

## Scope of Work

<b>Firm or Individual:</b>	Individual
<b>Program:</b>	GIZ DAA 2 and OKTA- Sprout Smart Farmer Innovation (SSFI)
<b>Scope of Work:</b>	Kenya Agronomic Content Developer
<b>Country:</b>	Regional
<b>From:</b>	15th March 2023
<b>To:</b>	10 <sup>th</sup> Nov 2023
<b>Task Manager:</b>	D-CSA Program Director and Sprout Lead – Elias Nure

### 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 livelihood<sup>1</sup>. An estimated 70 million Small Holder Farmers (SHF) live in Sub Saharan Africa, over half of whom are women<sup>2</sup>.

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 security<sup>3</sup>. 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 chain<sup>4</sup>. Multinational buyers will increasingly rely on smallholders to secure their supply of commodities and to help satisfy consumer sustainability preferences<sup>5</sup>.

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 Asia<sup>6</sup>. Impact driven smallholder agricultural lenders, currently satisfy less than two percent of the demand.<sup>7</sup> The volume and value of savings, lending and payment transaction SHFs in most African countries is not specifically measured.

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,

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<sup>1</sup> IFAD, Smallholders, food security, and the environment, 2013

<sup>2</sup> IFAD, “Sub-Saharan Africa: The state of smallholders in agriculture”, Schonberger and Delaney 2011.

<sup>3</sup> Peck, Anderson, “Segmentation of Smallholder Households: Meeting the Range of Financial Needs in Agricultural Families”, CGAP Focus Note #85, April 2013.

<sup>4</sup> Dalberg, 2013

<sup>5</sup> Dalberg, 2013

<sup>6</sup> MasterCard Foundation, “Inflection Point: Unlocking growth in the era of farmer finance”, April 2016

<sup>7</sup> Dalberg, 2013



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 allow farmers to access inputs; access price information on different crops and provide a platform for smallholders to collectively sell crops and buy inputs, thereby lowering costs and accessing new markets.<sup>8</sup>

We believe that digital innovation can revolutionize the way smallholder 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.

#### **Mercy Corps AgriFin: GIZ #SmartDevelopmentFund Overview**

The challenges in agriculture in Africa, particularly for the smallholder farmers producing 80% of its 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 also 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 Digital Agriculture Africa Phase 2 is a six-month, €1,300,000 initiative to work with a 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,

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<sup>8</sup> Peck, Anderson, “Segmentation of Smallholder Households: Meeting the Range of Financial Needs in Agricultural Families”, CGAP Focus Note #85, April 2013.



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 set back poverty reduction by around three years. 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 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.

### **OKTA- Sprout Smart Farmer Innovation (SSFI) Program Overview**

Smallholder farmers feed 1/3rd of the world's population, but studies project agricultural productivity throughout sub-Saharan Africa will not be able to meet growing demands. In addition to growing population, environmental shocks, major market disruptions and reliance on outdated agronomic practices, the majority of smallholder farmers have little access to updated agricultural information that addresses the causes of climate change and how best to adapt to its effects. There is a vast pool of this modern agriculture information and content, but it's not easily accessible to many of these smallholder farmers. The **Sprout Smart Farmer Innovation (SSFI) Program** intends the Sprout Platform to play the role of a global public good, where content can be consolidated and shared with farmer-facing organizations and distributed to smallholders through their various digital channels, supporting farmers to leverage the information to build their capacity and become more resilient. As part of the initial pilot we have launched the Sprout Platform - <https://sproutopencontent.com>, an open data platform and Sprout Learning - <https://wa.me/254711943939?text=hi> , a white labeled WhatsApp for Business platform open to all partners to utilize and share with the smallholders they support.

The program aims to develop and pilot the delivery of hyperlocal services for farmers via the Sprout Platform. In its current MVP stage, Sprout provides access to static data sets stored as files. There are plans to enable interactive API access to the platform to provide bite sized information that can be hyper-local, relevant to specific needs and real-time. The program will leverage Mercy Corps AgriFin's experience in developing and implementing data strategies for partners and adopt the best practices and policies from partners to ensure safeguarding of beneficiary data. OKTA will play a valuable role in the project to support development of platform ability to secure user identity, particularly the identity of farmers accessing the platform to both learn and link to the marketplace of farm services. Given low technology literacy of Africa's smallholders and also the nascent platforms of many technology innovators serving them, OKTA engagement to support secure sign in, authorizing and user management will optimize the user experience.

### **Purpose of Engagement**

Mercy Corps AgriFin (MCAF), has partnered with a wide range of highly reputable content creating organizations such as the Ethiopian ATI, KALRO, and many others to provide a rich, digital, and farmer



friendly content into the Sprout Platform so that content distribution and farmer facing partners can reutilize and share the content to their respective smallholder farmers they support at scale. The goal is to enable partners to cost effectively, acquire and use this content to build productivity, earned income and resilience of farmers at scale.

