

Terms of Reference

Research, Scoping and Baseline Study Consultancy to Inform Country Approach

1. Introduction

Climate change is increasingly eroding the financial resilience of vulnerable populations across sub-Saharan Africa, undermining financial inclusion by intensifying income volatility, reducing access to credit, and limiting opportunities for economic advancement. Young women smallholder farmers (SHFs) and agripreneurs are at particular risk of sliding deeper into poverty as a result. Despite the importance of agricultural insurance as a tool for managing climate and production risks, uptake among young women in Africa remains very low, constrained by limited product availability, low financial literacy, weak distribution channels, restrictive social norms, and policy environments that have not yet caught up with innovation.

In response, FSD Africa, is implementing the Accelerating Financial Resilience and Insurance for Young African Women in Agrifood Systems (AFIYA) Programme. AFIYA is structured around three intervention areas: (i) developing and scaling affordable, gender-intentional insurance solutions through partnerships with insurtechs, insurers and reinsurers; (ii) driving adoption by addressing demand-side barriers and creating incentives, including financial literacy, bundled credit and community engagement; and (iii) contributing to an enabling environment for scale through policy advocacy, regulatory innovation, and improved climate risk and gender-disaggregated data infrastructure.

To enable a successful, evidence-based launch in each country, AFIYA must first invest in a foundational research, scoping and baseline exercise. This exercise will generate approach and insights needed to design context-appropriate interventions, prioritise value chains and partners, deeply understand the lived realities of young women SHFs and agripreneurs, align the broader market on a coherent country approach, and establish robust pre-intervention benchmarks against AFIYA's results framework. FSD Africa is therefore seeking to engage a qualified consultant (firm or consortium) to deliver this assignment across Kenya, Nigeria and Senegal.

2. Background

2.1 About AFIYA

The Accelerating Financial Resilience and Insurance for Young African Women in Agrifood Systems (AFIYA) programme is a multi-country that targets at least 378,000 vulnerable young women smallholder farmers and agripreneurs across Mastercard Foundation presence countries, with Phase 1 implementation focused on Kenya, Nigeria and Senegal. AFIYA responds to a pressing reality: climate change is eroding the financial resilience of vulnerable populations, intensifying income volatility, restricting access to credit, and pushing young women who play a vital role in agriculture yet face disproportionate losses from heat stress and flooding closer to ultra-poor status.

AFIYA seeks to build a sustainable, gender-intentional agricultural insurance ecosystem across sub-Saharan Africa. The Programme is anchored on five impact outcomes: expanded coverage of affordable agricultural insurance, improved financial resilience to climate shocks, increased access to affordable credit linked to insurance, accelerated adoption of climate-smart agriculture, and a strengthened insurance market ecosystem. AFIYA is structured around three pillars: Develop (innovative products), Adopt (skilling and literacy), and Enable (policy and data).

AFIYA will work through existing Mastercard Foundation country programmes and trusted delivery channels including aggregators, cooperatives, insurtechs, financial service providers, and government extension structures to embed insurance and complementary financial services in the lived realities of young women in agrifood systems.

2.2 About FSD Africa

FSD Africa is a specialist development agency working to make finance work for Africa's future. Headquartered in Nairobi and incorporated as a non-profit company limited by guarantee in Kenya. It addresses systemic challenges in Africa's financial markets to spark large-scale, long-term change that supports a sustainable future for Africa's people and its environment. FSD Africa's programming spans capital markets, financial institutions, adaptation and resilience, climate finance, and inclusive insurance.

3. Objective and Scope of the Assignment

3.1 Overall Objective

The overall objective of this assignment is to generate the evidence base required to successfully launch AFIYA in Kenya, Nigeria and Senegal and to establish a robust pre-intervention baseline against AFIYA's results framework. The consultant will produce country-specific scoping reports, in-depth user research findings on young women SHFs and agripreneurs, validated stakeholder engagement outputs and baseline study findings that together inform AFIYA's country-entry strategies, value chain selection, partner selection, product priorities, and monitoring and evaluation system.

3.2 Specific Objectives

1. Comprehensively scope agricultural value chains, insurance products, aggregators and financial service providers (FSPs) best positioned to reach and serve young women SHFs and agripreneurs in each country.
2. Conduct in-depth, ethical user research with young women SHFs and agripreneurs to understand their lived realities, constraints, aspirations, financial behaviours and barriers to insurance adoption.

