



REQUEST FOR PROPOSAL FOR BASELINE STUDY FOR FAVI

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Electronic submission:	procurement-ke@heifer.org
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Name of Project:	Farmer Visibility: Digitally Connecting Smallholder Farmers to Finance, and Markets (FaVi)
Agresso Work order:	KE0870HIKE00
Country:	Kenya

1. Background

Heifer International is an international nonprofit organization dedicated to eradicating hunger and poverty through sustainable, market-based approaches that empower smallscale farmers and animal keepers. In Kenya, Heifer has implemented a wide range of programs focused on animal development, dairy and agricultural market systems, climate resilience, and institutional capacity strengthening. Across its work, women, youth, and the most vulnerable populations remain core drivers of Heifer's agenda for inclusive economic and social change.

Farmer Visibility: Digitally Connecting Smallholder Farmers to Finance, and Markets (FaVi) project is intended to enhance the resilience of livelihoods of small-scale farmers through better market access and financial services. Essentially, it is based on the understanding that sustainable success is only possible if the farmers can take active part in an ever-digitized global economy.

To reach this objective, the project is organized along three interlinked components. The first one revolves around developing digital and financial skills among farmers on a large scale. The second objective is focused on increasing the availability and usage of digital financial services through boosting the use of the Farmer Cards as well as expanding linkages to other kinds of services. The third component of the project is aimed at establishing a sustainable digitally enabled ecosystem, which includes adopting scalable service delivery approaches and real-time data systems.

An important basis for the implementation of this intervention is the creation of a full baseline. Such a baseline will give an evidence-based picture of the extent to which farmers are digitally literate, financially included, using services, and accessing the markets. Furthermore, it will outline existing ecosystem players, service delivery processes, and the use of data infrastructure. Such a baseline is necessary not only to set attainable goals and adjust the implementation process, but also to monitor, evaluate, and learn during the whole process of intervention implementation. Without having a baseline at hand, one could hardly measure the impact of intervention implementation.

2. Project description

Through digital innovations and the provision of data-based farm transactions visibility, the project seeks to increase the level of financial inclusion and involvement of smallholder dairy farmers in the markets. This is achieved by ensuring that the identities and transactions of the farmers are digitized and the usage of the Farmer Cards becomes more widespread through collaboration with KCB Bank. Moreover, the project builds strong cooperatives, youth involvement in service delivery, and a sustainable digital environment.

The project theory of change states that *“IF MasterCard, Heifer, KCB Foundation and commercial partners facilitate the onboarding of farmers onto Community Pass and*

strengthen the capacity and incentives of system actors to deliver digital, financial, and market services, THEN, farmers will gain better transaction visibility, enhanced market integration and access to a more diversified suite of financial and non-financial services. LEADING TO increased incomes, improved market participation, and empowered farmers that progress toward closing the living income gap.”

The goal of the project is to enable smallholder farmers to gain more economic resilience and better livelihoods with increased participation in digitally enabled financial and agricultural markets.

It has the following key objectives;

- Objective 1: Empower farmers to participate in the digital economy through the development of robust digital and financial skills at scale.
- Objective 2: Enhance farmers' access to and utilization of digital financial services by increasing farmer card enabled transactions and deepening linkages to financial products.
- Objective 3: Foster a sustainable, digitally integrated ecosystem by promoting broad adoption of scalable service models and real-time data systems.

3. Objectives of the baseline study

The overall objective of the baseline study is to establish a robust, market-aware evidence base that will support adaptive implementation, learning, and accountability for the FaVi project.

The specific objectives are to:

- **Establish baseline values for FaVi indicators aligned with the AAER framework.**

The study will generate baseline data across the Adopt, Adapt, Expand, and Respond dimensions of the AAER framework to enable the project to track changes in farmer uptake, partner behavior, market response, and ecosystem expansion over time.

- **Assess adoption of project-supported digital and financial services among farmers and primary market actors.**

This will include establishing baseline values for indicators related to farmer and actor uptake of services provided through the project, including:

- Number and percentage of farmers trained in digital and financial literacy.
- Account opening and card activation rates.
- First-time digital transactions, including milk payments, input purchases, savings, and transfers.
- Onboarding of suppliers and cooperatives into the digital payments ecosystem.

