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Terms of Reference for conducting a market landscape and business case modeling focused on agriculture in Rwanda

1. Background

Founded in 1945, CARE is a global leader within a worldwide movement dedicated to ending poverty. We seek a world of hope, tolerance, and social justice, where poverty has been overcome and all people live with dignity and security; and we work around the globe to save lives, defeat poverty and achieve social justice. We put women and girls in the centre because we know that we cannot overcome poverty until all people have equal rights and opportunities.

In 2018, CARE and Bloomberg Philanthropies established a partnership to support women in Village Savings and Loans Associations (VSLAs) to increase their incomes through collective investment in high-potential agribusiness enterprises. The AgriFund model has been developed by CARE to build on our experience in forming VSLAs as platforms for women to pursue economic opportunities and improve their lives. To date, CARE has supported more than 1.1 million people (74% women) who belong to 39,776 VSLAs across 30 Districts. These groups mobilize up to \$25M each year and secure \$21M loans from MFIs and SACCOs to invest in their wellbeing both individually and collectively. You can learn more about VSLAs [here](#).

VSLA members largely invest individually from loans accessed from their group and lump savings from the share out or in some cases, they invest as a group. The capital that VSLAs can raise with the members' own sources alone is not enough to address large financial constraints in value chain financing. The AgriFund model supports groups to access pooled funds to make larger-scale investments that would otherwise be inaccessible on the individual or single group level. Collective investment is an instrumental strategy that enables individuals to efficiently access and make use of goods and services that could have been very costly for individuals. Collective investments are fundamental for the group of farmers to gain economies of scale and move from subsistence farming to market-oriented agriculture. These are achieved either through different activities like collective resources sourcing, collective decision making, collective production and marketing.

In Tanzania, the 2-year program entitled Her Money, Her Life, aims to increase independence and economic opportunities for women farmers to boost quality, quantity, productivity and diversification in Tanzania's tea sector. The project has demonstrated tremendous potential to support women in VSLAs to achieve several shared goals while also driving impact for farmers, creating concrete market linkages across supply chains and establishing an enabling environment to drive ongoing investment in project communities. The project secures women's meaningful access to markets, supports them to fully participate in the tea, herbs and spices value chains, increases their incomes, and helps them achieve decision-making authority through economic autonomy. VSLAs have proven to be very effective in accelerating growth and building local capacity. Core to the program is to support VSLA members and groups to transition from taking individual loans for household level investment to collectively investing in a group enterprise. CARE facilitates the establishment of these platforms to incentivize women farmers to invest and leverage their own capital to address key constraints, increasing market access and potential for their own agri-business. This will reduce the risk for women farmers and processors, as well as increase return on investment for all involved parties.

As with the current CARE / Bloomberg project, key to the collective investment model is setting up a designated AgriFund as part of their saving group structure and management. The AgriFund provides a guarantee fund, mandated by the savings constitution, which will leverage private-sector incentives based on favorable terms, as well as additional capital and credit through financial institutions. Reducing risk and guaranteeing transactions along the market systems are key constraints that the collective investment model addresses.

The project now seeks to scale to Rwanda

2. Assessment objectives

CARE Rwanda is seeking a consultant for a 8-month engagement to execute a market landscape assessment and business case modeling project focused on increasing farmer income through agriculture and collective investment in Rwanda.

Assessment objectives:

- **Conduct market landscape assessment:** The consultant will first conduct a market landscape assessment to analyze various crop value chains (5 to 10 crops) across the country. In addition to their economic and agronomic feasibility, the crops should be assessed with four additional filters: Geopolitical considerations (e.g., safety and stability of regions growing the crop), government/political considerations (e.g., does the crop fit

into the country's agricultural strategy) and climate-smart considerations/ecosystem sustainability (i.e., does the crop avoid environmental degradation; is the crop resilient to drought and other climate-related risks); and social factors - what are the gendered opportunities and barriers to entry in each selected value chain

- For each crop, the consultant should undertake a mapping of the relevant stakeholder groups throughout the value chain, including the private companies. The consultant should approach the market landscape assessment with the aim of better understanding existing value chains as well as identifying nascent value chains that have potential to be successfully developed through this project. After presentation of findings to the CARE team, 3-5 high potential crop value chains will be selected for deeper assessment in the following phases of the engagement.
- **Develop Collective Investment tiers:** For each of the selected value chains, the consultant will define Collective Investment tiers and identify specific investments (agricultural inputs, machinery/equipment, storage / warehouses, etc.) that are congruent with the value chain context mapped in the previous activity. For example, a lower investment tier might include low-cost inputs like fertilizer and seedlings etc, a medium investment tier might include mid-range inputs like small-scale storage or nurseries, mini-irrigation kits, and a higher investment tier might include capital-intensive investments like processing facilities or purchase of land¹. In addition, what are the gendered opportunities and barriers to entry in each selected value chain; and determine whether or not this is realistic given legal parameters and project timelines
- **Conduct stakeholder mapping exercise:** For each selected value chain, the Consultant will complete light-touch stakeholder mapping, with a deeper focus on local and regional companies, financial service providers; social enterprises that could potentially partner with CARE on the project, e.g., by leveraging their power as a buyer to guarantee orders and prices to farmers throughout the project lifecycle and beyond; and Business Development services in line with the selected value chains.
- **Develop business case simulations:** The Consultant will model various business cases that calculate return on investment for 3-5 of the crops under the different tiers of collective investment, looking specifically at how the different investments identified in the previous activity are predicted to affect farmer income. The business case scenarios take into account salient, interrelated variables (e.g., yield, quality, inputs, infrastructure, and demand). The simulations will require market research and engagement with farmers and cooperatives, processors, and other groups, and will include the projected timeframe for

