

**TERMS OF REFERENCE FOR CONDUCTING AN END-OF-TERM  
EVALUATION FOR LIVELIHOODS SAVINGS AND INVESTMENT  
COOPERATIVES (LSIC) PROJECT**

Budget Line: LSIC; Y3\_D1.2 – End-of-Term Project Evaluation

**1.0 BACKGROUND**

**2.0 THE ORGANISATION**

The New Apostolic Church Relief Organization – NACRO is a faith based organisation that is operating as a humanitarian and development organization of the New Apostolic Church. It was established in 2002 in Zambia, Malawi and Zimbabwe with the aim of contributing to the reduction in poverty and improvement of the livelihood of the communities. The organization’s vision; *“Envisages a socially and economically equitable, freethinking and self-sufficient community in DAA 28 and other areas where it operates”*. NACRO intends to contribute to the New Apostolic missionary work through the following Mission statement: *“A faith based organization that seeks to transform needy communities in the areas it operates into self-sustenance through improved livelihood and food security, access to education, health services and acquisition of survival skills.”*

NACRO has been implementing programmes and projects in various thematic areas including education, health, agriculture & livelihoods and disaster mitigation. One of the projects that NACRO is implementing is the Livelihoods Savings, Investment Cooperatives (LSIC) Project, which has been in implementation since June 2017 till June 2020.

The project aims to support less privileged and the vulnerable communities especially the Women to alleviate poverty and start contributing to their welfare meaningfully. Specifically, the main purpose of the project is;

- ❖ Increased incomes and livelihood of the targeted 400 Households in Chisamba, Chibombo, Mumbwa, Lusaka East and Rufunsa Districts of Zambia.

NACRO is implementing this through capacity building training in group savings and investments, and the groups are encouraged to register as savings and credit cooperatives to ensure sustainability of their group activities. There are 34 groups and all these are at different stages; we have 10 registered cooperatives, the other groups are still trying to build their investments and are still trying to understand the concept.

## **2.0 PROJECT CONTEXT AND RATIONALE**

The project aims to support less privileged and the vulnerable communities especially the Women to alleviate poverty and start contributing to their welfare meaningfully. The project supports beneficiaries through groups in the following target location:

- 3 Groups in Mumbwa Central
- 11 Groups in Chisamba and Chibombo
- 3 Groups in Nangoma
- 2 Groups in Shantumbu, 2 in Palabana, and 1 in Manyika
- 10 Groups in Rufunsa

The specific project objectives are:

- OC 1. Increased number of individual beneficiaries whose basic needs such as paying for education, accessing health services and having decent three meals a day by June 2020 from 25% to 85%.
- OC 2. 85% of members show an increase in asset value and savings at Household level from the status analysis by 25% at project-end.

NACRO has been implementing activities that ensured beneficiaries have their capacity built in group savings, investment, and business management and also becoming legal business entities (cooperatives). The final number of groups that reached end of Project period are 30 (out of which 08 are still Savings Groups).

## **3.0 KEY PARTNERS INVOLVED IN THE INTERVENTION,**

The project brought together several key stakeholders drawn from the operational areas. These include NACRO structures and Government Departments as described below:

- NACRO structures are at two levels in the areas where the project has been running. Regional Advisory Committees (RACs) and Satellite Advisory Committees (SACs).
- The Satellite Advisory Committees (SAC) actively involved in community interventions at different two levels – project implementation and monitoring. Members in these committees are also part of beneficiaries. This committee reports to the RAC.
- The Regional Advisory Committees (RAC) are usually frontline structure for the implementation, supervision and monitoring. Being a little remotely located, provide input into the national programme based on the issues and feedback from the satellite committees.
- GRZ through Ministry of Commerce and Trade, Office of the District Cooperative Development Officer in each of the Districts in the Catchment Areas. These are the ultimate custodian of the Cooperatives

and supervise the latter according to the Cooperatives Societies Act CHAPTER 397 OF THE LAWS OF ZAMBIA on behalf of the Government of the Republic of Zambia.

- GRZ through Ministry of Agriculture and Livestock are technical advisors in all issues agricultural, agribusiness and veterinary.
- GRZ through Ministry of Community Development and Social Welfare; Office of the District Community Development Officer which oversees and supports Self-help Savings Groups and Women's Clubs in the District.
- The New Apostolic Church Zambia (NACZAM) and mother body of the NACRO are interested in the latter's activities and therefore would like to see them positively impacting community-members in area the Church operates. The important offices in the Project catchment area are the Apostles and the District Rectors (until recently, were called District Elders) who respectively appoint, work with and receive reports from the RACs and SACs.

