Women SME Innovation Programme – Digitalize for Jobs (D4J)

**Terms of Reference – Digital Tools Development / Customization or Acquisition**

**September 2022**

# Definitions

In this Terms of Reference, the following acronyms are defined as follows:

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| **Acronyms** | **Description** |
| SMEs | Small and Medium Enterprises |
| GEA | Ghana Enterprises Agency |
| ToR | Terms of Reference |
| SDLC | Software Development Life Cycle |

## Background

The Ghana Enterprises Agency (GEA) is the apex governmental body dedicated to the promotion and development of the Micro, Small and Medium Enterprises (MSMEs) Sector in Ghana. Parliament passed Act 1043 of 2020 to transform National Board for Small Scale Industries (NBSSI) into the Ghana Enterprises Agency (GEA). The Act was assented to by the President on 29th December 2020 and put in effect on 1st January 2021. Government views the Sector as having the potential to contribute substantially to the reduction of high unemployment and the growth of Ghana’s economy.

GEA has its headquarters located in Accra and operates fourteen (16) Regional Offices spread across the country. Together with other stakeholders, it runs two hundred and ten (210) District Offices known as Business Advisory Centres (BACs) and thirty-seven (37) Business Resource Centres.

GEA has a staff strength of five hundred and eighty-six (586) comprising three hundred and fifty-seven (357) males and two hundred and twenty-nine (229) females, and it is envisaged to increase to seven hundred (700) in the next five (5) years. At the District level, GEA provides Business Development Services (BDS) to MSMEs, as well as facilitates access to credit and the market. GEA also supports capacity building, digitalisation, and the MSME sector’s formalisation in Ghana. It also facilitates access to financial support for businesses.

As the apex Institution for the development of MSMEs, the Agency recognizes that the lack of digital tools and skills makes it difficult particularly for women to access online market and to reach customers in a targeted way. However, the emergence of the Covid-19 Pandemic has resulted in a significant trend focus on the digitalization of businesses to safeguard their survival and growth.

## Introduction

According to the World Bank, 44% of MSMEs in Ghana are owned/led by women. The 2019 Mastercard Index of Women Entrepreneurs also revealed that apart from Uganda, on the African continent, Ghana has the most women entrepreneurs. This shows the significant role of women in Ghana’s socio-economic development and the need to give women-owned and led businesses the needed support. The majority of Micro, Small, and Medium Enterprises (MSMEs) have embraced the notion that expanding their usage of digital technologies and digitalizing their businesses is a key strategy for expanding their businesses and creating new jobs.

The Agency in 2021 rolled out a call for applications for the SME COVID-19 Innovation and Digitalization Support Scheme. A total number of 7,192 applications were received, out of which only 500 SMEs were supported. The huge number of applications received was an indication of the huge demand for digital tools to improve their businesses. Hence, the need to implement a Second Phase dubbed the Women SME Innovation Programme - Digitalize for Jobs (D4J) Project.

Again, Empowering women-owned/led businesses remains a key strategic focus area for the GEA.

## The Proposed Solution

Based on the above and following the successful implementation of the First Phase of the SME Digitalisation Project which focused on sustaining existing jobs, GEA proposes to implement another phase of the Digitalization Project for SMEs with focus on women-owned and women-led SMEs. The objective of this Second Phase is to increase operational efficiency and business growth leading to job creation. The Project will be implemented through a combination of targeted demand-based support for SMEs in digitalizing their procedural models as well as encouraging innovative business processes. The support will comprise of facilitating a detailed assessment of the beneficiaries’ needs, virtual and non-virtual demand-based capacity building programs, access to digital solutions, online visibility as well as in-depth knowledge in digitalization and process innovation.

This Project includes the development of an integrated solution for the survival, improvement, and growth of SMEs with the aim to provide targeted support in digitalising their operations. This will provide a centralized platform involving a detailed assessment of SMEs’ needs, challenges and potentials, virtual and non-virtual demand-based capacity-building programs, access to digital solutions, virtual visibility and in-depth knowledge in digitalisation and process innovation.

