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Terms of Reference

Development of an AMEA Case Study on ICCO STARS programme

Background

Every year, AMEA invests in case studies to support the learning and improvement of the AMEA approach and the tools promoted in the AMEA toolbox. In early 2021, AMEA designed a [guidance document](#) for the activities of the Access to Finance Working Group (A2F WG), which includes a learning agenda outlining four key questions that the WG would like to answer this year:

1. Has Technical Assistance (TA) support to farmers and producer organizations (POs) enabled access to finance?
2. What are the most promising initiatives in each (AMEA Local Network) country to enable farmers and POs to have a financial track record and access to finance?
3. Would a PO database that provides details on PO capacities be valuable to Government, FSPs, and potential value chain partners?
4. What could be an efficient and effective approach for delivering segmented, targeted capacity building which enables access to finance?

Overview of STARS and AMEA's area of focus

AMEA sees an opportunity to answer some of these questions through a case study which looks at results from the five-year (2016-2020) Strengthening African Rural Smallholders' (STARS) programme led by ICCO, an AMEA member. ICCO is now known as Cordaid following their merger in 2021. STARS operated in 4 countries (Senegal, Rwanda, Ethiopia and Burkina Faso) using 8 "solutions":

- | | |
|-----------------------------|------------------------------|
| 1. Capacity building of POs | 5. Loan product development |
| 2. Sustainable BDS | 6. Capacity building of MFIs |
| 3. Market access | 7. Capital mobilization |
| 4. Input Systems | 8. Environment/partnerships |

The external evaluation¹ that focused on Senegal and Rwanda used an outcome harvesting approach to conclude that the majority of these 8 solutions had been successful. However, the evaluation did not have time to dive deeply into the effectiveness of capacity building (solution 1) to enable access to finance for the B(D)S that the POs were providing to farmers. There is therefore also a link to the sustainability of B(D)S (solution 2), which was examined in the Learning Brief². AMEA has a specific interest in these first two solutions and the specific learning in relation to these are detailed below. There appears to be at least 23 POs in these two countries, which we can use to compare and contrast approaches and results.

Specific Objectives

The case study process should aim to answer the following questions in relation to capacity building of POs and sustainable/scalable B(D)S. Note that B(D)S as defined in the Learning Paper includes two forms of support: GAP related training and Business Plan development. AMEA would also expect that other forms of support have been provided in line with IWA 29³ e.g. training on governance, financial management, *inter alia*:

¹ https://www.icco-cooperation.org/en/wp-content/uploads/sites/2/2021/05/STARS-evaluation-2021_ES-gecomprimeerd.pdf

² <https://www.icco-cooperation.org/en/wp-content/uploads/sites/2/2021/04/BDS-Learning-brief.pdf>

³ <https://www.iso.org/standard/75808.html>



1. Design and delivery of B(D)S

- What was the nature of the assessments undertaken of the farmers and the POs? How many different types of assessments, purpose of the assessments, etc.
- How were the different B(D)S designed? Were the B(D)S informed by the assessment data?
- What challenges did the different B(D)S intend to solve?
- How were the different B(D)S delivered to farmers and the POs i.e. duration, format?
- Did assessors also deliver the B(D)S? Was this seen as a conflict of interest and could it have undermined the credibility of the reports?
- Were the outcomes of the PO's assessments (data) shared with the MFIs? If not, why were they not shared?

2. Effectiveness of B(D)S

- How was the effectiveness of B(D)S measured? Could there have been a better approach?
- What improvement did the B(D)S create/add to farmers/members of POs in measurable terms?
- What were the most significant improvements in POs capacity and did these significantly enable improved production?
- Did improvements in POs capacity significantly increase POs' access to finance? Are there causal links between access to finance and the observed improvements? Assessment data should be used to show the degree of correlation/causation and AGRA's [Bankability Metrics](#) should be tested if possible.
- Did other B(D)S or other factors have a stronger impact in terms of enabling access to finance?
- What impact did the B(D)S have (including on farmers' livelihoods), taking into account the uncontrollable externalities?

3. Scaling strategies for B(D)S

- **Segmenting and tailoring** B(D)S has potential to deliver more cost-effective services. How did STARS use segmentation and tailoring of B(D)S?
- What strategies are suggested for **scaling BDS** in Rwanda and Senegal where there are high levels of subsidy? AMEA is particularly interested in scaling of TA for PO capacity development.
- How did B(D)S services to farmers create business value to markets/buyers/processors?
- Are there opportunities to develop sustainable business models for B(D)S delivery, taking into consideration scalability, and risk- and cost-reduction?
- The use of the A-CAT⁴ tool has enabled MFIs to have greater confidence to lend to farmers. What strategy did STARS use to create greater confidence to lend to POs? What can POs learn from this?
- How could farmer and PO data be combined to create an improved dataset to enable access to finance? Are there potential synergies with [AGRA's Bankability Metrics](#)?
- Did STARS achieve the right **balance between investments** in capacity building of MFIs, POs and farmers? Examine the current capacity to sustain results after 6 months following the project end.
- What would STARS recommend for existing tools and curricula in AMEA's Toolbox and future projects aimed at facilitating access to finance?
- Which (digital) agricultural technologies would be recommended for the AMEA AgTech Guide? Provide details on results and potential of the AgTech, including PO members demand.

⁴ <https://www.icco-cooperation.org/en/news/a-cat-a-tool-for-risks-assessment-in-agriculture-finance/>



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Deliverables and Timelines

Deliverable

A high quality Case Study Report (20-25 pages) in English with the following content:

- Background
- Case study methodology
- Overview of case
- Details of case
- Evidence base for success of case
- Analysis of case and recommendations
- References

Timeline – max. 50 contract days

- Contracting, data collection and analysis: September 2021
- Draft Case Study Report: 31st October 2021
- Finalized Case Study Report: 15th November 2021

Selection Criteria

Overall

- Strong background (10+ years of experience) working with agricultural supply chains
- Strong background in research and case study design
- Strong written and oral communications skills in French and English

Expertise/experience

- Deep knowledge of the principles around BDS development
- Deep knowledge of agricultural producer organizations in emerging markets
- Good knowledge of human capital, training, and adult education
- Good knowledge of the countries (Senegal and/or Rwanda)
- Experience in data collection, analysis, and report writing
- Experience with the case study methodology in particular is preferred
- Some knowledge/experience in using virtual methods for data collection, stakeholder meetings, etc. along with decent connectivity

Characteristics

- Well-connected – knows whom to talk to and where to get information
- Non-biased and objective about the case
- Responsive, organized, and timely
- Collaborative, participatory, and a team player

Logistics

- Available to commit time in September/October for data collection, analysis, and report writing
- Connect regularly with Case Study lead for AMEA to coordinate data gathering and analysis
- Have sufficient resources or institutional support for reliable internet connectivity, equipment, software, etc. to conduct the necessary research
- Reliable internet connectivity able to support participation in occasional video calls and virtual presentations
- Somewhat flexible schedule to be able to participate in calls and meetings
- Consultants who are already located in Rwanda and/or Senegal will be preferred



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How to apply

The consultant should submit a proposal which addresses the needs of this ToR. The proposal must include a detailed workplan and budget. Applications must be made by 27th August to info@ameaglobal.org.

A round of interviews will be conducted in the week of 30th August and the consultant is expected to start work on 1st September.