



Associate Program Officer – Inclusive Finance and Business Development (BDS) RE-GAIN

Location: Lusaka, Zambia

Job Reference: APO/BDS/ZA/05/2025

AGRA and its Work

AGRA is an African-led institution that actively supports the drive towards inclusive agricultural transformation and sustainable food systems. We do this by empowering the continent's 33 million small-farming households to transform their agriculture from a struggle to survive to profitable businesses. The continent's farmers regularly face challenges, and we aspire to provide uniquely African solutions that respond to their agricultural and environmental challenges, leading to increased harvests for reduced hunger and more income.

Working in alignment with the development priorities of our focus countries, we enable farmers to access improved and high-yielding seeds, gain knowledge on sustainable farming, and link to profitable markets. In our work, we aspire to build the alliances, partnerships, and networks required to drive an inclusive agricultural transformation. We work with our partners to create an equitable, youth-friendly environment that harnesses the youth dividend on the continent to drive growth and facilitate open employment opportunities for young women and men. We achieve our key objectives through a focus on the following four areas of intervention:

1. Policy and state capability - We support governments in creating an enabling environment for private sector involvement in agricultural transformation.
2. Seed systems – We trigger higher productivity by increasing the availability and access to improved seeds by farmers, allowing them to increase their harvests for food security and better incomes.
3. Sustainable farming – We support farmers in building resilient farming systems for sustained high yields through interventions such as mechanization and irrigation.
4. Inclusive markets and trade – We work to increase the linkages between farmers and other market actors for a positive, sustained cycle of commercialization and reinvestment.
5. Youth, Gender, and Inclusiveness – We enable women and youth to contribute to and benefit from agriculture for their economic empowerment.

Implementing Our New Strategy Through People

People are the heart of our organization and remain the true drivers of our delivery and our impact.

We work with incredible people and partners who have roots in farming communities across the continent, combined with an inclusive and diverse workforce from over 24 nationalities. Our commitment to a call to action goes beyond ourselves as we arise to catalyze African Food Systems' transformation by being *Deeply collaborative, Executing Excellently, Sincerely Constructive, and Increasingly Entrepreneurial*, aligned with our values of (I-RISE; Integrity, Respect, Innovation, Stewardship, and Equity).



The Program

The RE-GAIN program - Scaling solutions for food loss in Africa, aims to address the impacts of climate change on harvest and post-harvest food losses in seven African countries: Burkina Faso, Ethiopia, Kenya, Malawi, Tanzania, Uganda, and Zambia. The program focuses on strengthening food security by supporting the innovative adaptation of the harvest and post-harvest value chain. It seeks to reduce food loss, improve food quality, enhance local capacity, and reduce climate risks through the wide-scale adoption of Food Loss-Reduction Solutions (FL-RS) among smallholder farmers. The program operates across three primary pathways: farmer-centric, supplier-centric, and institutional support.

An important component in the market development for FL-RS is the provision of smart subsidies that benefit the smallholder farmers through access to more affordable products and services. AGRA will (partially) procure FL-RS for further distribution to smallholder farmers. To ensure impact delivery, the smart subsidies will only be released upon delivery of FL-RS to eligible farmers.

We are looking for people who are passionate about Africa to join our innovative, growing, and multidisciplinary team. Together, we can grow Africa's food systems by improving the livelihoods of smallholder farmers. Want to join us?

The Position

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The Associate Program Officer – Inclusive Finance and Business Development will focus on the implementation and stimulation of private sector investment and innovation by addressing systemic barriers to finance and business support services, with the goal of achieving commercial viability, sustainability, and impact at scale. The Associate Program Officer will work to strengthen the enabling environment for inclusive finance, foster commercially viable delivery channels for FL-RS, and facilitate sustainable partnerships that reduce market inefficiencies and promote long-term competitiveness across the value chain.

The ideal candidate will work closely with Zambia's in-country and regional partners including financial institutions (microfinance institutions, Fintechs, cooperatives, private investors, banks, etc.), blended finance instruments (including guarantee and other funds), business development services providers, food system stakeholders (SMEs including farmers organizations, input suppliers, off-takers, processors, etc.), insurance service providers, regulators, and policymakers to ensure effective implementation, troubleshooting, and provision of overall technical guidance on The implementation of access to finance models for smallholder farmers and SMEs in Zambia and implementation of the business development component for improving the performance and bankability of MSMEs, youth groups and cooperatives involved in the distribution and provision of FL-RS to smallholder farmers.

