

21 November 2024

Request for Proposal (RFP)

Subject RFP #:	Palladium RFP – Mobilizing Finance in Agriculture (MFA) Activity Endline Assessment - Ghana
RFP Issue Date:	22 November 2024
Terms of Reference / Specifications:	Please see below Scope of Work
Project	Feed the Future Ghana Mobilizing Finance in Agriculture (MFA)
The Company	Palladium International, LLC
Country of Performance	Ghana
Closing Date and Time	15 December 2024 23:59 GMT
Contact Person	Lawrence Akubori, Procurement and Grants Director
Details for Submission	GhanaMFA.Procurement@thepalladiumgroup.com

As implementer of the USAID Feed the Future Ghana Mobilizing Finance in Agriculture (MFA) activity, Palladium invites you to submit a proposal for the terms of reference below. Your proposal must be valid for the Validity Period.

Please submit your proposal in accordance with the Details for Submission above by Closing Date and Time. This RFP in no way obligates Palladium to award a contract nor does it commit Palladium to pay any cost incurred in the preparation and submission of a proposal. Palladium bears no responsibility for data errors resulting from transmission or conversion processes.

I look forward to your response. If you have any queries, please do not hesitate to contact Modesta Asooh at +233 247 502 842 or by e-mail GhanaMFA.Procurement@thepalladiumgroup.com

Yours sincerely,

Lawrence Akubori

Procurement and Grants Director

M + 233 593 838 581

Email: GhanaMFA.Procurement@thepalladiumgroup.com

The Assisi Hill, 24 La Tebu Crescent,

Ghana Post GPS: GL-039-4537

Cantonments, Accra, Ghana

Terms and conditions

1. Proposal Conditions

By submitting a proposal, potential suppliers are bound by these terms and conditions. Potential suppliers must submit offers with all details provided in English and with prices quoted in a single currency.

2. Proposal Lodgment

The Company may grant extensions to the Closing Time at its discretion. The Company will not consider any quotes received after the Closing Time specified in the RFP unless the Company determines to do so otherwise at its sole discretion.

3. Evaluation

The Company may review all proposal to confirm compliance with this RFP and to determine the best proposal in the circumstances.

4. Alterations

The Company may decline to consider a proposal in which there are alterations, erasures, illegibility, ambiguity or incomplete details.

5. The Company's Rights

The Company may, at its discretion, discontinue the RFP; decline to accept any proposal; terminate, extend or vary its selection process; decline to issue any contract; seek information or negotiate with any potential supplier that has not been invited to submit a proposal; satisfy its requirement separately from the RFP process; terminate negotiations at any time and commence negotiations with any other potential supplier; evaluate proposals as the Company sees appropriate (including with reference to information provided by the prospective supplier or from a third party); and negotiate with any one or more potential suppliers.

6. Amendments and Queries

The Company may amend or clarify any aspect of the RFP prior to the RFP Closing Time by issuing an amendment to the RFP in the same manner as the original RFP was distributed. Such amendments or clarifications will, as far as is practicable be issued simultaneously to all parties.

Any queries regarding this RFP should be directed to the Contact Person identified on the cover page of this RFP.

7. Clarification

The Company may, at any time prior to execution of a contract, seek clarification or additional information from, and enter into discussions and negotiations with, any or all potential suppliers in relation to their proposals. In doing so, the Company will not allow any potential supplier to substantially tailor or amend their proposal.

8. Confidentiality

In their proposal, potential suppliers must identify any aspects of their proposal that they consider should be kept confidential, with reasons. Potential suppliers should note that the Company will only agree to treat information as confidential in cases that it considers appropriate. In the absence of such an agreement, potential suppliers acknowledge that the Company has the right to disclose the information contained in their proposal.

The potential supplier acknowledges that in the course of this RFP, it may become acquainted with or have access to the Company's Confidential Information (including the existence and terms of this RFP and the TOR). It agrees to maintain the confidence of the Confidential Information and to prevent its unauthorized disclosure to any other person. If the potential supplier is required to disclose Confidential Information due to a relevant law or legal proceedings, it will provide reasonable notice of such disclosure to the Company. The parties agree that this obligation applies during the RFP and after the completion of the process.

9. Alternatives

Potential suppliers may submit proposals for alternative methods of addressing the Company's requirement described in the RFP where the option to do so was stated in the RFP or agreed in writing with the Company prior to the RFP Closing Time. Potential suppliers are responsible for providing a sufficient level of detail about the alternative solution to enable its evaluation.

