

## **TERMS OF REFERENCE**

### **DEVELOPMENT AND ADAPTATION OF A STUDY CIRCLE MATERIAL ON BUSINESS COOPERATIVE DEVELOPMENT MODEL**

#### **1. INTRODUCTION**

Civic Forum on Housing and Habitat – Zambia (CFHHZ) is a national non-governmental organization dedicated to advancing rights related to adequate housing and access to essential services through evidence-based advocacy and community-driven approaches. With operations covering seven provinces, CFHHZ emphasizes inclusive development, secure land tenure, economic empowerment, climate resilience, and environmental sustainability.

CFHHZ collaborates with We Effect Zambia and ChildFund Zambia as a consortium partner in the Women Empowerment and Micro Small Enterprise Support (WEMSES) project. This partnership initiative, funded by the European Union (EU) and the Common Market for Eastern and Southern Africa (COMESA) under the Lusaka Transmission Distribution Rehabilitation Project (LTDRP) from June 2023, aims to enhance economic empowerment and foster social cohesion among women and youth benefiting from subsidized electricity connections in the peri-urban Lusaka communities.

As part of its implementation strategy, the project utilizes Study Circle methodologies to promote peer learning, critical reflection, and community-led initiatives. In this regard, CFHHZ is recruiting a consultant to develop Study Circle materials on cooperative business models aligned with the project objective of Women Empowerment and Micro Small Enterprise Support.

#### **2. PROJECT BACKGROUND**

The WEMSES project focuses on economic empowerment and social transformation, aiming to enhance social cohesion and equality among beneficiaries. It is spearheaded by We Effect Zambia, in collaboration with ChildFund and CFHHZ. This initiative falls under the Lusaka Transmission Distribution Rehabilitation Project (LTDRP), which commenced in June 2023. The project beneficiaries are drawn from various communities in Lusaka, including Mtendere East, Chainda, John Howard, Chawama, Kamanga, Garden, Mandevu, and Ngwerere.

##### **2.a Overall Objective:**

To enhance access to complementary services, including business management training and credit facilities, for women benefiting from subsidized electricity connections in the targeted areas.

## **2.b Specific Objectives:**

- 1) Strengthen resilient women and youth-owned businesses to ensure the continuous delivery of quality empowerment services.
- 2) Promote gender-coordinated, transformative, sustainable, and rights-based empowerment services that foster entrepreneurship among women and youth.

## **3. OBJECTIVES OF THE CONSULTANCY**

### **3.a Develop Study Circle Material on Cooperative Business Model**

The assignment focuses on developing through critical reviewing and adaptation of several Cooperative businesses study circle materials, and alignment to current economic and social needs of target communities ensuring that they are:

- 1) Technically sound, contextually relevant, and applicable across different economic and programmatic sectors, including agriculture, housing, processing, manufacturing, and service industries.
- 2) Gender-responsive and rights-based, with content adaptable to rural, urban, and peri-urban target groups.
- 3) Suitable for participatory and adult-learning methodologies that promote peer learning and engagement.
- 4) Accessible and user-friendly for beneficiaries with diverse literacy levels and educational backgrounds.

### **3.b Material Purpose:**

The material will equip individuals, micro, and small-scale businesses to navigate a dynamic economic landscape successfully. It will empower them to generate viable business ideas and manage their cooperative enterprises effectively. The deliverables will include:

- 1) Comprehensive curricula
- 2) Detailed lesson plans and guides
- 3) Workbooks and case studies
- 4) Assessment tools

### **3.c Specific Objectives for Study Materials:**

**Cooperative Business Model Competencies:** Equip learners with a solid understanding of the key principles of cooperative business development across various sectors, while providing clarity on the structures and systems required to establish and sustain viable cooperatives.

- i. Integration of Theory and Practice:** Combine theoretical knowledge with practical applications to help beneficiaries identify opportunities and develop self-reliance anchored on the business cooperative model.
- ii. Focus on Problem-Solving:** Design training materials that cultivate analytical and collective problem-solving skills by presenting real-world socio-economic challenges.

