



# **CHAZ Community Managed Microfinance (Village Banking) End of Project Evaluation Report**

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**Joint Country Program (JCP), Zambia**

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## Acronyms and Abbreviations

ASCA	Accumulating Savings and Credit Associations
CA	Christian Aid
CHAZ	Churches Health Association of Zambia
CHIs	Church Health Institutions
CMMF	Community Managed Micro Finance
DCA	Dan Church Aid
FAs	Field Agents
FOs	Field Officers
FSs	Financial Services
IGAs	Income Generating Activities
JCP	Joint Country Program
MFI	Microfinance Institutions
NCA	Norwegian Church Aid
OVC	Orphans and Vulnerable Children
PLWHA	People Living With HIV/AIDS
RHC	Rural Health Centre
ROSCAs	Rotating Savings and Credit Associations
SGs	Saving Groups
VSLA	Village Savings and Loan Association

## Executive Summary

The report presents the evaluation findings of the Churches Health Association of Zambia (CHAZ) Community Managed Microfinance (CMMF) project in Chipembi, Mishikishi and St Theresa's.

The purpose of the evaluation was to provide CHAZ, its partners and stakeholders information on the extent to which the goal and objectives of the projects have been achieved. Specifically, the evaluation assessed the project and its activities for their relevance, effectiveness, efficiency, impact and sustainability.

In addition to reviewing the documentation, communities around three Church Health Institutions (CHIs) Chipembi Rural Health Centre (RHC), St Theresa's Mission Hospital and Mishikishi RHC) were visited. During the evaluation, questionnaires, interview guides and focus group discussions were used to gather information using an interactive participatory approach. The information was analyzed using the Statistical Package for Social Sciences (SPSS). The data captured, both quantitatively and qualitatively, was further analyzed through the use of Microsoft Excel (spreadsheet) and hence displayed in detail through tables and charts for easy understanding and graphical interpretation.

According to the findings, the project met most specifications on selection and training of members as stipulated by the policy guidelines and Village Savings and Loan Associations (VSLA) concepts<sup>1</sup>. The project targeted vulnerable groups, such as poor people including People Living with HIV/AIDS (PLWHA), youths and groups taking care of the Orphans and Vulnerable Children (OVC).

Moreover, the findings show that prior to joining the CHAZ CMMF saving groups (SGs), 97.9% of the respondents used to borrow money from relatives and friends, while 43.7% used the services of the money lenders (shylocks). But after joining the SGs, 100% respondents indicated that they were accessing loans from the CMMF SGs.

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<sup>1</sup> **Teaching Entrepreneurship: Impact of Business Training on Microfinance Clients and Institution; A Review of Economics and statistics: Karlan, Dean and Martin Valdivia (2011)**

In the case of saving, 94.3% of the respondents used to keep money in their houses. After joining the savings groups 100% respondents save with CMMF SGs.

On the house structure improvement, the findings show that a 37.9% increase in respondents having brick walls, 43.8% increase of respondents having covered their houses with corrugated iron sheets and 15% increase of the respondents covering their house floors with concrete (cement), after joining the CMMF project.

The results of the evaluation show that participation in the CMMF intervention had a significant impact on both household assets (which are indicative of longer-run income) and consumption (a measure of current income).

The role of CHAZ as a central player in capacity development and introduction of new concepts, such as Village Banking, shows that CHAZ can effectively play a role in the introduction of new concepts, such as entrepreneurship, Income Generating Activities (IGAs), basic business skills and financial education training to the SGs.

Based on the findings of the evaluation and conclusion, the following are some of the recommendations:

- i. Although some partners do not encourage remunerating of Field Officers (FOs) and Field Agents (FAs), CHAZ should continue to motivate FOs and FAs for the project period then after clients and the trainers (FOs and FAs ) agree on a professional fee so that beyond the project period new groups formed pay a training fee to the FOs and FAs.
- ii. Although FOs and FAs have been trained, and are in turn conducting training in their catchment areas, it is important that more simplified training manuals on CMMF are printed and provided to them to implement training interventions effectively. In addition, CHAZ should consider producing materials on CMMF in form of printed pictorial charts which can also be used during training as they are easier to understand.
- iii. The large area coverage of some CHIs means that FOs and FAs need to cover long distances to monitor remote saving groups. The long distances covered coupled with use of bicycles mean that field officers are unable to monitor or visit some groups in their areas. A good example is in Chipembi where one FO covers the central and southern part (Kanakantampa) which is more than 30kms from the CHI (. Therefore, it would be

helpful for CHAZ in consultation with the CHI to engage two FOs to manage the project and provide motor bikes to FOs.