- Trainer participation and early performance.
- Farmer knowledge, attitudes, and perceptions of the value of digital financial services.
- **Assess early signs of adaptation in behaviors, systems, and business practices attributable to project interventions.**

The study will document whether and how project actors are beginning to adjust their practices, processes, or service delivery models in response to the intervention. Key areas of assessment will include:

 - Improvements in onboarding processes by KCB branches and KCB Foundation trainers.
 - Adjustments in cooperative data practices to support digital transactions.
 - Supplier shifts in stocking, pricing, and delivery based on emerging digital demand.
 - Trainer experimentation with mobility and outreach strategies.
 - Revisions by KCB or KCB Foundation to incentive schemes, workflows, and support systems.
- **Identify early signs of expansion and crowding-in within the digital payments ecosystem.**

The study will assess initial market signals that may indicate the potential for scale, replication, or wider ecosystem participation. Indicators will include:

 - New cooperatives or suppliers expressing interest in joining the digital payments process.
 - Non-target farmers requesting accounts or Farmer Cards.
 - Trainers extending services to new customer segments without project facilitation.
 - Suppliers independently promoting digital payment options.
- **Generate actionable learning to inform adaptive implementation and accountability.**

The study will provide evidence that enables FaVi project partners to refine strategies, strengthen implementation systems, address emerging barriers, and track progress against intended outcomes throughout the project period.
- **Objectives for Tracking:**

This section will track evidence of market and ecosystem expansion resulting from the interventions. Progress will be monitored through the following indicators:

 - Financial institutions exploring or introducing new digital financial services products tailored to smallholder farmers.
 - Cooperatives adjusting pricing, policies, or service bundles in response to increased digital transparency.
 - Suppliers modifying business terms, reducing perceived risk, or expanding service coverage into rural areas.
 - KCB Foundation or Mastercard initiating enhancements based on market feedback, partner learning, or emerging ecosystem opportunities.

Note: These indicators are not exhaustive and will be refined to ensure comprehensive assessment of intervention results areas as well as market system changes during the inception phase of the baseline process.

- Interrogate the project learning questions that are aligned to AAER¹ transitions and include:
 - What drives farmer adoption of DFS² and digital payment tools most effectively?
 - How are trainers, suppliers, branches, and cooperatives adapting their practices to the new digital opportunities?
 - Are there early signs of scaling-up, like replication or spontaneous take-up outside of the pilot sites?
 - How are market actors responding to increased transparency, data visibility, or reduced risk in operating digitally?
 - Which delivery models and incentive mechanisms appear most promising for commercial sustainability post-pilot?
 - Inform the design of a full MEL system in accordance with the market systems development (MSD) principles and practices

4. Scope of work

This exercise involves the development and execution of a holistic but rapid baseline study within the counties of Kiambu, Uasin Gishu, and Nandi. The purpose of the study is to develop strong evidence that can be used to implement a project that will help smallholder dairy farmers become economically resilient and improve their livelihoods by improving their market and financial inclusion.

The baseline study will involve assessing the current state of participation of farmers in the digital economy, the availability and use of digital financial services, and the effectiveness of the digitally enabled dairy value chain. This assessment will be done among the key stakeholders, which include smallholder dairy farmers (focusing on women and youth), youth entrepreneurs, and dairy co-operatives; and secondary stakeholders such as input suppliers, dairy processors, feed millers, and banks, including Kenya Commercial Bank.

Specifically, the scope will include:

- **Capability assessment:** Evaluation of digital and financial capabilities, including the capability of smallholder farmers and other relevant players in engaging with digital platforms.

¹ Adopt, Adapt, Expand and Respond Framework
Digital Financial Services

- ***Availability/accessibility and utilization of DFS:*** Examination of the degree of availability, accessibility and utilization of DFSs, especially for those who have Farmer Cards, and how these can be connected to the most suitable financial products for them.
- ***Market and ecosystem dynamics:*** An examination of the value chain dynamics in the dairy industry that influence adoption of technology and digital solutions. The focus will include, among others, cooperatives, youth entrepreneurship, and private service provision.
- ***Service delivery models and business models:*** Assessment of existing and new/digital models of service delivery in the dairy industry and their effectiveness in reaching out to the farmer clients, transaction facilitation, service uptake, and value chain linkage.
- ***Data systems and digital platform:*** Examination of whether there is effective use of realtime data and platforms in facilitating decision making, transparency and collaboration within the dairy value chain ecosystem.
- ***Constraint/opportunity analysis:*** Using market systems development tools, including market systems mapping and constraint analysis, to help identify systemic obstacles and opportunities for achieving sustainable impact.