- iii. **Encouragement of Innovative Thinking:** Foster creative thinking and the ability to foster cooperation of the business cooperative through transforming ideas into tangible economic goods and services that can be delivered through the project.
- iv. **Enhancement of Adaptability and Resilience:** Teach beneficiaries to manage stress and navigate the complexities of rapidly changing business environments.
- v. **Practicality:** Ensure materials integrate theory with real-world applications, providing practical tools and techniques for business management.
- vi. **Skill-Focused:** Develop specific competencies in areas such as strategic planning, problem-solving, and financial analysis.
- vii. **Comprehensive Coverage:** Address essential business cooperative functions, including governance, leadership, collective management of business cooperative resources, records management, and strategic planning.
- viii. **Adaptability:** Ensure materials can be tailored to different learning environments and literacy levels.
- ix. **Engagement:** Incorporate engaging activities that promote critical thinking and help cultivate a business cooperative mindset.

#### 4. **Validation Process**

- Facilitate (or support) stakeholder or peer validation processes for revised materials.
- Incorporate feedback and insights from CFHHZ and consortium partners

#### 5. **LANGUAGES**

- The materials will be developed in English.

#### 6. **DURATION AND TIMING**

- The assignment will be for 30 days, commencing from the date of contract signing.

#### 7. **QUALIFICATIONS AND EXPERIENCE OF THE CONSULTANT(S)**

- i. Degree in business, economics, finance, or a related field.
- ii. minimum of 10 years' experience in working with cooperatives or developing educational materials for the sector.
- iii. Expertise in thematic areas relevant to Women Empowerment and Micro Small Enterprise Support.
- iv. Proficiency in cooperatives development and microenterprise development support.
- v. Strong analytical, writing, and communication skills.
- vi. Excellent command of written and spoken English.

#### 8. **EXPECTED DELIVERABLES / OUTPUTS**

By the end of the assignment, the consultant will deliver:

- A validated curriculum package incorporating stakeholder feedback.
- Facilitator guides and learner-friendly materials.
- Interactive exercises and case studies tailored to Lusaka's peri-urban communities.
- A final report summarizing methodology, validation process, and recommendations.

## **9. PAYMENT TERMS**

- 30% – Inception Report
- 40% – Draft materials
- 30% – Final deliverables

## **10. CONSULTANT QUALIFICATIONS**

- Advanced degree in business, economics, finance, or related field demonstrating relevant experience for the assignment and reference for similar works undertaken.
- Social development qualifications will be an added advantage
- Minimum 7 years' experience in educational material development.
- Expertise in women empowerment, business cooperative development, and microenterprise development support.
- Strong analytical, writing, and communication skills.

## **11. APPLICATION PROCEDURES**

Interested consultants should submit:

- Cover letter summarizing suitability.
- List of similar assignments or outputs.
- CVs of team members highlighting relevant experience in cooperative development, management and capacity in community led enterprise support.
- Technical and financial proposal with indicative work plan.
- Company profile and compliance documents.

### ***Letter - Subject Line:***

***Consultancy – WEMSES Study Material Development for Business Cooperative development model***

Applications should be submitted before close of business on 24<sup>th</sup> July 2026 to: [info@civicforum.org.zm](mailto:info@civicforum.org.zm) or delivered physically to:

Procurement Unit,  
Civic Forum on Housing and Habitat – Zambia,  
Plot 11037, Off Benakale Road,  
Northmead, Lusaka.

## **10. EVALUATION AND SELECTION CRITERIA**

The evaluation will be conducted in line with **CFHHZ procurement principles**, ensuring transparency, fairness, and value for money.

## 10.1 Evaluation Structure

| Component          | Maximum Score     |
|--------------------|-------------------|
| Technical Proposal | 80 points         |
| Financial Proposal | 20 points         |
| <b>Total</b>       | <b>100 points</b> |

## 10.2 Technical Evaluation (80 Points)

| Criteria                        | Max Points |
|---------------------------------|------------|
| Understanding of the assignment | 15         |
| Methodology and approach        | 25         |
| Relevant experience             | 15         |
| Qualifications of personnel     | 10         |
| Previous similar work           | 10         |
| Participatory approaches        | 5          |
| <b>Total</b>                    | <b>80</b>  |

**Minimum Pass Mark:** 60/80 (75%)

## 10.3 Financial Evaluation (20 Points)

### Formula:

Financial Score = (Lowest Price / Bid Price) × 20

## 10.4 Final Score

Final Score = Technical Score + Financial Score

Contract awarded to highest scoring bidder.

## 10.5 Additional Provisions

- CFHHZ may request clarifications
- Non-compliant proposals will be rejected
- Conflict of interest will lead to disqualification
- Tie-breaker: highest technical score