

Terms of Reference

Assessment of Outreach models of FISFAP Partners in Ghana

1. About AGRA:

The Alliance for a Green Revolution in Africa (AGRA, www.agra.org) is a not-for-profit organization working with African governments, other donors, NGOs, the private sector and African farmers to significantly and sustainably improve the productivity and incomes of resource poor smallholder farmers in Africa. AGRA's strategy for 2017-2021, focuses on furthering the agricultural transformation in 11 African countries, with key activities including improving access to finance, access to improved seed and fertilizer, access to markets, farmer awareness and capacity building for smallholder farmers. AGRA Ghana aims to contribute to the overall goal of AGRA by doubling incomes for 600,000 farming households directly and another 1.2 Million indirectly.

2. Introduction

AGRA has been supporting agricultural transformation interventions in Ghana for over 10 years. A large share of the support was focused on capacity building of smallholder farmers and their organizations in good agronomic practices, post-harvest handling and marketing and (financial) management. AGRA realizes that access to financial products and services for smallholders is a vital enabler for the adoption of productivity enhancing technology. Credit and savings products are very important resources that allow farmers to manage their irregular cash flows, expand their operations, improve agricultural productivity and adopt new technologies. However, limited distribution of access points for financial services in rural areas has resulted in poor delivery of financial products and services for smallholder farmers despite the general growth in financial service delivery in Ghana through the use digital technology and mobile money.

The Mastercard Foundation is supporting AGRA through the Financial Inclusion for Smallholder Farmers in Africa Project (FISFAP) to accelerate the testing and uptake of digital financial and non-financial solutions that are profitable, efficient and provide end-to-end solutions for smallholder farmers in Ghana, Tanzania and Kenya. Delivering these products and services on a large scale, however, cannot be achieved without accessible channels that lower the cost of service and increase reach.

FISFAP has developed seven partnerships in Ghana and these partners employ different delivery approaches and technologies, such as digital channels, agents and branchless banking solutions to expand the reach of services to smallholder farmers. These partners are Success for People Microfinance, Advans Ghana, First Allied, Farmerline, Agro Africa and Trotro Tractor. The first three are financial institutions that provide financial services to low income households and SMEs while Farmerline and Trotro Tractor are technology companies which connect farmers and agribusiness to service providers. All partners are making efforts to reach smallholder farmers in the rural and remote locations in Ghana, especially in the Northern part of the country. They are mainly setting up agents and digital channels to serve farmers in rural areas. AGRA FISFAP sees opportunities for closer collaboration, rather than competition, among project partners to scale up outreach to rural enterprises and smallholder farmers. In this regard, AGRA FISFAP would like to explore opportunities for these partners to collaborate and scale up outreach to smallholder farmers especially in the Brong-Ahafo region and northern part of the country.

To identify such opportunities, AGRA would like to hire the services of a local consultant or consulting firm to assess and define the respective outreach models and approaches of partners in Ghana. The assessment is aimed at identifying opportunities for AGRA FISFAP partners to enhance complementarity and synergies in their outreach or 'last mile delivery' models and to collaborate and deepen outreach to smallholder farmers in the most efficient and cost effective ways. Possible opportunities include shared agent networks, multifunctional offices and field workers, data exchange and bundling of services offered.

3. Objectives and Scope of Work:

The consultancy task is to conduct an assessment of outreach strategies of FISFAP partners in Ghana namely, Advans Ghana, Success for People Savings and Loans, First Allied Savings and Loans, Farmerline, Trotro Tractor and Agro Africa. The consultancy objectives are to:

- i) Define and document respective outreach approaches and channels including agents and digital channels for delivery of financial and non-financial services for farmers in Ghana.
- ii) Identify operational gaps and weaknesses in the current outreach strategies implemented by partners.
- iii) Propose opportunities and recommendations that will provide leverage of existing networks from each partner, ensure collaborations and deepen outreach to smallholder farmers in a more efficient and cost effective way by partners.
- iv) Collaborate with AGRA FISFAP to organize a learning event to disseminate the findings of the Ghana assessment and support a stakeholder dialogue on lessons learnt and insights gained so far in extending financial and non-financial products and services to smallholder farmers in Ghana, Kenya and Tanzania.