3. Convene multi-stakeholder market engagement workshops to validate findings, surface insights, and align insurers, insurtechs, regulators, intermediaries, partners and young women themselves on AFIYA's country entry strategy.
4. Conduct a baseline study for the AFIYA programme that establishes pre-intervention benchmarks for the AFIYA results framework, assess the feasibility of indicators and targets, and generates contextual insights on agricultural insurance access to inform future evaluations, accountability and learning.
5. Produce a consolidated, cross-country synthesis that highlights common patterns, country-specific differences, and strategic implications for AFIYA's design and implementation.

3.3 Scope of Work

The consultancy firm will undertake the following four interrelated workstreams in each of the three countries (Kenya, Nigeria and Senegal). The work should be carried out with a clear gender-intentional lens, embedding the perspectives of young women throughout, and in close coordination with FSD Africa, Mastercard Foundation country teams, and identified Foundation-supported programmes. Workstreams 1 to 3 are designed to inform AFIYA's country approach and partner selection and Workstream 4 establishes the pre-intervention baseline against AFIYA's results framework.

Workstream 1: Comprehensive Value Chain and Partner Scoping

- Map and prioritise agricultural value chains in each country, assessed against criteria including reach to young women, climate risk exposure, productivity and income potential, alignment with Mastercard Foundation country programmes, and insurability.
- Map and prioritise aggregators, cooperatives, producer organisations, off-takers and other intermediaries that have demonstrated reach to young women in priority value chains.
- Map financial service providers (FSPs) e.g. banks, MFIs, SACCOs, mobile money operators, fintechs and digital lenders that are well-positioned to deliver bundled insurance, credit and savings to young women SHFs and agripreneurs.
- Map insurance market actors including insurers, reinsurers, insurtechs, brokers and agents currently active in agricultural insurance in each country, including a review of products, distribution models, pricing, claims experience, and gender performance.
- Map climate risk and gender-disaggregated data ecosystems, including public and private sources of data on farmer demographics, geo-location, production patterns, prices, climate exposure, and reach of aggregators.
- Identify high-potential partnership opportunities and entry points for AFIYA in each country, with explicit consideration of partners' gender intentionality, reach to economically disadvantaged young women, and alignment with the Mastercard Foundation's charitable objectives.

Workstream 2: In-Depth User Research with Young Women SHFs and Agri-preneurs

- Design and implement a mixed-methods user research programme for prioritised value chains across each country, including qualitative methods (in-depth interviews, focus group discussions, journey mapping, co-design sessions) and complementary quantitative survey work where appropriate.
- Investigate lived realities including livelihood activities, income and cash-flow patterns, exposure to climate and production risks, existing risk management strategies, and unmet needs.
- Investigate constraints including household and care responsibilities, social and gender norms, asset and land ownership, mobility, digital literacy, and decision-making power over financial resources.
- Investigate barriers to insurance adoption, affordability, awareness, trust, claims experience, product fit, distribution channels, language, and digital access and identify preferred delivery models, payment structures, communication channels, and bundling preferences.
- Explore and recommend practical approaches for ongoing participant engagement and feedback collection, including low-cost digital or mobile-enabled solutions where appropriate, to support continuous learning and adaptive program design post-implementation.

Workstream 3: AFIYA Programme Baseline Study

The consultancy firm will leverage this exercise to conduct a baseline study for the AFIYA programme, ensuring incorporation of Pan African Programmes (PANA) Baseline Assessment Matrix (BAM)- across five major objectives: i) Outcome and Impact Assessment (*AFIYA Theory of Change and Logframe indicator list are available upon request*), ii) Strategic Framework Relevance and Alignment, iii) Thematic and Sectoral Responsiveness, iv) Partnership Effectiveness and Contextual Fit and v) Positioning for Transformative Scale and Impact

The baseline will inform programme design, validate indicators and targets, serve as a reference point for tracking progress and impact, and generate contextual insights on agricultural insurance access. AFIYA seeks a single baseline with country-level contextualization, balancing generalisation and country-specificity given the heterogeneity of approaches and value chains across Kenya, Nigeria and Senegal. As AFIYA is a work-enabling programme operating through existing Mastercard Foundation-supported programmes, the baseline will be anchored in partner beneficiary data and programme records, with primary data collection used to validate and fill critical gaps.

