

Sindh Agricultural & Forestry Workers Coordinating Organization (SAFWCO)

JOB DESCRIPTION

ACCESS TO FINANCE SPECIALIST

The Growth for Rural Advancement and Sustainable Progress (GRASP)

BRIEF OF PARTNER ORGANIZATION:

Sindh Agricultural and Forestry Workers Coordinating Organization—SAFWCO as a non-government, not-for-profit, right-based organization working in Pakistan since 1986, Safwco initiated a process of social mobilization in District Sanghar, registered under Society Act 1860 in 1992 now its journey extended over all Sindh by mainstreaming rural population. SAFWCO has worked under thematic lines of disaster relief, Agriculture, Health, Education, WASH (Water sanitation and hygiene), livelihood, advocacy, governance and gender.

BRIEF OF PPAF: Within the GRASP project, the Pakistan Poverty Alleviation Fund (PPAF) is mandated to lead the monitoring and evaluation of the project. PPAF is the lead apex institution for community-driven development in the country. PPAF was registered in February 1997 under Section 42 of the Companies Ordinance 1984 (now Companies Act 2017) as a not-for-profit company. PPAF's mission is to transform the lives of the poor to create a more equitable and prosperous Pakistan. It has outreach in 147 districts across all four provinces and regions of the country, supporting communities to access improved infrastructure, energy, health, education, livelihoods, and finance, and develop resilience to disasters. It serves the poorest and most marginalized rural households and communities across the country providing them with an array of financial and non-financial services. PPAF aims to ensure that its core values of social inclusion, participation, accountability, transparency, and stewardship are built into all processes and programs. For a complete profile, please visit our website at <http://www.ppaf.org.pk>

BRIEF OF GRASP: The Growth for Rural Advancement and Sustainable Progress (GRASP) is a six-year Project, funded by the European Union and implemented by a consortium led by the International Trade Centre (ITC), including the Food and Agricultural Organization (FAO) and Pakistan Poverty Alleviation Fund (PPAF) as implementing partners. GRASP's overall objective is to support poverty reduction and sustainable and inclusive economic growth in rural areas of Pakistan. The project's specific objective is to support gender-inclusive income and employment generation, enhanced productivity, and profitability of small and medium enterprises (SMEs) involved in primary production, service provision, and value addition in and around selected clusters of value chains. The project is being implemented in 96 Union Councils (UCs) from 22 selected districts of Balochistan (Quetta, Kech, Kharan, Khuzdar, Lasbela, Musakhel, Nushki, Panjgur, Pishin, and Zhob) and Sindh (Karachi, Hyderabad, Sajawal, Thatta, Tando Mohammad Khan, Matiari, Mirpurkhas, Tando Allah Yar, Shaheed Benazirabad, Sanghar, Khairpur, and Tharparker). Targeted value chains are Onion, Dates, Olives, Grapes, Livestock: Sheep (live animals, wool, and meat), Goat (live animals and meat), backyard poultry (and related products) in Balochistan, and Onions, Dates, Tomatoes, Mangoes, Banana, Livestock; Cattle (live animals, milk and meat), Goat (live animals and meat) in Sindh province. PPAF has engaged seven Partner Organizations

(POs), three in Balochistan and four in Sindh to facilitate rural /business mobilization across 22 districts.

As such, the GRASP contributes directly to the attainment of the 2030 Agenda for Sustainable Development, and Sustainable Development Goals (SDG), specifically SDG 1 (No Poverty), SDG 2 (Zero Hunger), SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth) and SDG 13 (Climate Action).

THE POSITION:

It's a Specialist level position, located at the PO office in SAFWCO Office Hyderabad and reports to the Project Manager under the overall supervision of the PO Senior Management. The incumbent will manage Financial Institutions, GRASP Partners, and SMEs/Borrowers.

SIGNIFICANCE OF THE POSITION:

Promoting economic empowerment and financial inclusion by implementing A2F strategy to improve access to financial services for GRASP SMEs including primary producers and Farmers, fostering entrepreneurship, and stimulating economic growth. Through targeted interventions, the specialist facilitates access to finance/loans, enhances financial literacy, and builds the capacity of borrowers, thereby contributing to poverty reduction and sustainable development.

The Access to Finance Specialist ensures Built linkages and synergies between SMEs/borrowers and financial institutions to avail credit/loan.

MORE SPECIFICALLY:

1. Implement the access to finance strategy for the GRASP at the PO-targeted districts.
2. Explore, assess, and identify appropriate Financial Institutions (Commercial Banks, Micro Financial Institutions, Micro Finance Banks, etc) and opportunities and float those opportunities to potential clients (individual/cooperative/corporate MSMEs).
3. Collaborate with the Financial Institutions (FIs) to identify the most appropriate financial products and services for all types of MSMEs.
4. Facilitate FIs and PPAF in arranging A2F orientation sessions /meetings.
5. Liaison with the local banks and involve /invite them to the GRASP events.
6. Assist bank staff in identifying potential clients (MSMEs/borrowers) among the target groups and build a pipeline of loan deals.
7. Expand access to risk mitigation products, such as agriculture/livestock insurance.
8. Identify financial gaps among value chain actors.
9. Support MSMEs including primary producers, and value chain actors to develop bankable business plans and connect with relevant financial and non-financial service providers.
10. Facilitate the financial literacy and education of MSMEs/FCBS and FMC members.
11. Follow up on the action plan and maintain relationships with Financial Institutions at district levels.
12. Build close liaison and relationships with PPAF GRASP for timely implementation of the A2F plan.
13. Conduct Access to Finance and Financial Literacy trainings to SMEs and borrowers.

