TERMS OF REFERENCE
AND TECHNICAL SPECIFICATIONS

I. General information

Assignment name	Recruitment of a short-term Expert on Private Sector and Local Economic Development (SMEs, Entrepreneurs and Smallholder farmers) in Zimbabwe.
Beneficiary	1
Country	Zimbabwe
Total estimated number of days	Maximum 15 days

II. Context and justification of the need

Expertise France is France's public agency and interministerial actor in charge of international technical cooperation, the second-largest in Europe. As a subsidiary of Agence Française de Développement Group (AFD Group), it designs and implements projects that sustainably strengthen public policies in developing and emerging countries. Expertise France works in key areas of development: governance, security, climate change, health, education, and more. Alongside its partners, it contributes to achieving the Sustainable Development Goals (SDGs).

Expertise France is developing a European-Union funded programme (Simuka) aiming at strengthening Sustainable and Inclusive Agri-value chaines in Zimbabwe. The programme aims to:

- SO1. Improve the competitiveness, inclusivity, sustainability and climate resilience of targeted value chains, namely horticulture and drought-resilient & high-value crops ;
- SO2. Improve business and investment environment for targeted agri-value chains;
- SO3. Empower women and youth entrepreneurs for inclusive local economic development.

The programme targets smallholders farmers and entrepreneurs, with a strong focus on women and youth, particularly those facing heightened vulnerability. The target groups include:

- Smallholder farmers, especially those working on drought-resilient and high-value crop value chains, notably in the Southern Lowveld, Mid-Zambezi Valley and Eastern Highlands.
- Emerging entrepreneurs (prioritising vulnerable women and youth, and
- growth-oriented SMEs (with a focus on established women-led and youth-led businesses with strong potential for growth and scaling)

Components 2 and 3 of the programme will be implemented by Expertise France (EF). Component 2 focuses on Economic Governance and will be designed and implemented jointly by the Governance and the Inclusive and Sustainable Economy (EDI) departments of Expertise France. While Component

3 will focus notably on access to finance, business development services and local economic development, and is currently being designed by a Project Officer from the Inclusive and Sustainable Economy (EDI) Department, based at Expertise France's headquarters in Paris. The programme combines improved access to finance for the target groups with local economic development approaches that strengthen the territories, local institutions and business ecosystems in which they operate.

III. Objectives and desired results

1) General objective

The overall objective of the assignment is to support Expertise France in the preparation of the Description of Action (DoA) and the preparation of the internal committees. The expert will be responsible for developing the thematic and technical aspects of the proposal related to access to finance for SMEs, entrepreneurs and smallholders and to local economic development, including the intervention logic and the proposed activities, in coordination with EF's team.

2) Specific objectives

1. Conduct a situational analysis of the financial and entrepreneurial ecosystem and the local economic development context affecting SMEs, entrepreneurs and smallholders;
2. Support the identification of key stakeholders and potential implementing partners (financial institutions, MFIs, local authorities, business support organisations);
3. Contribute to project design, notably the access to finance for youth, women and smalhholder farmers and local economic development components;
4. Propose an integrated approach linking access to finance and local economic development, in order to strengthen local economies and the economic inclusion of target groups (Intervention Logic);
5. Support the team in the development of the project on technical aspects and knowledge of the Zimbabwean context;
6. Support the drafting of the technical and contextual parts of the Description of Action (DoA), which is the technical offer for the project.

IV. Description of the assignment

1) Planned activities

The service provider must support Expertise France in order to perform the following activities:

<u>Assignment preparation:</u>

- Examine the pertinent documentation shared by Expertise France (Action Dcoument, concept notes, matrix, mission reports, studies, etc.);
- Participate to on-boarding calls with Expertise France and other stakeholders (possibly the EU Delegation) ;

- Join the Project Officer developing the project during the exploratory mission to be conducte in Harare (indicative date of the mission : end of January 2027) and attend planned meetings.

Phase I: Conduct a Situational Analysis:

- Identify key stakeholders related to access to finance (commercial banks, microfinance institutions, SACCOs, development finance institutions, guarantee funds, impact investors, fintech and mobile-money providers), local economic development (local authorities, business support organisations, cooperatives, farmer and entrepreneur associations) and Women and Youth Economic Empowerment (women business associations, women entrepreneurship support organisations, youth associations, etc.). Identify their roles within the ecosystem and potential needs for support;
- Analyse the enabling business and financial/entrepreneurial environment, and the gaps and barriers faced by target groups in accessing finance (credit, savings, insurance, leasing, blended finance, digital financial services), including collateral requirements, financial literacy and gender- and youth, rural-specific constraints.
- Analyse the local economic development context in the targeted territories, with a particular focus on the key agricultural corridors identified under AAP 2024 – namely the Southern Lowveld, the Mid-Zambezi Valley and the Eastern Highlands. This analysis will cover local economic potential and dynamics, the role and capacities of local authorities, local public-private dialogue, local business support services, and how these factors interact with access to finance for target groups, particularly within drought-resilient and high-value crop value chains.
- Map key value chains (including drought-resilient and high-value crop value chains) and local economies where target groups operate per geographic area, and the financial products and business development services currently available or missing at local level.