Specifically, the firm will:

- Establish baseline parameters using existing evidence and administrative data: review available secondary data, partner records and relevant programme information across Kenya, Nigeria and Senegal and FSD Africa's existing intelligence through R3Lab, BimaLab

and the wider FSD Network to establish baseline values where feasible and identify priority gaps requiring primary data collection.

- Assess the market system and enabling environment for inclusive agri-insurance: establish a baseline on the current insurance ecosystem in each country including product availability and fit, insurer and insurtech capacity, distribution channels, reinsurance conditions, regulatory readiness, and the availability of climate risk data relevant to product design and scale.
- Establish priority demand-side baselines for target groups in programme areas i.e collect primary data, where secondary data is insufficient, to establish baseline values for selected beneficiary-level indicators, including financial and insurance awareness, trust, access to formal financial services, digital readiness, and key gender and social barriers affecting uptake.
- Where necessary, assess delivery readiness for monitoring and reporting: review the capacity of relevant partners and delivery channels to identify, track, and report beneficiary and market-level results in line with AFIYA's MEL framework and FSD Africa DIMIS requirements, including data quality and deduplication considerations.
- Contribute to defining baseline parameters for measurement without double-counting: document how AFIYA baseline measurement will interface with existing Mastercard Foundation country programmes, including areas of beneficiary overlap, reporting boundaries, and protocols needed to avoid duplication of Outreach and Youth-in-Work results.

Workstream 4: Multi-Stakeholder Market Engagement and baseline sensemaking Workshops

- Design and facilitate at least one structured market engagement workshop per country (with up to two per country if needed for sequencing), bringing together insurers, reinsurers, insurtechs, intermediaries, aggregators, regulators, Mastercard Foundation country teams, identified Foundation programme partners, ministries of agriculture and finance, climate and meteorological agencies, development partners, and representatives of young women themselves.
- Workshops should be designed to (a) validate the value-chain, partner, user-research and baseline findings; (b) surface ecosystem-level constraints and opportunities; (c) align stakeholders on AFIYA's country entry strategy and priority partnerships; and (d) identify near-term collaboration opportunities for product development, distribution, premium subsidies, and policy engagement.
- Ensure workshop design is inclusive and intentional about young women's voice and agency not as observers, but as active contributors.
- Document workshop proceedings in a standardised format, including key decisions, areas of disagreement, recommendations, and follow-up actions.

4. Approach and Methodology

FSD Africa expects bidders to propose a methodology that is rigorous, gender-intentional, ethically grounded, and adapted to the diversity of the three Phase 1 countries. The methodology should reflect the following principles:

- Mixed-methods, evidence-based: combining desk review, key informant interviews, qualitative user research, quantitative analysis and baseline data collection where appropriate, and participatory stakeholder engagement.
- Secondary data first: establishing what credible administrative, partner and national survey data already exists before commissioning primary data collection.
- Gender-intentional and youth-centred: centring the voice, agency and lived realities of economically disadvantaged young women SHFs and agripreneurs throughout, rather than treating them as a residual category.
- Inclusive: explicitly considering refugees, displaced populations, persons with disabilities, and other marginalised groups within priority value chains and geographies.
- Country-tailored, cross-country comparable: producing outputs that respect each country's distinct market and policy context while enabling comparable insights across the three countries.
- MEL-aligned: ensuring baseline values correspond to AFIYA's results framework indicator set and respect deduplication boundaries with Mastercard Foundation country programmes.
- Co-created with country teams: working closely with FSD Africa, Mastercard Foundation country teams, and identified country partners; not in isolation.
- Ethical and safeguarded: applying high standards of informed consent, data protection, child and vulnerable person safeguarding, and research ethics, including IRB clearance where required by national regulations.
- Public-good oriented: producing outputs structured for open-access publication via FSD Africa and Mastercard Foundation platforms, in line with AFIYA's public benefit commitments.

