DAI – Land Investment for Transformation (LIFT) Programme
Request for a Consultancy Service
Terms of reference for Provision of training of trainer programme on SLLC linked product development to MFIs

1. Introduction

The Land Investment for Transformation (LIFT) programme is a 6.5 years DFID funded programme that aims to improve the incomes of the rural poor and to enhance economic growth. The programme works to achieve its objective through second level land certification (SLLC), improved rural land administration, and the development of the rural land market system through its economic empowerment unit (EEU). The SLLC aims to achieve 14 million parcels in 140 woredas for approximately 6.1 million households in Oromia, Amhara, SNNP and Tigray regions. EEU, on the other hand, performs interventions aimed at accelerating the impact of SLLC on poor farmers by improving rural land market systems. The unit's interventions focus on access to finance, rural land rental and conservation agriculture which are implemented using the making markets work for the poor (M4P) approach.

Within access to finance, the EEU team is implementing a portfolio of interventions targeting different constraints affecting the poor. This includes working with several MFI partners to develop, pilot and roll out new products that improve access to credit and non-credit financial services for rural farmers, allowing them to make larger, more effective agricultural investments.

LIFT is working in collaboration with AEMFI to promote, deepen and sustain the gains realised through the intervention of the programme. Building the capacity of local technical service providers with this regard is deemed to be realised through the partnership created with the association. Hence, through the partnership LIFT will provide training of trainers programmes in the four selected thematic areas related to SLLC linked loan, including product development linked with SLLC for MFIs.

2. Background to the assignment

LIFT had previously provided a two-day training on the SLLC linked loan product to its partner MFIs who were ready to pilot this loan product. The new loan product linked with SLLC is the first of its kind to be offered to rural clients through formal financial institutions/MFIS. The product is provided through an individual loan modality, offers higher loan amounts, flexible repayment terms and is guaranteed against the land use rights of the SLLC rural land holders. As such, the SLLC-linked individual loans have overcome the limitation of the group guarantee, which prohibited many clients from accessing loans and undertaking larger investments, by providing rural residents with more freedom and customised individual loans. With this product farmers are now accessing loans of up to ETB 100,000, with terms of one to five years. As of November 2019, the seven partner MFIs have disbursed 13,743 individual loans worth ETB 422,772,367 million.

Due to the novelty of the product, LIFT conducted several trainings to introduce the product's concept to different MFIs and stakeholders. The trainings were provided to the head office and branch staff of MFIs who piloted the product. Presently, partner MFIs are planning to take this pilot to the next phase of implementation while there is also an increased interest among other financial service providers to launch this product. Yet there are not enough technical service providers who are readily available in the market to provide financial service product development support linked with SLLC. In light with these facts, as part of their partnership, LIFT and AEMFI have planned to provide a training of trainer (ToT) programme on SLLC linked product development with the aim of multiplying the knowledge and experience LIFT has gained over the years in relation to this product. Accordingly, the aim of this ToR is to invite qualified local consultants to submit their proposal to provide the ToT on SLLC linked product development targeting local technical service providers and participants coming from LIFT partner MFIs.

3. Objective

The aim of this training workshop is to provide ToT to local technical service providers working in the area of inclusive finance and for LIFT partner MFIs' staff who are the resource person for internal trainings in their respective institutions. The ToT will introduce trainees to the range of methodologies and techniques that can help them understand and internalize financial product development in general with a particular emphasis on the SLLC loan product, with high-impact and memorable learning experience. Emphasis is on developing and applying active learning methodologies such as exercises and simulations to reinforce learning. The ToT will have to be highly participatory and practical, focusing on techniques, tools and

tips of training management, with participants themselves also designing, delivering and critiquing presentations. Application of the experiential learning cycle shall be utilized to ensure that participants understood product development and the SLLC linked loan by providing practical tools.

Moreover, while framing the ToT within the context of SLLC linked loan services, the consultant is expected to enable ToT participants appreciate the critical importance of delivering high-quality, client centered financial services to rural residents.

Some of the specific expectations from the ToT include, but are not limited to: a) participants will appreciate the unique features of the SLLC linked loan and the backdrop of the product; b) participants acquire the skill and knowledge on how the product can be applied/customized under the context of various financial institutions and products; and c) participants will gain the knowledge and skill required to assist financial service providers narrow the capacity gap pertinent to saving and credit products linked to SLLC linked loans.

