1. Background
The program ‘Strengthening African Rural Smallholders’, abbreviated STARS, is a program implemented by ICCO Cooperation and ICCO Terrafina Microfinance in partnership with the Mastercard Foundation to support rural finance and value chain development in four African countries: Burkina Faso, Senegal, Ethiopia and Rwanda. The program aims to increase the income of smallholder farmers including women by improved access to finance, markets and agricultural extension. STARS is a five-year program from 2016 to 2020.

In Ethiopia, the program has three approaches to achieve its objectives

Develop Crop Specific Financial Product to the Agriculture Sector in Partnership with MFIs
MFIs will implement agri-financial services for individuals and groups of smallholder farmers. The project builds the capacity of the local MFIs through crop-specific product development, risk mitigation to agriculture loan, saving mobilization and coaching on the targeted product development process. The financial services from the MFIs are envisaged to be available and accessible for the smallholder farmers.

Strengthen the Value Chain and Link Smallholder Farmers to Markets, Agriculture Extension and Financial Services
The project adopts a market-based approach to value chain development. To each selected value chains, an in-depth value chain analysis was conducted. In parallel with this process of value chain development, interventions have been designed to strengthen producer organizations (POs), facilitate access to inputs & outputs as well as financial products. At the PO level, farmers will be strengthened and capacitated.

Program Embedded Research and Learning
Program embedded research and learning expands the knowledge base on rural agricultural finance, value chain development and disseminate lessons learned. Approaches, business models and lessons learned will be shared and replicated inside and outside the target countries. Particular attention will be given to understanding how women can remain active and fully participate in rural agri-finance as well as in different value chains.

2. Contemporary Situation to Access to Finance (A2F) Approach
Access to finance (A2F) has been partnering and working with five (5) private MFIs - Buusaa Gonofa, Wasassa, Metemamen, SFPI and Harbu plus one state-affiliated MFI - Oromia Credit & Saving Share Company (OCSSCO) to achieve the envisaged objective of the program.

For the last three years, the program has been supporting financial institutions by designing and piloting specific agri-loan products such as vegetable, malt barley, chickpea, teff and maize. The service is available both by women and men clients. The vegetable loan which is implemented by Buusaa Gonofa and Metemamen around Meki and Ziway area branches originally intended to serve more women who would be engaged in vegetable production. However, in the three years journey of the program, the number of women who accessed vegetable loan for production of vegetables is quite insignificant. This is also observed in the vegetable loan pilot review study conducted in October 2017 by STARS consultants. From these experiences including visits paid to these MFIs branches, women found somewhere in the vegetable value chain particularly at marketing segment of the chain. Women are actively engaged in the marketing of vegetables at a spot market. Among the MFIs who are serving women to access loan, Metememan is actively working in providing loan to these women. Yet the loan is not researched whether it matches their needs or not.

Objectives of the Study
1. Objective First
   a. Understand appetite of women to access loan
   b. Identify (dis)satisfaction of women with the existing loan
   c. Identify suitable collateral options

2. Objective Second
   a. Financial analysis of vegetable trading at a local market
   b. Develop a product feature that suits vegetable trade for women
   c. Pilot test a proposed tailored loan product with one MFI partnering with STARS

3. Objective three
   a. To understand unintended consequences at HH level when women are accessing a better loan

Statement of the Problem
Women in vegetable value chain, at Meki and Ziway area, are mainly engaged in the marketing segment of this value chain. The commonly produced vegetables in the area are tomato, onion, pepper and cabbage. Trading these vegetables demand a high capital to make a viable business out of it, according to MFIs staff and women in the business. The main vegetable market days in the areas are three days per week. These women though access group loan from the MFIs, who are STARS partners, the loan size does not match the cash demand of the business.

Following the above statement of problem, we are with an assumption that if women don't access a tailored loan, they might not come out from the vicious circle of generating low income that could not
enable them to improve their income and food security issues. This coupled with women's cultural obligation to give birth, manage all other household chores, etc complicates their living situation.

In order to improve their access to, and better use of, financial services, we are planning to commission a study to come up with a tailored loan and savings product that matches the demand of vegetable trading for women.

Methodology
The assignment should come up with a suitable methodology for the assigned assignment. Field work will be in the areas of Meki and Ziway of East Shewa Zone of Oromia region. Consultant is expected to present a detailed description of how they intend to comply with each of the objectives in terms of data collection, data analysis and data interpretation. The consultant will approach clients and non-clients of the MFIs who are trading vegetables in the area. The study also shall map out activities where women are highly engaged in the chain. Current performance of the business case shall be assessed including profit margin and repayment trend (if they borrowed).

2. Expected Deliverables for the Assignment
- A technical and financial proposal to be approved by ICCO
- An inception report with elaborated methodology and planning, to be approved by ICCO
- Debrief immediately after field assignment
- The draft and final reports with findings and analysis including:
  1. Level of dis(satisfaction) on the existing loan (background, context analysis)
  2. Appetite of women to access tailored loan
  3. Potential and applicable loan products
  4. Financial analysis and a pilotable loan features, terms and conditions (with details) with one MFI identify an innovative collateral and guarantee options
  5. Potential other financial services (e.g tailored saving services to women traders)
  6. Potential situational analysis to women accessing, and utilization of tailored loan and unintended potential impact of this at household level, including division of labour, power dynamics, etc.
- Validation workshop on the findings

The consultant shall include:
- Financial and technical proposals to the forty(40) consultancy days including all the preparations, field work, analysis, reporting and training provision.
- The Technical proposal should include, but should not be limited to his profile experience, the CVs of team members who will be used for this assignment, their working methodology and appropriate time frame for this work.
- The financial offer should specify the total amount requested for the present assignment with a clear break down of specific items.
- Consultant is required to submit a proposal no later than five days from the day this ToR is received. In this proposal the consultant is asked to present the following:
- Expertise in organizational and the ability to utilize and interpret the proposed methodology (profile experience, the CVs of team members who will be used for this assignment)
- A list of relevant work done in this area
- Detailed work plan, estimated cost with timeline of the activities
- Declaration of potential conflicts of interest

Full Proposals including a financial proposal should be submitted electronically to the following personnel via email address: Mr. Getaneh Gobezie - g.workineh@icco.nl and Ms. Martha Yilma - m.dakisa@icco.nl