

Ghana Enterprises Agency

SME Innovation and Inclusion Programme – Digitalize for Jobs (D4J)

Terms of Reference – Digital Literacy Consultant

December 2024

Definitions

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

Acronyms	Description
BAC	Business Advisory Centre
BRC	Business Resource Centre
COVID-19	Coronavirus Disease
GEA	Ghana Enterprises Agency
ICT	Information and Communication Technology
MSMEs	Micro, Small and Medium-sized Enterprises
SMEs	Small and Medium Enterprises
ToR	Terms of Reference

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 twenty-five (225) 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 market. GEA also supports capacity building, digitalisation, and formalization of the MSME Sector in Ghana. It also facilitates access to financial support for businesses.

As the apex Institution for the development of MSMEs, the Agency recognizes that, 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 Covid-19 Pandemic has resulted in a significant trend focus on digitalization of businesses to safeguard their survival and growth.

Introduction

About 8% of Ghana's population (31 million) five years or older have varying degrees of difficulty in performing activities. Such persons are typically labeled as Persons with Disability (PWDs) for ease of reference. The degrees of difficulty in performing activities are higher among females (8.8%) than males (6.7%). - (2021 Population & Housing Census Report Vol. 3F)

The same report established that the proportion of the population with varying degrees of difficulty in performing activities in rural areas (9.5%) is higher than in urban areas (6.5%) and the share of females PWDs is higher than for males in both rural (56.2% vs. 43.8%) and urban (59.7% vs. 40.3%) areas.

Past business support programmes implemented by the GEA have provided tremendous insight into the challenges of PWD enterprises including inability to compete effectively with non-PWD firms. As a result, business support programmes have often been undersubscribed by PWD enterprises due to the unusually high bar

and insurmountable eligibility and selection requirements set for such programmes from the perspective of the PWD enterprises.

The Ghana Enterprises Agency in partnership with the German Cooperation's 'Invest for Jobs' is seeking to implement the **SME Innovation and Inclusion Programme – Digitalize for Jobs (D4J) Project**, which is the Second Phase of the Women SME Innovation Programme - Digitalize for Jobs. This project will be implemented in 5 regions. 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 2023 rolled out a call for applications for the Women SME Innovation and Digitalization Programme: Digitalize for Jobs Project (D4J). A total number of 750 applications were received, out of which only 400 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 SME Innovation and Inclusion Programme - Digitalize for Jobs (D4J) Project.

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

The Proposed Solution

Based on the above and following the successful implementation of the First Phase of the D4J Project which focused on sustaining existing jobs, GEA proposes to implement another phase of the Digitalization Project for SMEs with focus on PWD-owned and PWD-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 seeks to:

- Build capacity of 50 Ghanaian PWD owed/led SMEs (with 70% concentration on women) 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
- Create a digitalized business environment conducive for rapid growth of SMEs in Ghana
- Ensure that these supported SMEs are creating jobs after the Programme.

Expected Benefits for SMEs

The results indicators to be monitored and measured will include the following:

- SMEs can manage their business operations and become more responsive to clients' 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 programme as well as monitoring and evaluation

Objective and tasks of the Assignment

GEA seeks to engage a Digital Literacy Consultant, working under the overall supervision of GEA, to lead the technical implementation of the digital-literacy component of the SME Innovation & Inclusion Programme – Digitalize for Jobs (D4J) Project. The Consultant will ensure that all activities run on schedule, that high-quality training is delivered, and that coaches and beneficiaries acquire and apply the targeted digital skills.

The main objective of this assignment is to plan, coordinate and deliver end-to-end digital-literacy capacity building, from Training-of-Trainers to beneficiary roll-out, and to guarantee quality assurance and sustainability of all outputs.

The Consultant will:

1. Finalise and validate a modular training design covering:
 - **Digital Visibility Pack** (social-media strategy; website management, content creation, Ecommerce and digital marketing)
 - **Financial Literacy Pack** (budgeting tools; online payments; credit readiness, accounting software etc)
 - **Entrepreneurship Pack** (business modelling; value proposition design)
 - **Digital Skills Development Pack** (basic ICT; platform navigation, workflow automation; communication tracking, account and ERP software)
2. Develop and validate a detailed workplan and schedule in collaboration with GEA, including training days, regional roll-out, M&E milestones and deliverable deadlines.
3. Produce and adapt all training materials slide decks, hands-on exercises, quick-start guides and assessment tools to meet the needs of GEA coaches and SME beneficiaries.
4. Deliver a multi-day Training workshops with participatory facilitation, practical labs and peer-to-peer practice in project regions and locations decided by GEA.
5. Roll out regional SME training sessions, ensuring practical application of:
 - digital operations and communication tracking
 - social-media and website content creation and audience engagement
 - Software for financial management/accounting, ERP, etc
 - Ecommerce and digital marketing
 - financial planning, e-financing and loan preparation
 - entrepreneurship principles and digital business modelling
6. Implement a robust evaluation framework:
 - pre- and post-training practical assessments
 - attendance tracking and competency scoring
 - data-driven progress reports with actionable recommendations
7. Host follow-up clinics to troubleshoot real-world application challenges and maintain a support channel for ongoing Q&A and resource sharing.

8. Provide regular activity updates and consolidated progress reports to the Lead Consultant and GEA Project Manager on activities implemented.
9. Advise GEA on optimal communication channels and assist in development of outreach and awareness materials to maximise SME participation and engagement
10. Compile a comprehensive Handbook on all the areas covered in this ToR in soft copy and on portal drives.