10. Reference Material

If the RFP references any other materials including, but not limited to, reports, plans, drawings, samples or other reference material, the potential supplier is responsible for obtaining the referenced material and considering it in framing their proposal. And provide it to the Company upon request.

11. Price/Cost Basis

Prices or costs quoted must show the tax exclusive price, the tax component and the tax inclusive price.

The contract price, which must include any and all taxes, supplier charges and costs, will be the maximum price payable by the Company for the Goods and/or Services.

12. Financial information

If requested by the Company, potential suppliers must be able to demonstrate their financial stability and ability to remain viable as a provider of the Goods and/or Services over the term of any agreement.

If requested by the Company, the potential supplier must promptly provide the Company with such information or documentation as the Company reasonably requires in order to evaluate the potential supplier's financial stability.

13. Referees

The Company reserves the right to contact the potential supplier's referees, or any other person, directly and without notifying the potential supplier.

14. Conflict of interest

Potential suppliers must notify the Company immediately if any actual, potential or perceived conflict of interest arises (a perceived conflict of interest is one in which a reasonable person would think that the person's judgement and/or actions are likely to be compromised, whether due to a financial or personal interest (including those of family members) in the procurement or the Company).

15. Inconsistencies

If there is inconsistency between any of the parts of the RFP the following order of precedence shall apply:

- (a) these Terms and Conditions;
- (b) the first page of this RFP; and
- (c) the Schedule

so that the provision in the higher ranked document will prevail to the extent of the inconsistency.

16. Collusion and Unlawful Inducements

Potential suppliers and their officers, employees, agents and advisors must not engage in any collusive, anti-competitive conduct or any other similar conduct with any other potential supplier or person or quote any unlawful inducements in relation to their proposal or the RFP process.

Potential suppliers must disclose where proposals have been compiled with the assistance of current or former the Company employees (within the previous 9 months and who was substantially involved in the design, preparation, appraisal, review, and or daily management of this activity) and should note that this may exclude their proposal from consideration.

Potential suppliers warrant that they have not provided or offered any payment, gift, item, hospitality or any other benefit to the Company, its employees, consultants, agents, subcontractors (or any other person involved in the decision-making process relating to this RFP) which could give rise to a perception of bribery or corruption in relation to the RFP or any other dealings between the parties.

17. Jurisdiction

This RFP shall be subject to the laws of the District of Columbia, United States of America. The language of the arbitration will be English.

The Potential Supplier and the Company will use their best efforts to settle amicably any dispute, controversy, or claim arising out of, or relating to this RFP or the breach, termination, or invalidity thereof. If no agreeable settlement can be found, any dispute, controversy, or claim arising out of or relating to this RFP or the breach, termination, or invalidity thereof, shall be settled by mediation through the American Arbitration Association by filing a request for mediation with the AAA and the other party. The Parties will be bound by any arbitration award rendered as a result of such arbitration as the final adjudication of any such dispute.

Schedule - Terms of Reference

1. Company Information

Palladium International LLC is a leading global consulting firm that manages nearly \$2 billion in donor-funded projects in more than 90 countries while simultaneously providing management consulting advice to private sector firms and local and national governments throughout the world. It is well-known for its work in private sector development, market systems, innovative/inclusive finance, and the formation of public-private alliances. Palladium adds value by aligning business interests with development objectives, leveraging donor resources with commercial assets and vice versa. This market-driven approach ensures interventions are impactful, inclusive, and address the root causes of today's biggest development challenges while also being sustainable beyond the life of a particular donor-funded program.

2. Project Overview

The Ghana Mobilizing Finance in Agriculture (MFA) activity was developed on the assumption that training, technical assistance (TA), and incentives that help reduce FI risk can motivate FIs to expand financing of agricultural value chain, create new financial products better aligned to agribusiness needs, improve loan repayment terms and reduce transaction costs that will lead to lower costs to borrowers, resulting in economic benefits to both direct beneficiaries (recipients of financing) and indirect beneficiaries (farmers that are linked to financing recipients as suppliers, for example). For these benefits to be sustainable, FIs must be generating economic value from these expansions.