4.1 Sampling Strategy

A statistically robust stratified random sampling design will be applied, with strata defined a priori based on programme participant classification and country of implementation. For AFIYA, and in line with programme assumptions, the sample will be structured to reflect approximately: 50% Foundation-supported participants and 50% non-Foundation-supported participants (*these percentages are indicative and could vary at the time of the study*).

Therefore, the sample size will constitute at least two primary strata. Additional stratification may be applied by country, geography, gender, or other relevant programme dimensions as required.

Samples will be drawn independently within each stratum and within each country, ensuring representativeness and analytical comparability across groups and geographies.

Sample size determination will be based on statistical power considerations, acceptable margins of error, confidence levels, design effects, and anticipated non-response rates. The final sampling approach must ensure statistically valid inference at both aggregate and disaggregated levels.

5. Key Deliverables

The consultant will produce the following deliverables. All deliverables must be submitted in English; key user-facing and stakeholder-facing materials for Senegal must additionally be available in French. Deliverables shall be reviewed and approved by FSD Africa before sign-off.

#	Deliverable	Description
D1	Inception Report and Detailed Workplan	Refined understanding of the assignment, methodology, sampling frame, ethics protocol, country-specific workplans, baseline indicator alignment matrix, stakeholder engagement plan, risk register, and overall project schedule.
D2	Country Scoping Reports (3 reports — Kenya, Nigeria, Senegal)	For each country: prioritised value chains, mapped aggregators and FSPs, mapped insurance market actors, mapped climate and data ecosystems, and high-potential partnership recommendations.
D3	User Research Findings Reports (3 reports — Kenya, Nigeria, Senegal)	Synthesised findings on lived realities, constraints, barriers and preferences of young women SHFs and agri-preneurs, including journey maps, personas, and design implications for products, distribution and communication.
D4	Workshop Designs, baseline sense making and Proceedings (3 sets)	Workshop concept notes, agendas, facilitation materials, attendance lists, and structured proceedings report for each country workshop, including validated findings, agreed entry strategy, and follow-up actions.
D5	AFIYA Programme Baseline Study Report	Single integrated baseline report with country-level contextualization, including: baseline indicator values aligned to AFIYA's results framework; secondary data synthesis; primary data findings (KIs, FGDs, surveys); market system and enabling

#	Deliverable	Description
		environment baseline; partner MEL and data-systems readiness assessment; deduplication protocol with Mastercard Foundation country programmes; baseline methodology note; and de-identified datasets, codebooks and data collection tools.
D6	Final Consolidated Report and Dataset	Final integrated report bringing together all deliverables, plus de-identified raw datasets (anonymized transcripts, coded data, baseline survey datasets) handed over to FSD Africa with appropriate documentation and metadata.
D7	Monthly Progress Reports	Concise monthly reports throughout the assignment, covering progress, risks, decisions required, and an updated workplan.

6. Timeline and Indicative Schedule

The assignment will be implemented over a 9-month consultancy contract from contract signature, with an estimated start in July 2026. The indicative schedule below is illustrative; bidders are encouraged to propose a sequenced workplan that delivers the three country scoping exercises and the baseline study in parallel where feasible, prioritising early outputs for the country furthest along in implementation readiness.

a) Kenya with an estimated start in July 2026

Milestone	Indicative Timeline
K1: Inception Report and Detailed Workplan	Within 2 weeks of contract signature
K2: Country Scoping Report	Month 1
K3: User Research Findings Report	Month 2
K4: Country Engagement and baseline sensemaking Workshop	Month 3
K5: Baseline Study Report	Month 3

b) Nigeria with an estimated start in September 2026

Milestone	Indicative Timeline
N2: Country Scoping Report	Month 1
N3: User Research Findings Report	Month 2
N4: Country Engagement and baseline sensemaking Workshop	Month 3
N5: Baseline Study Report	Month 3

c) Senegal with an estimated start in October 2026

Milestone	Indicative Timeline
S2: Country Scoping Report	Month 1
S3: User Research Findings Report	Month 2
S4: Country Engagement and baseline sensemaking Workshop	Month 3
S5: Baseline Study Report	Month 3

7. Required Consultant Profile, Expertise and Qualifications

FSD Africa is seeking a consultancy firm or a consortium of complementary firms / individual experts able to operate at high quality in all three countries. Bidders are strongly encouraged to bring in-country teams or local partners in Kenya, Nigeria and Senegal.

