

GEDF Section 4, Appendix A, Annex A - Terms of Reference

Private Sector Development Programme: Market Systems Development – ELAN 1.2

1. Background

- 1.1. The Democratic Republic of the Congo (DRC) has huge economic potential. There are 80m hectares of uncultivated arable land, vast mineral resources and over half of Africa's water. This is countered by a very difficult business environment with very little industry. DRC ranks 184 out of 190 on the World Bank's Doing Business survey. It performs particularly badly on contract enforcement, getting electricity, paying taxes and trading across borders. Recovery of the private sector in DRC is vital; for job creation and poverty alleviation.
- 1.2. DRC is a young and rapidly growing country, with an estimated population of 84m in 2018. Median age has remained steady since 2000 at 16.8 years old. Rapid population growth has implications for inclusive growth as DRC's GDP growth rate of around 3.7% and the population growth rate of 3.3% per annum resulting in only meagre improvements in per capita income. The youth 'bulge' in DRC will require the economy to create around 18 million jobs in the next 15 years.
- 1.3. DFID in DRC has been supporting economic development through a Private Sector Development (PSD) Programme in DRC. It is a £120 million programme running from 2015 to 2023. The PSD programme has three distinct components ELAN, ESSOR and DSU. ELAN is the market systems development (MSD) component, worth £50m and has been operating in agriculture, renewable energy, access to finance and transportation.
- 1.4. Supporting market actors, ELAN generates market insights, demonstrates innovation and builds capacity to improve the functioning of markets for poor people, leading to over one million poor people realising cumulative income increase of nearly £100 million. ELAN is an adaptive programme with the scope of expanding performing interventions while reducing or closing interventions that do not perform. The current management contract of ELAN will come to an end in July 2019.

2. Programme Context, Budget and Timeframe

- 2.1. The 'bridging' contract is required to continue the momentum of ELAN and take it to the end of the programme period. This bridging contract, ELAN 1.2, is the subject of this Terms of Reference and will deliver DFID DRC's market systems development intervention for up to 3 years, from June 2019.
- 2.2. DFID has contracted a suitably qualified service provider to deliver the ELAN 1.2 programme.
- 2.3. The total budget for this contract is up to £12 million. The initial contract of up to £8 million will be for two years, with an additional £4 million reserved for a potential 12-month extension to the contract subject to a performance review.
- 2.4. The contract will commence from July 2019 and will consist of two Phases (i) Inception and (ii) Implementation. The Inception Phase will last for three months. Upon satisfactory completion of the Inception Phase, the Implementation Phase will start and last for 21 months. There is

scope for a possible extension of up to 12 months subject to project need, satisfactory performance and budget availability.

3. The Recipient

- 3.1. The recipient of this support will be private sector, financial institutions and not-for profit organisations or partnerships thereof.
- 3.2. The ultimate beneficiaries of the services are poor, vulnerable and excluded people of DRC, especially women and adolescent girls, in the agriculture, renewable energy and financial sectors, in up to 5 provinces of the DRC.

4. Impact, purpose and outcome

- 4.1. The Impact of this programme is “to reduce poverty in DRC by improving the income of poor women and men in selected market systems.”
- 4.2. The purpose of these Terms of Reference is to set out the details and delivery expectations for a Service Provider to apply MSD approaches that will change market systems and improve the livelihoods of the poor in DRC by consolidating and expanding on the gains of the current ELAN programme whilst also widening the scope to include new intervention areas and approaches which will inform design of a larger, forthcoming Private Sector Development (PSD) programme.
- 4.3. The Outcome of this programme will be “the performance and position of poor people within selected market systems is substantially improved”.
- 4.4. This outcome may be measured by:
 - The number of partner market actors successfully taking-up pro-poor innovations and investing to sustain their business independently, ensuring long-term sustainability.
 - The number of other market actors (e.g. competitors to those that the Service Provider works with) copying the pro-poor changes or offering variations of it, including changes affecting women and the most vulnerable (e.g. Internally Displaced Persons / IDPs)
 - % increase to the number of poor women and men accessing and using improved goods or services.
 - % of interventions which benefit the poorest and most vulnerable women and men, including IDPs, men and women in the lowest wealth quintile, men and women living with disabilities, and adolescent/young women and men.
 - The number of non-competing market players who adjust their own practices in reaction to the pro-poor market system change (i.e. those responding to the overall systems change).
 - The number of young women and adolescent girls with access to economic opportunities.