MFA's theory of change posited that IF MFA uses smart incentives, strategic partnerships, and technical assistance (TA) to assist Ghana's agribusiness finance market actors to recover and profitably finance agriculture (especially at below \$10,000 and up to \$500,000 levels) targeting agribusinesses and vulnerable groups at growth-enabling terms, THEN Ghana can reliably mobilize agricultural finance for inclusive growth at scale without donor assistance.

MFA was designed to test this theory of change through a suite of solutions meant to stimulate financing to agribusinesses at growth-enabling terms, and based on the outcomes of MFA interventions, provide a clear answer to the research question that underpins MFA's design and theory of change. This is the purpose of the current assessment. The project works in maize, cowpea, groundnut, soy, mango, cashew, shea, and pineapple value chains. While MFA supports the listed tree crops and other high-value crops (like pineapple) nationwide, the production of staple crops (maize, cowpea, groundnut, and soy) is limited to the following Feed the Future geographic areas:

- Northern Region, districts covered: Gushiegu, Karaga, Mion, Sagnerigu, Nanton, and Yendi.
- North East Region, districts covered: East Mamprusi, and Mamprugu Moagduri
- Upper East Region, districts covered: Bawku Municipal, Bawku West, Garu, and Tempene.
- Upper West Region, districts covered: Daffiama Bussie Issa, Nadowli-Kaleo, Sissala East, Sissala West, and Wa East.

MFA's interventions include using pay-for-results incentives, partnerships with transaction advisors, selected financial institutions and large outgrower businesses that provide support to smallholder farmers (actors in the agribusiness finance market) and provide technical assistance to partners, to mobilize finance into agriculture. Each of these strategies contribute to system change. For example, partnering with large outgrower businesses with pay-for-results grants is ensuring that smallholder farmers and microenterprises that require microfinancing are not excluded from MFA's support. Simultaneously, MFA's partnership with international transaction advisors is ensuring MFA's ability to mobilize complex transactions for large agribusinesses that require financing beyond the traditional debt market.

In Y4, the United States Agency for International Development (USAID) extended MFA's contract to also implement partnerships to expand fertilizer access to smallholder farmers. These partnerships are aimed at extending "last mile" distribution systems closer to end communities and encouraging the expansion of input financing options for smallholder farmers. The strategies include supporting Village Savings and Loan Associations (VSLAs) to become village-based agents of agro dealers, incentivizing suppliers to extend

credit to farmers through pay-for-results grants, and expanding the distribution, sales, and financing of organic fertilizer as an alternative to expensive imported fertilizer.

The focus of this assessment is MFA's main work stream, which comprises of the following performance objectives (PO):

- PO1: Mobilize New Sources of Capital. MFA is leveraging performance-based incentives in order to facilitate access to high-quality business advisory services for agribusinesses, by encouraging transaction advisors to serve the target value chains by increasing the financial viability of working with these enterprises.
- PO2: Expand the Supply of Agricultural Finance. MFA is providing technical assistance and smart incentives to financial institutions to reduce the transaction costs inherent to serving a new sector and enable them to profitably serve the target value chains.
- 3. PO3: Form Strategic Partnerships to Expand Access to Finance to the Smallest Actors. MFA is structuring partnerships between financial institutions, anchor firms, and other actors to facilitate the provision of appropriate agricultural financing products at scale. Objectives of the final assignment

The study was designed to assess the question “*Did Ghana’s agrifinance market actors find sufficient relief, recovery, and profitability from financing agriculture (targeting the “missing middle” and micro segments) to enable commercial financing to fund the sector at scale without donor assistance?*”

Specifically, the study will answer the following research questions:

1. To what extent do incentives such as training, technical assistance, and sub-awards reduce interest rates and transaction costs, improve lending terms, lower risk, and achieve scale in agricultural and inclusive lending?
2. How do the strategies proposed under the MFA program contribute to inclusive growth among project actors (FIs, transaction advisors, firms, farms, and the smallest enterprises), especially those led by women and youth?
3. To what extent does expanded financing lead to more sales and trade of target value chains?
4. Did strategic partnerships between multiple actors designed and implemented under this mechanism reduce financing transaction costs and expand scale and sustainability in (a) inclusive lending to the smallest actors, especially women/youth (loans under \$10,000) and (b) provision of input credit and access to fertilizer for small farmers?

Responding to these questions will test the project’s theory of change, and support learning on the effectiveness of MFA strategies and approaches to stimulate commercial financing at scale. The assessment is expected to provide data that can strengthen future finance-led USAID projects in Ghana and elsewhere, and inform locally-led efforts to increase private-sector investments.

