



CALL FOR PROPOSAL

AGRICULTURAL FINANCING FOR SMALLHOLDER FARMERS ASSESSMENT

Introduction

Stromme Foundation (SF) is a rights-based development NGO, established in 1976 in Kristiansand, Norway. SF works towards a vision of “a world free from poverty”. SF values are human dignity, justice, and solidarity. SF’s most important interventions in the fight against poverty are education, job creation and strengthening of the civil society. With regional offices in West Africa, East Africa and Asia consisting only of local employees, SF works through local partners in 9 countries. SF has also been working in South Sudan for over 20 years mainly focusing on quality education, income generation and job creation program interventions. Additionally, SF has worked to strengthen the economic empowerment and resilience of marginalized and vulnerable persons through food security interventions. All activities are implemented through partnerships in close cooperation with local governments and relevant line ministries.

Background to the NACOFS Project

Stromme Foundation received 1-year funding from the Norwegian Ministry of Foreign Affairs through the Royal Norwegian Embassy in South Sudan, to implement the **National Coalition on Food Security (NACOFS)** pilot project through strategic partnerships with South Sudanese national non-governmental organisations. The local partners include the **South Sudan Agricultural Producers Union (SSAPU)**, **Organic Farming Advisory Organisation (OFAO)**, **Women for Change (WFC)**, **Premium Agro Consult (PAC)**, and **Yei Teacher Training College (YTTC)**. The NACOFS Project brought together national NGOs, farmers' organizations, academic institutions, and private sector actors to revitalize and increase agricultural production in Yei and Juba counties, Central Equatorial State. SF oversees project management, quality assurance and capacity building, while the local partners leverage their specialized expertise and community networks to address chronic food insecurity by working closely with in-community farmers. The partners also engaged in joint advocacy and dialogue through the Food Security and Livelihood cluster, prioritizing local leadership to ensure interventions are grounded in context-specific knowledge and scalable solutions.

The NACOFS pilot phase aims **to build national actors' capacity to support resilient and sustainable food production, reduce postharvest loss, and increase market access for in-community smallholder farmers in South Sudan**. The project also works to empower smallholder farmers particularly women through climate-smart agriculture training, demonstration farms, and market access support. Through strengthening NACOFS members' institutional capacities and promoting sustainable practices, the project will enhance productivity while building resilience on climate shocks. This locally led model combines direct support to farmer groups, advocacy, and using adaptable community-driven technologies





to increase farm yields, reduce post-harvest losses, increase incomes, and transform food systems. The initiative positions South Sudanese organizations at the forefront and centre of long-term food security solutions, ensuring interventions are both impactful and sustainable.

Assessment Rationale

As the NACOFS Project pilot project enters its final implementation phase, this research intends to map, analyse and provide information on financing options for smallholder farmers in Central Equatorial State. The findings will generate actionable insights to inform the long-term design of scalable agricultural resilience program anchored on private sector financing. The results will provide baseline data and benchmarks to assess the agricultural financing options for farmers. The final report will form part of the literature that will be utilized by farmers and agricultural actors in the country.

Purpose of the Assessment

The purpose of the assessment is to map, analyse and generate information on financial institutions and financing mechanisms available to smallholder and commercial farmers in Central Equatoria State, and to identify opportunities, gaps, and strategic partnerships that can support agricultural financing under the next phase of the NACOFS project.

The assessment will aim to achieve the following specific objectives:

- I. To map existing financing institutions that provide financial services to smallholder farmers, commercial farmers, and agribusinesses in CES.
- II. To assess the types of financial products available, including agricultural loans, input financing, equipment financing, savings schemes, insurance, and other agricultural financial services.
- III. To evaluate accessibility and suitability of these financial products for different categories of farmers, including women and youth.
- IV. To identify barriers that limit farmers' access to financial services.
- V. To analyse opportunities for partnerships between NACOFS partners and financial institutions.
- VI. To provide recommendations on how NACOFS can facilitate improved access to agricultural finance in the next phase of the project.

Focus of the Assessment

The consultant will conduct the assessment focusing on Central Equatoria State, including key agricultural counties where NACOFS operates. The assessment should also consider financing models used in comparable contexts that could be adapted to South Sudan. The scope will include:

- Commercial banks
- Microfinance institutions



- Regional and international agricultural financing opportunities for South Sudanese farmers
- Savings and Credit Cooperative Organizations (SACCOs)
- Village savings and loan groups
- Development finance initiatives
- Agribusiness financing programs
- Input credit schemes
- Any relevant government or donor-supported agricultural financing initiatives.

The below are key questions for the assessment but the list is not exhaustive

Assessment Questions

- Which financial institutions currently provide financing to smallholder and commercial farmers in CES?
- What financial products are available for agricultural production and agribusiness development?
- What are the eligibility requirements, loan conditions, interest rates, and repayment structures?
- To what extent are these products accessible to smallholder farmers, women, youth, and producer groups?
- What are the major constraints limiting farmers' access to agricultural finance?
- What opportunities exist for blended finance, guarantee schemes, or value-chain financing?
- How can NACOFS facilitate partnerships with financial institutions to expand farmer access to finance?