## Objectives

The Project will provide support to 400 Small and Medium businesses and seeks to:

* Provide capacity-building to women-owned/led SMEs on different aspects of digitalization and how their companies can grow from its use.
* Increase SMEs’ process efficiency and competitiveness by providing access to knowledge, digital tools, and expertise in the field of digitalization and innovation management challenges.
* Ensure that the women-owned/led SMEs are creating jobs after the program.
* Create a digitalized business environment conducive to the rapid growth of SMEs in Ghana

## Expected Benefits for SMEs

* SMEs can manage their business operations and become more responsive to client’s needs and efficient in their processes using technology.
* SMEs will create better content for social media to reach a wider audience.
* Digitalised operations of SMEs, specifically, the tracking of business communications to ensure the maintenance of operational rhythm.
* SMEs will improve the organization of their business information which will provide them with adequate leverage to access external services such as loans from financial institutions.

Further benefits are:

* Real-time decision making
* Reliable business information for users
* Ability to raise capital globally (E-Financing)
* Ability to monitor business performance at a glance.
* Lower operational costs
* Achieve transparency and efficiency in business operations.

## Key Activities of the Project are:

* Project design and structuring
* Awareness creation on digitalisation for SMEs
* Selection of beneficiaries based on eligibility and scores.
* Assessment of beneficiaries’ needs.
* Digital Transformation Pack
* Digital Skills Development Pack
* Digital Tooling Pack
* Digital Visibility Pack
* Administration/management of the programme as well as monitoring and evaluation

## Expected Project Deliverables

Considering the scope of work of this project and based on the proposed project development & implementation methodology, the Consultancy Firm has to provide a complete list of all deliverables that will be produced throughout the entire project timeline whether those are plans, reports, applications etc. in a table format mentioning the stages, activities and timelines.

Some examples of the deliverables are mentioned here under for your reference.

* Inception report
  + Workplan
  + System Specification Report
* User manuals of deployed solutions
* Comprehensive Digital solutions deployment report
* Functioning solutions
* Final Report

## Objective and tasks of the assignment

As part of this project, GEA seeks to engage a competent and highly qualified IT consultancy firm / Digital Services Provider, that has the required capability and experience in the development of digital solutions for SMEs, to lead the development or customization of (Open Source) software solutions based on key needs and demands of selected SMEs in Ghana.

The objective of this assignment is to support the digital transformation of selected women-owned SMEs in Ghana thereby increasing their process efficiency and competitiveness by providing access to demand-based digital software solutions complementing the technical assistance in terms of training and mentoring that the project offers.

The IT consultancy firm should be able to identify the needs and challenges of the target SMEs, advise on appropriate solutions to support their businesses operations, to recommend innovative open-source solutions - without license costs - that could be considered for adoption/customization to address SME’s constraints in the following areas but not only limited to these.

* Customer Relationship Management (CRM)
* Invoicing, Order, and Sales Management
* Bookkeeping and Accounting
* Inventory Management
* Enterprise Resource Planning (ERP)
* eCommerce

The software solutions shall be easy to handle, user-friendly, and simple but include necessary core functions, a very affordable model, context-specific and modular.

The underlying approach is not to develop new software solutions from scratch, but to explore whether appropriate and effective existing open-source solutions are available on the local market that can be customized to the needs of Ghanaian SMEs.

Sustainability is key - The proposed software solutions need to be adapted to the local market so that maintenance and IT Support in Ghana are guaranteed.

The customization/configuration of the software solution shall be complemented by training/capacity building of SMEs as users but also administrators (for later adaption/configuration).

## Scope of Work

The scope of work of this assignment includes the following:

1. **Identification of digital software solutions for Ghanaian SMEs**

The Consultancy Firm shall undertake a desk study or leverage the needs of the selected SMEs as part of the “Women SME Innovation Programme – Digitalize for Jobs (D4J)” to identify potential software solutions, which address the digitalisation pain points of SMEs in Ghana. This would also include an analysis of open-source software solutions to be acquired off-the-shelf and to be customized.

1. **Development and customization of digitalisation tools -** The Consultancy Firm shall customize digital solutions for the selected SMEs.
2. **Conduct training on the procured software solutions** - The Consultancy Firm shall be responsible for conducting training for the various SMEs to enhance their understanding and use (and administration) of the customized procured solutions.
3. **Provide post-implementation support** - For the developed solutions, the Consultancy Firm shall be responsible for providing support to the SMEs post-implementation, to ensure the sustainability of the intervention.
4. **Identification/Marking of the solution** – The Consultancy Firm shall include in logos or text at the footer of the solution information provided by GEA.

