ZADT
Zimbabwe Agricultural Development Trust

Terms of Reference (ToR) for a Consultant to Conduct a Baseline Survey for the SHIFT Project

1. The Zimbabwe Agricultural Development Trust (ZADT)

ZADT is a local Trust which was established and registered in 2010 with the objective of facilitating business development services and access to patient capital/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.

2. Background

The Zimbabwe Agricultural Development Trust (ZADT) is implementing the **Sustainable, Hybrid Inclusive Finance for Transformation (SHIFT)** Project, a four-year Market Systems Development (MSD) initiative aimed at transforming Zimbabwe's agricultural finance ecosystem. The project seeks to strengthen the capacity of Partner Financial Institutions (PFIs), improve access to finance for agribusiness SMEs, women and youth farmers and mobilize private sector investment, strengthen agricultural value chains and promote climate-smart, inclusive and commercially sustainable financial markets.

SHIFT adopts a **Market Systems Development (MSD)** approach that seeks to address systemic constraints affecting agricultural finance and enterprise development. Rather than providing direct support alone, the Project facilitates sustainable behavioural and systemic changes among financial institutions, agribusinesses, market intermediaries, business development service providers, government institutions, and other market actors. The Project places particular emphasis on financial inclusion, private sector investment, climate-smart agriculture, digital innovation, women's economic empowerment, youth participation, and resilience.

2. Purpose of the Assignment

The purpose of the assignment is to establish credible baseline information for the SHIFT Project through a comprehensive market systems baseline assessment and report that combines quantitative and qualitative approaches.

The study will generate baseline values for Project indicators, analyse the functioning of agricultural market systems, identify systemic constraints and opportunities, assess institutional capacities and behaviours of key market actors, and provide recommendations that will strengthen Project implementation, learning, results measurement, and adaptive management.

3. Objectives of the Baseline Survey

Overall Objective

To establish comprehensive baseline information for measuring the performance, outcomes, behavioural changes, and systemic changes expected under the SHIFT Project

Specific Objectives

The study shall:

- Establish baseline values for all applicable indicators contained in the SHIFT Results Measurement Framework.
- Assess the current level of financial inclusion among agricultural producers, SMEs, women, youth, and other underserved groups.
- Assess access to and utilisation of agricultural finance, insurance, digital financial services, and investment products.
- Examine the performance and capacities of partner financial institutions and other market actors in serving agricultural enterprises.
- Assess the business performance, competitiveness, investment readiness, and resilience of agricultural SMEs.
- Analyze market relationships, incentives, coordination mechanisms, information flows, and service provision within selected agricultural market systems.
- Assess adoption of climate-smart agricultural and climate finance practices among market actors.
- Assess gender equality, youth inclusion, and social inclusion within Project target markets.
- Identify policy, institutional, financial, behavioural, and market constraints affecting inclusive agricultural finance.
- Generate evidence that will inform Project refinement, annual planning, adaptive management, and future evaluations.

4. Scope of the Assignment

The consultant shall undertake a nationwide baseline assessment covering all geographic areas, value chains, market actors, and intervention domains targeted under the SHIFT Project.

The assignment shall include, but not necessarily be limited to:

- Review of Project documents and results frameworks.
- Development of an inception report.
- Development of a detailed evaluation framework.
- Development of sampling methodology.
- Design and data collection tools.
- Enumerator training.
- Data collection.

- Data cleaning, validation, and analysis.
- Calculation of baseline values.
- Market systems analysis.
- Preparation of the draft and final baseline reports.
- Presentation of findings to ZADT.

5. Expected Results

The assignment is expected to produce:

- Reliable baseline values for Project indicators.
- A comprehensive understanding of the agricultural finance market system.
- Identification of systemic constraints and opportunities.
- Evidence on behavioural practices among key market actors.
- A benchmark for future midline and endline evaluations.
- Actionable recommendations for Project implementation and adaptive management.

6. Methodology

The assignment shall adopt a mixed-methods approach integrating quantitative household and enterprise surveys with qualitative interviews, focus group discussions, institutional assessments, and market systems analysis. The methodology should be participatory, gender-responsive, climate-sensitive, and aligned with internationally recognized evaluation standards.

The consultant is expected to apply Market Systems Development principles by examining not only beneficiary-level outcomes but also incentives, relationships, market functions, supporting services, rules, and behaviours that influence sustainable change.

7. Deliverables

The consultant will be expected to deliver the following:

a) A brief inception report setting out understanding of the assignment, proposed methodology, assessment framework, workplan, data collection tools and proposed approach to prioritising identified constraints.
b) A draft baseline report for review by ZADT.
c) A Final baseline report after incorporating comments from ZADT.

8. Duration of Assignment

The assignment is expected to be completed within one (1) month from contract signing.

9. Required Qualifications and Experience

- Advanced degree in Agricultural Economics, Development Studies, Statistics or a related field.
- Experience in agricultural finance, financial sector development, Micro, Small and Medium Enterprise (MSME) finance, blended finance, or financial product development.
- Demonstrated experience in conducting baseline assessments involving financial services such as financial products, agricultural finance, climate finance, value chain finance, digital finance, export finance, or MSME finance.
- Proven experience working with commercial banks, microfinance institutions, development finance institutions, regulators, or other financial sector stakeholders.
- Strong understanding of Market Systems Development (MSD) approaches, financial inclusion, agricultural value chains, and private sector development.
- Strong understanding of agricultural value chains, SME finance and private capital mobilisation.
- Excellent analytical, report writing, and communication skills, with the ability to produce high-quality technical reports and practical recommendations.
- Experience working in Zimbabwe or similar developing-country contexts will be an added advantage.

10. Deadline for submission of applications

Interested consultants should submit:

- A technical proposal demonstrating understanding of the assignment, experience in conducting similar assignments, proposed methodology and assignment team.
- A financial proposal.

Applications should be submitted to ZADT by 1600hrs (Zimbabwe time) on 11th September 2026 through email on the following address;

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