Assessment Methodology

The independent consultant should utilise a mixed methods approach, combining quantitative and qualitative methodologies. The consultant is a wide range of actors in the financial sector and farmers in the communities. The consultant is expected to conduct:

- Desk review of existing reports, policies, and financial sector studies
- Key informant interviews with financial institutions, government agencies, NGOs, and private sector actors
- Consultations with farmer groups, producer organizations, and agribusinesses
- Stakeholder workshops or validation meetings where appropriate.

The consultant will propose a detailed methodology and work plan in the inception phase of the assessment.





Assessment Timeline

No	Task	Duration
1	Advertise the Terms of Reference on relevant platforms	March 19, 2026
2	Deadlines for receiving responses to Terms of Reference by interested bidders.	April 3, 2026
3	Reviewing of proposals and selection of the consultants	April 6-7, 2026
4	Presentation by the best two bidders	April 8, 2026
5	The signing of the Contract and commencement of the assignment	April 10, 2026
6	Inception meeting: Meeting with SF team and sharing relevant program documents for review	April 13, 2026
7	Submission of the project review work plan/inception report: This will include a specific outline of the evaluation, finalized learning questions; it will identify sampling, timing data collection, Data collection tools, quality control measurements and methodology. The inception report will be reviewed and approved prior to any data collection.	April 15, 2026,
8	Field data collection	April 20 – 30, 2026
9	Submission and presentation of the draft report: Submit the draft report and make a presentation to the selected team	May 8, 2026
10	SF provides feedback on the report	May 15, 2026
11	Final report: Provide 2 bound hardcopies and a soft copy of the final evaluation report with recommendations incorporated, supporting tables and graphs, visuals, and appendices as per the requirements.	May 20, 2026
12	Dissemination of assessment report to the SF, stakeholders and the Embassy of Norway team	May 22, 2026

Expected Deliverables

- a) An inception report showing emerging issues from the review of the project documents and the TORs. The inception report shall include the proposed approach for undertaking the task.
- b) Copies of the data collection tools, mixed-methods data analysis plan, and data cleaning log.
- c) Detailed work plan and milestones: provide a detailed work plan incorporating all relevant tasks and milestones from start to finish.
- d) Attendance at all evaluation steering group committee meetings.
- e) Submit a draft report to SF team and selected stakeholders for feedback.
- f) Making a PowerPoint presentation to the SF team and partners to validate the findings and allow input.





- g) An approved final Assessment Report of no more than 20 pages.
- h) An executive summary with the main findings and recommendations of no more than 3 pages
- i) **All raw data:** The consultant will provide a fully cleaned quantitative dataset in SPSS, STATA or R file format accompanied by the code used to carry out analysis and a variable codebook. The consultant should also provide transcripts from all the qualitative interviews and their coding in NVivo. This data should also be disaggregated by defined demographics, products and institutions.

Required Expertise of the Consultant

The assessment team must be led by a Team Leader with at least have 7-10 years extensive experience in conducting research studies in South Sudan. Must possess Advanced degree in Agricultural Economics, Finance, Rural Development or related field. Suitable applicants to conduct this study should demonstrate the following expertise and competencies:

- Extensive knowledge in development work particularly agriculture and food system financing initiatives including South Sudan country policies, national development plans and global agenda.
- Good understanding of the current development trends in the food security programming industry in South Sudan.
- Demonstrated practical experience in quantitative and qualitative research in Education and children programming.
- Excellent knowledge of the use of statistical packages like SPSS, STATA, R-Analysis Epi-info, NVIVO and MAXQDA.
- Strong quantitative and qualitative analytical skills as well as excellent oral and written skills

Management of the Consultancy

The consultant will work under the overall supervision of the Project Manager – NACOFS who will provide all necessary guidance as well as administrative and logistical support in fulfilling the stated tasks.

Contents of the Proposal

SF South Sudan proposes to have a competitive bidding process to undertake the documentation. Potential Consultant will submit the following in their proposal:

- a) Technical proposal clearly showing how he/she understands the tasks, suggestions in relation to the TORs, proposed methodology, and detailed work schedule.
- b) Financial proposal with a detailed budget for undertaking the assignment.
- c) Attach key personnel resumes [Team Leader & Data Analyst] with relevant experience in undertaking similar assignments and references.



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- d) At least a copy of a completed similar assignment within the region, and South Sudan will be added advantage.

Interested consultants (individual or and firm) with experience in executing similar assignments are invited to submit their proposal by **April 3, 2026**, with the subject field – **“Agricultural Financing to Farmers Assessment”** to the addresses below. Stromme Foundation will only accept email submissions.

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