



MINISTERUL AGRICULTURII ȘI
INDUSTRIEI ALIMENTARE
AL REPUBLICII MOLDOVA

MINISTRY OF AGRICULTURE AND
FOOD INDUSTRY OF THE
REPUBLIC OF MOLDOVA



UNITATEA CONSOLIDATĂ PENTRU IMPLEMENTAREA PROGRAMELOR IFAD
THE CONSOLIDATED UNIT FOR THE IMPLEMENTATION OF IFAD PROGRAMMES

IFAD IV grant	
Nr. referință	D 1.8
Categoria	III

TERMS OF REFERENCE

Project impact survey at completion

Project: Rural Financial Services and Marketing Programme (RFSMP)

Assignment duration: from January to March

BACKGROUND INFORMATION

The Rural Financial Services and Marketing Programme (RFSMP), the fourth IFAD funded programme in Moldova, has started in February 2009 and was envisaged to be finalized in March 2014. Currently the programme is about to reach the end of its implementation period.

The goal of RFSMP is to reduce the rural poverty in Moldova through creating enabling conditions for the poorer and poorest members of rural society to increase their incomes through greater access to markets and employment. The programme aims to improve the participation and employment of the poor in income increasing activities related directly and indirectly to development of Moldovan horticulture value chain.

The RFSMP is implemented through its four components:

(i) **Value Chain Development for Rural Poverty Reduction** - this component aims at support of the integrated development of Moldovan horticulture value chain for reduction of rural poverty. The main objective is to increase participation and employment of the rural poor in income increasing activities arising directly and indirectly from an improved horticulture value chain;

(ii) **Rural Financial Services** – the component aims to provide access for small rural-based entrepreneurs to mid and long term financial services. The RFS component is implemented through its four sub-components:

- Sub-component 2(a) - proceeds are directed through commercial banks to supporting small scale commercial farmers to finance investments in production of horticultural commodities;
- Sub-component 2(b) – proceeds are directed through Rural Finance Corporation for micro loans to poor on- and off-farm rural entrepreneurs for income generating activities;
- Sub-component 2(c) – proceeds are directed to processing/marketing enterprises, operating in horticultural value chains, which are likely to generate employment opportunities and increase incomes of small farmers' households.



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- Sub-component 2(d) - support in capacity building of the Financial Institutions participating in the programme implementation - 64 thousand USD.

(iii) **Pro-poor Market Derived Infrastructure** - this component aims at elimination of infrastructure bottlenecks which inhibit increasing participation of commercially oriented small farmers and economically active poor in prioritized value chains. This component implies adjustment of competitive contributory grants for investment in public infrastructure to enable and enhance private sector investment and activities in rural areas.

IMPACT ASSESSMENT

The main objective of the assignment is to assess the impact of project interventions on beneficiaries. The assessment will compare socio-economic situation of beneficiaries and non-beneficiaries at project start and completion. The aim is to understand and quantify the impact of various project components individually and collectively. In addition, the assessment will measure the project impact on poverty, livelihood and nutrition of direct and indirect beneficiaries. Impact of poverty will be assessed based on proxy indicators such as household assets and expenditure. Impact on nutrition will be assessed using the Dietary Diversity indicator. The Logframe indicators (see Annex 1) will serve as a basis for the assessment by project component. Information on outputs of the project as of 30.09.2013 is presented in Annex 2. Information on latest outputs will be provided.

Available baseline data will be provided by the project CPIU. When baseline data is not available, these should be gathered from the secondary data sources such as censuses, Living Standards Measurement Surveys (LSMS), etc. or by using the 'recall' method (coinciding with the project start time) for both beneficiaries and the control group.

The survey should be conducted using face-to-face interviews of the target group – households and individuals.