The consultant will be expected to support the members of the Sprout Platform edit, adapt, and modify content from a wide range of expert partners (KALRO, WFP, AGRA, CABI, ATA, etc.) into SMS, WhatsApp, IVR, audio/video scripts so they are simple, clear, and compelling for farmers. In some instances, the consultant will work with external experts to translate, modify, and update the content so it can be leveraged in other markets. The content that will be incorporated into the Platform includes but is not limited to Agriculture Value Chains, Climate Smart Agriculture, Financial Literacy, and other high priority content in Ethiopia, Kenya, Nigeria, Tanzania, Uganda, and other emerging markets.

### Scope of Work

The Kenya agronomic content developer will be expected to edit and adapt content from expert partners (KALRO, WFP, AGRA, CABI, ATA, etc.) and modify the content into SMS, WhatsApp, IVR, audio/video scripts so they are simple, clear, and compelling for farmers. The Kenya agronomic content developer will support with onboarding Kenyan partners to utilize the DWAS, as part of the smart farming expansion, and take the lead in content acquisition and curation for partners in Kenya. The developer will also provide support to the AgriFin team and other consultants with agronomic content development efforts, in Ethiopia and Nigeria if needed.

As part of this engagement the selected Kenya agronomic content developer will support the Sprout Team adapt and modify content based on the existing needs and engagements. The Sprout team is currently building a pipeline of more than 250+ partners on a wide range of content and digital information needs, and the selected Kenya agronomic content developer will coordinate with BD Consultant and the Product Development consultant to prioritize the needs of key Kenyan partners on the BD pipeline and edit, adapt, and upload the prioritized contents onto the Sprout Platform.

### Deliverables

The consultant will provide the following deliverables, with specific timelines to be agreed in the approved consultant work plan:

1. Adapted and edited agronomic content and information adapted in SMS, IVR, WhatsApp for Business, audio/video scripts, etc. in digital formats for various Mercy Corps AgriFin (MCAF) partners.
2. Onboard Kenyan partners on the DWAS services, as part of the smart farming expansion
3. Lead content curation and development of content for partners in Kenya, and support the other MC AgriFin team members and Sprout consultants in content curation and development activities in Nigeria and Ethiopia, if needed
4. Support in the integration of new services to be piloted in Kenya
5. Upload and properly tag agronomic content and information into the Platform.
6. Publish content on the platform for others in English and local languages
7. Republish this content onto Sprout for others in English and local languages to further add value to the Sprout Platform.



- 8. Weekly check-ins minutes with the Task Managers and the D-CSA Program Director and Sprout Lead

**Performance period- October 2022 to February 2023**

<b>Deliverable #</b>	<b>Deliverable Description</b>	<b>Estimated LOE in days</b>	<b>Estimated Deliverable Due Date</b>
First accomplishment and status report	Report adapted and edited agronomic content in SMS, IVR, W4B, audio/video scripts, etc. in digital formats for Kenyan partners, develop at least a minimum of 10 value chains, log/update on uploaded content, updates from partnership implementation,	28 days	April 30th, 2023
Second accomplishment and status report	Develop at least a minimum of 5 additional value chains, log/update on uploaded content, updates from partnership implementation.	15 days	May 30th, 2023
Third accomplishment and status report	Develop at least a minimum of 5 additional value chains, log/update on uploaded content, support/assist MC AgriFin team in update/adapt/translate content to be uploaded for utilization for Ethiopia.	28 days	July 30th, 2023

Fourth accomplishment and status report	Onboard at least two additional partners to utilize the DWAS services for the upcoming planting season, provide updates on the DWAS partnership implementation, update the partner usage of Sprout Platform content, support content development and review of at least 2 value chains in one of the countries of Sprout operation	15 days	Aug 30th, 2023
Fifth accomplishment and status report	Onboard at least two additional partners to utilize the DWAS service, coordinate with KALRO and other Kenyan partners to update content for 2024 season for at least 6 value chains or commodities.	28 days	Oct 30th, 2023

### Project Learning Agenda

The following Key ADF II Learning Agenda questions will be addressed:

1. What financial and value-added products and services do SHFs, including women and youth, value most and why?
2. How does bundling of products and services impact uptake and usage of digital financial services?
3. What capacity building tools have the highest impact on SHFs willingness and ability to use digital financial services?
4. How and to what extent have ADF II partners been successful to achieve scale and commercial sustainability?
5. What are the main drivers of success and failure of different partnerships and bundled approaches?

### Required Qualifications

Agronomic Content Developer must demonstrate capacity through this engagement to bring successful expertise around:

- Previous experience in the field of agricultural research and development
- Experience adapting agriculture content to more farmer friendly terminology
- Previous experience developing climate smart and environmentally friendly content



- Previous experience developing agronomic content in digital formats or for the Sprout Platform is a plus

#### **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 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 the Mercy Corps AgriFin's DCS-A Director with oversight from Mercy Corps AgriFin's Program Director. The consultant will direct all communications to the Task Manager. All invoices will be received by Task Manager, with final approvals by the program Director.