

Terms of Reference for a Consultant

Title : End of Phase 1 Evaluation of the CAUSEWAY Project
Project Title : Creating Adaptive Unique Systems for financing
Entrepreneurial Women and Youth (CAUSEWAY)
Funding Partners : Swedish Embassy & British Embassy
Period of the Activity: March - April 2026

1. Background

The Zimbabwe Agricultural Development Trust (“ZADT”) is a local Trust which was established and registered in 2010 with the objective of providing business development services and soft loans to smallholder farmers and/or agriculture value chain actors working with and for the benefit of smallholder farmers including women and youth in Zimbabwe. ZADT has been facilitating access to working capital and capital expenditure credit facilities through local financial institutions comprising of commercial banks and microfinance institutions (MFIs).

Women and youth (up to 35 years) constitute 52% and 67% of the Zimbabwe population respectively (Zimstats, 2022). The women and youth in general, are disproportionately affected by high levels of unemployment, and exclusion from the productive and decent income generating activities. ZADT’s experience has shown that challenges that have militated against financial inclusion of women and youth, particularly in the rural and peri-urban areas include, but are not limited to; lower levels of skills development and financial illiteracy, lack of appropriately structured and affordable finance, lack of tangible bank acceptable assets and/or marketable guarantees as collateral, and lack of market linkages and exposure.

2. CAUSEWAY Project

To bridge and address the above-mentioned challenges to access to finance for women and youth agro-entrepreneurs in Zimbabwe, ZADT designed an agro-enterprise value chain financial inclusion systems approach project entitled Creating Adaptive Unique Systems for financing Entrepreneurial Women and Youth (CAUSEWAY). The project targets inclusive and sustainable development of all agricultural value chains except tobacco and cotton. The project is targeting women of age 36 to 65 years, out of school youth aged 18-35 years and in-school youth in tertiary agricultural education institutions to design and run commercially viable and credible businesses to attract private capital for development of their business ventures.

For women and out-of-school youth the project targeted six value chain corridors namely Mashonaland East, Manicaland, Masvingo, Midlands, Matabeleland North and South.

Objectives of the CAUSEWAY Project

The overall objective of the CAUSEWAY Project is to improve access to finance for youth and women in peri-urban and rural areas of Zimbabwe to undertake and implement projects that improve and increase their household incomes and food security. The specific objective is to provide financial literacy training and to facilitate increased access to appropriately structured finance to youth and women involved in agribusiness initiatives.

Expected Results from the CAUSEWAY Project

The results of the project are divided into four broad areas as follows:

- **Key Result Area 1:** Capacity of five thousand (5,000) women-led growth-oriented agribusinesses to access financial services strengthened. These women-led growth-oriented agribusinesses were trained in financial literacy and business planning, availed hands-on technical support and business advisory support, and linked to financial institutions for funding consideration for their businesses.
- **Key Result Area 2:** Capacity of six thousand (6,000) youth-led start-ups and growth-oriented agribusinesses to access financial services enhanced. These youth-led start-ups and growth-oriented agribusinesses were trained in entrepreneurship, financial literacy, and business planning, availed hands-on technical support and business advisory support, linked to financial institutions for funding consideration for their businesses.
- **Key Result Area 3:** Business Incubation and mentorship for at least three hundred (300) youth pursuing tertiary agricultural education strengthened. These students were provided with training and project startup capital grant support funds to implement student income-generating projects. One group of students was recruited in each of the three project years from 10 participating tertiary agricultural institutions comprising of six (6) Universities and four (4) Agricultural Colleges.
- **Key Result Area 4:** Capacity of commercial banks and microfinance institutions to provide financial services to youth and women-led start-ups and growth-oriented agri-businesses improved. Lending capacity of at least 4 commercial banks and 6 microfinance institutions were enhanced to provide financial services to youth and women-led start-up and growth-oriented agribusinesses.

The CAUSEWAY project has been under implementation with support from the Embassy of Sweden and the British Embassy. The Swedish Embassy support was for a three-year period from 1 June 2023 to 31 May 2026 whilst the British Embassy support through the Foreign Commonwealth Development Office (FCDO) was for a two-year period from 1 April 2024 to 31 March 2026. The main focus of the support from the Embassy of Sweden was on Key Result Areas 1 to 3 whilst that of FCDO was on Key Result Area 4 through the establishment of a Revolving Facility which was accessed by capacitated women and

youth under Key Result Areas 1 and 2. This evaluation will focus on all the components of the project supported by both partners.

