

**JOB DESCRIPTION**

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| **Job Title:** | Financial Business Inclusion Advisor |
| **Company:** | Self Help Africa |
| **Department:** | Programme |
| **Location:** | Addis Ababa, Ethiopia |
| **Contract Type** | One-year Fixed Term |
| **Reports to:** | Head of Programmes |
| **Salary** | As per SHA scale |
| **Organization Overview:** | **About Self Help Africa**  Self Help Africa is an international development organisation that works through agriculture and agri-enterprise development to end hunger and extreme poverty.    The organisation has programmes in 15 countries in sub-Saharan Africa and also implements projects in Brazil and Bangladesh.  In early 2023 we launched a new five-year organisation strategy, which defines  shared mission as the alleviation of hunger, poverty, social inequality and the  impact of climate change through community-led, market-based and enterprise-  focused approaches, so that people can have access to nutritious food, clean  water, decent employment and incomes, while sustaining natural resources.  Our wider organisation also includes social enterprise subsidiaries Partner Africa,  which provides ethical auditing and consultancy services, TruTrade, an innovative  trading platform in East Africa, and CUMO, Malawi’s largest micro-finance  provider.  Our three core values are:  ▪ **Impact**: We are accountable, ambitious and committed to systemic change.  ▪ **Innovation**: We are agile, creative and enterprising in an ever-changing world.  ▪ **Community**: We are inclusive, honest and have integrity in our relationships. |
| **Purpose** | The Financial Business Inclusion Advisor will have a key role in supporting the organisation to strengthen and scale up the Financial Business Inclusion programme in Ethiopia.  Specifically, the Financial and Business Inclusion Advisor provides leadership and management to Financial Inclusion initiatives and implementing partners. The Financial Business Inclusion Advisor supports primarily RuSACCOs, Unions and VESAs works in Ethiopia. The objective of the programme is to build independent and sustainable rural cooperative financial institutions that deliver sustainable and inclusive financial services to their rural members. The Financial Business Inclusion Advisor reports directly to SHA Ethiopia’s Head of Programmes (HoP) and she/he is expected to play a key role in contributing to the overall achievement of programme goals. The post holder is required to manage a team, be able to work independently, be solution orientated and have a business and finance background and the life and professional experience to work appropriately with corporate entities, Unions, SACCOs, SMEs and partners. |
| **Key Responsibilities:** | Summary:  The Financial Business Inclusion Advisor is responsible for RuSACCO and VESA development and implementation, including development of annual work plans, organising, and coordinating activities including capacity building and assessment, input provision, organising training, conducting progress reviews and monitoring and evaluation. She/he is responsible for making decisions relating to the rural finance programme, coordinating technical inputs, overseeing staff and consultants including allocation of duties/responsibilities, activities, and associated resources to achieve project objectives. The Financial Business Inclusion Advisor is expected to have significant experience in financial cooperatives, VESA operation in microfinance and management experience, and be a self-starter and require minimum supervision.  ***Project Management & Administration***   * Have a vision on a sustainable business-model for rural financial cooperatives and VESAs in an Ethiopian context which builds on SHA supported RuSACCO unions. * With the above vision in mind, provide leadership for design and implementation of an effective and efficient capacity building programme for Financial Business Inclusion. * Ensure adequate monitoring of output and results of these capacity building activities and use lessons learned to continuously adapt the design of the programme to improve effectiveness. * Actively participate in and be a member of the management team for Financial Business Inclusion issues. * Line-manage & facilitate team building with project staff and programme partners to have clear understanding of programme objectives, their respective roles, and receive meaningful feedback on their performance in line with SHA’s HR procedures. * Involved in the recruitment of programme staff as required. * Prepare detailed programme implementation schedules (including annual plans and related budgets). * Monitor the timely implementation of scheduled programme activities within required quality standards and within the budget * Work closely with the Programme and Finance Departments to ensure effective financial and budgetary control of the programmes according to SHA policy and procedures and ensure corrective measures are taken to address over/under spends in the project budgets * Monitor and measure programme performance against planned activities and take action on variances. Work closely with SHA M&E Advisor in delivering on quality M&E for the programme. * Ensure gender analysis and auditing is conducted during the year in accordance with the yearly plan and ensure gender inclusion strategies are utilised and effective * Submit programme financial and narrative reports and general success case studies in the required formats and adhere to submission deadlines * Participate in processes to develop new projects, as required, ensuring project design builds on learning and experience, and work in conjunction with Head of Programmes in the preparation of high-quality funding proposals. * Ensure timely renewal of rural finance programme contracts with government line departments. * Coordinate the handing over of programme -built infrastructures and facilities to the community and/or government line departments. * Ensure business plan is prepared and conduct feasibility studies for potential IGAs that rural farmers will engage to diversify their sources of income. * Establish and ensure proper sex and age disaggregated database is in place to track clients’ progress related