CIVIC FORUM
on Housing and Habitat

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Advocating for a Zambia with decent, affordable, adequate Housing and Habitat for ALL!

TERMS OF REFERENCE

DEVELOPMENT AND ADAPTATION

STUDY CIRCLE MATERIAL ON VILLAGE SAVINGS AND LOANS

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. The current Study Circle materials on village savings and loans requires a comprehensive technical review and adaptation to align with social, economic and technological changes, EU standards, rights-based frameworks, and the evolving needs of communities and capture technology driven savings.

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-responsive, transformative, sustainable, and rights-based empowerment services that foster entrepreneurship among women and youth.

3. PURPOSE OF ASSIGNMENT

The primary purpose of this consultancy is to review and update the Study Circle Material on village loans and savings. The material content will cover topics that successfully navigate a dynamic, technological and economic landscape. The consultant will facilitate empowerment of skills to establish Small Micro Enterprises (SMEs), how to manage them, diversify business growth and leverage on e-commerce, and digital savings. The material design and outline must outline participatory approaches which will include;

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

The consultant must demonstrate a clear understanding of the assignment by submitting a conscience methodology and approach to achieve the objective.

3. a. Specific Objectives for Study Materials:

i. **Core Village Loans and Savings Competencies:** Equip learners with a solid understanding of key Village loans and savings concepts such as savings, loans, share out, borrowing, interest payable on loans, and savings cycle.

ii. **Village Loans and savings Components:** Provide clarity on developing of essential systems and capacity of the group to manage village savings, loans, share outs and record keeping.

iii. **Digital Savings:** Empower learners with knowledge on importance of digital savings in a digital era. Highlight the benefits and importance of digital savings contributing to secure, transparent, and traceable transactions, how it reduces barriers to savings for underserved populations. The material must clearly outline the financial discipline that is anchored on automation and integration of mobile money and fintech innovation for inclusivity and building resilience.

3. b. Revision and Updating of Materials

Revise and enhance the materials to:

- Clarify concepts on GBV, gender equality, gender equity, and social norms.
- Integrate practical tools addressing prevention, response, and referral pathways.
- Ensure contextual relevance for target communities.
- Improve structure, flow, and usability of materials.

3.c. Validation Process

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

6. EXPECTED DELIVERABLES

i. Inception Report (within 5 days)
ii. Gap Analysis Report (10 days)
iii. Revised Study Circle Materials on VSLA (6 days)
iv. Validation Report (5 days)

v. Final Assignment Report (5 days)

4. DURATION

- 30 days from contract signing.

5. Payment Terms

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

6. 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, village savings and loans, and microenterprise business development and support.
- Strong analytical, writing, and communication skills.

7. APPLICATION PROCEDURES

Interested consultants should submit:

- Cover letter summarizing suitability.
- List of similar assignments or outputs.
- CVs of team members demonstrating capacity and track record in working and managing village savings and loans, financial literacy capacity building.
- Technical and financial proposal with indicative work plan.
- Company profile and compliance documents.

Letter - Subject Line:

Consultancy *– WEMSES Study Material Development for Village Loans and Savings.*

Applications should be submitted before close of business on 24th July 2026 to: info@civicforum.org.zm or delivered physically to:

Procurement Unit,

Civic Forum on Housing and Habitat – Zambia,

Plot 11037, Off Benakale Road,

Northmead, Lusaka.

8. EVALUATION AND SELECTION CRITERIA

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

8.1 Evaluation Structure

Component	Maximum Score
Technical Proposal	80 points
Financial Proposal	20 points
Total	**100 points**

8.2 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
Total	**80**

Minimum Pass Mark: 60/80 (75%)

8.3 Financial Evaluation (20 Points)

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

8.4 Final Score

Final Score = Technical Score + Financial Score

Contract awarded to highest scoring bidder.

8.5 Additional Provisions

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