#### **4.0 JUSTIFICATION OF THE EVALUATION;**

As NACRO we believe in the following to justify the need a professional evaluation of our work especially the LSIC Project;

- a. Evaluation is a part of research to inform decisions making and offers opportunities to push for adaptations and mid-course corrections that will maximize success. Evaluation results benefit the immediate project as well as enhance future initiatives with lessons learned
- b. Stakeholders' feedback; especially from Participants, highlights areas of capacity built and areas that deserve further attention and specifics of what they need for the greatest success in the future.
- c. In-depth case study of the intervention. This requires time. The implementing team hardly finds time to commit more than a fortnight on one intervention. The Organization runs a myriad of Projects concurrently.
- d. Independent and non-biased view of the project achievements and impartial approach to investigation of the results.

#### **5.0 PURPOSE OF THE CONSULTANCY**

The consultant will conduct an End-of-Term Project Evaluation on all the aspects of the Project. The work will be conducted in coordination with NACRO.

The Consultant is encouraged to employ the Mixed Methodological framework of evaluation to get all the important information about the project effects and lessons learnt for documentation. However, final decisions about the specific design and methods for the evaluation should emerge from the full proposal

provided by the evaluators, about what is appropriate and feasible to meet the evaluation purpose, objectives and answer the evaluation questions.

Therefore, the consultant will take note of the following:

- employ all the necessary efforts and tools in the evaluation with the following in mind;
  - The project is at the end of implementation period
  - Cover all the Districts; as given in section 2.0 above.
  - Verify whether, the following planned outputs were met, effectively, efficiently and the expected impacts are certain;
    - Identification of beneficiaries and establishment of LSIC Groups; 400 mostly women (with fewer men; maximum 40%) in 26 groups are, identified and formed in the respective areas.
    - Capacity Building of 120 Community Based Trainers (CBTs) have the knowledge and skills to support the 26 groups during the project period.
    - Capacity Building (Beneficiaries); Target groups have knowledge and skills and are able to apply them in relevant topics for the project by mid-2019. The topics to be trained in are the following; Savings and Credit Methodologies, Financial Record Keeping, Leadership, Group Dynamics and Conflict resolution as well as the Group's own chosen Business Concept and Cooperative Society Management.
    - Establishment of at least 10 Cooperatives; The Cooperatives are functional and active in own chosen business enterprises by 2019.
- the primary issues of concern to users that the evaluation needs to address or objectives the evaluation must achieve. The evaluator must answer the following aspirations;
  - Reduced poverty levels in the target areas and districts particularly among the beneficiary communities
  - Increased number of individual beneficiaries meets 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
  - 75% of the target groups are breaking even or making profit in group business enterprises by May 2020
  - The cooperative businesses become more operational and their management is improved.

Request for the Baseline Study Report for the Project.

- Observe the timeframe of the exercise.

## **6.0 DELIVERABLES;**

- Evaluation inception report— an inception report should be prepared by the evaluators before going into the full-fledged evaluation exercise. It should detail the evaluators’ understanding of what is being evaluated and why, showing how each evaluation question will be answered;
- Draft evaluation report— The organisation and key stakeholders in the evaluation should review the draft evaluation report to ensure that the evaluation meets the required quality criteria;
- Final evaluation report;
- Evaluation brief and other knowledge products or participation in knowledge sharing events, where and when they will be necessary.

## **7.0 TIMEFRAME**

The work is to be undertaken within 30 working days including preparations, training of trainers’ workshop and delivery of final report. The consultant will deliver according to the following deadlines:

Evaluation inception report and detailed action plan for conducting the Project Evaluation delivered to NACRO. It should detail the evaluators’ understanding of what is being evaluated and why, showing how each evaluation question will be answered. And also indicate the proposed tools to be used.	24 <sup>th</sup> May, 2021
Procurement and Award	27 <sup>th</sup> May, 2021
Conduct the Project Evaluation Field Work including proposed detailed timetable of travel in the Project catchment area	01 <sup>st</sup> June, 2021 – 15 <sup>th</sup> June, 2021
Draft evaluation report - A draft training report delivered (for comments) to NACRO in order for the organisation and key stakeholders in the evaluation should review the draft evaluation report to ensure that the evaluation meets the required quality criteria	21 <sup>st</sup> June, 2021
Final evaluation report with all issues raised in the draft report attended to; delivered to NACRO	28 <sup>th</sup> June, 2021

## **8.0 TO APPLY**

Send CVs and a brief proposal (not longer than 5 pages) on how you would approach this assignment. Include two examples of similar assignments

performed relevant to the above described project and purpose of this consultancy.

The tender will be judged according to the following parameters:

- Clear understanding of the assignment
- Clarity and credibility of proposed methodology (proposal)
- Cost
- Proven past experience with similar assignments

The successful candidate will meet with the representatives from NACRO on the 28<sup>th</sup> May, 2021 (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 dropped into the tender box at NACRO Secretariat with soft copies sent to [pc@nacrozmb.com](mailto:pc@nacrozmb.com) and [ed@nacrozmb.com](mailto:ed@nacrozmb.com) by 10:00hrs (am) on 24<sup>th</sup> May, 2021.