

TERMS OF REFERENCE AND TECHNICAL SPECIFICATIONS

I. General information

Assignment name	Consultancy to grasp and assess gender and minority inclusion in the Health and Pharmaceutical ecosystem in Ghana with a focus on Green and Digital
Beneficiary	Health and pharmaceutical women-led ventures in Ghana
Country	Ghana
Total estimated number of days	45 to 55 days

II. Context and justification of the need

About Expertise France

Expertise France is an inter-ministerial agency in charge of international technical cooperation and is the second-largest in Europe, with 51% of its funding coming from the European Union. As a subsidiary of the Agence Française de Développement (AFD) Group, it designs and implements projects aimed at strengthening public policies in key development sectors such as governance, security, climate change, health, education, and more.

With a business volume of €324 million in 2021 and a portfolio of over 350 projects across 100 countries, Expertise France has extensive experience in developing technical cooperation projects in private sector development, particularly in supporting public-private dialogue, regional integration, and public-private partnerships. Mandated by partner countries and donors, Expertise France recruits specialized experts for each project to mobilize the appropriate expertise for each mission.

General context

While women-led ventures make up between 37% and 46% of businesses across sectors in Ghana, female entrepreneurs in the health and pharmaceutical industries continue to face distinct gender-related challenges. These include limited access to formal financing, exclusion from value chains and procurement opportunities, and underrepresentation in emerging digital and green innovation spaces. In many cases, regulatory frameworks and entrepreneurial ecosystems are not designed with gender inclusion in mind, further deepening structural inequalities.

Meanwhile, the health and pharmaceutical sectors are undergoing significant transformation, fueled by the rise of green innovation, such as sustainable pharmaceutical manufacturing and eco-health practices, and the rapid adoption of digital technologies, including e-health platforms, telemedicine, and data-driven solutions. These trends offer considerable potential for entrepreneurial growth, but without intentional inclusion strategies, they risk further marginalizing women entrepreneurs.

To address these challenges, the Ghana Green & Digital PSD programme — co-funded by the EU, the Netherlands Ministry of Foreign Affairs, and implemented by RVO, UNCDF, and Expertise France — aims to support the emergence of a **more inclusive, greener, and digitalised private sector**. One of its specific interventions involves **identifying and supporting a select number of entrepreneurs from two key sectors: CCI and Health/Pharma in their digitalization** as well as in their quest to make their venture **greener** and more **sustainable**.

This inception study is therefore a critical first step in delivering this support. It will map and analyse both formal and informal entrepreneurial (MSMEs, start-ups) ecosystem in Ghana, assess gaps and opportunities for sectoral specialisation, and recommend concrete pathways for targeted entrepreneurs under the project. The findings will directly inform the operationalisation of project activities related to Output 3 of the programme's logframe: **"Build capacity of entrepreneurs to apply digital solutions that would enhance business growth of MSMEs."** And more especially, dive into a more suitable capacity building service offering targeted to women & minority groups entrepreneurs, for their own digital and sustainable transformation.

III. Objectives and desired results

1) General objective:

To assess the challenges and opportunities faced by women & minorities entrepreneurs in Ghana's health and pharmaceutical sectors, with a focus on enhancing their inclusion through capacity building, funding access, and participation in green and digital transitions.

The study will pay particular attention to the identification of at least 30 women-led ventures spanning across the health and pharmaceutical sectors and will propose a roadmap to enable their growth in their respective sub-sectors as well as target key challenges and address their specific needs especially in terms of digital and sustainability.

2) Specific objectives:

- Map a minimum of 30 women-led formal and informal start ups/MSMEs (including biotech firms, health tech start ups) in the health and pharmaceutical sectors, with a focus on Accra, Kumasi and Tamale
- Identify the types and scale of businesses run by women & minority entrepreneurs in the health/pharma sectors
- Examine gender (and potentially ethnic) specific barriers to entrepreneurial success (financing, training, mentorship, policy, etc.)
- Assess women's access to and participation in green and digital innovations and programs
- Map capacity-building initiatives and analyze their responsiveness to the needs of women-led businesses
- Identify funding mechanisms available and assess access gaps (grants, venture capital, public funds)
- Recommend targeted actions to improve inclusion, scale capacity building, and close the funding gap