4. Assessment methodology

This mixed methods assessment will include a survey of smallholder farmers, as well as qualitative work with stakeholders at all levels. These will be supplemented by two case studies. Together, these components will provide a complete picture of changes in the financial landscape in Ghana that MFA contributed to, to fully respond to the research questions.

4.1 Quantitative survey

4.1.1 Survey population and sampling

The quantitative element of the assessment will consist of a survey of 440 smallholder farmers who received financial support from MFA partners, in the 17 districts in which MFA provides support related to staple crops. The sampling frame consists of 60,998 smallholder farmers receiving financial services from non-commercial banks, transaction advisors, strategic partners, and fertilizer innovation partnerships, as shown in Table 1.

Table 1. Agribusinesses Supported by Different MFA Partners, end of Fiscal Year 2024

Type of Partner(s)	Number of Beneficiary Agribusinesses/Smallholder farmers
Partner FIs Only (Non-Commercial Banks)	15,065
Local Transaction Advisors Only	97
Local Transaction Advisors and PFI (Non-Commercial Banks)	591
Strategic Partner	22,568
Fertilizer Innovation Partnership Project	22,677
Total	60,998

The sample size of 440 individuals will be sufficient for single parameter statistical power with 95% confidence intervals, without complex power calculations that could significantly inflate sample sizes and costs. The proportion of the total sample selected from each district will be proportional proportion of smallholders in the sampling frame from each district, as shown in Table 2 below. This will result in a sample that is representative of the smallholder farmers populations of these districts.

Table 2. Sample size by district

Region	District	Smallholder Farmers	
		Total population	Sample size
Northern region	Gushegu Municipal	16,803	121
	Karaga	1,824	13
	Mion	7,268	52
	Sagnarigu Municipal	596	4
	Nanton	3,446	25
	Yendi Municipal	7,467	54
North East	East Mamprusi	-	0
	Mamprugu Moagduri	2,191	16
Upper East	Bawku Municipal	1,168	8
	Bawku West	1,755	13
	Garu	3,305	24
	Tempane	3,182	23
Upper West	Daffiama Bussie Issa	427	3
	Nadowli Kaleo	1,239	9
	Sissala East Municipal	4,098	30
	Sissala West	5,901	43
	Wa East	328	2
Total		60,998	440

4.1.2. Fieldwork

A research firm will be selected through a competitive process to undertake the quantitative data collection and analysis. The firm will be responsible for:

- Final sample selection, from the sampling frames provided by MFA
- Programming of data entry screens
- Data collection
- Statistical analysis
- Quantitative findings section of the assessment final report

To accomplish these tasks, the firm will hire, manage, and train (in collaboration with MFA) enumerators, supervisors, data analysts, and other relevant personnel. Data will be collected directly onto tablets or smart phones.

Standardized questionnaires will be used. The FI questionnaire will include, at a minimum, questions about shifts in agriculture loan portfolio (total dollar value and as a percentage of total loan portfolio); changes in interest rates; changes in lending terms; changes in loan recovery rates; and changes in transaction costs; since they started receiving support from MFA. They will also be asked about economic benefits to them during the intervention period, and how they utilized MFA's pay-for-results incentives.

Smallholder farmers will be asked about economic benefits they had accrued during the intervention period, including, for example, changes in revenue, profit, business-related assets, acreage under production, production quantities, investments in agrochemicals such as fertilizer and pesticide, and mechanization practices.

The questionnaire will be developed in English and administered in the local language respondents are most comfortable with.

4.1.3. Measurements

At a minimum, the following parameters will need to be systematically quantified to provide objective responses to the assessment questions.

4.1.3.1 Agricultural loans

Most financial institutions typically consider only financing towards production activities in specific value chains to be agricultural financing. MFA, on the other hand, considers financing of any value chain activity supporting an MFA target value chain crop to be considered agribusiness financing. For instance, financing towards the construction of a warehouse for the storage of store maize and soy is considered by MFA to be agribusiness financing, even though warehouse construction is not a production activity. Both definitions will be used in this assessment.

Changes in size of loan portfolio will be measured as:

- a. Changes in number of agribusiness clients compared to the changes in the overall number of clients from 2020 through to 2024.
- b. Changes in the value of agribusiness loans compared to the changes in the value of all loans from 2020 through to 2024.
- c. Changes in revenue and profitability on agribusiness loans from compared to the revenue and profitability on overall loans from 2020 through to 2024.
- d. Changes in value of agribusiness loans disbursed compared to the revenue and profitability on overall loans from 2020 through to 2024.