Control group: In order to better understand the attribution of the project interventions on beneficiaries, a control group (counterfactual) will also be used. This group will be identified based on similar characteristics of the beneficiaries (nearby locations with similar demographics). In the case of the rural financial services component, as an example, the persons whose loan application was rejected can serve as the control group. Statistical techniques such as propensity score matching, double difference, etc. can be used to select the control group. However, care would be taken to ensure that this group does not include indirect project beneficiaries.

Sampling strategy: The sample size will be calculated using standard statistical formulae, using 95 per cent confidence level and with the margin of error at 5 per cent as the first choice. The sample will include both beneficiaries and non-beneficiary (control group) households. The sample will ensure proportionality and representativeness of the different project components. As a guide, the minimum sample size for each component can be taken to be as under:



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1. Value chain development: 300 beneficiary HHs/individuals; 150 control group HHs
2. Rural financial services: 350 beneficiary HHs/individuals/SMEs; 175 control group HHs/individuals/SMEs
3. Market infrastructure: 300 beneficiary HHs; 150 control group HHs

Thus, the *minimum* total sample size for the project will be: 950 beneficiary households and 475 control group households. The sample size should also take into account the non-response rate, based on previous experience in the country, or 10 per cent, as a benchmark.

If an overall frame of households is available, then the survey could use one-stage or two-stage **random stratified sampling design**. If only separate frames of households are available for each area, then only two-stage sampling would be used. Selection of households, if an accurate list of all households in the community is available, will be done using the household list method. Alternatively, the community or village can be divided into 'plots' and households selected from each plot. If none of these methods are possible, then the random walk method should be used.

ACTIVITIES

As part of the assignment, following activities will be carried out:

Phase 1 - Preparatory Works

- Initial situational analysis - review of project materials
- Development of the Implementation Plan

Phase 2 – Questionnaire Development and Sampling Development

- Development of the draft survey questionnaire.
- Development of the sampling design.
- Clearance of pilot sampling design and the questionnaire.
- Training of interviewers for the pilot study.
- Pilot study fieldwork.
- Revision of the pilot study questionnaires.
- Analysis of pilot study results, introducing adjustments to the draft questionnaire.
- Development of the Final Questionnaire.
- Clearance of the final questionnaire and sampling design.

Phase 3 – Fieldwork Activities

- Preparation for field work (recruitment of interviewers, printing of questionnaires and other fieldwork documents).
- Training of interviewers.
- Development of the fieldwork training report.



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- Conducting the survey in the field, monitoring of quality.
- Fieldwork quality monitoring.
- Revision and coding of the questionnaires.

Phase 4 - Data Processing, Analysis and Final Report Preparation

- Database formation.
- Data entry.
- Data cleaning.
- Statistical analysis of the data.
- Preparation of the final report.
- Translation of the final report.
- Clearance of the report.

QUESTIONNAIRE

The questionnaire will mainly comprise closed questions, with open ended options where necessary. The questionnaire will be tailored to project objectives and Logframe indicators. In addition, each questionnaire should include the following sections:

Section: Personal Data at Interview Conduction Time

Section: General Personal Data (description of the HH members)

Section: Employment and Incomes

Section: Dietary Diversity

Section: Dwelling

Section: Objects of Long-term Consumption

Section: Sources of Income and Supply with Goods

Section : Household Expenditures

DELIVERABLES

The following deliverables will be provided to the project upon completion of corresponding phases:

- Survey Implementation Plan
- Survey Questionnaire and Sampling Design
- Survey database (raw dataset)
- Final Survey Report

All deliverables will be submitted in English and Romanian.



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COMPETENCIES REQUIRED

- Minimum 8- years of experience in the coordination and/or management of quantitative household surveys;
- Expertise in statistical analyses (familiarity with data processing and data analysis software such as SPSS is highly desirable);
- Experience in survey report writing;
- Excellent communication and interpersonal skills;
- Demonstrated ability to work in a multicultural environment and establish harmonious and effective relationships with national partners.

LANGUAGES:

Fluency in English and Romanian (oral and written).