IV. Description of the assignment

1) Scope of work

- Entrepreneur Mapping
 - Identify and profile women-owned enterprises across the health and pharma value chains
 - Categorize them by size, sector, stage of growth, and geographic location (with a focus on Accra, Tamale and Kumasi)
- Barrier Assessment
 - Investigate access to finance, policy support, technical skills, digital infrastructure, and green technologies
 - Highlight gendered experiences (e.g., discrimination, double burden, informal sector constraints)
- Capacity & Support Ecosystem Review
 - Analyze existing incubators, accelerators, training programs, and business development services targeting women
 - Assess alignment with digital/green sector trends
- Financing Ecosystem Analysis
 - Map sources of capital (public, private, or other) and identify access barriers
 - Highlight examples of successful funding models for female entrepreneurs
- Policy & Program Review
 - Examine national and donor-supported efforts to promote gender equality, green growth, and digital health
- Stakeholder Engagement
 - Interview entrepreneurs, investors, policymakers, and program implementers

2) Tasks to be carried out

The assignment is expected to follow a participatory, multi-method, and insight-driven approach. The methodology should combine quantitative and qualitative techniques and be sensitive to local context, gender, and ethnic and inclusion dynamics.

Phase I: Inception and Desk Review

- Conduct a comprehensive review of challenges faced by women-led ventures in the health and pharmaceutical sectors
- Prepare an inception note outlining:
 - Analytical framework
 - Stakeholder mapping strategy
 - Data collection tools (e.g. interview guides, survey templates, scoring matrices)
 - Criteria for formal and informal start-ups/MSMEs selection
 - Validation plan
- Align with Expertise France and programme partners to finalise approach and schedule.

Phase II: Fieldwork and Stakeholder Engagement

- Conduct field visits and remote interviews in Accra, Kumasi, and Tamale (and Cape Coast, if relevant).

- Stakeholders to consult include:
 - Women & Minorities Entrepreneurs
 - Public agencies (e.g. MoH, MoTAI, MoCD, GEA, Food and Drugs Authority, and any other relevant agency)
 - Development partners and donors
 - Academia and private sector networks
- Map at least 30 formal and informal women-led ventures using a standard template capturing:
 - Legal status, registration, geographic reach
 - Sectoral positioning, service offer, business model, staffing
 - Use of digital and/or green tools/practices
 - Funding sources, sustainability outlook, strategic partnerships

Phase III: Analysis and Strategic Recommendations

- Develop a typology of ventures and maturity (e.g. generalist, sector-focused, early-stage, growth-stage)
- Identify the entrepreneurs needs in terms of :
 - Capacity building training
 - Refining of their business model
 - Both financial and non-financial structuration
 - Digital tools integration
 - Green and sustainable practices
- Assess each candidate's:
 - Operational strengths and capacity gaps
 - Potential for scaling (nationally or internationally) or specialisation
 - Readiness for investment and integration into regional/international ecosystems

Phase IV: Strategic Recommendations and Roadmaps

- Draft tailored roadmaps for:
 - The broader cohort of entrepreneurs (capacity building pathways, peer learning, digitalisation plans, certification options, etc.)
- Recommend:
 - Tools, templates, and methodologies to support business growth and expansion and specialisation if needed
 - Partnerships with EU/global networks
 - Indicators to monitor organisational transformation
 - Alignment opportunities with other Ghanaian or regional initiatives

Phase V: Validation and Reporting

- Facilitate a validation workshop with stakeholders (inc. selected entrepreneurs, sector reps, and government).
- Deliver:
 - Final report with executive summary
 - Profiles and mapping matrix of all ventures studied
 - Roadmaps for capacity building

- Slide deck for dissemination (aligned with EU branding)

3) Anticipated deliverables

Deliverable	Description	Deadline
1. Inception Note	Methodology, tools, stakeholder list	T0 + 1 week
2. Ventures Mapping Report	Ventures directory and profiles (min. 30 ventures)	T0 + 4 weeks
3. Diagnostic Report	Analysis, gaps, typologies, and potential pathways	T0 + 5 weeks
4. Selection Memo	Justification for the 30 ventures	T0 + 6 weeks
5. Strategic Roadmaps	Detailed capacity-building plans per ventures category	T0 + 7 weeks
6. Presentation Deck	Visual summary for stakeholders (EU-branded)	T0 + 8 weeks
7. Lessons learned	Lessons learned and recommendations for ecosystem strengthening	T0 + 5 months

4) Coordination

A. Follow-up:

The service provider shall designate a single contact person for project implementation purposes.

Mrs Naomie BOKETA of the “Economie Durable et Inclusive” (EDI) Department will be the service provider’s sole contact person for Expertise France.