4.1.3.2 Quality of loan portfolio

Changes in quality of loan portfolio will be estimated considering non-performing loans, loan-to-value ratio, and loan seasoning in agribusiness compared to other loans from 2020 through 2024.

4.1.3.3 Shifts in lending attitudes and behaviors

The reclassification of what is considered an agricultural loan (see 4.1.2.1 above) is not straight forward, as not all relevant information is readily available. We will therefore need to consider a variety of parameters as we consider lending attitudes and behaviors, including:

- a. Loan sizes
- b. Interest rates
- c. Transaction costs
- d. Value chains serviced
- e. Differential in interest rates

- f. Collateral requirements
- g. Size of women-owned agribusinesses financed
- h. Size of youth-owned agribusinesses financed
- i. Financing of climate & environment-related agribusiness activities
- j. Use of pay-for-results incentives
- k. Changes in FI operational efficiency

4.1.3.4 Market size

Market size will be measured via the following indicators:

- a. Number of contracts and orders
- b. Access to physical markets
- c. Access to transportation

4.1.3.5 Resiliency

We will create an index of resilience, based on a range of indicators that measure absorptive, adaptive, and transformative capacity, as shown in Appendix A.

4.2. Qualitative elements

The qualitative elements of this assessments will include focus-group discussions with smallholder farmers, in-depth interviews with a variety of partners, and two case-studies with FIs. The purpose of the qualitative work is to obtain a better understanding of findings from the quantitative surveys.

4.2.1 Assessment population and sampling

4.2.1.1 Focus-group discussions with smallholder farmers

A total of 16 focus-group discussions will be undertaken with smallholder farmers, in two districts (TBD), as shown in Table 3. These should be sufficient to obtain saturation for women-managed vs. men-managed smallholder farms, and for those managed by youth compared to older adults. Participants will be purposefully selected.

Table 3: Distribution of focus group discussions

District A		District B	
2 groups women aged <30	2 groups men aged <30	2 groups women aged <30	2 groups men aged <30
2 groups women aged 30+	2 groups men aged 30+	2 groups women aged 30+	2 groups men aged 30+

4.2.1.2 In-depth interviews with stakeholders

A total of 28 in-depth interviews will be undertaken, four from each partner type, as shown in Table 4. This should provide saturation for all combined (partner types will not be compared). Respondents will be purposefully selected.

Table 4. Distribution of in-depth interviews

Partner Type	Population	Type of Support Provided	Number of interviews
Transaction Advisors	29 (27 local/domestic transaction advisors and 2 international transaction advisors).	Pay-for-Results incentives for supporting agribusinesses in MFA's target value chains to access financing.	4

Partner Type	Population	Type of Support Provided	Number of interviews
	Five have so far been dropped for lack of performance.)	Training	
Partner Financial Institutions	25 (20 non-commercial banks, which include microfinance companies, savings and loans,	Pay-for-Results incentives for financing agribusinesses in MFA's target value chains Training (through Finaskills, a training firm). Training can be generic, which is opened to all financial institutions (not only MFA's PFIs) and institution-specific, which is limited to only MFA's PFIs.	4
Strategic Partners	6	Pay-for-Results incentives to expand financing to the smallest actors requiring less than <\$10K	2
Fertilizer Innovation Partnership Program (FIPP)	9	Pay-for-Results incentives for expanding access to fertilizer for smallholder farmers.	4
Farmer Input Supply Hub	MFA working with 50 Village Savings and Loans Associations (VLSAs) in 50 communities.	Supported the establishment of the shop (at full cost) Supported the negotiation of suppliers' credit to stock shop Recruitment and training of shopkeepers.	4

4.2.1.3 Case studies

In addition to conducting qualitative and quantitative surveys, the firm will develop two comprehensive case studies that align with MFA's theory of change and development objectives. These case studies will be grounded in promising findings identified from the surveys.

To develop these case studies, MFA will first pinpoint key findings from both the quantitative and qualitative data that resonate with MFA's theory of change. This will be followed by detailed interviews with relevant stakeholders to gain deeper insights into these findings. This process will ensure that the case studies are rich in context and accurately reflect the experiences and outcomes of the initiatives.