5. Expected Results

5.1. The Service Provider will achieve the following results in delivering ELAN 1.2:

- Increase the incomes of at least 100,000 poor people, 35% women, by an average £30 per annum, in each year of programme operation.
- This should generate a cumulative aggregate Net Attributable Income Change (NAIC) of at least £600,000 per year and a cumulative NAIC of at least £6.3m by 2022. Note: these are additional to the results for the predecessor ELAN contract.
- Deliver longer-term transformational impact in the selected markets, creating systemic market system changes which improve the position of poor people in value chains. The Service Provider will be required to generate compelling evidence for the extent and likelihood of that longer-term impact. This broader impact should be demonstrated as being significantly greater than the gap between the short-term NAIC target and the overall cost of the project.
- Securing at least £2m of private sector investment per year for the delivery of project interventions.

6. Scope

6.1. ELAN 1.2 will provide intensive support to a range of market functions and value chains in selected sectors, support entrepreneurship development and enterprise innovation, stimulate private sector provision of services and promote innovative and inclusive business models which have a potential to reach many low-income people, using the methodology of **markets systems development**. A key objective of ELAN 1.2 is to deliver interventions which have a positive impact on women's economic empowerment.

6.2. The scope of work for ELAN 1.2 will include building on the work of the ELAN programme by:

- a) Raising incomes and livelihoods of poor people, particularly women, adolescent girls and those from excluded and vulnerable groups
- b) Improving market access for poor producers;
- c) Increasing economic activity and trade;
- d) Creating jobs; and
- e) Building stability

6.3. The monitoring, contacts and other essential information will be handed over from ELAN to ELAN 1.2. The Service Provider will be required to follow up and monitor previous interventions to ensure progress made under ELAN is continued.

6.4. ELAN 1.2 will predominantly **target three sectors** which, under the current ELAN, have demonstrated great potential for delivering sustainable market systems changes as follows:

1. **Agriculture**, including cacao, coffee, rice, maize and / or animal husbandry
2. **Renewable Energy**, including solar systems and/or improved cooking stoves

3. **Access to Finance**, including branchless banking and/or SME financial support
- 6.5. Given the flexible nature of the programme, interventions which include aquaculture and/or mining (e.g. integrated aquaculture/ agricultural models) where demonstrable value in engaging in these sectors is evident can be explored.
- 6.6. ELAN 1.2 will be implemented in **up to five provinces** of DRC which may include North Kivu, South Kivu, Kasai, Kasai Central, North Ubangi or South Ubangi.
- 6.7. ELAN 1.2 will deliver an ambitious approach to **promoting gender equality**. This will be achieved through:
 - Targeted women's economic empowerment results which measure the extent to which women can progress along value chains into more beneficial economical roles;
 - Innovative, scalable pilot interventions which target the economic empowerment of young women and working adolescents; and.
 - A strong gender mainstreaming approach which seeks to maximise opportunities for women and girls across all interventions.

7. Programme Outputs

- 7.1. To achieve the programme outcomes and expected results stated in sections 4 and 5 respectively, the Service Provider (SP) will stimulate positive market system changes across the three identified sectors, via delivery of the below listed outputs:
 - Achieve positive, pro poor changes in product or service markets: Renewable energy, agriculture and access to finance (see Annex A for examples of market changes).
 - Improve women's economic empowerment by supporting interventions which help women to move into more beneficial roles within market systems. More beneficial roles are understood to include women's labour being more recognised and rewarded, women taking up new roles, improved status, improved working conditions, access to capacity development and access to goods and products tailored to the specific needs of women and girls.
 - Pilot innovative interventions to support young women's participation in markets, resulting in improved economic opportunities for adolescent girls and women.
 - Interventions targeted in crisis markets (such as the Kasais and Kivus) where DFID DRC's humanitarian programme operate. Crisis Markets are areas of instability, where Internally Displaced Person's and vulnerable populations are situated, including refugee camps. Crisis markets are transient and may move geographically in response to environment factors. Developing strategies and interventions which address the needs of vulnerable people and aims to aid their entry into agricultural markets.
 - Pilot food system interventions which improves nutrition, specifically focusing on sustainable, climate-smart agriculture interventions which explore both supply and demand side opportunities.

- Improved cross-border trade with neighbouring countries, including improving traceability and visibility of Congolese products.