3. Request for Proposal

ZADT would like to engage a consultant (individual or firm) to undertake an end of phase 1 evaluation of the CAUSEWAY focusing on the expected results. ZADT is therefore requesting a detailed technical proposal (including the budget) from interested consultants to undertake this evaluation. The applicants are expected to show their understanding of the task, highlight their profile, previous experience, methodology, the team, work plan and budget.

4. Purpose of the Evaluation

The purpose of this evaluation is to:

- Assess the project's **effectiveness, relevance, efficiency, impact, and sustainability** in improving access to finance for youth and women.
- Analyse **impact pathways** to understand how project activities contributed to improved business outcomes, household income, and food security.
- Identify lessons learned and provide **actionable recommendations** for future financial inclusion and agribusiness support programming.

5. Evaluation Objectives

The evaluation will address the following core objectives:

- i. **Assess improvements in access to finance** for women and youth resulting from the project, including uptake of financial products, quality of financial services, and relevance of financing mechanisms to agribusiness needs.
- ii. **Evaluate the effectiveness of financial literacy and business skills training** in enhancing beneficiaries' financial capabilities—budgeting, record-keeping, credit management, and investment decision-making.
- iii. **Examine the project's impact pathways**, including how access to finance influenced business growth, income generation, resilience, empowerment, and food security within households.
- iv. **Identify systemic changes**, including shifts in financial institutions' practices, product design, or engagement with marginalised groups as a result of the project.
- v. **Assess the sustainability of outcomes**, including ongoing access to finance, continued use of financial literacy skills, and long-term viability of supported agribusinesses.

The Consultant should propose the methodology to be used when undertaking the evaluation. This should include, among other things, how the data will be collected, the tools to be used, sampling approach for the different target groups which includes

women, youth, students, mentors and financial institutions through which funds were accessed.

ZADT shall prepare a Contract to be signed by the successful consultant before commencement of any activity under the assignment. ZADT shall avail any relevant documents to the successful Consultant.

6. Time frame for submission of the evaluation report

Draft and final reports should be submitted to ZADT by the 13th and 23rd of April 2026 respectively.

7. Anticipated time allocation

The contract will be for a period not exceeding 22 working days. This will cover the preparatory (Inception) phase, data collection and report writing and presentation.

8. Deliverables

- An inception report, to be submitted at the end of 5 working days following signing of the contract. This will include a detailed work plan with data collection tools such as questionnaires or checklists that will be used to collect data and the proposed sampling methodology. Once the Inception Report is approved by ZADT the Consultant will then proceed with the assignment.
- Draft report submitted by the 13th of April 2026. The Consultant will present the findings to ZADT.
- Submission of final report incorporating comments from the ZADT by the 23rd of April 2026. The report should also provide lessons learnt and recommendations on the way forward.
- Submission of the survey data in a user-friendly package such as SPSS or another appropriate programme.

9. Required Experience, Skills and Qualifications

The Consultant (Individual or firm) will be expected to possess the following qualifications:

- At least an MSc Degree preferably in Development Studies, Agricultural Economics or Social Sciences.
- Strong analytical and research skills, knowledge of appropriate analytical packages which can handle socio-economic data e.g. SPSS;
- Demonstrated ability to work collaboratively with project stakeholders and deliver high quality results within agreed timelines.
- Able to communicate in English, Shona and Ndebele;

- Demonstrated and proven previous experience in undertaking socio-economic surveys/evaluation studies.
- Competence in data analysis techniques including the use of descriptive and inferential statistics.

10. Deadline for submission of applications

To be considered applications should be submitted by 1600hrs (Zimbabwe time) on 20th February 2026.

Applications can be delivered in person to the ZADT premises at the following address.

No. 44 Sikwili Moyo (Formerly The Chase) Mt. Pleasant Harare

OR

Sent through the email on the following address

info@zadt.co.zw and copy kmaturure@zadt.co.zw

Appendix : Additional information

Trainings done

Number of women trained as at 31 December 2025	-	5516
Number of Youth Trained as at 31 December 2025	-	4651

Disbursements done to capacitated women and youth

Number of Banks participating	-	2
Number of MFIs participating	-	10
Number of women and youth funded directly and/or indirectly through banks	-	940
Number of women and youth funded directly and/or indirectly through MFIs	-	1221

Student Incubation Programme

Number of Agricultural Colleges participating	-	4
Number of Universities participating	-	6

The above information can be disaggregated by gender, corridor, financial institution, Agricultural Institution etc.