

Terms of Reference – LENS project – Access to Finance Manager Amman, Jordan

About USAID Local Enterprise Support Project (LENS):

The USAID Jordan Local Enterprise Support Project (LENS) is a five-year project to encourage the long-term economic growth and development potential of underserved Jordanian communities. USAID LENS brings local governments, business owners, and key community groups to collaborate on initiatives that will boost economic development and create jobs in their communities. These initiatives focus on supporting the growth of micro and small enterprises (MSEs) and those disenfranchised groups, like women, youth and low-income groups.

MSEs are often at the heart of individual, family and community livelihood within vulnerable populations, and local towns that have a high number of locally-owned businesses have more engaged citizens who are invested in developing a stronger and prosperous community.

USAID LENS currently works in the governorates of Zarqa, Irbid, Amman, Karak, Aqaba and Tafilah. Over the course of the project, USAID LENS will focus on bringing growth and innovation to local communities in these areas through:

- **Promoting better policies to encourage business and investment:** USAID LENS will recommend new or amended policies specifically aimed at supporting and enhancing the growth of micro and small business (MSEs).
- **Supporting local economic development (LED) and planning:** USAID LENS works with local government officials in targeted areas to help them attract investment to their communities and facilitate growth.
- **Encouraging business growth in key sectors:** USAID LENS works directly with MSEs in targeted sectors to help them grow and become more competitive. The project also works to build the capacity of business service providers, including associations and chambers, to help them provide better services and training to MSEs.
- **Fostering better access to finance:** USAID LENS encourages better MSE access to finance by working with developmental and micro-finance institutions to improve their service offerings to firms and individuals, as well as helping more MSEs become more eligible to borrow. The project also helps local governments identify alternative resources of income (such as income-generating projects) in order to implement more economic development initiatives.
- **Building stronger local networks to encourage economic development:** Through this work, stakeholders will collaborate more on prioritizing and planning for local economic development and investment implementation. Additionally, the project will help connect firms with industry associations, chambers, and business service providers to help boost MSE competitiveness and access to new markets.

The USAID LENS grants fund supports qualifying initiatives in support of these objectives proposed by public and private sector institutions.

The USAID LENS project is an integral component of USAID Jordan's strategy to support comprehensive development. Its focus on MSEs, A2F and LED will complement and pursue spillover effects from other projects within USAID's portfolio in Jordan and other donor-funded projects.

For the purpose of this work, MEDA (Mennonite Economic Development Associates) has been contracted to implement work surrounding increased Access to Finance by working primarily with Microfinance Institutions (MFIs) on a range of technical assistance and capacity building activities, as well as developing tools to improve risk management and credit analysis and leverage technology to increase reach in remote areas.

SCOPE OF WORK

To accomplish said objectives, MEDA will contract an Access to Finance Manager to manage all existing and future activities related to expanding and improving access to finance for MSEs and stimulating a more enabling business environment in Jordan. The Access to Finance Manager will have responsibility in regard to project management, project monitoring and supervision, including the effective implementation of technical assistance and grants interventions, and will contribute to cultivating and maintaining effective relationships with project's financial institution partners, donors and other stakeholders. A key part of this role is to manage coordination with other teams, including technical teams, field offices, communications and M&E.

The Access to Finance Manager will report to MEDA HQ Senior Project Manager, West Africa/MENA.

Activities to be conducted are as follows:

Programmatic support

- Support successful implementation of ongoing A2F technical assistance and grants interventions
- Help identify MFI partners' technical assistance needs
- Liaise with and support other USAID LENS activities and create linkages between activities as opportunities arise
- Stay current and keep the LENS team (including MEDA HQ) informed on changes in the financial sector regulatory environment
- Support technical assistance specialists and other technical experts in executing their work when appropriate
- Maintain collaboration between USAID LENS and the Jordan microfinance network (Tanmeyah) and identify new capacity building activities to strengthen the network
- Stay abreast of latest developments in the DFS ecosystem while staying engaged with other actors and identifying opportunities for USAID LENS to contribute
- Work with grants department and Project Support Specialist to ensure smooth and successful roll-out of grants as well as ensuring high quality deliverables from vendors and advise MEDA HQ and LENS DCOP when deliverables are compromised
- Participate in grant evaluation, implementation, monitoring and reporting as needed, as well as working with implementing partners on reporting requirements and project monitoring and evaluation.

Project management and coordination

- Provide coordination and support, on key grants, technical assistance, or other activities conducted in furtherance of the USAID LENS project goals
- Maintain regular communication with consultants and subcontractors contributing to LENS A2F activities, monitor their work plan, collaborate with them to identify risks and develop strategy to prevent implementation delays
- Coordinate with MFIs and Consultants to obtain reports and facilitate technical reviews, and participate in meetings with MFIs on technical issues and reporting out to the USAID LENS team
- Support the implementation of A2F M&E activities, work with the M&E team to collect and validate data from the MFIs on a regular basis
- Monitor MFI partners' progress and ensure that annual targets are met

Administrative support

- Coordinate, facilitate and troubleshoot activities related to project administration including procurement, contracting and logistics
- Regularly communicate with MEDA HQ project manager on project activities and budgetary items
- Regularly communicate with LENS DCOP and/or COP on project activities
- Participate in USAID LENS project senior management discussions as directed by the USAID LENS DCOP and/or COP
- As a member of USAID LENS participate in all appropriate staff, project activities including regular staff meetings, strategic offsite meetings, business planning activities, workshops, etc.

Reporting

- Provide inputs and or reporting for all MEDA and USAID LENS reporting requirements
- Contribute to all required project reports for A2F activities, including work plans, weekly, monthly, quarterly and annual progress reports, portfolio reviews, operational plans, Data Quality Assessments, etc. and provide any relevant information requested from USAID for presentations, papers, briefings, etc.

Additional tasks

- Participate in relevant donor forums and liaise on a regular basis with counterparts from other donor programs to ensure cooperation, lack of duplication and inform A2F activities via a great knowledge of overall developmental finance ecosystem
- Travel internally in Jordan i.e. outside Amman, as deemed appropriate and/or necessary
- Participate in industry events/conferences (to be approved on a case by case basis)
- Support and perform other A2F duties as assigned

These activities are indicative and are not a complete and exhaustive list of all duties and requirements for the successful implementation of the Access to Finance activities under USAID LENS.

POSITION REQUIREMENTS:

- Education:** Graduate level degree in applicable area of expertise is preferred, this may include an MBA, a Masters in Finance, Business Administration, International Economic Development, or a related field
- Experience:** Proven track record of a at least (5) years of industry specific or industry specific consulting/supporting experience for projects.
- Technical:** Project and professional management experience (5 years), overseas and/or international experience relevant to Jordan, experience with donors, bi- and multi-lateral government agencies, non-governmental organizations and other development agencies

ADDITIONAL QUALIFICATIONS:

We are looking for someone with great planning, coordination, leadership and organizational skills who can work well as a team member, but can take initiative and work independently.

Additional key qualifications are:

- Dedicated to social and economic development
- Previous experience in business and/or project management
- Knowledge of the MSEs, microfinance and/or banking industry in Jordan
- Excellent skills in relationship management, including building relationships, networking, presentations, negotiation and interpersonal communication
- Capacity to handle multiple tasks in a demanding work environment
- Excellent analytical and reporting skills
- Keen attention to detail
- Fluency in English (spoken and written) and Arabic (a plus)
- Good computer skills (All Microsoft programs and in particular Excel)

The duty station is Amman, at the LENS USAID office. It is an office based position, that might require traveling within the city or the country up to 10% of the time.

Contract details: 9-month contract with a required 3 months' probation period.