7.1 Mandatory Requirements

- Demonstrable experience leading at least three (3) comparable agricultural market scoping, financial inclusion, baseline study or inclusive insurance research assignments in sub-Saharan Africa in the last five (5) years.
- Demonstrable experience designing and conducting baseline studies for development programmes, including alignment with results frameworks and MEL plans.

- Demonstrable in-country research presence and capability in Kenya, Nigeria and Senegal, including the ability to conduct fieldwork in local languages and to deliver outputs in both English and French.
- Demonstrable expertise in gender-intentional and youth-focused research, including ethical user research with vulnerable women and rural communities.
- Demonstrable expertise in agricultural insurance, parametric/index insurance, climate risk financing, or inclusive financial services.
- Compliance with applicable research ethics standards, data protection regulations, and child and vulnerable-persons safeguarding requirements.

7.2 Required Expertise of Core Team

The proposed core team must collectively bring expertise across the following areas. A single individual may cover more than one area, but each area must be clearly represented:

- Team Leader with at least 12 years of experience leading multi-country research and advisory assignments, ideally in financial inclusion, inclusive insurance, or agricultural finance.
- Agricultural value chain analyst with deep experience in sub-Saharan African smallholder systems, including livestock, poultry, aquaculture, cassava and/or rice.
- Inclusive insurance / agricultural insurance specialist with knowledge of parametric, microinsurance and bundled product design.
- User research / human-centred design lead with experience designing and conducting qualitative research with rural women in low- and middle-income contexts.
- Monitoring, Evaluation and Learning (MEL) specialists with proven experience designing and delivering robust baseline studies for multi-country development programmes, including indicator alignment with results frameworks, baseline-endline measurement design, and deduplication protocols across overlapping programme portfolios.
- Quantitative survey methodologist / statistician with experience designing representative samples, survey instruments, and statistical analysis for rural and underserved populations.
- Gender, youth and inclusion specialist with experience applying intersectional analysis (gender, age, poverty, disability, displacement).
- Workshop facilitation and stakeholder engagement specialist with experience facilitating multi-stakeholder convenings in mixed Anglophone/Francophone contexts.
- Data analyst familiar with gender-disaggregated data, climate risk data, and basic econometric or descriptive statistical analysis.

9. Invitation to Tender

FSD Africa invites proposals from suitably qualified consulting firms or consortia. Submitted proposals shall comprise a Technical Proposal and a Financial Proposal

9.1 Technical Proposal (maximum 25 pages excluding annexes)

- Demonstrated understanding of the assignment, including a sharp articulation of the consultant's interpretation of AFIYA's objectives and country contexts.
- Proposed methodology and approach across the five workstreams, including the sampling frame for user research and baseline study, baseline indicator alignment with AFIYA's results framework, ethics protocol, workshop design philosophy, and quality assurance approach.
- Workplan, timeline and Gantt chart aligned to the 9-month engagement, with clear country-level sequencing.
- Risk assessment and mitigation plan, including risks related to fieldwork access, security, ethics, political sensitivity and data quality.
- Team composition with clear roles, responsibilities and level of effort per team member, supported by tailored CVs (annexed, maximum 3 pages per CV).
- Profile of the firm or consortium and at least three references for comparable assignments completed in the last five years, including contact details for verification.
- Confirmation of in-country presence, working languages, and any sub-contractors or local partners proposed.

9.2 Financial Proposal

- An itemised, activity-based budget covering professional daily fees and reimbursable expenses for the full 9-month engagement.
- Fees must be presented in USD and must be inclusive of all applicable taxes, including withholding tax (see Section 12).
- Reimbursable expenses (travel, accommodation, workshop logistics, translation, baseline data collection costs) shall be indicated separately and reimbursed on actuals as per FSD Africa's [Travel Policy](#).
- Proposed Fee Schedule should follow the format in Annex 1.

9.3 Submission Instructions

Proposals should be submitted by email to bids@fsdafrica.org under the subject line: 'Invitation to tender: **AFIYA Research, Scoping and Baseline Study Consultancy**' on/before **12 June 2026 12.00pm EAT**. Submissions must be received by the deadline indicated in the published tender notice. Proposals received after the deadline will not be considered.