5. Role of the consultant

- Oversee the entire design and delivery of the baseline study in conformity with the project's Market Systems Development (MSD) approach.
- Develop and present an inception report that includes study methodology, analytical framework, and work plan.
- Undertake literature reviews relevant to the study and tool development.
- Design relevant data collection instruments, both quantitative and qualitative, in conformity with project indicators.
- Design and propose sampling methods and establish a representative sample size for key market actors.
- Source, recruit and train enumerators and supervise them to ensure quality data collection and compliance with project standards and ethics.
- Oversee and supervise data collection tool pre-testing and roll-out.
- Manage and supervise data collection (quantitative data to be collected through Heifer's SurveyCTO platform) in order to ensure data quality, accuracy, and inclusivity (considerations for gender and youth groups).
- Analyze data collected and establish evidence-based findings
- Develop a comprehensive baseline report that includes findings aligned to AAER framework.

6. Deliverables

Three deliverables are foreseen under the consultancy. They include:

Inception report (15 pages maximum) to be submitted one week after signing the contract. This will include but is not limited to: (i) brief findings from the desk review; (ii) the baseline survey tool, with questions responsive to the project's indicators (as an annex); (iii) refined survey methodology, including methods for identifying respondents, data collection and analysis; (iv) pre-analysis plan³. (v) a refined work plan with clear timelines.

Draft report (30 pages maximum, excluding annexes): This is to be submitted within two weeks after the fieldwork. The report will present the quantitative and qualitative findings of the baseline survey and practical recommendations to Heifer International in Kenya. The format for the draft report will be agreed with Heifer International in Kenya at the outset of the consultancy.

Final report (30 pages maximum, excluding annexes) and a complete IPTT with baseline values: The consultant will produce the final report a week after receiving and taking into consideration comments from the Heifer International in Kenya team.

7. Timeframe

The consultancy will be conducted over 15 days. The consultancy will commence immediately upon signing the contract.

8. Consultant Management

The consultant will report to the FaVi Project Manager and working closely with Heifer International in Kenya PME Manager. The FaVi Project Manager will monitor and track the progress of the various activities under the consultancy.

9. Skills, Experience and Competencies

Heifer International is looking for a consultant or consultancy firm who has the following qualifications and experience.

a. ³ A pre-analysis plan that specifies the learning questions and hypotheses, indicators and variables used in the analysis, dummy tables showing disaggregation, sampling strategy and protocol, analysis approach, challenges, and limitations. The pre-analysis plan should emphasize a suitable sampling design recognizing the different sampling scenarios expected to demonstrate the longer-term effects of the project through a phased approach. The preanalysis plan also documents the specifications to develop the syntax (or provides the syntax itself) needed to analyze the data to achieve the objectives outlined in this R8.

10. Consultant Management

The consultant will report to the FaVi Project Manager and working closely with Heifer International in Kenya PME Manager. The FaVi Project Manager will monitor and track the progress of the various activities under the consultancy.

11. Skills, Experience and Competencies

Heifer International is looking for a consultant or consultancy firm who has the following qualifications and experience.

- Master's degree in Statistics, Research, Social Sciences, Agricultural related courses, monitoring and evaluation within the agricultural sector. A MSc in the same field will be an added advantage
- At least 10 years of experience working in international development, including 5 years' work in conducting research/evaluation for development projects. Strong methodological experience in quantitative research, including panel surveys.
- Experience and in working in dairy value chain specifically regarding smallholder dairy production systems, fodder production, feed processing and input markets including animal health, feed and fodder markets
- Successful completion of at least 3-5 baseline or scoping studies involving market systems development approach. Submission of sample reports of these studies might be required during final selection process
- A sample report from a similar baseline submitted before final selection.
- Experience in private sector development and/or knowledge of Market Systems development principles and practices
- Details oriented to ensure quality and consistency.

