within a team;
- Willingness to travel to and stay in the target districts and villages for extended periods.