



Scope of Work

Firm or Individual:	Individual
Program:	Mercy Corps AgriFin: AgriFin Digital Farmer2- Gates, BMGF WEE Gender Livelihoods Innovation Facility
Scope of Work:	Gender Transformative Program Consultant
Country:	Kenya
From:	1 st January 2025
To:	31 st December 2026
Task Manager:	DCSA Director
Technical support	AgriFin's Technical Director Programs

Program Context

Nearly one and a half billion poor people live on less than US\$1.25 a day. One billion of them live in rural areas where agriculture is their main source of livelihood¹. An estimated 70 million Small Holder Farmers (SHF) live in Sub Saharan Africa, over half of whom are women².

Smallholders, who typically farm two hectares or less, provide over 80% of the food consumed in a large part of the developing world, contributing significantly to poverty reduction and food security³. However, increasing fragmentation of landholdings, especially in infrastructure, coupled with reduced investment support, growing competition for land and water, rising input prices and climate change threaten this contribution, leaving many smallholders increasingly vulnerable.

Given increasing world populations and demand for food, SHFs occupy an important segment of the global agricultural value chain⁴. Multinational buyers will increasingly rely on smallholders to secure their supply of commodities and to help satisfy consumer sustainability preferences⁵.

At an estimated \$450 billion, the global demand for smallholder agricultural finance is large—and largely unmet. Credit provided by informal and formal financial institutions, as well as value chain actors, currently only meets an estimated USD 50 billion of the more than USD 200 billion need for smallholder finance in the regions of sub-Saharan Africa, Latin America, and South and Southeast Asia⁶. Impact driven smallholder agricultural lenders, currently satisfy less than two percent of the demand.⁷ The volume and value of savings, lending and payment transaction SHFs in most African countries is not specifically measured.

¹ IFAD, Smallholders, food security, and the environment, 2013

² IFAD, "Sub-Saharan Africa: The state of smallholders in agriculture", Schonberger and Delaney 2011.

³ Peck, Anderson, "Segmentation of Smallholder Households: Meeting the Range of Financial Needs in Agricultural Families", CGAP Focus Note #85, April 2013.

⁴ Dalberg, 2013

⁵ Dalberg, 2013

⁶ MasterCard Foundation, "Inflection Point: Unlocking growth in the era of farmer finance", April 2016

⁷ Dalberg, 2013



Mobile phones are a powerful tool to access the electronic national retail payments system and enable vast numbers of clients to use a range of financial and informational services at lower cost. In agriculture, progressively more services are being delivered via mobile phone. Applications now deliver direct specific, timely information on agricultural production methods to farmers through their mobile phones. Moving beyond one-to-one communication, there are internet- and SMS-based services that allows farmers to access inputs; access price information on different crops and provides a platform for smallholders to collectively sell crops and buy inputs, thereby lowering costs and accessing new markets.⁸

We believe that digital innovation can revolutionize the way smallholders farmers feed the world, that's why, based on years of learning and iterating, we built the AgriFin model to facilitate that process.

Launched in 2012, AgriFin's primary target group is un-banked smallholder farmers living on less than USD 2 per day. Mobilizing a vast network of partners, AgriFin ensures that the needs of farmers inform the design of partner products and services. Our shared global context is challenging – climate variability and population growth present unprecedented challenges. Yet, our experience tells us that farmers are determined to beat the odds.

With access to the right tools, smallholder farmers can build the resilience they need against climate and emergency shocks, and continue to feed their communities. We know that government and private sector partners are best suited to deliver those tools, and that technology is a critical accelerator. Our aim is to connect smallholder farmers to products and services that increase their productivity and income by 50%, with a 40% target population of Women and Youth.

Purpose of Engagement

Working within the AgriFin technical matrix team, the Gender Transformative Program Consultant will provide technical support and thought leadership within the AgriFin technical team across all AgriFin countries, working to ensure gender inclusive and transformative approaches with partners, including banks, MFIs, insurance companies, mobile-network operators, ag and fintech companies, agribusinesses, etc. The consultant will provide technical support across all engagements to include inclusive digitally enabled product development and delivery designed to enhance the financial inclusion, productivity, and income of women smallholders in Kenya, Tanzania, Uganda, Ethiopia, and Nigeria, in addition to any other country identified by the program.

Scope of Work

The successful consultant shall on a regular basis conduct activities and submit deliverables to Mercy Corps AgriFin on an ongoing basis within the overall scope of work, supported by more detailed specific SOWs and budgets for each individual assignment. The required Level of effort will be determined by each SOW. The consultant will engage with the AgriFin team across the following generic activities:

1. Technical Assistance, partnership development, and Program Implementation:

⁸ Peck, Anderson, "Segmentation of Smallholder Households: Meeting the Range of Financial Needs in Agricultural Families", CGAP Focus Note #85, April 2013.



- Tailor gender transformative technical assistance to the needs of each AgriFin engagement based on partner needs, program strategies, and partner roadmaps, ensuring their specific needs are met.
 - Perform tasks based on project plans, those agreed with ADF II management, and those assigned by program management.
 - Support the team and in some instances take lead in the development of new partnerships, relationship building, and product roadmaps related to gender inclusive/transformational development.
 - Provide partnership recommendations on gender both within and outside Mercy Corps programming.
 - Engage with program partners to ensure that adequate marketing strategies and resources are in place to drive active adoptions and use of service by women, including go to market plan, market entry & scaling, customer acquisition branding, incentive & commission structures, advertising, and risk mitigation strategies.
 - Work with relevant team members to structure and implement market assessments to drive meaningful financial product and service development for women, including agricultural value chain payments ensuring the market assessments focus on the “pain points” and market segmentation of women smallholder farmers and to guide product and service development to overcome the barriers for the smallholder farmers so they can increase their access, usage, and utility of services.
2. Strategic Learning, Evaluation, and Reporting
- Engage actively with the MERAL team to support strategic learning in best practices and impact evaluation related to gender-inclusive work.
 - Prepare field/partner reports, blogs, and other learning outputs for mass communication regarding gender-inclusive/transformational aspects of the program.
3. Gender Toolkit Augmentation and Utilization
- Augmenting and utilizing the Gender Transformational Toolkit, to support the full program to work optimally toward achieving the gender program targets of 40%.

Deliverables

The consultant will provide Mercy Corps AgriFin with deliverables based on specific task orders tied to detailed scopes of work for each tailored assignment over the life of the master service agreement.

Budget and Payment Terms

The consultant will receive compensation as per the daily rates fixed under the framework agreement over the life of the framework agreement. The actual number of days and total price will depend on the individual Scope of Work and will be specified in each Task Order.

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Required qualifications and skills

1. Masters degree in relevant field
2. Work experience in providing Technical Gender advisory for International and development sector projects.
3. Proven expertise in stakeholder engagement.
4. Demonstrated strong management, coordination, teamwork and planning skills.
5. Familiarity with Mercy Corps systems is a plus.
6. Strong analytical and technical skills.
7. Excellent communication skills (written interpersonal and presentation skills in English and a proven ability to establish and maintain professional relationships).
8. Ability to offer coaching, mentorship and development of technical capacity.

Ownership/Control of Work Product/Publication

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

Authorship and Acknowledgement

Matters relating to authorship and acknowledgment of any materials produced by the Consultant during the course of this engagement are addressed in the main contract agreement entered into between Mercy Corps and the Consultant for performance of services for AgriFin Digital Farmer II.

Task Manager/Coordination/Reporting

The Task Manager for this engagement is DCSA Director, with support from the AgriFin's Program Technical Program Director and ADF II Technical team. The consultant will direct all communications to the ADF II Task Manager.