8. Deliverables

- 8.1. The Service Provider will be responsible for all activities under the programme including management, grant disbursement and pre-financing costs. More specifically, and following an MSD approach, the Service Provider will:

Intervention Management

- Ensure appropriate administration of interventions / projects, including their responsible closing down
- Manage and oversee the provision of grants, including undertaking the necessary due diligence on identified partners / grant recipients, including safeguarding measures and assessing received proposals in line with DFID policy
- Identify downstream partners and build strong relationships with all actors who receive DFID funds to ensure grants are managed in line with DFID's private sector subsidy policy
- Provide DFID with a clearly thought out suite of interventions
- Identify the partners within the market system with whom the Service Provider will work directly with and who can manage grants or funds appropriately
- Identify industry actors with good knowledge of the market, who will be able to facilitate improved performance and catalyse change without being directly part of it
- Monitor the performance of interventions closely to allow an adaptive approach to programme planning and management
- Ensure the sustainability of chosen interventions and focus on enabling other, indirect actors, to crowd in / enter the market
- Ensure conflict sensitivity and building stability (through the lens of DFID's Building Stability Framework) is at the forefront of intervention design and that there is adequate assessment of potential unintended consequences, both positive and negative, with appropriate mitigation strategies devised to support.

Programme Management

- Be responsible for the overall programme and financial management of ELAN 1.2, including the accurate pricing and budgeting of selected interventions / projects and activities;
- Manage and oversee the procurement and contracting process for interventions/ projects and programme resources; Providing a rigorous and consistent approach to the selection of interventions, which may involve a competitive process with transparent criteria and screening

- Produce appropriate knowledge products and data

Demonstrate value for money clearly at each stage of the programme. This will include demonstrating that administrative costs can be minimised; that management processes (including procurement procedures) are designed to maximise cost effectiveness; and that funds will be allocated based on evidence of results to ensure the greatest possible impact is achieved. A clear process for measuring value for money should be included within the programme management framework and should cover and include indicators for economy, efficiency, effectiveness and equity.

Policy

- Influence and facilitate market systems change across the renewable energy, agriculture, access to finance and mining sectors, including influencing both the public and private sectors through mechanisms such as associations, private sector industry events or evidence-based policy work
- Identify the key actors within the system (both from public and private sectors) that can overcome binding constraints and deliver progressive market systems change

Monitoring & Evaluation

- Develop a robust monitoring and evaluating system which collects data at the intervention level as well as aggregated at the sector level in an appropriate and timely manner
- Provide disaggregated data on all interventions, taking into consideration direct and indirect beneficiaries and including, but not limited to, gender and disability
- Work and interact with the Decision Support Unit (DSU), the independent monitoring, evaluation and results verification team throughout the length of the programme. Implemented by Oxford Policy Management, the DSU provides evidence and analysis aimed at improving the programme's overall impact of increasing incomes for the poor in the DRC. In addition, the DSU provides external learning role targeting improved implementation practices of the broader development community working in the field of economic development. The DSU will carry out annual reviews, verification exercises and mid-term evaluations for the programme.

9. Methodology

- 9.1. ELAN 1.2 will be designed based on the MSD approach and international best practices, adapting where appropriate to ensure effectiveness of those practices in the DRC contexts in which the programme will operate.
- 9.2. The programme will build on the lessons learnt from the original ELAN programme and will support target partners. Focusing specifically on securing and deepening existing achievements from ELAN, the programme will build on the momentum and successes gained on ELAN.
- 9.3. The Service Provider will develop strategies which consider the needs and opportunities for different types of low-income beneficiaries, with an understanding that whilst most of the DRC's population is poor, levels of poverty and vulnerability differ markedly.

10. Inception phase

- 10.1. The 3-month Inception phase will allow the Service Provider to establish an institutional presence in the DRC and a 'hand-over' from ELAN.
- 10.2. The Service Provider will conduct analysis of the existing ELAN pipeline and identify and select from this pipeline as well as the Service Provider's own pipeline, interventions that will be delivered under ELAN 1.2.
- 10.3. The Service Provider will develop a detailed methodology and workplan to deliver all aspects of the programme, including those new aspects introduced in ELAN 1.2, notably the increased focus on 'markets in crisis'; gender beyond traditional sectors; and generating and capturing the learning for the next MSD programme. It is expected that during the Inception Phase, that specific interventions will be planned, with benefit of full access to all ELAN data resources.
- 10.4. The Service Provider will deliver an Inception Report, detailing an annual work plan (including proposed interventions and initial partner list), scheduled performance and payment milestones (including payment amounts), VfM framework and related indicators, results framework / log frame and the budget for the next 12 months. The Inception Report will detail the Service Providers actions in relation to the above listed Inception outputs, with clear justification for decisions made and their positive impact towards achieving expected results.