¹ COs or consultant to determine whether or not this is realistic given legal parameters and project timelines

a positive return on investment at each tier of investment. In addition, articulate how those banks should be engaged around collective investment especially how collective investment leads to accessing formal finance. Including which banks we can work with (in Rwanda, we work with several already)

- **Recommendation:** The Consultant will produce a set of recommendations for the project team based on their findings.

3. The Methodology

It is expected that the assessment will adopt a mix of qualitative and quantitative approaches. Qualitative approaches might include in-depth interviews using focus group discussions (FGDs), document review, documenting case studies and Key Informant Interviews, while the quantitative approach includes Surveys and secondary information including Reports. The final proposed methodology will be agreed on with the consultant.

4. Deliverables and Timeline

Activity	Deadline
Consultancy kick-off	January 2023
Deliverable 1: Inception report with clear assessment methodology, survey and timeline	January 2023
Deliverable 2: Develop and present initial draft of market landscape assessment for CARE feedback; CARE to provide signoff on 5-10 crops for exploration	February 2023
Deliverable 3: Present final market landscape that incorporates CARE feedback to initial draft; CARE to select 3-5 crops for next phase	March 2023
Working session with CARE to prepare for development of Collective Investment tiers	April 2023
Deliverable 4: Present Collective Investment tiers back to CARE for feedback	April 2023
Working session with CARE to prepare for business case simulations	May 2023
Deliverable 5: Develop and present initial draft of business case simulations for CARE feedback	May 2023
Deliverable 5: Present final business case simulations and	July 2023

recommendations	
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5. Responsibility of the Consultant and CARE

5.1 Responsibility and accountability of the consultant

- The consultant will be liable to secure any prior government approvals that might be required to conduct this assessment
- The consultant shall be liable for ethical procedures including getting informed consent from respondents.
- All documents and data collected will be treated as confidential and used solely to facilitate analysis. All data should be stored and transferred securely.
- The production of the inception report and assessment report will be the liability of the consultant covering all the aspects as outlined in these ToRs.
- All training administrative and logistics costs for the enumerators including transport, per diems and data collection materials during data collection will be covered by the consultant.
- Take care of any costs related to COVID-19 that may be required

5.2 Responsibility of CARE

- Assume all the responsibilities pertaining to the consultant hiring process
- Ensure that all necessary documentation is availed to the consultant
- Facilitate initial connections of the consultant with relevant stakeholders
- Overall data quality control and technical review of report and final signing off (including participation in the consultation session with the consultant about the assessment findings)
- Provide any other technical or operational support to the consultant as needed for example review of the questionnaires; list of the KIs and participating in the selection and training of enumerators

6. Reporting and Liaison

The Task Manager for this work will be the Head of Knowledge, Learning and Opportunities Management. The Consultant is also expected to liaise closely at the design stage and subsequently with other key personnel in CARE

7. Desired qualifications

The consultancy work will be undertaken by an experienced consultant with a solid background in market research and business development who will work in close collaboration with the project team. Therefore, CARE is looking for a consultant/team with the following skills and qualifications:

- Demonstrated experience in market research, business development and especially high-level workable business case development
- Demonstrated knowledge in the barriers faced by women in agriculture value chains, particularly low-income women.
- Have working knowledge of VSLAs.
- A minimum of five (5) years' experience in performing a similar job and/or consultancies
- Demonstrated experience in business development and advisory support
- Experience with the agriculture sector strongly desired
- Skilled at presenting complex information in an easy-to-understand manner
- Bachelor's degree in agriculture, marketing, business, or similar fields
- Fluent in English and Kinyarwanda

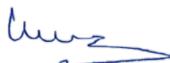
8. How to apply

The application file should contain the following documents:

- A technical proposal, with a clear timeframe and a description of the proposed methodology detailing how the deliverables will be achieved, the team suggested, the credentials for similar assignments.
- Detailed Curriculum Vitae of the proposed team to carry out the assignment with clear roles and functions
- A financial offer detailing the various costs associated with the delivery of the above services, in PDF format and must be a separate document from the technical offer.
- Evidence of the consultant's experience in doing similar assignments: Copies of similar assignments (with evidence for good completion of the previous similar assignments);
- Submit at least 3 references with their contact information (email address and telephone);
- Consultant firm profile; VAT registration certificate; RRA tax clearance certificate; RSSB tax clearance certificate (when applicable)

Interested consultants or consultancy firms are requested to submit their offers not later than November 30th, 2022 at 5:30 pm local time to the following e-mail address: rwa.procurement@care.org, with mention of "Application: VSLA Agriculture Business Case Simulations Consultancy" in the subject line to email by date.

November 2, 2022



Procurement Unit