



Scope of Work

Firm or Individual:	Firm
Program:	Mercy Corps AgriFin India for Women Program (A4W)
Scope of Project:	End of Program Evaluation
Country:	India
From:	May 1, 2023
To:	July 31, 2023
Task Manager:	Collins Marita, Director for Monitoring, Evaluation, Research, Accountability and Learning (MERAL)
Technical Support:	Program Director & Deputy Director

Mercy Corps AgriFin (A4W) Program Overview

With funding from the Walmart Foundation, MCA has expanded its proven market facilitation model to drive digital innovation for smallholder farmers to Asia through the AgriFin for Women (A4W) program. A4W focuses on building digital financial inclusion for WSHFs, bundled with services to increase productivity, income, and resilience by at least 25% over a two-year period. A4W has developed at least three scale partnerships and three rounds of product bundles to deliver high-impact, digitally enabled services to 100,000+ WSHFs, as well as design and test products with potential to scale. A4W has informed learning on what works for women. To achieve this, A4W employed a market facilitation and partnership-building approach, holding WSHF at the center of all we do. A4W collaborates with selected partners (typically financial institutions, agribusinesses, ag-tech innovators, and mobile network operators) to develop high-impact, farmer-centric "bundles" of digitally enabled services offering WSHFs affordable access to financing, markets, support services, e-learning, and climate-smart tools, based on gender transformational approaches.

Purpose of Engagement

This final program evaluation is being commissioned by the Mercy Corps AgriFin program, which will work in collaboration with the Walmart Foundation throughout the evaluation process. The evaluation will serve as the only program evaluation of the A4W program since inception. The evaluation should provide both the Walmart Foundation and Mercy Corps an understanding of progress towards project objectives from inception to program closure. It is expected that the contents of the evaluation will allow for a review of program design, achievements, and challenges to generate key lessons for future strategic and programming decisions related to the Mercy Corps Agrifin the overall Walmart Foundation portfolio learnings and the smallholder financial and digital inclusion sector more broadly.

Scope of work

Mercy Corps requires the services of a research firm with extensive experience designing, and implementing high caliber program evaluations, including ecosystem studies, to conduct an evaluation of the MCA A4W program, to provide a final evaluation of program performance, answering specific program learning questions at the farmer, partner and ecosystem levels. As part of this engagement, the consultants will be expected to conduct the below activities:

To complete the MCA A4W final program evaluation, the selected evaluator should propose a framework / methodology that includes:

1. A mixed-methods approach including quantitative and qualitative data sources. Our emphasis is on the reliability and validity of information and analysis, rather than a preference for a specific data type or collection approach.

2. Primary data collection with key stakeholder groups at the partner and ecosystem levels. The Walmart Foundation values active and meaningful participation of program stakeholders in the evaluation, as well as creative means of communicating evaluation results back to stakeholders at multiple levels.
3. A global overview, with a geographic focus of India, as a key area of influence and impact.
4. At the partner level, research that measures:
 - The intended and unintended consequences of MCA-led or supported interventions across partner engagements (i.e. product, plans, projects, outreach, strategy, partnerships and learnings) and any changes invoked by those interventions; and
 - How program partners have been influenced by MCA program learnings.
5. At the ecosystem level, research guided by the initial ecosystem studies, assess the current condition of the environment to support digitally enabled service provision to smallholder farmers, indicating any changes in the environment where the MCA A4W program has contributed toward the growth and change in ecosystems, as well as clearly indicating which problems still exist;
6. To build on the work being done on the ecosystem studies, the research should enrich output from previous ecosystem studies to:
 - Better understand the differentiated roles played by different actors in the A4W stakeholder ecosystem, during and after innovation processes
 - Better understand the impact pathways created.
 - Validate stakeholders' views on actors' relationships already established by existing program learnings and case studies.
 - Understand how other actors (outside of program partners) are influenced by MCA program learnings.
7. Where feasible, measure return of investment and other business viability metrics and KPIs as appropriate to understand impacts at MCA partner levels.
8. The evaluator should incorporate evidence of impact at the farmer level across MCA partners, including those completed by third parties under separate funding where deemed appropriate and agreed with MCA management. The evaluators should draw conclusions on the program's impact at the farmer level, including around gender, based on these studies and present in this study, including facets of impact such as active use of services, gender and other elements linked to the MCA learning agenda;
9. Where possible, the evaluator should include an evaluation of the potential for leveraging Farmer Producer Organizations (FPOs), which is the current strategic focus for the Walmart Foundation and which has been touched on tangentially by some MCA activities in increasing access to financial services;
10. Other activities, as agreed with the MCA management team and the Walmart Foundation with the consultants, as related to the MCA impact and learning agenda.