11. Implementation phase

- 11.1. The implementation phase will enable the delivery of the MSD programme to achieve the required outcomes and impact consistent with the logframe outputs which will be developed by the Service Provider. As part of delivery the Service Provider will also supply:
 1. Annual business plans (which will include up-to-date strategies for each sector).
 2. Baseline and annual surveys for selected sectors.
 3. Procedures manual for grants.
 4. Communication and knowledge management strategy.
 5. All reporting requirements included in section 16.

12. Performance Management The Service Provider will be assessed against the Expected Results – as detailed at section 5 – and will in collaboration with DFID, agree an Annual Delivery Plan, which states the Expected Results that will be achieved in each programme year.

- 12.2. DFID and the Service Provider will agree Key Performance Indicators to manage the Service Provider's performance. The Service Provider will align indicators from the following list or similar which will be reported and scored as part of the programme results framework:
 1. Cumulative amount of investment made by programme partners, defined every 12 months through consultation between DFID and the Service Provider.

2. Number and type of market systems change occurring each quarter, defined through consultation with DFID and the Service Provider.
 3. % of interventions which specifically target adolescent girls and young women, reviewed each quarter in consultation with DFID.
 4. The programme's ability to capture knowledge, learn and adapt directly and through working and collaborating with the DSU.
 5. Quality, accuracy and timeliness of programme financial management, forecasting and narrative reporting, delivered each quarter.
 6. The % of interventions that benefit the poorest and most vulnerable, including IDPs, people living with disabilities and young people.
 7. The % of interventions that improve nutrition, specifically focusing on agricultural interventions.
 8. The % of interventions that improve stability within the DRC
- 12.3. Performance management – as described above at 12.1 and 12.2 - will be assessed quarterly and as part of DFID annual reviews (February each year) of the overall programme and any process evaluations procured independently. DFID and the Service Provider will meet as required to review performance and results.

13. Flexible Facility

- 13.1. The programme will utilise a commercial structure which allows the creation of a “Flexible Facility” pool, which funds can be drawn from to implement specific MSD interventions on an adaptive basis. It is recognised that the ELAN programme is not a challenge fund, however in utilises an adaptive intervention approach.
- 13.2. The flexible facility will be used for:
- Grants to market actors on a cost sharing basis;
 - Short and long-term technical assistance;
 - Subcontracts to service providers to implement interventions or activities;
 - Awareness and social marketing campaigns;
 - Training for staff within partner organisations and key stakeholders;
 - Sectoral analysis and other type of research.

14. Payment and Invoicing

- 14.1. Payment will be made on an output basis, based on the achievement of key contractual milestones.
- 14.2. The contractual milestones and related payments will be agreed by DFID and the Service Provider during the inception phase and will focus specifically on market systems changes and

the actions required to achieve those positive changes. The milestones will be guided by an annual work plan, which details the Expected Results to be delivered in each year of programme delivery.

- 14.3. Invoices will be paid quarterly, in line with a defined payment schedule. Evidence that any delivery milestones that the Service Provider seeks to invoice within each quarter have been met must be presented to the DFID Senior Responsible Officer at least 10 days prior to submission of invoice. In times of peak demand, for example during Annual Reviews or during VIP visits, DFID may require longer than 10 days for review, in which case the Supplier will be notified upon receipt of submitted evidence of milestone delivery.
- 14.4. DFID approval of the fulfilment of delivery milestones will assess the quality of each output, as well as the extent to which its outputs are useful and appropriate. An approach to measuring quality of deliverables will be agreed at Inception. All key programme deliverables will be reviewed by the DFID Senior Responsible Officer (SRO) for ELAN 1.2 in accordance with this approach.
- 14.5. The output-linked payments will be released upon satisfactory completion of milestones and DFID's approval of the required outputs, and submission of accompanying financial reports.
- 14.6. Payment for any goods or equipment procured and the procurement services will form part of the Contract.

15. Programme Institutional Structure, DFID Co-ordination and Collaboration

- 15.1. The ELAN 1.2 Service Provider will report directly to the Economic Development Team in DFID DRC on the overall delivery of this programme. For all contractual issues, the Service Provider will report to the DFID Contract Officer and Programme Lead responsible for this programme.
- 15.2. The Service Provider will, where practical, coordinate and collaborate with other DFID programmes including ESSOR (the DFID DRC's business enabling environment programme), the Financial Sector Deepening Africa (FSDA) programme managed by DFID HQ and the Trademark East Africa (TMEA) programme.
- 15.3. DFID DRC encourages collaboration with local organisations to maximise spill overs to wider development within DRC and to increase the pool of local expertise. As such, the Service Provider will work to maximise collaboration with local consultancies, NGOs or academic organisations.