14. Assist and organize periodic district coordination meetings with Financial Institutions.
15. Assist in developing strategy and ensuring matching grant recipients receive funding from financial institutions.
16. Monthly/Quarterly progress update to PPAF Access to Finance Managers.
17. Build linkages and synergies between SMEs and financial service providers for innovations, upscaling, and business expansion at district level.
18. FIs linked with Matching grant recipients and organize linkages and networking events between FIs and SMEs.
19. Ensure that all information/data of SMEs/borrowers are available on MIS, all SME borrowers' updated data must be maintained at any point in time.
20. On time Data (along with required MoVs) entry of borrowers in the GRASP MIS.
21. Capturing, articulating, and disseminating matching grant utilization, success and impact stories, and best practices (per month). The finalized stories will be shared on PPAF digital media, PPAF Akhbar, and ITC social media for more visibility of the GRASP project.
22. Promote and /or develop visibility products (case studies, success stories and documentaries) and radio series for PO/PPAF GRASP interventions.
23. Facilitate PPAF, donors, and other core partners, Consultants, Consulting Firms (s), and Partner Organizations' missions in field visits, data collection (surveys) of SMEs / impact/results assessment studies of the successful business cases of loan amount utilization.
24. Ensure and facilitate PO in understanding and smoothly implementing Access to Finance activities, SMEs/borrowers exposure visits & and participation of SMEs/borrowers in exhibitions, etc., as per the Financing Agreement and agreed deliverable/implementation plan and approved strategy and formats.
25. Participate and represent PO in meetings, training, workshops, seminars, and events at the National, Provincial, District, and UC levels and update the partners on loan status/access to finance.
26. Facilitate and ensure that all borrowers (SMEs including primary producers) are implementing their loans as per the agreed terms and conditions.
27. POs conduct and facilitate Data collection (surveys) of SMEs / impact /results, assessment studies of successful business cases and submit and upload progress to GRASP MIS by the 25th of each month.
28. Process and share output 3.5 & 3.6 related detailed reports and associated information on monthly, quarterly, 6 monthly and annual basis and also share project completion report(s) as asked.
29. Implement all respective activities included in approved GRASP workplan and report progress in agreed form and frequency.

INTERNAL/EXTERNAL INTERACTIONS:

1. **Internal Interaction:** all functional departments of SAFWCO
2. **External Interaction:** PPAF, ITC, FAO, SMEDA, Financial Institutions, Partner Organizations (POs), Consulting Firms, Consultants, SMEs/communities, and any other stakeholders, etc.

EDUCATION, EXPERIENCE AND REQUIRED SKILLS:

1. At least 16 years of education in Master's in Finance or Social Sciences, or Project Management, or Master's in Business Administration, or Master's in Public Administration, or relevant education from a HEC-recognized institute.
2. At least 05 years of related experience in Access to Finance in the development sector or Loan department in Banks, MFIs, and MFBs preferably with access to a finance job role with 01 year of team management role in a renowned international/national organization.
3. Negotiations.
4. Interpersonal
5. Effective Communication
6. Coaching and Facilitation
7. Proficiency in MS Office.

KPIS (PERFORMANCE INDICATORS)

1. Map and encourage at least 7 financial institutions to reach out in project geographical segments. Technical support will be provided to the financial institutions who want to enhance geographical outreach in program districts.
2. Monthly consultative sessions with number of Financial Institutions (FIs) (banks, MFBs and MFIs) to facilitate 50 MSMEs (by sector, province, and gender) to avail loans.
3. Conduct Training needs assessment (TNA) of Financial Institutions at district level and SMEs and facilitation PO for training opportunities of FIs and SMEs.
4. Capacity buildings of 50 borrowers through trainings as per need assessment.
5. Interprovincial /Interdistrict /intradistrict exposure visits of borrowers.
6. Minimum 50 SMEs linked to relevant funding sources (Financial Institutions including Commercial Banks, MFIs, MFBs and insurance companies) and avail loans. This includes identification of borrowers, and assistance with required /relevant documentation.
7. Facilitate a minimum of 10 SMEs (matching grant recipients) in linking with funding sources (Financial Institutions including Commercial Banks, MFIs, MFBs and insurance companies) and securing a loan (in addition to grant received from GRASP).
8. Capture, articulate, disseminate impact stories and best practices (meetings, trainings, success stories (at least 1 story per month): PO A2F Officers and /or Project Manager to provide case studies of (successful) borrowers (SMEs).
9. POs host finalized stories /visibility products on respective organizational website, social media platforms, newsletters, etc. in addition to providing /tuning the same for PPAF digital media, PPAF Akhbar, and ITC social media.