

## **TERMS OF REFERENCE FOR CONDUCTING LSIC ToT WORKSHOPS**

### **COMMUNITY SAVINGS AND INVESTMENT and COOPERATIVES PROJECT (COMSIC)**

#### **1.0 BACKGROUND**

Zambia has one of the highest incidences of poverty in the world with 68% of people living in extreme poverty. Approximately 87% of the people live on less than two dollars a day. (Human Development Report, 2007 UNDP). The majority of the communities are characterised by extreme poverty, illiteracy levels, low incomes and dependant on vulnerable livelihoods like rain fed cropping.

The New Apostolic Church Relief Organization (NACRO) a humanitarian and development organization of the New Apostolic Church was formed to contribute to the improvement of the livelihoods of the rural communities in the areas it operates. Since inception, the organization has been engaged in various activities in the areas of food and nutrition security, access to education, health services, and acquisition of survival skills. It has also implemented many activities in disaster risk reduction and mitigation in the country.

NACRO has been implementing livelihood projects aiming at contributing to improved household income in Lusaka East. Since 2014 the organisation has been working with farmers in Lusaka East focusing on group mobilisation and provision of credit to a total of 15 groups. Now NACRO has won a grant from Nak karitativ for three years to implement a Livelihoods, Savings and Investment Cooperatives (LSIC) project in the following areas: Lusaka East (Rufunsa, Chongwe), Lusaka Central (Chisamba West) and Lusaka West (Nangoma and Mumbwa). These areas lie within 200 km radius of Lusaka City. They are also very localised themselves and compact such that within each Satellite Area, expanse is not more than 30 km. Mumbwa is located 150 km West of Lusaka and along the way lies Nangoma (100 km from Lusaka). Chisamba West lies 60 km to the North of Lusaka. Rufunsa lies 150 km to the east and along the way is the Chongwe District.

The areas are basically agricultural in economic activity terms. They grow rain-fed crops such as maize which is also unimodal (once per year). The lands thereafter lie fallow for another 6 months waiting for the subsequent rainy season. However, the communities have also not been exempt from the general high poverty levels due to many factors such as;

- No access to formal facilities of credit such as bank loans for the most vulnerable due to lack of collateral and capacity to pay back at high interest rates.
- Low agricultural productivity coupled with high input costs.
- Inadequate skills and information to exploit other avenues and opportunities to create successful small group businesses.
- Most of these are remotely located vis-à-vis the formal credit and savings facilities such as banks that are located only in towns.
- Almost 100% of those in rural settings are smallholder farmers whose only line of credit is the GRZ FISP and charitable organizations (scanty and highly localised efforts). These are actively excluded from the formal banking sector and considered not bankable.

## **2.0 PROJECT CONTEXT AND RATIONALE**

The project aims to support less privileged and the vulnerable communities especially the Women to come out of poverty and start contributing to their welfare meaningfully. The project proposes to support these beneficiaries through group formation as follows:

- 4 Groups in Mumbwa Central
- 7 Groups in Chisamba West
- 4 Groups in Nangoma
- 2 Groups in Shantumbu, 3 in Palabana, and 3 in Manyika
- 3 Groups in Rufunsa

The rationale used to choose these groups was based on 3 factors; NACRO Subscription payment, the response to the sensitisation that was carried-out by NACRO around the Lusaka Satellite Advisory Committees (first line of M&E Structure) as well as the willingness to get organized and start their own VS&L Scheme long before the donor funds are talked about. This being the very first arrangement after the formation of the NACRO membership structures, the emphasis on the viability and cohesion of the group are the first test to stability and sustainability of the Project. The membership in each group is average of 15 people, giving total target beneficiaries of 400 Households.

NACRO will in the next three years build the capacity of these groups in savings, investment, business management and also becoming legal business entities (cooperatives). The baseline study will provide actual baseline data to measure against the following expected project results:

- Reduced poverty levels in the target areas and districts
- Increased number of individual beneficiaries meet their basic needs such as paying for education, accessing health services and having decent three meals a day by June 2020.
- 85% of members show an increase in asset base and value and savings at Household level from the status analysis by 25% at project-end.
- 95% of the target groups are operating as per the concepts taught by the CBT by year-end 2019.
- 75% of the target groups are breaking even or making profit in group business enterprises by May 2020
- 10 cooperatives are registered with the Ministry by year end 2019

## **3.0 PURPOSE OF THE CONSULTANCY**

The consultant will conduct a Training of Trainers Workshop whose participants are drawn from outlying areas of Lusaka East (Rufunsa, Chongwe), Lusaka Central (Chisamba West) and Lusaka West (Nangoma and Mumbwa). The work will be conducted in coordination with NACRO.

The participants will be a mixed group of male and female, at different literacy levels and ages. Particularly there will be;

- 7 Field Agents
- 15 Community Based Trainers
- 11 Satellite Advisory Committee Members
- 4 Social and Welfare Officers
- 3 NACRO Staff

In doing this, the consultant will:

1. Introduce the participants to Community-based training methodologies (Participatory / Rural Appraisal).
2. Break-up the Manual into simplified hand-outs usable by Community-Based Trainers in the localities.
3. Facilitate the different training methods appropriate for each topic
4. Make recommendations of the Manual's improvement adaptable to semi-literate communities and propose amendments necessary for the same.
5. Deliver a training report with recommendations of ways and frequency by which progress against baselines is to be monitored.

#### **4.0 TIMEFRAME**

The work is to be undertaken within 20 working days including preparations, training workshop(s) and delivery of final report. The consultant will deliver according to the following deadlines:

A detailed action plan for conducting the training workshop delivered to NACRO	by 03 <sup>rd</sup> November, 2017 @ 10:00hrs
Conduct ToT Workshop(s)	06 <sup>th</sup> - 17 <sup>th</sup> November, 2017
A draft training report delivered (for comments) to NACRO	by 22 <sup>nd</sup> November, 2017
Final study report, with comments incorporated, delivered to NACRO	no later than 30 <sup>th</sup> November, 2017

## **5.0 TO APPLY**

Send CVs and a brief proposal (not longer than 5 pages) on how you would approach this assignment (think of this proposal as an action plan: it should contain such details as who will be consulted, on what, how and when within the established time frame given above). Also send two examples of performed evaluations/studies relevant to the above described project and purpose of this consultancy.

The tender will be judged according to the following parameters:

- Clarity and credibility of proposed methodology (proposal)
- Cost
- Consultant's fit with suitability criteria

The successful candidate will meet with the representatives from NACRO on the 18<sup>th</sup> October 2017 (14:00hrs), at the NACRO office in Lusaka at Plot 109A, Marrapodi Villa Lima Garden, Off Manchinchi Road, in Garden Lusaka, Zambia. The meeting will aim at agreeing a final action plan with clear indications of the role, expectations and deliverables.

Tenders including requested CV, proposal, and cost propositions must be sent to [pc@nacroz mz.com](mailto:pc@nacroz mz.com) and [ed@nacroz mz.com](mailto:ed@nacroz mz.com) by 10:00hrs (am) on 17<sup>th</sup> October, 2017.