4. Conduct of work:

In coordination with the FISFAP Ghana Program Officer:

- Engage with the FISFAP partners, agents and service providers through visits, phone discussions and email communication to understand their outreach models and channels.
- Prepare a compilation and cost benefit analysis (or business case) of the respective outreach models of the implementing partners in Ghana.
- Use secondary reports and data from Bank of Ghana, The MIX Market , FinScope, CGAP surveys among other sources, to map the spread of service points and find out how the FISFAP partners can support each other.
- Prepare an analysis on the respective outreach strategies of partners including overlaps, complementarities, synergies and propose recommendations including the business case that could be implemented to encourage collaboration and deepen outreach.

5. Deliverables

The following are key deliverables for the assignment:

- i. Deliverable 1: Inception report
- ii. Deliverable 2: Assessment report (draft and final) and PowerPoint presentation on the respective outreach approaches and strategies of FISFAP partners.

- iii. Deliverable 3: Contribution to the design of intervention models to encourage collaborations on outreach to farmers.

The draft report (max. 20 pages) and PowerPoint slide deck (maximum 25 slides) will be presented during a learning event involving AGRA and FISFAP partners for comments and validation of findings. The workshop will be paid for by AGRA and does not need to be included in the financial proposal.

6. Reporting Modalities

The Consultant will work under the overall guidance of the Head of Inclusive Finance, AGRA Head Office, Kenya with day to day supervision by the AGRA FISFAP Associate Program Officer, Accra Ghana. Coordination with the Project Managers and CEOs of FISFAP partners in Ghana for this assignment will also be essential.

7. Duration of Consultancy

The assignment is expected to take 40 working days. The assignment is expected to start in the last week of March and need to be finalized by end of May 2019.

8. Program of Work

The consultant shall split time to cover the work schedules as follows:

| No. | Activity/Deliverable | Timeframe(Days) |
|-----|---------------------------------------|-----------------|
| 1 | Desk study/Inception report | 10 |
| 2 | Field work | 20 |
| 3 | Draft report | 4 |
| 4 | Prepare and facilitate learning event | 3 |
| 5 | Final report | 3 |
| 6 | Total | 40 |

9. Qualifications and experience

- At least 10 years of experience in consulting in Ghana with a strong focus on the Ghanaian Agricultural Finance landscape. Additional work experience in the Ghanaian agricultural development space is considered an advantage.
- In-depth knowledge of the agricultural finance, Digital financial services and ICT4Ag landscape in Ghana, including public and private financial institutions, DFS providers, Fintechs, relevant producers associations, key international donors implementing DFS programs and local authorities in charge of financial sector regulation, supervision and policy.
- Strong track record of accessing and building agent network for the deployment of financial and non-financial services to farmers in Ghana.
- Extensive experience in carrying out and leading agriculture assessments and diagnostic projects (research, review, assessment, technical consultancy etc.)

10. Evaluation criteria

The following criteria shall be used during technical evaluation:

- A. Specific experience of the Consultant (as a firm) relevant to the Assignment: **10%**
- B. Adequacy and quality of the proposed methodology, and work plan in responding to the Terms of Reference (TORs):
- (i). Technical approach and methodology: (20%)
 - (ii). Work plan: (10%)
 - (iii). Organization and staffing: (10%)
- Total weight for criterion (B) **40%**
- C. Key Experts' qualifications and competence for the Assignment (*specify key experts required for the assignment, three or more depending on the assignment*):
- (a). Team Leader: (25%)
 - (b). Other Experts (25%)
- Total weight for criterion © **50%**

The number of points to be assigned to each of the above positions in C shall be determined considering the following three sub-criteria and relevant percentage weights:

- C (i). *General qualifications:*
(*general education, training, and experience*): [20 %]
- C (ii). *Adequacy for the Assignment:*
(*experience in the sector/similar assignments*): [70%]
- C (iii). *Relevant experience in the region:*
(*working level fluency in local language(s)*
/knowledge of local culture or administrative system,
government organization, etc.): [10%]
- Total weight: 100%**

Total points for the three criteria A, B and C:

[100]

The minimum technical score (St) required to pass is: 75%

11. Application process

Interested and qualified individual or qualified consultants should submit their applications which should include the following:

- Technical proposal for implementing the assignment (max 15 pages without annexes)
- Financial proposal for implementing the assignment
- Detailed Curriculum Vitae

Qualified consultants or consulting firms are requested to email their applications to procurement@agra.org on or before 1700 Hours East Africa Time (GMT +3) on **Tuesday, 19th March 2019**.