Phase II: Contribute to Project Design:

- Advise EF on programming, based on the mapping conducted, in particular on the design of activities, financial and non-financial instruments) and on local economic development approaches (territorial approach, local partnerships, public-private dialogue);
- Design an integrated approach combining access to finance and local economic development (e.g. linking financial instruments to local value chains and territorial priorities, strengthening local financial and business support ecosystems, local partnerships and investment promotion);
- Collaborate with EF to refine activities of the proposed action ;
- Attend in person meetings and technical workshops
- Review inputs from EU and integrate in the Description of Action. Prepare list of questions and points to address.

Phase III: Finalisation of the Description of Action (DoA) and Annexes, and Contracting Support

- Provide a detailed description of the action, including context, general approach (including state of play, gaps, and value chains with a focus on drought-resilient and high-value crop value chains), gender- and youth- responsive approach, approach to access to finance and local economic development

- Provide ongoing technical and strategic support throughout the successive review and negotiation phases, ensuring coherence of the intervention logic, alignment with EU requirements
- Support the preparation, revision and submission of any additional documentation or inputs requested during the internal validation, contracting and pre-signature process.

2) Anticipated deliverables

Deliverables	**End date**
Input to the mission report	T0 + 2,5 weeks
Situational Analysis & Project Design : Analysis of access to finance and local economic development in the targeted territories, including recommendations and technical inputs to inform and strengthen the project design	T0 + 1.5 month
Draft of Description of the Action : Contribution to the drafting of the DOA including context, general approach (including state of play, gaps, and value chains with a focus on drought-resilient and high-value crop value chains), gender- and youth- responsive approach, approach to access to finance and local economic development, main activities	T0 + 3.5 months
Final report	T0 + 5 months

3) Coordination

The service provider shall designate a single contact person for project implementation purposes. Mrs Irène Olohou of the Economie Durable et Inclusive (EDI) Department will be the service provider's sole contact person for Expertise France
E-mail: irene.olohou@expertisefrance.fr

V. Place, duration and terms of performance

1) **Implementation period**: 25 January to 30 May 2027

2) **Start date:** 25 January 2027

3) **End date:** 30 May 2027

4) **Effective duration per assignment:** 15 days

5) **Schedule/programme:**

The provisional programme for assignment implementation is as follows:

Activity	Place	Period	Duration (man/days) Expert 1:
Contribution to the mission Report	Online	February	0,5
Situational Analysis & Contribution to Project Design	Online	February-March	6
Draft of Description of the Action	Online	April	7
Final report	Online	May	1,5
Total			**15**

VI. Required expertise and profile

1) **Number of experts per assignment:** 1

2) **Profile of the designated expert(s) responsible for contract execution**

A. Qualifications and skills:

- Holder of a postgraduate university degree in Development Finance, Economics, Finance, Business Administration, Local/Regional Development, Rural Development, Agricultural Economics, or a related field.
- Excellent qualities/capacities in:
  - Strong analytical and writing skills, with the ability to produce high-quality project documents.

- Excellent communication and stakeholder engagement skills.
- High proficiency in written and spoken English.

B. General professional experience

- At least 5 years of professional experience in access to finance and financial inclusion for SMEs, entrepreneurs and/or smallholder farmers (e.g. design of financial products or facilities, microfinance, agricultural and SME finance, guarantee mechanisms, blended finance, digital finance, business development services), notably in Africa.
- At least 2 years of demonstrated professional experience in local economic development (territorial approach, support to local authorities and local business ecosystems, public-private dialogue, local investment and enterprise promotion) in Zimbabwe.
- Very good knowledge and demonstrated expertise on issues related to women and youth (economic empowerment, gender-responsive and youth-inclusive approaches, access to finance and entrepreneurship).

C. Specific professional experience

- Essential: proven experience in designing and drafting project documents (Description of Action) for the EU or other international donors,
- Good knowledge of the Zimbabwean ecosystem: economic and financial context (banking, microfinance and mobile-money landscape), key institutions, local authorities and business support organisations, and the donor and development partner landscape. Knowledge of the agricultural sector and rural economies is an asset.
- Ability to work remotely and organize online consultations with relevant stakeholders.
- Availability to travel to project regions, if necessary.
- Ability to work collaboratively in a multicultural and multi-partner environment.

VII. Practical information

The mission should be conducted in Zimbabwe and online. No fees related to the travel or accommodation to or from Zimbabwe will be provided.

Each application must include the following:

- **Technical proposal (5 pages maximum)**, including:
  - the understanding of the context and the assignment,
  - the key challenges of the mission,
  - detailing the methodology,
  - allocation of workdays and timeline,
  - **Financial proposal**, covering all expenses and detailing the allocation of expenses,
- **Detailed CV** outlining the expert's experience in line with the terms of reference,
- **2 references** of previous assignments in similar topics and/or in Zimbabwe