TIMELINE

The exact timeframe for this assignment will be negotiated in line with the proposal submitted by the interested party. The methodology proposed for this assignment will to some extent influence the duration of the assignment. It is envisaged that the study could be completed within a period of not more than 90 days.

BUDGET

The survey company will provide a break-down of the budget by the activities mentioned in the Activities section above.

OFFER CONTENT

Interested consulting companies should submit their applications consisting of the following documents/information to demonstrate their qualifications:

1. Technical Proposal will include: the profile of the company, relevant experience for the assignments, staffing (CV of each team member), proposed methodology to perform the assessment, the size of the sample to be analyzed, the work plan (activities) and resources (including number of person-day);
2. Financial proposal will obligatory include the consulting fee and operational expenditures related to the assignment. The cost of services must be provided in USD at 0% VAT¹.

¹ As per the Government Decree no.246 dd. 08.04.2010 procurement of goods and services under the IFAD-funded programmes shall be carried out applying 0% VAT.



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THE EVALUATION CRITERIA

The consulting company will be selected in accordance with the procedures set out in the current edition of IFAD Procurement Guidelines, based on selection method “Quality and Cost-Based Selection (QCBS)”, the final score obtained by each company being composed of 70% of the score for the parameter „Quality” (evaluated based on technical bid) and 30% - score obtained for the parameter „Cost” (established based on financial bid). The financial offer will be opened only if the provided technical offer will pass the minimum technical score of 60 points.

CONDITIONS FOR OFFER’S SUBMISSION

To be considered interested companies should submit their proposal (technical and financial offer) in original and a copy in separate sealed envelopes. Each envelope will consist of the technical and financial offer sealed in separate envelopes as well (a total of 2 envelopes, each with 2 envelopes inside). Offers to be submitted to the following address: CPIU-IFAD, 162, Stefan cel Mare si Sfint blvd., office 1303, MD-2004 Chisinau, Republic of Moldova no later than **January 10 2014, 15:00**. Any request for clarification must be sent in writing by standard electronic communication to igor.spivacenco@ifad.md and office@ifad.md.

See annexes



ANNEX 1: INDICATIVE LOGICAL FRAMEWORK

Narrative Summary	Verifiable Indicators
Goal:	
Reduced rural poverty in Moldova	<ul style="list-style-type: none"> ▪ Increase in household asset ownership ▪ Reduction in prevalence of malnutrition among children below 5 years of age
Purpose/Objectives:	
Participation and employment of the rural poor in income increasing activities arising directly and indirectly from an improved horticulture supply chain.	<ul style="list-style-type: none"> ▪ full time equivalent jobs created (for women – for youth) ▪ full time equivalent jobs created through B1 ▪ full time equivalent jobs created through B2 ▪ full time equivalent jobs created through B3 ▪ N° of agribusiness enterprises with improved profitability ▪ N° of smallholders reporting improved farm profitability ▪ N° of supply chain contracts/agreements established ▪ N° enterprises/legal entities operating under own brand/label ▪ N° of new technologies adopted by enterprises ▪ N° of beneficiaries reported provided with sustainable access to improved infrastructure ▪ N° of smallholders reported improved market access ▪ Value of marketed rural produce ▪ Horticulture Value Chain Platform functioning
Outputs:	
<p>A: Value Chain Development for Rural Poverty Reduction</p> <p>B1: Financing of PFIs for small loans to poorer small-scale farmers.</p> <p>B2: Financing of PFIs for small loans to off-farm rural entrepreneurs.</p> <p>B3: Financing of PFIs for medium loans to rural processors.</p>	<p>A:</p> <ul style="list-style-type: none"> ▪ Awareness Raising Campaign undertaken ▪ N° of seminars on business opportunities organised ▪ N° of orientation workshops ▪ N° and type of rural product quality standards met ▪ Horticulture Value Chain Platform established ▪ N° diversified participants in the Value Chain Platform ▪ N° of Value Chain Platform meetings held <p>B1:</p> <ul style="list-style-type: none"> ▪ N° smallholder loans/legal entities (up to \$50 000) beneficiaries ▪ average loan size <p>B2:</p> <ul style="list-style-type: none"> ▪ N° rural enterprises (income generating activities)(up to \$7 000) nr beneficiaries <p>B3:</p> <ul style="list-style-type: none"> ▪ average loan size ▪ improved access of the poor to financial services ▪ employment opportunities