Deliverables

The consultant will work to produce and support production of the following deliverables, in close collaboration with AgriFin teams and relevant partners:

1. **Program Evaluation Inception Report:** In the inception phase of the evaluation, the evaluator is expected to review the available documentation for the evaluation and prepare an Inception Report/Work Plan.

The report should not exceed twenty (20) pages and should include the following elements:

- a. Overview of project
- b. Purpose of the Evaluation
- c. Evaluation Framework / Key Questions



- d. Evaluation Approach and Methods, including data collection and analysis. Draft data collection tools including any surveys and interview protocols, should be included in the appendices to the report
- e. Data analysis plan, addressing how the primary and secondary data will be systematically analyzed to address the learning questions
- f. Activities and timeline, including roles and responsibilities of all team members

Timely feedback on the inception report will be provided by MCA and the Walmart Foundation; a final revised version of the Inception Report must be approved before the evaluation proceeds.

2. **Program Evaluation Report;** The draft evaluation report should not exceed thirty (30) pages and should include the following sections:

- a. Executive Summary (maximum two pages)
- b. Project introduction/background
- c. Evaluation Purpose, including evaluation framework/learning questions
- d. Evaluation approach and methodology, including limitations
- e. Findings, organized in a clear and logical fashion that corresponds to the evaluation questions, assessment criteria, and overall project.
- f. Conclusions
- g. Recommendations

Annexes to the report (independent of document page count) should include:

- Terms of Reference for the evaluation
- Any further supporting information on the methodology, including individuals/groups consulted, documents reviewed, compiled monitoring data, etc.

The Consultant may be asked to present the draft report in person to Mercy Corps MCA. Timely feedback on the draft report will be provided by MCA and the Walmart Foundation.

- 3. **Evaluation Updates:** In addition to these deliverables, the evaluator will engage in regular briefing updates – either by phone or by email – with Mercy Corps and The Walmart Foundation.
- 4. **All other related work product:** All materials related to this evaluation, including evaluation insights should already be incorporated in the final evaluation report, but separate documents may be submitted to provide the full body of work on the evaluation.

The consultants will also submit regular invoices, as agreed tied to completion of deliverables.

Timeline of Activities and Deliverables

The assignment shall be completed upon submission and approval of the last deliverable item as per agreement. Throughout the duration of the evaluation, the evaluator will maintain close contact with Mercy Corps and The Walmart Foundation, and will hold regular check-ins with the Mercy Corps Evaluation Lead.

Timeline for Key Activities and Deliverables	
Kick-off: Virtual meeting with Mercy Corps and The Walmart Foundation to launch the evaluation.	1st May 2023
Inception Report: The consultant will provide a detailed description of the methodology, data collection tools, and timeline for activities. Feedback from Mercy Corps and The Walmart Foundation will be provided.	15 May 2023

Data collection and analysis: At minimum, this will include: desk and secondary research, country visits for primary research (e.g. surveys, interviews, focus groups), analysis and synthesis.	May - June
Draft Report: The draft report will include all preliminary analysis, citing data sources, and provide findings as per the Terms of Reference. A presentation might be requested. Feedback from Mercy Corps and The Walmart Foundation will be provided.	15 June 2023
Final Report: The final report should address the comments and feedback from Mercy Corps and The Walmart Foundation.	31 July 2023

Required Qualifications

The evaluator(s) must demonstrate:

1. Extensive experience in evaluation, including in designing and leading evaluations.
2. Strong experience evaluating programs that apply a market system and/or ecosystem development approach.
3. Strong experience in evaluating digital financial service extension, ideally to women smallholder farmers.
4. Strong experience evaluating innovation in technology and support for transformative technology solutions supporting digital financial services and agriculture.
5. Experience with research in Asia, with a specific focus on program areas of agriculture, finance and technology, ideally in India.
6. Demonstrated experience understanding social enterprise business models and applications of financial and social return on investment analysis.
7. Ability to translate evidence from the evaluation into actionable lessons learned and strategic recommendations for Mercy Corps.
8. Strong analytical and writing skills and knowledge of qualitative and quantitative evaluation methodologies.
9. Advanced degree in quantitative social sciences such as development and/or agricultural economics, sociology, demography, or anthropology with technical skills in finance, business systems or other relevant fields.
10. Demonstrated ability to bring a strong rural gender and youth lens, as well as understanding of rural jobs markets, to the evaluation.

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 consultant.

Task Manager/Reporting

The Task Manager is Collins Marita, Mercy Corps AgriFin Director for Monitoring, Evaluation, Research, Accountability and Learning (MERAL).

Payment and Schedule



Payment will be over the course of four months, based on successful completion of agreed deliverables. Payment will be made upon regular invoicing against satisfactory delivery and acceptance of services rendered as a result of this consultancy.