4. Materials to be utilised and Timeline

4.1 Materials utilised:

- The consultant shall use training materials that have already been developed by LIFT and modify and adapt them as needed. Other relevant materials may be required such as:
    - Visual aids (PowerPoint, video, others);
    - Printed materials (workshop book/handbooks/manual and handouts);
    - Exercise materials.

4.2 Timeline and location:

The training will be conducted during the second week of February 2020. It will be held at the AEMFI training hall and shall take two days. The expected number of participants is at least 30 persons.

5. Scope of Work

Training of trainers will be provided to selected participants from the local technical service providers and LIFT's partner MFIs. The assignment consists of three phases set out in the table below. The intended consultant is expected to coordinate and deliver the ToT with AEMFI.

Table 1. Key technical assistance activities

Inception Phase	• Quick review of existing materials developed by LIFT to evaluate whether they adequately cover the objectives of the course and reflects the latest policy and practice of Government of Ethiopia and national bank • Appreciate the current efforts related with SLLC linked loan development of MFI partners
	• Update LIFT product development materials as needed
	• Submit and confirm the reviewed training materials are in line with LIFT's standard and can actualize the intended result and get an approval from LIFT and AEMFI.
Training Phase	• Deliver the ToT and ensure understanding and internalization

Wrap-up Phase	• Submission of training materials post training incorporating any changes made based on actual delivery of the training.
	• Submit an evaluation report upon completion of the training and identify problem areas and make suggestions for improvement. The report should:
	  ○ Analyse and assess participant evaluations.
	  ○ Assess the workshop's overall success in meeting objectives and is considered an essential part of evaluating the curriculum and adult learning approaches.

	• Write-up and present a post-delivery assessment, including any relevant recommendations, to the LIFT team.

6. Outputs/deliverables

The fees under this consultancy contract will be paid based on completion of agreed deliverables. An indication of these deliverables and a sample payment schedule is presented in the table below.

Table 2. Payment schedule against delivery

No.	Deliverables	Payment
1.	Submission and approval of inception report including the approach planned to be used for the assignment	20%
2.	Submission and approval of draft customized training materials, slides, handouts and exercises on SLLC-linked loan product development	20%
3.	Completion of the roll-out of ToT on SLLC linked loan product development using the materials developed	30%
4.	Delivery and presentation of a post implementation report to the LIFT team. Delivery of all finalized training materials to LIFT	30%

7. Competencies and Qualifications Requirements

- Demonstrated experience designing training of trainer programmes and workshops for financial service providers and their staff. Experience delivering trainings to MFIs will be an advantage.
- A strong track record in product development especially new and innovative financial products for rural people.
- Good understanding of the financial sector in Ethiopia, including its regulatory framework and operational challenges. An in-depth understanding of local MFIs will be an advantage.
- Ability to effectively engage with different stakeholders relevant to the default process (MFI staff, local authorities etc).
- Ability to articulate ideas in a clear and accurate manner including the ability to prepare excellent written documents and reports in English.
- Ability to work under tight deadlines, establish priorities and plan, coordinate own work plan.

8. Selection Criteria

Applicants will be assessed against their capacity, technical and financial proposal to carry out the assignment.

9. Application Procedures

The LIFT programme welcomes proposals from national service providers.
Technical proposals should consist of no more than 5 pages (excluding annexes) and contain the following:

- Understanding of the assignment
- Approach and methodology for implementation
- Competencies/previous experience
- Indicative work plan
- Organizational details
- CVs of the proposed team

Financial proposals should break down total fees and expenses relating to the assignment.
Provision of Company Legal Requirements

- Valid Trade License

- Valid and certified Tax Registration Certificate

10. Submission and Requests for Clarification

Please submit proposal documents in softcopy (with all pages stamped and scanned) to Umer.Mohammed@liftethiopia.com For further clarifications please email specifying the subject of the application to Solyana.Amsalu@liftethiopia.com; Bethlehem.Girma@liftethiopia.com; and Umer.Mohammed@liftethiopia.com.

11. Deadline

The deadline for submitting proposals is January 29, 2020