## Project Implementation Methodology

The Consultancy Firm’s technical proposal should include a project implementation methodology and approach section which shall cover the following areas at a minimum.

### Development and Implementation Methodology

For any solution that the Consultancy Firm proposes, they shall submit a best possible suited Software Development Life Cycle (SDLC) approach for the development considering the project scope, objectives and requirements of the solution, project timeline, deliverables and required resources to be used.

### Solution Design

The proposed software solutions should be robust, scalable, user friendly and interoperable. The Consultancy Firm would provide details on solution design as part of the development activities.

### Customization

Considering the scope of activities, the Consultancy Firm is requested to provide a standard preliminary customization plan.

### Integration

Considering the Integration requirements that might be necessary to ensure a seamless end-to-end connection with other solutions, the Consultancy Firm must include a phase in their proposed SDLC approach in 4.1 detailing all necessary tasks regarding integration to make the proposed Solution interoperable according to the needs of SMEs.

### Testing

The Consultancy Firm must propose a testing plan for the solutions which may include standard testing approaches prior to deployment.

### Infrastructure Requirements

The Consultancy Firm would be required to submit primary infrastructure requirements for the proposed solutions to be developed for example hardware, servers, network, storage etc.

### Training and Knowledge Transfer

The Consultancy Firm would be required to propose a detailed training plan for the SMEs. The Consultancy Firm should include necessary training methodology, documentation, and training material support in their training plan. The training materials may include a user manual, administration manual, quick start tutorial, online help, frequently asked questions etc.

The training plan must describe the sequencing, time, duration and resources involved in each of the Consultancy Firm’s proposed training activities. The training activities should cover the training feedback and evaluation report.

### Maintenance and Support Service

The Consultancy Firm shall provide a period of 1 Year of maintenance and support service after the deployment.

The Consultancy Firm must provide a detailed maintenance and support service plan in the technical proposal, which may include the following:

* Support service types and mode of services
* Service desk functionalities
* Tools to be used for Support service management.
* Communication management and modality
* SLA (Service Level Agreement)
* Service Log Management

Apart from the above-mentioned issues, the Consultancy Firm may include any other sections that can be considered as a value addition.

## Expected Deliverables

Considering the scope of work of this project and based on the proposed project development & implementation methodology, the Consultancy Firm must provide a complete list of all deliverables that will be produced throughout the entire project timeline whether those are plans, reports, applications etc. in a table format mentioning the stages, activities, and timelines.

Some examples of the deliverables are mentioned here under for your reference.

* Inception report
* User manuals for developed solutions.
* Digital solutions deployment report with specific indicators to be provided by GEA.
* Functioning solutions
* Comprehensive report

Duration of the Project

The total duration of this assignment is expected to last for up to 6 months (without maintenance and follow-up support) and will depend on the identified solutions and the assessment done by the Consultancy Firm concerning the activities to be carried out and the proposed timelines.

Reporting Requirements

Consultant shall act under the direction of the Chief Executive Officer of GEA or an appointed representative and report to the Project Lead Appointed by GEA. The Consultant shall be expected to provide periodic (monthly) reports on activities to the Chief Executive Officer of GEA.

Qualification and Experience of The Consultancy Firm

This is a national assignment with utmost importance to GEA, thus the Consultancy Firm must prove that they have a solid technical background and operational strength to undertake and take this work forward without any hindrances. The Consultancy Firm must also have adequate technical ability, human resources, and processes. As such, the following are defined as minimum eligibility criteria:

1. Degree in Computer Science / Information Technology, Digitalisation, or related fields
2. A minimum working experience of 5 years in developing digital solutions and services for SMEs.
3. Excellent knowledge of the SME landscape (their needs and challenges) regarding digitalisation
4. List of developed digital tools for Ghanaian SMEs as well as trainings conducted.
5. Demonstrated experience and qualifications of key staff to be placed on the project.
6. Excellent research, analytical, communication and writing skills.
7. Excellent teamwork and participatory process skills

Location of the Assignment

The technology developer will carry out the assignment in Ghana and may deploy staff that will travel across the country to conduct various research, installation, and training of potential SMEs across the country.