**Scope of Work**

**Firm or Individual:** Firm

**Program:** Mercy Corps AgriFin: GIZ Digital Agriculture Africa (DAA) Program

**Scope of Project:** Integration of IVR Financial Literacy Content and Deployment to Farmers on 8028

**Country:** Ethiopia

**From:** August 20 2021

**To:**  September 30 2021

**Task Manager:** Elias Nure, D-CSA and Sprout Platform Lead

**Technical Support:** Kristin Peterson, Open Platform Development Expert,

**Mercy Corps AgriFin: GIZ Smart Development Hack Overview**

The challenges in agriculture in Africa, particularly for the smallholder farmers producing 80% of it’s’ food for consumption, are complex, and no single solution exists to reverse age-old issues around markets, infrastructure, poverty and exclusion. Digital solutions can provide relatively low-cost solutions that reach scale quickly, open new markets, and surpass the traditional brick-and-mortar approach to customer acquisition and the distribution and sales of products and services.  Over the past five years, AgriFin has worked both to build capacity of fintech and agtech innovators to scale and worked to broker partnerships for them onto larger digital platforms, typically hosted by banks, mobile network operators, large agricultural enterprises and government. Digital platforms are evolving as drivers for impact and viability in delivery of key services for agriculture and also for scale up of young, breakthrough technology providers. Digital platforms can host multiple service providers, working to offer “end to end” services to drive transformation in agricultural markets and impact for smallholders, while decreasing risks and increasing revenue models for fintechs, agtechs and other market actors.

Drawing on Mercy Corps’ experience implementing the AgriFin Mobile, AgriFin Accelerate and AgriFin Digital Farmer programs, GIZ has engaged Mercy Corps to understand how young technology innovators can be supported in scale and operational viability by engaging with emerging models of digital platforms. The GIZ smart development hack is a six-month, €1,300,000 initiative to work with cohort of partners in Kenya and Nigeria to develop digital solutions that address challenges in the agriculture sector especially brought about by the Covid 19 pandemic. The COVID-19 pandemic has drawn attention to the complex fragility of many countries, highlighted most clearly in the interplay of public health, markets and food systems. Early warning signs are emerging that the continent is on the brink of an unprecedented food security crisis. In Kenya it is estimated that there are sufficient strategic reserves for three months, but disrupted food systems, logistics and evidence of food hoarding may shorten that timeline, particularly as the largest desert locust invasion in 70 years.

The World Bank estimates that the COVID-19 pandemic is likely to push upwards of 115 million into extreme poverty and setting back poverty reduction by around three years.[[1]](#footnote-1)  The primary risks to food security at the country level include: disruptions in domestic food supply chains, other shocks affecting food production, and loss of incomes and remittances that have created strong tensions and food security risks in many countries. A number of countries are experiencing varying levels of food price inflation, at the retail level, due to measures taken to combat the spread of COVID-19. Higher retail prices, combined with reduced incomes, mean more and more households are having to cut down on the quantity and quality of their food consumption, with potentially lasting impacts on nutrition and health. The U.N. World Food Programme has warned that that the number of people at risk of encountering acute food insecurity will come close to doubling at the end of the year, from the initial 135 million currently facing acute hunger.[[2]](#footnote-2)

**Purpose of Engagement**

This project aims to promote zero contact and prevent the spread of COVID-19 by utilizing technology to expand access to food, improve distribution of agriculture outputs by consumers through support farmers utilize updated agriculture extension information to bolster production, cultivation, marketing and distribution of food.

The Mercy Corps AgriFin Program (MCAF), with support from the Kenyan Agriculture Livestock Research Organization and Turn.IO, have developed and launched the Sprout, Open Content Agriculture Platform. The sprout Platform is an open data platform where a wide range of content can be consolidated and shared amongst partners before being distributed to smallholders, where they can use the information to build their capacity and become more resilient.

As part of the sprout MVP, MCAF will support the **Ethiopian ATA** and the selected IVR service Firmutilize content acquired from the Sprout platform integrate content into the ATA’s 8028 Farmers Hotline. The 8028 Farmers Hotline is Ethiopia’s largest agriculture and livestock advisory service and have more than 5.6 million users.

As part of this engagement, the key components include:

1. Packaging new context specific digital financial literacy content obtained through the Sprout Platform into IVR content for Ethiopian smallholder farmers

2. Integrating digital financial literacy IVR content into the 8028 Farmers Hotline with ATA and providing seamless connections to existing services and functions

**Scope of work**

IVR has been identified by ATA and AgriFin as a key low-cost vehicle to reach rural communities at scale. Based on our recent engagements with the ATA digitising Covid-19 content for smallholder farmers, ATA was well positioned as one our key pilot partners as part of the Sprout Platform and GIZ’s DAA project

As part of the project, AgriFin plans to support the ATA by adding digital financial literacy content, obtained from the Sprout Platform. We envision farmers to leverage this content and use the information to better familize themselves on formal financial norms and practices, support the ATA’s current rural financial services and input voucher project, and aligns closely with the government of Ethiopia 5 year Digital Payment Strategy.