12. Mandatory requirements

- Certificate of incorporation
- KRA Pin Certificate
- Current Tax Compliance Certificate
- Current business permit(companies)

13. Evaluation Criteria

EVALUATION CRITERIA	Weight (%)	Possible Points (1 to 10)	Weighted Score
	(A)	(B)	(A*B)
Experience of Applicant: Combination of organizational and individual experience, profiles of key individuals on the project and provided demonstrations of work. Expertise in Rapid assessments, and Market Systems Development (MSD) measurements. Expertise in evaluating dairy program/sector, strong mixed methods evaluation (qual and quant), and experience with evaluation in Kenya is highly desirable.	30%		
Technical proposal: Quality proposals will provide detail of the analysis approach and other relevant methodology for comparative analysis and duration of activities with strong emphasis towards a quantitative approach	30%		
Local Consultant Networks: Applicant demonstrates working relationships with local data collection firms, teams, or individuals. Applicants demonstrate the ability to quickly mobilize resources on the ground to support timely data collection.	10%		
Total for Technical Evaluation	70%		
Financial proposal: Cost/value	20%		
Total for Financial Evaluation	20%		
Related work: Two previous reports on similar or related work	5%		
References: Names & contact information of three references for similar work	5%		
Total for Past Performance	10%		
TOTAL POSSIBLE SCORE:	100%		

14. Proposal submission requirements

The technical and financial proposals should be submitted separately in PDF format.

“Please note that proposals submitted via a link will not be considered.” Proposals

(both technical and financial) must be submitted by email to

procurement-ke@heifer.org with clear subject line: “**(BASELINE STUDY FOR FAVI CONSULTANCY) and submitted by 1st July 2026.**”

15. Late submissions and verification

Proposal received after the submission deadline will not be considered. Bidders are responsible to ensure their proposals are submitted according to the instructions herein.

Heifer retains the right to terminate this RFP or modify the requirements upon notification to the bidders. Written inquiries may be made and should be directed to the following email

procurement-ke@Heifer.org with copy to duncan.muema@heifer.org

16. Time of delivery

This assignment is conditional, and the timeline for conducting the evaluation is within **July 2026.**

17. Validity of Proposals

Proposals submitted shall remain open for acceptance for 30 days from the last date specified for receipt of the proposal. This includes, but is not limited to pricing, terms and conditions, service levels, and all other information. If your organization is selected, all information in this document and the negotiation process are contractually binding.

18. Limitations

This Request for Proposal does not represent a commitment to award a contract, to pay any costs incurred in the preparation of a response to this RFP, or to procure or contract for services or supplies. Heifer reserves the right to fund any or none of the applications submitted and reserves the right to accept or reject in its entirety and absolute discretion any proposal received in response to the RFP.

19. Intellectual Property

Section 1. Ownership Generally. Subject to Section 2 below, any intellectual property (including but not limited to copyrights, trademarks, service marks, and patents), intellectual property rights, deliverables, manuals, works, ideas, discoveries, inventions, products, writings, photographs, videos, drawings, lists, data, strategies, materials, processes, procedures, systems, programs, devices, operations, or information developed in whole or in part by or on behalf of Contractor or its employees or agents in connection with the Services and/or Goods (collectively, the “Work Product”) shall be the exclusive



property of HPI. Upon request, Contractor shall sign all documents and take any, and all actions necessary to confirm or perfect HPI's exclusive ownership of the Work Product.

Section 2. Prior-Owned Intellectual Property. Any intellectual property owned by a Party prior to the Effective Date ("Prior-Owned IP") shall remain that Party's sole and exclusive property. Regarding any of Contractor's Prior-Owned IP included in the Work Product, Contractor shall retain ownership, and hereby grants HPI a permanent, non-exclusive, royalty-free, worldwide, irrevocable right and license to use, copy, reproduce, publicly display, edit, revise, perform, and distribute said intellectual property, in any format or any medium, as part of the Work Product.

Section 3. Work Made for Hire. To the extent copyright laws apply to the Work Product, the Parties agree that (a) HPI specially ordered or commissioned the Work Product, (b) the Work Product is a "work made for hire" under United Countys copyright laws, and (c) HPI shall be deemed the author thereof and shall own all right, title, and interest therein. To the extent such rights, in whole or in part, do not vest in HPI as a "work made for hire", Contractor hereby irrevocably grants, assigns, and transfers to HPI, exclusively and in perpetuity, all of Contractor's rights of any kind or nature, now known or hereafter devised, in, to, and in connection with the Work Product, and HPI shall solely and exclusively own any and all rights therein, and in the elements thereof, including but not limited to any and all allied, ancillary, subsidiary, incidental, and adaptation rights.

Contractor hereby waives all rights known as "moral rights", and any similar rights, which Contractor may have in connection with the Work Product. The description of Services and/or Goods provided in this Agreement shall in no way limit the way HPI may use the Work Products.

END OF SECTION