16. Reporting requirements

- 16.1. The Service Provider will quantify how and where value for money (VfM) is driven throughout the duration of this programme.
- 16.2. The Inception Phase reporting will include:
 - A detailed implementation strategy
 - A detailed workplan including designing a logframe, targets, associated indicators and milestones. Indicators will be disaggregated by gender, age and disability
 - A VfM strategy including proposed VfM indicators (and respective baselines) to be used on the programme

- A proposed intervention / project plan template, including details of the intervention, anticipated budget, actual costs, start and completion dates, proposed intervention strategy, etc
- An updated budget according to the workplan
- A finalised milestone-payment schedule for the programme

16.3. Reporting requirements during the implementation phase include:

- Annual workplans
- Annual forecast of expenditure (including procurement plans) - disaggregated monthly for the financial year April to March
- Annual audit of the programme including audit of selected partnerships.
- Quarterly reports: including reporting on progress, financial progress and value for money.
- Quarterly strategic review
- Annual progress and financial / VfM reports outlining progress against agreed targets.

16.4. The Service Provider will be required to fully collaborate with the DSU (implemented by Oxford Policy Management Limited), who are responsible for results, research, learning, verification, reviews and evaluations. This will include support and cooperation on the following:

- Annual reviews of the programme
- Annual independent verification of reported results
- A project completion report
- An independent evaluation at the end of the project as part of the wider Private Sector Development evaluation
- Regular monitoring and evaluation activities as required to inform programme progress
- Annual learning workshop and collaborating on research and communication products

17. Break Points & Extension

- 17.1. The contract will consist of two Phases (i) Inception and (ii) Implementation. The Inception Phase will last for three months with a review point at the end of the Inception Phase. Upon satisfactory completion of the Inception Phase, the Implementation Phase will start and last for 21 months. There may be a possibility of extension of up to 12 months subject to project need, satisfactory performance and budget availability. DFID reserves the right to terminate the contract if performance is unsatisfactory.
- 17.2. As an adaptive and flexible programme, the Service Provider may be required to scale the contract up or down. This will be done in conjunction and discussion with DFID. DFID reserve the right to expand or decrease the scope of the contract.

18. Compliance with Gender Equality and Public Sector Equality Duty

- 18.1. The Service Provider will give due regard to the Gender Equality Act and the Public Sector Equality Duty when designing and implementing ELAN 1.2. The Service Provider will consider the impacts on gender equality and on groups with protected characteristics under the Equality Act. Doing so, the Service Provider will identify opportunities to eliminate discrimination and promote equality of opportunities for groups identified as marginalised in the DRC context (elements to consider include gender/sex, age, disability status, and dynamics around ethnic groups who may face exclusion). This will include taking into consideration the ELAN's previous work on promoting women's economic empowerment and proposing options for how ambition could be increased.

19. Do No Harm and Safeguarding

- 19.1. DFID requires assurances regarding protection from violence, exploitation and abuse through involvement, directly or indirectly, with DFID suppliers and programmes. This includes sexual exploitation and abuse but should also be understood as all forms of physical or emotional violence or abuse and financial exploitation.
- 19.2. The programme is targeting a highly sensitive area of work. The Service Provider must demonstrate a sound understanding of the ethics in working in this area and applying these principles throughout the lifetime of the programme to avoid doing harm to beneficiaries. The design of interventions including research and programme evaluations should recognise and mitigate the risk of negative consequence for women, children and other vulnerable groups. The Service Provider will be required to confirm that they have duty of care to informants, other programme stakeholders and their own staff, and that they will comply with the ethics principles in all programme activities. Their adherence to this duty of care, including reporting and addressing incidences, should be included in both regular and annual reporting to DFID.
- 19.3. A commitment to the ethical design and delivery of evaluations including the duty of care to informants, other programme stakeholders and their own staff must be demonstrated.
- 19.4. DFID does not envisage the necessity to conduct any environmental impact assessment for the implementation of the Issue based programme. However, it is important to adhere to principles of "Do No Harm" to the environment.
- 19.5. The Service Provider will be required to adhere to DFID's policy with respect to Safeguarding.