Each case study will meticulously document the following elements:

1. **Actions Taken:** A detailed account of the interventions and strategies implemented by MFA.
2. **Transformations Observed:** An analysis of the changes that occurred as a result of these actions, highlighting both immediate and long-term impacts.
3. **Outcomes Achieved:** A clear presentation of the results, including quantitative metrics and qualitative insights that demonstrate the effectiveness of the interventions.
4. **Sustainability of Outcomes:** An evaluation of how the outcomes will be maintained over time, especially in the absence of continued support from MFA.
5. **Beneficiaries:** Identification of the primary and secondary beneficiaries, detailing how they have been impacted by the interventions.

Two MFA partners will be selected for the case studies that reflect different MFA activities and beneficiaries. They will focus on the effectiveness and sustainability of MFA's efforts in mobilizing finance in agriculture.

The firm will produce two such case studies, each serving as showing the effectiveness and sustainability of MFA's efforts in mobilizing finance in agriculture.

4.2.2. Fieldwork

A research firm will be selected through a competitive process to undertake the qualitative data collection and analysis. This may be the firm selected for the quantitative surveys or a different one. The firm will be responsible for:

- Final sample selection
- Qualitative data collection
- Qualitative analysis
- Qualitative findings section of the assessment final report

To accomplish these tasks, the firm will hire, manage, and train (in collaboration with MFA) interviewers, facilitators, note-takers, supervisors, qualitative data analysts, and other relevant personnel.

Question guides will be developed to guide the interviews and discussions. They will be fine-tuned based on findings from the quantitative surveys prior to data collection. The question guides will be developed in English and administered in local languages.

4.2.3. Data management and analysis

In-depth interviews and focus-group discussions will be audio-recorded, then transcribed directly to English for analysis. The transcripts will then be coded to identify themes and patterns, either manually or using a qualitative analysis software, such as NVivo. They will be analysed to identify emerging themes and synthesized to respond to specific questions. Analysis will be undertaken in English.

5. Tasks and responsibilities

MFA may select two different firms, one for the quantitative and one for the qualitative elements of the assessment, or one firm to undertake both segments of the assessment. The selected research firm(s) (Contractors) will work with MFA's assessment team to support the final design of the assessment, be responsible for field work and all data collection, analyze the data, and draft the findings section of the final report. The following is a list of additional activities to be provided by the contractors:

For the quantitative element

1. Review and provide input to the assessment protocols and instruments (drafted by MFA);
2. Hire highly qualified enumerators and supervisors with substantial experience in interviewing financial institutions and/or farmers or other community members;
3. Design supervision structure for the quantitative assessment;
4. With support from MFA, conduct a five-day training of the enumerators and supervisors, to include all assessment procedures, ethics of conducting research with human subjects, and pre-testing of all quantitative assessment instruments;
5. Finalize quantitative assessment instruments after pre-testing;
6. Coordinate and manage all data collection activities, including transportation and lodging (if needed) of enumerators and supervisors;
7. Oversee all enumerators to ensure they are compliant with the assessment protocol and ethical procedures;
8. Create data entry screens to enter data directly into phones or tablets;
9. Oversee quality of data collection, including spot checks of completed questionnaires and entered data;
10. Analyze the data using an analysis plan agreed upon with MFA, using a statistical package software such as SPSS or Stata;

11. Draft the findings section of the quantitative assessment report after receiving feedback from MFA;
12. Participate in a workshop to synthesize findings of the quantitative and qualitative findings and respond to the assessment questions; and
13. Support MFA in dissemination activities such as dissemination meetings and webinars.

For the qualitative element

- 1) Review and provide input to the assessment protocols and instruments (drafted by MFA);
- 2) Hire highly qualified qualitative interviewers, focus-group facilitators, and supervisors.
- 3) Design supervision structure for the qualitative assessment;
- 4) With support from MFA, conduct a five-day training of the interviewers, facilitators, and supervisors, to include all assessment procedures, ethics of conducting research with human subjects, and pre-testing of all qualitative assessment instruments;
- 5) Finalize qualitative assessment instruments after pre-testing;
- 6) Coordinate and manage all data collection activities, including transportation and lodging (if needed) of interviewers, facilitators, and supervisors;
- 7) Oversee all interviewers and facilitators to ensure they are compliant with the assessment protocol and ethical procedures;
- 8) Oversee quality of data collection;
- 9) Develop a-priority codebook, and finalize it during data coding;
- 10) Transcribe audio recordings of interviews and focus-group discussion directly to English
- 11) Code all transcripts using an established qualitative analysis software, such as NVivo or Atlas.Ti;
- 12) Analyze the qualitative data;
- 13) Draft the findings section of the qualitative assessment report after receiving feedback from MFA;
- 14) Participate in a workshop to synthesize findings of the quantitative and qualitative findings and respond to the assessment questions; and
- 15) Support MFA in dissemination activities such as dissemination meetings and webinars.