Key Duties and Responsibilities:



- Champion, support and monitor the multi-partite contracts as proposed for model 1 and 2 that will enhance the accessibility and affordability of FL-RS for smallholder farmers.
- Ensure that maximum leverage is obtained from the smart subsidies available under the RE-GAIN program (value for money).
- Implement business development programs that adopt the best practices and contribute to improved competitiveness of market actors in FL-RS provision.
- Identify and assess available agricultural finance solutions and actors that enhance the financing of agricultural value chain actors with a special focus on MSMEs in postharvest management and delivery of FL-RS to smallholder farmers.
- Monitor and analyze the cost-benefit of FL-RS adoption for farmers as well as FL-RS provision by MSMEs. This includes the documentation of the business case and bankability of threshing, drying and other services provision that reduce food losses.
- Troubleshoot and scale innovative financial and non-financial solutions for (young and female) Agri SMEs and farmers (such as climate finance, leveraging technologies, regulatory/policy framework changes, non-bank led finance, trade finance, supplier finance).
- Promote and continuously link ecosystem players and solutions that enhance access to finance and non-financial services for postharvest management food system actors.
- Support the integration of the RE-GAIN partner's performance in the Agri SME performance monitoring systems.
- Support the development of a simple but robust Agri SME performance monitoring system in consultation with the M&E unit, business unit lead, and country staff.
- Adapt, adopt, and scale RE-GAIN agricultural finance solutions and models at the country level and with relevant partners
- Develop knowledge-sharing products and events to position the RE-GAIN program and AGRA as an innovative practitioner in deploying blended finance instruments to grow the market for postharvest management
- Represent the RE-GAIN Program (and AGRA, where needed) in events, networks, and relevant fora.
- Facilitate targeted business development services (BDS) and broker linkages between MSMEs, financial institutions, and market players to strengthen FL RS performance.
- Provide oversight, technical support, and advice to implementing partners on issues related to the RE-GAIN program and any other related topics in financing and SME development in postharvest management.
- Develop relevant partnerships to connect RE-GAIN program beneficiaries, especially youth and young women, to financial and non-financial services providers.
- Ensure that implementing partners and country staff collect the correct data on access to finance and business development services for AGRA's monitoring system and analytics.
- Contribute to periodic reports as required by RE-GAIN.
- Contribute to activity and budget planning for the RE-GAIN Program

Key Qualifications and Experience Required:

- Advanced degree in Finance, Economics, Business, or a related Field.
- Professional experience in agricultural finance.
- Relevant experience in the development and design of rural or agricultural finance solutions and



programs, preferably in both the private and public sectors (financial services providers, development programs, public institutions, DFIs/IFIs, digital finance, agricultural companies).

- Solid experience in an advisory role, engagement of financial ecosystem stakeholders, and knowledge of product development.
- Experience in conducting needs assessments, terms of reference development, procurement processes, and management of consultants and trainers in the agricultural finance sector.
- Possess a solid network of relevant agricultural finance and Agri SME actors at the national level.
- Strong negotiation skills and private-sector acumen.
- Good understanding of food crop value chains, access to markets and trade for small-scale food crop producers and Agri SMEs, and youth engagement in the agricultural sector.
- Excellent writing (ToRs, grant proposals, and knowledge documents) and communication (conducting webinars, chair meetings, panels, and moderation roles) skills.
- Deep understanding of emergent opportunities in inclusive finance, agriculture finance, digital finance, and related ecosystem actors. Familiarity with existing industry challenges and constraints for accessing financial services, especially for youth and young women.
- Demonstrates extensive experience working with partners to manage agricultural value chain development programs and design and implement capacity-building initiatives for SMEs and smallholder farmers in developing countries, particularly in Zambia.
- Exhibits sound knowledge of the financial sector in Zambia, including rural and green finance, and experience working with financial sector actors to develop and deliver innovative digital financial services tailored to the needs of SMEs and smallholder farmers.
- Demonstrated knowledge of Environmental and Social Management systems and green finance concepts, with experience in incorporating sustainable practices and climate resilience into agricultural value chain interventions while assessing and mitigating associated risks.
- Demonstrates extensive experience in designing and implementing innovative solutions for delivering Business Development Services (BDS), financial literacy programs, and financial services, with a strong emphasis on leveraging digital technologies to enhance access and effectiveness for underserved communities, including SMEs and smallholder farmers.
- Fluency in English is required.

If you believe you are the right candidate for this position, kindly submit your application with a detailed CV (including your e-mail and telephone contacts) to recruit@agra.org. Please quote the job reference number APO/BDS/ZA/05/2025 in the subject line of the application email.

Applications must be received on or before 28th May 2025. Only shortlisted candidates will be contacted.

For more information on AGRA, visit www.agra.org.

AGRA is an Equal Opportunity Employer