



Civil Society for Poverty Reduction

CALL FOR EXPRESSION OF INTEREST

SHORT-TERM CONSULTANCY FOR DEVELOPMENT OF THE VILLAGE BANKING MODEL FOR CSPR

1. BACKGROUND

In 2017, the government launched the 7th National Development Plan with the theme: “Accelerating Development Efforts Towards Vision 2030 without leaving Anyone Behind”. A number of CSO recommendations were adopted in the 7NDP. Historically, achieving this milestone has been a less difficult task for both CSOs and government. The biggest challenge in Zambia has been successful execution and monitoring of NDP Programmes and Activities. Thus in 2018 CSPR working with a consortium of 17 CSOs commenced Monitoring of the 7NDP, going as far as producing the CSOs Barometer which reported on progress made by the government in implementing the 7NDP based on the 2017 Annual Progress Report and the CAG Quarterly Reports by the Government Ministries. With support from IM Swedish Development Partners, CSPR has re-introduced economic empowerment and inclusion programmes to supplement and re-enforce its advocacy and monitoring work on the 7NDP in the Project areas of Luapula and North-Western Province. CSPR will therefore pilot support to youth and women’s business groups in Village Banking and Savings in 2019.

2. RATIONALE TO THE VILLAGE BANKING MODEL

Since the re-introduction of National Development Planning in Zambia in 2000, CSPR has supported CSOs and communities to actively participate in the monitoring and implementation of National Development Plans.

However, there is very little improvement in the social-economic conditions in these areas. The empowerment programmes which currently exist are either poorly targeted or not providing adequate coverage. There is also overwhelming demand by women and youth versus the insufficient amounts planned for these programmes. Most of these groups who need this form of support cannot marshal sufficient resources or access credit for their income generating activities.

Access to financial services is a vital component of poverty reduction, community and individual development. The major constraint experienced by poor rural households is lack of financial support emanating from systemic weaknesses of the formal financial institutions which include lack of infrastructural facilities, high transaction costs and traditional collateral.

All over the world, Village Banking has been hailed as a powerful micro-financing tool for rural and poor communities to improve their income status and make them more economically active. a self-help revolution that challenges traditional attitudes about gender roles and encourages members of the same neighbourhood to save money and lend each other cash for start-up capital or expanding existing enterprises. This, in turn, helps to instil an attitude of financial management at individual, family and community levels at large. The models used for village Banking or savings groups differ as shaped by the context. The success of the intervention will be to a larger extent be influenced by the acceptability and ownership of the village banking model. The model should be flexible, responsive and locally driven by the intended beneficiaries.

CSPR will therefore engage a Consultant to design a Village Banking Model for Rural youth and women groups in the project areas of Luapula and North Western Province.

3. SCOPE OF CONSULTANCY

CSPR therefore invites eligible Consultant (s) or Consulting Firms to submit their Expression of Interest for this prospective undertaking. The **EoI** should include Cover Letter, Background, Proposed Methodology, Work-plan, Budget and Draft Outline of final layout of the Model as well as Details of the Consultant (s) i.e. CV(s) and any other relevant supporting documents.

Duration for the Consultancy is 14 Working Days in the month of May and June, 2019. The Prospective Consultant(s) should include the following stages in their Work-plan: Submission fo Inception Report, , Presentation of First Draft of the Model, Submission of Final Report and Training Manuals.

TERMS OF REFERENCE FOR CONSULTANT (S)

The consultant will be expected to perform the following functions whilst undertaking the Assignment within the stipulated timeframe:

- i. Review the findings under economic inclusion of the Baseline study undertaken by CSPR
- ii. Design a Model for Village Banking which should encompass the targeting, identification and selection procedure; cycle management and monitoring; capacity building;
- iii. Develop Training Manuals on the Developed Model
- iv. Support the CSPR Team during Trainings in Provinces

4. EXPECTED OUTPUTS

The Consultant is expected to deliver the following outputs:

- A Village Banking Model
- Training Manuals and;
- 2 District Level Trainings (supported by the Client)

5. REQUIREMENTS FOR THE CONSULTANT(S)

Eligible Consultant(s) should have the following qualifications:

- At least a Masters of Art in a relevant Social Science, Business or Management Field
- A traceable experience record of having carried out work/consultancy of a similar scope and nature;
- Over 5 years of having implemented programmes of an Economic Empowerment or Inclusion nature.
- Reading and writing competencies in the relevant languages at either individual or Institutional level;
- Ability to devote full time towards meeting assignment deadlines.

Submission

*All electronic applications must be emailed to cspr@csprzambia.org and should be captioned with the Subject: "CSPR VILLAGE BANKING MODEL CONSULTANCY"
Physical submissions for the Consultancy must be marked with "CSPR VILLAGE BANKING MODEL CONSULTANCY"*

*The Physical Applications should be addressed to:
Executive Director
Civil Society for Poverty Reduction
P.O Box 51459
Olympia Extension, Lusaka
Zambia.*

APPLICATIONS MUST REACH CSPR NO LATER THAN, 20th May, 2019 AT 13:00HRS CAT.