

TERMS OF REFERENCE - Support service to enable beneficiaries in Mayukwayukwa and Meheba Resettlement Schemes to access financial services and make linkages with financial institutions.

Summary

Title	Improving financial inclusion in Meheba and Mayukwayukwa Resettlement Schemes
Purpose	<ul style="list-style-type: none">• To promote financial education and access to long term affordable finance• Facilitate and support linkages with financial institutions to enable beneficiaries' to access financial services.
Fee	To be agreed
Location	Meheba and Mayukwayukwa Resettlement Schemes (Kalumbila and Kaoma Districts, respectively)
Duration	6 months
Start date	1 July 2020
Paying entity	UNDP
Reporting to	OIC, Inclusive Growth & SDGs
Project	Promoting Human Security Through Sustainable Resettlement in Zambia

Background

The Promoting Human Security Through Sustainable Resettlement Programme began in January 2017, as the successor to the Local Integration Programme (2014-2016) and is the primary vehicle for shifting from a humanitarian to a long-term development approach to enable the UN in Zambia to support the local integration of former refugees and Zambians.

The overall goal of the programme is that, by 2021, communities living in the targeted resettlement schemes (Meheba and Mayukwayukwa) are cohesive, productive, sustainable and fully integrated into development at all levels. The overall goal of the programme is to address inter-related insecurities through supporting the national and local governments as duty-bearers to carry out their protection mandate and empowering the resettlement communities to claim their full rights as residents in Zambia, while promoting peaceful co-existence.

The programme has three main outcomes:

1. Government at national and sub-national level undertake inclusive and participatory planning and governance processes that incorporate the targeted resettlement schemes;
2. Communities in and around the targeted resettlement schemes have access to social services and sustainable economic opportunities;
3. Resettlement communities are tolerant, inclusive and integrated with the surrounding society, enabling people to live in freedom and dignity and to fully realize their human potential.

Objective of the assignment

To address the second outcome of the programme on promoting sustainable economic opportunities and livelihoods, UNDP is seeking to promote financial education and access to long term affordable finance and to facilitate and support linkages with financial institutions to enable beneficiaries' to access financial services. Currently access to financial services is very limited in both resettlement sites, especially Mayukwayukwa.

SCOPE OF WORK AND SPECIFIC TASKS

In Meheba and Mayukwayukwa Resettlement Schemes:

1. Conduct an assessment in both resettlement sites to determine:
 - Financial services needs amongst residents, community members, cooperatives, savings groups and others
 - Availability of financial services (digital and non-digital) in the sites
 - Options for expanding financial services
2. Develop a training plan to reach different groups and conduct trainings with identified groups.
3. Provide a tailored package of digital financial service options and support enrolment of community members, savings groups, cooperatives.

TIME SCHEDULE

The assignment will be conducted over 6 months

Date	Deliverable
31 July 2020	One assessment report & one training plan produced.
31 August 2020	Training of 200 individuals and 40 savings groups, cooperatives and submission of final training report
31 December 2020	Package of digital financial service options provided and a minimum of 100 individuals and 20 savings groups/cooperatives in each scheme enrolled.

REPORTING

The Consultant/Firm will report to the Officer in Charge, Inclusive Growth & SDGs, UNDP on technical aspects of the assignment and to the UNDP Deputy Resident Representative on all of the contractual aspects.

TARGET GROUPS

Residents in Meheba and Mayukwayukwa Resettlement Schemes (including individuals, savings groups, cooperatives).

TECHNICAL CONTENT

The assessment report should identify and provide information on three key aspects: a). financial services needs amongst residents, community members, cooperatives, savings groups and others; b). availability of financial services (digital and non-digital) in each area; c). Options for expanding financial services. Based on these findings a comprehensive training plan with clear identification of groups to be trained, should be produced.

The trainings should be based on the training plan and should incorporate aspects of financial literacy, the importance of savings and insurance, options for financial services and how to use them (especially digital services). The trainings should reach selected groups identified during the assessment.

Following the assessment, a tailored package of digital financial service options (e.g. savings, credit, insurance products, payroll based products, school fees and women's products) should be provided and a minimum of 100 individuals and 20 savings groups/cooperatives in each scheme should be informed and enrolled.

EXPECTED OUTPUT AND DELIVERABLES

1. An Inception Report and workplan detailing the schedule for implementation.
2. Assessment report & training plan produced.
3. Training of 200 individuals and 40 savings groups, cooperatives and submission of final training report.
4. ~~Package of digital financial service options provided and minimum of 100 individuals~~
and 20 savings groups/cooperatives in each scheme enrolled.

Payment schedule

UN Rules and regulations will apply. Payment will be subject to the satisfactory completion of the assignment as per milestones below.

Outputs	Percentage	Timing	Condition for Payment Release
Inception report & work plan	10%	June 2020	Within thirty (30) days from the date of meeting the following conditions: a) UNDP's written acceptance (i.e., not mere receipt) of the quality of the outputs; and b) Receipt of invoice from the Service Provider.
Assessment report & training plan	30%	July 2020	
Training for identified groups	30%	August 2020	

Provision of digital financial services package & enrolment of minimum of 200 individuals, 40 savings groups/cooperatives.	30%	December 2020	
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Qualifications/specialised knowledge and experience

1. A registered financial services company or institution in Zambia
2. At least 2 years' experience in provision of digital financial inclusion services to remote and rural areas.
3. Capability to provide digital savings, credit, and insurance products (at a minimum) to rural and remote locations.
4. Capacity to link informal savings groups/cooperatives to formal savings products
5. Evidence of the ability to conduct on-the-ground training for illiterate groups or groups with various language backgrounds on an array of topics related to financial literacy and financial services.
6. Experience working with various of partners (government authorities, individuals from diverse backgrounds, informal savings groups).

Workplace and official travel

The assignment shall be undertaken in Meheba and Mayukwayukwa Resettlement Schemes. The consultant will take care of his/her transportation to the field sites. The consultant will also use his/her own equipment and office space.

General conditions and ethical considerations

- Workdays will be weekdays
- The consultant is not entitled to payment of overtime
- No work may commence before a contract is signed
- The consultant may not use this assignment/access to produce other products
- The UN shall retain ownership of all final deliverables
- The consultant shall arrange his/her own health insurance
- The UN shall not be held liable for any loss or damage to any property belonging to the consultant or injury or loss of life during the conduct of the assignment