to financial inclusion. * Ensure that regular monitoring visits are conducted at field level, progresses tracked, and learnings are generated. * Lead routine and quality monitoring interventions for RuSACCOs, Unions and VESAs and discussions. * Monitor progress and provide on-going feedback and recommendations to project management. * Proactively engage with the learning agenda partners to identify and explore learning opportunities and issues. * Lead the facilitation of the financial service-related events like financial forums, review meetings for better engagement of different actors and promotion of collective decisions. * Identify, produce, and document lessons on program processes, practices, and results, and share it with internal staffs, consortium partners and other stakeholders. * Leads the development of strategies, approaches, systems, and tools to ensure access to financial services to young women, men, and youth clients. * Lead technical planning, implementation, and management of all financial service interventions. * Ensures that implementation of financial service interventions is according to approved plans and brings expected result. * Facilitates linkage of target households with MFIs to engage them in the selected value chains and other IGAs with facilitation of Credit Guarantee Fund schemes. * Provide technical support on establishment and functionality of VESAs, and facilitation of VESA discussions. * Lead the qualitative monitoring of the VESAs, group discussions, facilitation, and problem-solving when challenges arise. * Support IPs to ensure all VESAs meet minimum standards. * Ensure target households are linked to formal financial service providers to access larger loans for business financing. * Lead design and implementation of livelihood cash transfer interventions and its utilization for the intended purposes. * Participate in preparation of DIP, and progress reports pertinent to financial services, and review of the same.   ***Partnership and Institutional Support***   * Establish and develop effective working relationships with partners in the programme areas and organisations responsible for thematic components of the Financial Business Inclusion. * Facilitate partner and stakeholder consultations to solicit their input into programme development * Ensure a positive working relationship with government line departments and all counterparts.   ***Learning, Dissemination and Advocacy***   * Support learning and consolidate knowledge through participatory action research and submit reports on lessons learnt to HoP * Contribute to learning within the country programme and utilise learning to improve programme implementation, promote peer learning between staff and partners, and participate in relevant national networks * Contribute to dissemination of good practice from SHA’s work in country through a range of communication tools   **Other Functions**   * Carry out administration duties and represent the country programme on RuSACCO / Microfinance and VESA as and when assigned. * Undertake any other duties as assigned by the HoP and CD |
| **Key Relationships:** | The incumbent will have active relations with:   * Project managers * SHA Ethiopia Head of Programmes (Line Manager) * SHA Country Director * SHA Ethiopia RuSACCO programme staff (direct reports) * Other SHA Ethiopia staff * Programme Support Teams and Policy and Strategy Team at Self Help Africa HQs * Finance Teams in country and in Ireland/UK/USA * Programme partners ILCUF and others (if any) * HR officer SHA * Civil Society Organisations in Ethiopia including National and International NGOs * Government ministries and local government staff * Donors/Supporters of SHA programmes |
| **Knowledge and Experience** | * Ability to communicate both in Amharic and English in writing and speaking * Ability to handle and care sensitive matters. * Able to work independently and act on own initiative. * Knowledge of appropriate computer software to handle the task. * At least 7 years of relevant experience with first degree, and 4 years of relevant experience plus post graduate degree in a similar role. * A minimum of 4 years’ experience in programme management at senior level |
| **Qualifications/Other Requirements** | * Degree/Master’s in business and commercial finance, or related field * Operational experience with financial cooperatives/microfinance, accounting, business management and rural livelihoods approaches to development. * A strong commitment to the aims, objectives and values of SHA’s programme in Ethiopia * Relevant qualification(s) in finance, accountancy and/or microfinance (including financial cooperatives) * Experience in facilitation of learning process, networking and knowledge management * Knowledge of current challenges facing livelihoods of rural Ethiopians * A mature self-starter, excellent communicator and team builder with the ability to manage and motivate staff * Excellent verbal, analytical, organizational and written skills in English * Commitment to international development and humanitarian NGO codes, standards and practices * Very good working knowledge of MS Office (Word, Excel, PowerPoint) and general IT skills * Languages: proficient oral and written, in one or more of the federal working languages and English |
| **Desirables** | * Qualified and experienced candidates who have remarkable experience on Financial Inclusion. * Knowledge of dynamics of partnership and experience in a role directly involved in partner/local institution organizational capacity development programmes i.e. with experience in using organizational assessment tools and facilitating organization development processes. * Expertise in value chain approaches, food security and rural enterprise development. Experience in research and skills to adapt and develop appropriate monitoring and evaluation tools * Understanding and experience of administration, finance and logistics systems |

*All candidates offered a job with Self Help Africa will be expected to sign our Safeguarding Policies and Code of Conduct as an appendix to their contract of employment and agree to conduct themselves in accordance with the provisions of these documents.*

**Self Help Africa strives to be an equal opportunities employer.**