Key activities to be implemented on behalf of ATA in Ethiopia under this project are the following:

1. Packaging and contextualizing the digital financial literacy content content for Ethiopian smallholder farmers
2. Integrating digital financial literacy content content into the 8028 Farmers Hotline and providing seamless connections to existing services and functions

The Contractor shall deliver the following deliverables in accordance with the schedule set in Section 2 below:

1. IVR framework for new digital financial literacy content
2. Translation, recording, and uploading of digital financial literacy content messages in five languages (Amharic, Afan Oromo, Sidamigna, Tigrigna, and Wolayetegna)
3. Integration of content into the with 8028 Farmers Hotline
4. Develop and integration of simple and ease to utilize reports and widgets on the user’s access and uptake on the Covid-19 content (Indicators and 5 widgets)
5. Promotion and deployment of the new content to 5 million smallholder farmers

**Deliverables**

The contractor will work to produce the following deliverables, in close collaboration with the AgriFin and KALRO teams:

1. IVR framework for new digital financial literacy content
2. Translation, recording, and uploading of digital financial literacy content messages in five languages (Amharic, Afan Oromo, Sidamigna, Tigrigna, and Wolayetegna)
3. Integration of content into the with 8028 Farmers Hotline
4. Develop and integration of simple and ease to utilize reports and widgets on the user’s access and uptake on the Covid-19 content (Indicators and 5 widgets)
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| **Deliverable** | **Deliverable Description** | **Due Dates** |
| 1. IVR Framework for new content

**Deliverable:** High Level Architecture; Call Flow Design Document | * Design and developed IVR call flow, which will be reviewed and approved by the ATA and MCAF
* Update IVR architecture to accommodate new call flow and COVID Content
 | August 25th, 2021 |
| 2. IVR content scripts, drawing on adapted material from Sprout Platform**Deliverable:** digital financial literacy content script reviewed and approved; digital financial literacy content translated into Amharic; | * Review digital financial literacy IVR scripts for 8028 Farmers. Coordinate with ATA to review and approve content.
* Incorporate feedback and inputs, and make modifications to ensure the content is 2-3 min lengths and farmer friendly
 | August 31st 2021 |
| 3. Translate, record, and upload digital financial literacy content into five languages **(Amharic,** **Afan Oromo, SIdamigna, Tigrigna, and Wolayetegna)** **Deliverable:** digital financial literacy content Text in Five Languages; digital financial literacy content Audio Files in Five Languages | * Translate the IVR digital financial literacy content into Amharic, Afan Oromo, Sidamigna, Tigrigna, and Wolayetegna.
* Record and edit content in five languages
 | September 10th  2021 |
| 4. Develop and integrate reports and widgets into the 8028 Farmers Hotline dashboard, provide real-time statistics on usage and uptake **Deliverable:** Updates to the 8028 Farmers Hotline dashboard; 5 additional reports available to the ATA reports module in Five Languages | * Develop 5 widgets that provide high-level summary of the number users who access the digital financial literacy content, number of users who played digital financial literacy content, number of calls into the digital financial literacy content.
* Develop 5 Report that dive deeper than the widgets and provide more data information such as usage at various administrative boundaries at the regional, zone, and woreda, usage by languages, and by timeframe.
 | September 24th 2021 |

**Required Qualifications**

The contractor must demonstrate capacity through this engagement to bring successful expertise around:

1. Previous experience designing and developing IVR and SMS systems
2. Detailed familiarizations of ATA’s 8028 Farmers Hotline and integrated content into 8028 Farmers Hotline
3. Previous experience developing/integrating updates and new tech into 8028 Farmers Hotline
4. Previous experience working with both the ATA and Mercy Corps Agrifin (MCAF)
5. An understanding and experience in digital platform approaches to agricultural transformation that is high impact and inclusive for smallholders.

**Ownership/Control of Work Product/Publication**

Matters relating to ownership and control of work product and publication of materials produced during course of this engagement are addressed in the main contract agreement entered into between Mercy Corps and the contractor.

**Task Manager/Reporting**

Task Manager is Elias Nure, D-CSA and Sprout Platform Lead with assistance from Kristin Peterson, Sprout Platform Development Expert. All invoices will be approved by the Program Director, Leesa Shrader.

**Payment and Schedule**

Payment will be made against project deliverable development. Payment will be made upon regular invoicing against satisfactory delivery and acceptance of services rendered as a result of this consultancy.

1. https://blogs.worldbank.org/opendata/updated-estimates-impact-covid-19-global-poverty-effect-new-data [↑](#footnote-ref-1)
2. https://www.worldbank.org/en/topic/agriculture/brief/food-security-and-covid-19 [↑](#footnote-ref-2)