Project Implementation Methodology

The Consultant's technical proposal shall present a clear, detailed methodology and approach that ensures all assignment objectives are met. It must address the following five areas:

1. Detailed Planning of Key Activities

- **What** – Break down each major task (curriculum development; Training-of-Trainers; regional SME sessions and reporting).
- **How** – Describe delivery modalities (in-person workshops), pedagogical approaches (hands-on labs, group work, peer coaching) and tools to be used (WordPress, social-media dashboards, spreadsheet templates).
- **When** – Provide a high-level schedule or Gantt chart indicating sequencing and timing (for example, curriculum finalization in Month 1; ToT delivery in Month 2; five regional SME trainings in Months 3–4; virtual clinics in Months 4–5; final reporting in Month 6).

2. Enabling Resources, Tools and Platforms

- Identify required resources: computers or tablets, projectors, reliable Internet/data bundles, software accounts (e.g. WordPress, WhatsApp Business, Google Workspace) necessary to undertake all training assignments.

3. Project Monitoring and Evaluation Framework

- Clearly state expected outcomes (SMEs with knowledge on managing and maintaining functional websites; social-media content published; bookkeeping records maintained).
- Specify indicators and metrics for each outcome (for example, percentage of coaches scoring $\geq 80\%$ on post-ToT test; number of SMEs completing at least five live bookkeeping entries; growth in social-media engagement).
- Detail data-collection methods (pre- and post-training assessments, attendance registers, competency checklists, participant feedback surveys) and how results will be reported (monthly M&E briefs, consolidated final M&E report).

4. Project Sustainability Framework

- Propose mechanisms for institutionalization of digital-literacy training within GEA (for example, integration into BAC annual calendars, assignment of GEA "Digital Champions").
- Outline knowledge-transfer measures: trainers' handbook, recorded session modules, quarterly refresher webinars and a mentorship network linking coaches and experienced SMEs.

Project Deliverables

The Digital Literacy Consultant shall deliver the following outputs in accordance with the agreed workplan:

1. Inception Report

- Detailed methodology and implementation approach for the digital-literacy component, including final stakeholder list, training calendar and resource plan.

2. Project Charter

- Stakeholder map and engagement framework
- Definition of scope, objectives and activity descriptions for all training modules
- Workplan and Gantt chart showing timelines for curriculum development, ToT, beneficiary roll-out, M&E and reporting

3. Logical Framework for Monitoring & Evaluation

- Outcomes, indicators, data-collection tools and reporting schedule for the digital-literacy assignment

4. Sustainability Framework

- Mechanisms for embedding digital-literacy training within GEA structures, including refresher schedules, mentorship networks and content-update procedures

5. Comprehensive List of Beneficiaries and Support Received

- Roster of trained coaches and staff and 50 SME participants, with records of attendance, coaching support and material disbursement

6. Final Report

- Consolidated account of all activities, training results and M&E data
- Lessons learned, best practices and recommendations for future scale-up

Duration of the Project

The assignment is expected to be concluded over a period up to 100 working days within a 6-month time frame from the date of commencement to the date of reporting. The Lead Consultant supports the project full-time in the implementation.

The consultant must be available for regular meetings with GEA and the Funding Partner to discuss progress of work and further planning.

Reporting Requirement

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

Qualification and Experience of Technical Consultant

The Consultant may be an individual expert or a consulting firm. In either case, the following minimum eligibility requirements apply:

1. Education and Professional Background

- Individual expert must hold at least a Bachelor's degree in Business Administration, Business Management, Marketing, Entrepreneurship, Information Technology, Computer Science, Digitalisation or a related field
- Consulting firm must be registered in Ghana (or licensed to operate under Ghanaian regulations) and its Team Leader must meet the same degree requirement

2. Experience

- At least four years of professional experience in ICT or digital-literacy project management, including curriculum design, Training-of-Trainers delivery and roll-out coordination
- Consulting firm must demonstrate at least four years of continuous operation in ICT or SME-development consulting

3. Team Composition (for firms)

- A dedicated Team Leader who meets the individual expert criteria
- At least two technical specialists with expertise in digital marketing/web management and digital financial-literacy
- One Monitoring & Evaluation specialist experienced in logical frameworks and competency-based assessments

4. Technical Expertise

- Hands-on proficiency with web-platforms (e.g. WordPress or equivalent) and social-media marketing tools (Facebook, Instagram, WhatsApp Business)
- Experience with basic e-commerce, CRM-lite or invoicing applications and spreadsheet-based bookkeeping (Excel or Google Sheets)

5. Track Record

- Proven delivery of at least two assignments of similar scope (digital-literacy or ICT training for SMEs), including both Training-of-Trainers and beneficiary roll-out components

6. Technical Capacity

- Access to the necessary resources, tools and logistical support for multi-regional training delivery (venues, equipment, reliable Internet/data plans, software accounts)

7. Quality Assurance

- Documented internal processes for curriculum validation, facilitator performance monitoring and post-training evaluation

8. Local Knowledge

- In-depth understanding of the Ghanaian SME landscape, its digitalisation challenges and growth opportunities, with prior engagement in national or regional SME programmes

9. Skills and Attributes

- Excellent facilitation skills and participatory adult-learning design
- Strong monitoring & evaluation, analytical, communication and report-writing capabilities
- Adaptability to low-connectivity environments and a collaborative, stakeholder-engagement approach

Consultant submissions must include CVs or firm profiles, resumes of key personnel and evidence of past assignments to demonstrate compliance with the above criteria.

Location of the Assignment

The Consultant will be based in Ghana, and travelling as required to training venues in Greater Accra, Central, Ashanti, Bono and Northern Regions.