6. Deliverables and reporting

The Contractors will be required to submit reports and deliverables as per their contract and Scope of Work. Some of the deliverables include but are not limited to the following:

1. Inception report
2. Data collector training materials
3. Pilot testing report with recommended changes to data collection instruments
4. Fieldwork report

For quantitative:

5. Data collection files in a statistical software
6. In collaboration with MFA, quantitative finding section of the final report

For qualitative

5. All audio recordings
6. All transcripts
7. Final codebook
8. In collaboration with MFA, qualitative finding section of the final report

Each deliverable must be submitted within two weeks of completing the relevant task.

7. Minimum/preferred requirements

The contractor for the quantitative elements must have:

- Substantial demonstrated experience in organizing and managing large community-based research or evaluation studies;
- Experience in statistical analysis;
- Ability to hire and supervise skilled enumerators and supervisors.

The contractor for the qualitative elements must have:

- Substantial demonstrated experience in organizing and managing large qualitative assessments;
- Experience in coding and synthesis of qualitative data;
- Ability to hire and supervise skilled qualitative interviewers, facilitators, and supervisors.

Both firms should also have:

- Research/evaluation experience in Ghana;
- Proven ability to lead on-time, quality data collection, data management, and analysis.

Firms electing to submit a joint quantitative and qualitative proposal, should also demonstrate experience in conducting quantitative and qualitative work simultaneously.

8. Evaluation Criteria

Proposals will be evaluated using the best value trade off methodology based on the criteria associated with each type of data collection and analysis described in this RfP: **quantitative** and **qualitative**. Firms may choose to submit one proposal (for either quantitative or qualitative work), or two proposals (one for quantitative and one for qualitative work).

Evaluation will be conducted in a three-stage process.

Stage 1 Evaluation

The first set of criteria is graded on a pass/fail basis. Offerors must meet the minimum eligibility qualification criteria stated in section 7 of this document.

If these minimum criteria are met, the offeror's technical proposal will be evaluated as follows:

Stage 2 Evaluation

QUANTITATIVE ELEMENT

1. Technical Proposal Evaluation:
 - a. Past performance (30%)
 - i. Demonstrable of firm's experience in similar assignments with proofs of same stated in the response to RFP (see Qualifications below).
 - b. Key personnel (20%)
 - i. Proposed team-lead CVs demonstrating suitability and experience with a minimum of five years' experience conducting similar work (i.e. baseline surveys, impact assessments, economic field research, and value chain analyses)
 - c. Technical approach (50%)
 - i. Response to the Tender must demonstrate a clear understanding of the Scope of Work to be undertaken. Describe methodology and process for operationalizing the SOW and responding to the assessment questions. If an alternative methodology is being proposed, the firm must state why their proposal is appropriate and adequate

for the assignment. Method of analysing each objective should be clearly provided. Note that the methodology provided here is instructive and not directive.

- ii. Strong emphasis should be placed on the firm/company's understanding of how sampling will be carried out to ensure the assessment protocol is closely followed, and responses to the assessment questions provided.

QUALITATIVE ELEMENT

1. Technical Proposal Evaluation:

- a. Past performance (30%)
 - Demonstrable of firm's experience in similar assignments with proofs of same stated in the response to RFP (see Qualifications below).
- b. Key personnel (20%)
 - Proposed team-lead CVs demonstrating suitability and experience with a minimum of five years' experience conducting similar work (i.e. qualitative data collection, coding, analysis, and synthesis)
- c. Technical approach (50%)
 - Response to the Tender must demonstrate a clear understanding of the Scope of Work to be undertaken. Describe methodology and process for operationalizing the SOW and responding to the assessment questions. If an alternative methodology is being proposed, the firm must state why their proposal is appropriate and adequate for the assignment. Method of analysing each objective should be clearly provided. Note that the methodology provided here is instructive and not directive.
 - Strong emphasis should be placed on the firm/company's understanding of how sampling will be carried out to ensure the assessment protocol is closely followed, and responses to the assessment questions provided

A minimum of 70% is needed for the proposal to move to the next stage of review.