10. Basis of Award and Evaluation Criteria

Award will be made to the most economically advantageous tender, based on a combined technical and financial evaluation. Mandatory pass criteria must be met before technical scoring.

10.2 Scoring Criteria

Criterion	Sub-criteria	Weight
Experience and Track Record	<ul style="list-style-type: none"> • At least 3 comparable assignments in the last 5 years (referenced) — 6% • Specific experience in gender-intentional research with rural women — 3% • Specific experience in inclusive / agricultural insurance research — 3% • Specific experience in baseline studies and MEL design for development programmes — 3% 	15%
Understanding and Country Capability	<ul style="list-style-type: none"> • Quality of understanding of AFIYA's objectives and country contexts — 5% • Demonstrated in-country presence and capability in all three countries — 5% • Confirmed Anglophone and Francophone working capability — 5% 	15%
Team Composition and Skills	<ul style="list-style-type: none"> • Team Leader with at least 12 years of relevant experience and post-graduate qualifications — 3% • Multi-disciplinary team covering all required expertise areas — 4% • MEL specialist and gender/youth/inclusion specialist clearly identified — 3% 	10%
Methodology and Workplan	<p>Quality and rigour of proposed methodology across the 4 workstreams:</p> <ul style="list-style-type: none"> • Quality of methodology for prioritising agricultural value chains and aggregators - 7% • Quality of user research design, sampling and ethics protocol — 4% • Quality of baseline design, indicator alignment and deduplication approach — 5% • Quality of workshop design and stakeholder engagement strategy — 2% • Quality of workplan, sequencing and risk management — 2% 	20%

Criterion	Sub-criteria	Weight
Supplier's demonstration of sustainability value add:	<ul style="list-style-type: none"> Bidders that demonstrate localisation, gender, environmental and ethical considerations will be assigned merit points/scored favourably compared to their competitors; Localisation: demonstrated use of African-based consultants/team members - 5% Gender – prioritisation of women & underrepresented groups –2.5% Environmental safeguards and ethical considerations (a commitment to sustainability through eco-friendly practices, products/services, as well as ethical practices such as fair treatment of employees)-2.5% 	10%
Financial Proposal	Most economically advantageous, computed as: $FS = 30\% \times LB / BP$, where FS = financial score, LB = lowest compliant bid, and BP = the bid being evaluated. Fees must be inclusive of all applicable taxes.	30%
TOTAL		100%

11. Clarifications and Contact

Questions or clarifications regarding these Terms of Reference should be directed by email to bids@fsdafrica.org on/before **02 June 2026 12.00 PM EAT** by the deadline indicated in the published tender notice. Consolidated answers to bidder questions will be shared with all bidders by **05 June 2026 12.00 PM EAT**. Bidders should not contact FSD Africa staff directly in respect of this tender.

12. Applicable Taxes

As per Kenya's tax law, FSD Africa will pay the consultant after withholding the appropriate taxes at the applicable rate between Kenya and the consultant's country of tax residence, taking into account any tax treaties in force. It is the consultant's responsibility to remain apprised of applicable rates. The table below provides indicative guidance:

Country of Tax Residence	Indicative WHT Rate
Kenya	5%
United Kingdom	12.5%
Canada	15%
Germany	15%
India	10%
Non-resident rate for citizens of EAC member countries	15%
All other countries	20%

Annex 1: Proposed Fee Schedule Format

Costs should be presented separately as set out below. Fees should be inclusive of all applicable taxes.

Consultancy Fees	Days	Fee USD	Total USD
Team Leader			
Senior Researchers / MEL Specialist (per role)			
Country Researchers / Field Teams			
Total Remuneration			0.00

Reimbursable Expenses	Unit	Cost USD	Total USD
International and in-country travel			
Accommodation and per diem			
Workshop logistics (3 country workshops)			
Baseline data collection (enumerator costs, transport, materials)			
Translation, transcription and interpretation			
Field research costs (incentives, transport, materials)			
Total Reimbursable Costs			0.00
TOTAL PROPOSED COSTS			0.00

**Fees inclusive of all applicable taxes including withholding tax.*

***Reimbursable expenses to be reimbursed on actual costs as per FSD Africa's travel policy.*