20. Duty of Care

- 20.1. The Service Provider is responsible for the safety and well-being of their Personnel (as defined in Section 2 of the Framework Agreement) and Third Parties affected by their activities under this Call-down Contract, including appropriate security arrangements. They will also be responsible for the provision of suitable security arrangements for their domestic and business property.
- 20.2. DFID will share available information with the Service Provider on security status and developments in-country where appropriate. DFID will provide the following:

- 20.3. All Service Provider Personnel will be offered a security briefing by the British Embassy/DFID on arrival. All such Personnel must register with their respective Embassies to ensure that they are included in emergency procedures.
- 20.4. A copy of the DFID visitor notes (and a further copy each time these are updated), which the Service Provider may use to brief their Personnel on arrival.
- 20.5. The Service Provider is responsible for ensuring appropriate safety and security briefings for all of their Personnel working under this Call-down Contract and ensuring that their Personnel register and receive briefing as outlined above. Travel advice is also available on the FCO website and the Service Provider must ensure they (and their Personnel) are up to date with the latest position.
- 20.6. This contract will require the Service Provider to operate in conflict-affected areas and parts of it are highly insecure. The security situation is volatile and subject to change at short notice. The Service Provider should be comfortable working in such an environment and should be capable of deploying to any areas required within the region in order to deliver the Contract.
- 20.7. The Service Provider is responsible for ensuring that appropriate arrangements, processes and procedures are in place for their Personnel, considering the environment they will be working in and the level of risk involved in delivery of the Contract (such as working in dangerous, fragile and hostile environments etc.). The Service Provider must ensure their Personnel receive safety in the field training prior to deployment if judged necessary.
- 20.8. The Service Provider will be fully responsible for Duty of Care in line with the details provided above and the initial risk assessment matrix developed by DFID. Through the submission of their tender proposal, the Service Provider has confirmed that:
1. They fully accept responsibility for Security and Duty of Care.
 2. They understand the potential risks and have the knowledge and experience to develop an effective risk plan.
 3. They have the capability to manage their Duty of Care responsibilities throughout the life of the contract.
- 20.9. Acceptance of responsibility must be supported with evidence of capability and DFID reserves the right to clarify any aspect of this evidence. In providing evidence the Service Provider should consider the following questions:
- Have you completed an initial assessment of potential risks that demonstrates your knowledge and understanding, and are you satisfied that you understand the risk management implications (not solely relying on information provided by DFID)?
 - Have you prepared an outline plan that you consider appropriate to manage these risks at this stage (or will you do so if you are awarded the contract) and are you confident/comfortable that you can implement this effectively?
 - Have you ensured, or will you ensure that your staff are appropriately trained (including specialist training where required) before they are deployed, and will you ensure that on-going training is provided where necessary?

- Have you an appropriate mechanism in place to monitor risk on a live / on-going basis (or will you put one in place if you are awarded the contract)?
- Have you ensured, or will you ensure that your staff are provided with and have access to suitable equipment and will you ensure that this is reviewed and provided on an on-going basis?
- Do you have appropriate systems in place to manage an emergency / incident if one arises?

21. Supplementary information

- 21.1. Market Systems Development is an approach to poverty reduction that donors such as DFID, Swedish International Development Agency, the Swiss Agency for Development and Co-operation and the Donor Committee on Enterprise Development (DCED) have been supporting in the past decade.
- 21.2. The original ELAN programme has examples of good practice from agriculture, renewable energy, access to finance, transport interventions that can inform the DRC programme notably in terms of economic opportunities, income increase and employment; partnerships with the private sector; the role of innovation; gender, all contributing to “ways in which agricultural market system performance can be improved to stimulate and sustain pro-poor growth”.

Annex A – Examples of a Market System Change

Agriculture	Input suppliers provide quality inputs and advisory services
	Agribusiness provide access to pre-financed inputs and services

		Agribusinesses provide access to secured markets
		Agribusinesses access finance through adapted financial services and products
		Agribusinesses develop industry-wide awareness and advocate for a more favourable regulatory framework
Renewable energy		The supply of highly efficient energy technologies in the DRC is scaled up
		SME implement innovative communication, marketing and distribution model to reach households
		Financial Institutions and actors along the renewable energy supply chain provide SMEs and consumers with adequate financial products
		Advocacy groups work towards a more favourable business environment
Access to Finance		Financial institutions develop and market adapted and innovative financial products
		Consulting companies provide technical assistance in business management to SME owners
		Mobile Network Operators and financial institutions develop financial education programs and other tools to increase confidence in mobile money and other digital financial services
		Mobile network operators and financial institutions offer appropriate products/services to poor consumers