2. **Stage 3 Evaluation** Financial Proposal Evaluation:

The offeror's cost proposal will be evaluated for:

- Proposed total price, relative to other offers received
- Realism and reasonableness of the work to be performed
- Price reflects a clear understanding of the requirements
- Price is consistent with various elements of the technical proposal
- Compliance with USAID cost principles (For profit entities – Cost Principles in FAR Part 31)

MFA will only evaluate the financial proposals of qualifying technical proposals. MFA may request a brief presentation and interview by the Principal Investigator / Team Lead from the top two offerors for the quantitative and qualitative elements.

9. Monitoring

The Contractor will collaborate closely with, and be monitored by, the MFA team

10. Period of performance

Complete and validated data sets should be submitted no later than 30 June 2025, and final deliverables no later than 15 July 2025. Qualitative data collection will happen after preliminary findings from the quantitative elements are available, as qualitative instruments will help with interpretation of quantitative data.

Type of Contract

Fixed Price subcontract(s)

Anticipated Contract Term

Subcontract will be offered to approved bidders with expected commencement dates of January 2025, and completion date of July 2025.

Timeline

- ✓ Submissions of Proposals are due not later than Monday 15 December 2024, at 23:59. Submitted proposals shall be evaluated following the RFP closure.
- ✓ Questions from prospective bidders on the RFP are due not later than Thursday, 28 November 2024, at 17:00.
- ✓ Answers to questions will be circulated to all attendees as well as all contacts who have expressed interest in the RFP up until that date, Wednesday, 4 December 2024.

PROCUREMENT INTEGRITY AND ETHICS

It is Palladium's Policy that no gifts of any kind and of any value be exchanged between vendors/contractors and Palladium personnel. Discovery of the same will be grounds for disqualification of the vendor/contractor from participation in any Palladium's procurements and may result in disciplinary actions against Palladium personnel involved in such discovered transactions.

Instructions to the Offerors

The following items are required to be submitted as part of the proposal:

- Technical Proposal, including Gantt chart (5 page maximum) & Management Approach (1 page maximum)
- Consultant's CV (3 page maximum)
- Past Experience/Performance Information/Capability Statement
- Budget Proposal, using provided template (attachment 5)
- Specialist Certification/License (if applicable)
- Past Performance Information and Reference Information (Contact/Program Name, etc.)
- Signed Certifications: Terrorism, Anti-Kick Back, Debarment, Foreign Corrupt Practices Act (attachment 4)

Attachments

Please review the additional documentation and proposed contracts terms and conditions which should be given consideration when preparing your proposal. By submitting your bid, you will certify that you agree with the contract terms and conditions as included in this solicitation and that all prices include all aspects of the required compliance with the terms and conditions of the proposed contract.

1. Past Performance Form
2. Company Data Sheet
3. Due Diligence Form

4. Certifications and Representations Form
5. TEMPLATE_Budget
6. TEMPLATE_Reference Check Form – example, do not complete
7. TEMPLATE_FFP Services Subcontract – example, do not complete

Any contract/purchase order resulting from this solicitation must be signed by both parties to be considered valid and in force. All costs associated with, but not limited to, production, preparation and/or delivery of goods or services, including deliveries, accepted by Palladium staff, without a fully executed (signed by both parties) contract/purchase order, are at the vendor's risk only. Palladium shall not pay for any costs, without limitation, associated with production, preparation or delivery of goods and/or services under this or any other contract/purchase order, which has not been signed by both parties.

If your proposal is successful, you will be required to enter into the Company's standard contract for the types of goods or services being provided. In the provision of the Goods and Services, you will be required to comply with the Company's policies, including (without limitation) its Business Partner Code of Conduct and any relevant client terms and conditions. Potential suppliers must also comply with the Company's Business Partner Code of Conduct in the submission of any proposals pursuant to this RFP.

If you are bidding as part of a joint venture, partnership or similar, please make this clear in your submission. Likewise, if you propose to subcontract any part of the goods or services provision, then disclose this fact within your submission. The Company may require additional information from you and approval for subcontracting will not be automatic as subcontractors will be subject to Palladium's Due Diligence process and may be required to submit for USAID Partner Vetting.