E-mail: naomie.boketa@expertisefrance.fr

B. Process:

A scoping meeting shall be held maximum 5 days after the contract award has been notified.

Close collaboration must take place with the Project Lead from assignment preparation right up to completion. Virtual exchanges must take place every two weeks with the Project Lead on assignment progress and any difficulties that may be encountered.

The study will be supervised by a monitoring committee that will support, validate, and be consulted throughout its development. This committee, composed of Expertise France’s Project Lead and the Project Manager (headquarters), will participate in the conduct of the study.

Other consortium members of the project might also be involved in the consultation process.

The guidelines and questions outlined in these terms of reference may evolve based on the scoping meeting. The study should highlight sex-specific aspects, vulnerability aspects to enable a detailed understanding of how gender considerations are addressed by the states.

The experts will join necessary ad hoc technical meetings to advance planned activities, following a participatory and inclusive working methodology.

Potential travel expenses and/or per diems to conduct in person interviews should be included in the package and discussed with Expertise France prior to the launch of the study.

V. Place, duration and terms of performance

1) **Implementation period: October-December End 2025**

2) **Start date:** October 2025

3) **End date:** December 2025

VI. Required expertise and profile

Eligibility:

- Consulting firm or Consultant with a minimum of 5 years' experience in women entrepreneurship (especially in the health and pharmaceutical sectors) analysis, capacity building, and innovation programme design in Sub-Saharan Africa or Ghana
- Firms without prior experience in Ghana are eligible, provided they demonstrate a clear strategy for working in collaboration with Ghanaian actors (e.g. national consultants, partner organisations, or research institutions)

Required Experience:

- Demonstrated expertise in green and digital entrepreneurship
- Proven track record in working with or assessing ESOs (e.g. incubators, accelerators, hubs)
- Sectoral experience in Health/Pharma is strongly preferred
- Experience conducting donor-funded diagnostics, capacity assessments, or feasibility studies
- Fluency in English required; knowledge of French is a plus

Team Requirements:

- 1 Lead expert (10+ years in entrepreneurship/innovation ecosystems)
- 1 Junior analyst or research assistant for data collection and processing

VII. Monitoring-evaluation

Performance indicators

Deliverables	Indicators	Verification sources
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@all	- meeting deadlines - quality of analysis - clarity and value of the final report - responsiveness and collaboration with the project team - etc.	Triangulation of sources
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VIII. Practical information

Location: virtual and in person interviews

Status: Consultancy contract with Expertise France

Application process: Interested firms must submit a technical and financial proposal (around 10 pages), including:

1. **Concept Note:** detailed methodology and work plan describing how they will conduct the research and achieve the objectives;
2. **Expertise:** A description of the firm's relevant experience and expertise; Examples of previous similar assignments, particularly in youth development, mapping exercises, and multi-country research (case studies or references);
3. **Team:** The proposed team composition, including CVs of key experts involved.
4. **Financial proposal:** The maximum budget allocated to this study is between €30,000 and €40,000 including tax. Applicants are invited to submit a detailed financial proposal, consistent with their technical proposal. Compliance with the budget ceiling is a condition of eligibility.

Shortlisted firms may be invited for an interview before the final selection.

IX. Appendix

Scoring table: points system may be adapted with prior approval.

Each criterion should be scored independently. Comments or justification for each score are encouraged to ensure transparency in the evaluation process.

Criteria	Description	Score
1. Technical Proposal Quality	Clarity, coherence, and relevance of the proposed methodology and approach to the objectives and tasks.	25
2. Experience of the Firm/Consortium	Relevant experience in entrepreneurship ecosystem diagnostics, support to ESOs, and work in green/digital sectors, particularly in Sub-Saharan Africa and/or Ghana.	20

3. Sectoral Expertise	Demonstrated experience with health/pharma sectors, either directly or through partnerships.	15
4. Local Collaboration Strategy	Proven presence or a clear plan for meaningful collaboration with Ghanaian actors, including hiring of national consultants, partnerships, or subcontracting.	10
5. Composition and Experience of Proposed Team	Technical competence and relevant expertise of key team members. Experience in similar assignments in Africa is an asset.	20
6. Cost Effectiveness	Overall value for money, realism of budget, and justification of resource allocation.	10

Total: 100

Only proposals scoring at least 70/100 points overall and at least 50% in the Technical Proposal Quality category will be considered for final selection.