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	<ul style="list-style-type: none"> ▪ likelihood of sustainability of enterprises ▪ increase in land ▪ availability of production for sale ▪ income generation ▪ living standards ▪ remittances and use <p>B3:</p> <ul style="list-style-type: none"> ▪ N° rural processors/wholesalers loans (up to \$150 000) ▪ beneficiaries ▪ average loan size ▪ N° of new rural businesses established/strengthened
<p>B4: Capacity-building of PFIs and SCAs</p> <p>C: Pro-poor market derived infrastructure</p>	<p>B1,B2 & B3:</p> <ul style="list-style-type: none"> ▪ % of portfolio at risk ▪ Type of loans ▪ Loan disbursement time ▪ N° of repeater loans ▪ % of PFIs will have made provisions for start-up loans <p>B4:</p> <ul style="list-style-type: none"> ▪ PFIs and SCAs branches trained through 17 training programmes ▪ bank staff trained ▪ SCA staff trained ▪ business plans prepared for B1 ▪ Established seed Capital Guarantee Fund for SCA ▪ Fee contribution from SVA borrowers to SCA Credit Guarantee Fund <p>C:</p> <ul style="list-style-type: none"> ▪ N° of infrastructure beneficiaries ▪ N° and type of infrastructure built ▪ N° and amount of awarded competitive grants ▪ Amount of co-financing leveraged for each infrastructure sub-investment ▪ N° of groups managing infrastructure formed and/or strengthened ▪ N° of groups managing infrastructure with women in leadership positions ▪ N° of people in groups managing infrastructure

* All results measured to be disaggregated by gender where possible.



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ANNEX 2. ACHIEVEMENTS AS OF 30 SEPTEMBER 2013

Component Name	Sub Component Name	Results	Unit	(Physical) Targets Cumulative
I. Value Chain Development for Rural Poverty Reduction		People trained in crop production and technologies	Number	3 467
		People trained in crop production and technologies	Female	687
		People trained in post-production, processing and marketing	Number	1 586
		People trained in post-production, processing and marketing	Female	360
		Marketing groups formed/strengthened	Number	4
B. Rural Financial Services	II(a) Financing of CB for MTL to poorer small-scale commercial farmers	Enterprises accessing financial services facilitated by the project	Number	47
		Value of gross loan portfolio	USD	2 050 730
		Enterprises accessing non-financial services facilitated by the project	Number	46
	II(b) Financing of SCAs for micro loans to poor on- and off-farm rural entrepreneurs	Active borrowers (disaggregated by gender)	Number	1 019
		Active borrowers (disaggregated by gender)	Female	371
		Value of gross loan portfolio	USD	2 374 750
	II(c) Financing of CB for MTL to rural processors, wholesales & producers/marketing associations	Enterprises accessing financial services facilitated by the project	Number	40
		Value of gross loan portfolio	USD	3 570 473
	II(d) Capacity building for PFIs	Staff of financial institutions trained	Number	999
		Staff of financial institutions trained	Female	531
C. Market Derived Infrastructure Investment		Groups managing infrastructure formed/strengthened	Number	30
		Groups managing infrastructure with women in leadership position	Number	4



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		People in groups managing infrastructure formed/strengthened	Number	1 858
		People in groups managing infrastructure formed/strengthened	Female	678
		Drinking water systems constructed/rehabilitated	KM	42,0
		Roads constructed	KM	14,0
		Other infrastructure constructed/rehabilitated	KM	5,6
D. Project Management		Financial institutions participating in the project	Number	7
		Government officials and staff trained	Number	6