## 1.0 Introduction

### 1.1 Background of the CHAZ CMMF Project

Community-Managed Microfinance (CMMF)/Community Savings and Credit Scheme or Village Savings and Loan Associations (VSLAs) sometimes known as Rural Finance (RF) methodology has been implemented by some Microfinance Institutions and NGOs worldwide. CMMF programmes create small-scale community-based Savings and Credit Associations (CSCAs) with between 5 and 30 members, who regularly save and pool their money into a fund from which any of the members can borrow. These associations are characterised by very high rates of sustainability and by being able to operate successfully in rural areas, where formal Financial Institutions (FIs) may not be able to reach, offering finance to cover emergencies, savings and credit for business investment/ IGAs.

CHAZ adopted the use of IGAs in 2000 as an integral part of its health programs at community level with support from Danchurch AID (DCA). It took a step further in 2010 to introduce and implement the CMMF pilot project in the communities of Chipembi CHI with support from DCA. The successes of the pilot project resulted in introducing the activities to communities of St. Theresa's Mission Hospital, Mishikishi RHC in 2012 and 2013 respectively. The project is an innovative strategy that aims at assisting the poor in CHAZ rural communities that include PLWHAs, youths and OVCs to encourage a culture of saving and have access to finances<sup>2</sup>. The project is currently supported by Norwegian Church AID (NCA), DCA, and Christian AID (CA) – Joint Country Program (JCP). CHAZ selected the above areas as places in which to provide CMMF based on those communities having no financial services presence in their catchment areas and having residents who were desirable potential savers and borrowers, but vulnerable.

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<sup>3</sup> Savings Groups: What are they? The SEEP Network, savings – Led Financial Services Working Group, by Hugh Allen and David Panetta



### 1.1.1 Operations of CHAZ CMMF

The CHAZ CMMF has been operating as an informal bank run by the community of a village in the target catchment areas. The bank's customers, who are at the same time members and owners, deposit money with the group on monthly basis in the village bank, for savings and borrowings of small loans for various purposes. The members, whose basic structure is much more like a support group (10 – 30 people), develop a constitution which governs the operations of the village bank addressing issues such as amount to be saved on monthly basis, interest rate, disciplinary actions etc. The groups maintain their own records and elect their own leaders. Leadership is made-up a Chairperson responsible for overall coordination of the saving and credit activities, Secretary responsible for recording all activities, Treasurer responsible for safe keeping of the cash box, two money counters responsible for counting the group money, three key holders responsible for keeping keys to the cash box. The income obtained through interest on loans is redistributed to owners at yearly sharing out. In addition to savings and loan, the village banks also create a social fund from very minimal contributions and penalties levied on members who break the group's norms as stipulated in the constitutions (coming late for meetings, forgetting the rules and keys, making noise etc).

It is important to mention that social fund does not grow the way loans do in the sense that it is a small fixed amount that is saved monthly and it is not borrowed. However, it goes a long way in helping the vulnerable people that are identified by groups.

The repayment period of loans is usually three (3) months but a member is allowed to pay interest on the loans in the 1<sup>st</sup> and 2<sup>nd</sup> months. In the 3<sup>rd</sup> month a member is expected to pay off both principal and interest. Each group through the constitution determines the cause of action to take on the defaulter that includes; (a) withholding the defaulters' savings, (b) Repossessing assets equivalent to the loan. Suffice to mention that before a member is given a loan, he/she has to state the use of the loan and the secretary of the group record the information.

Figure 1 below shows CHIs where CHAZ CMMF Project is being implemented.

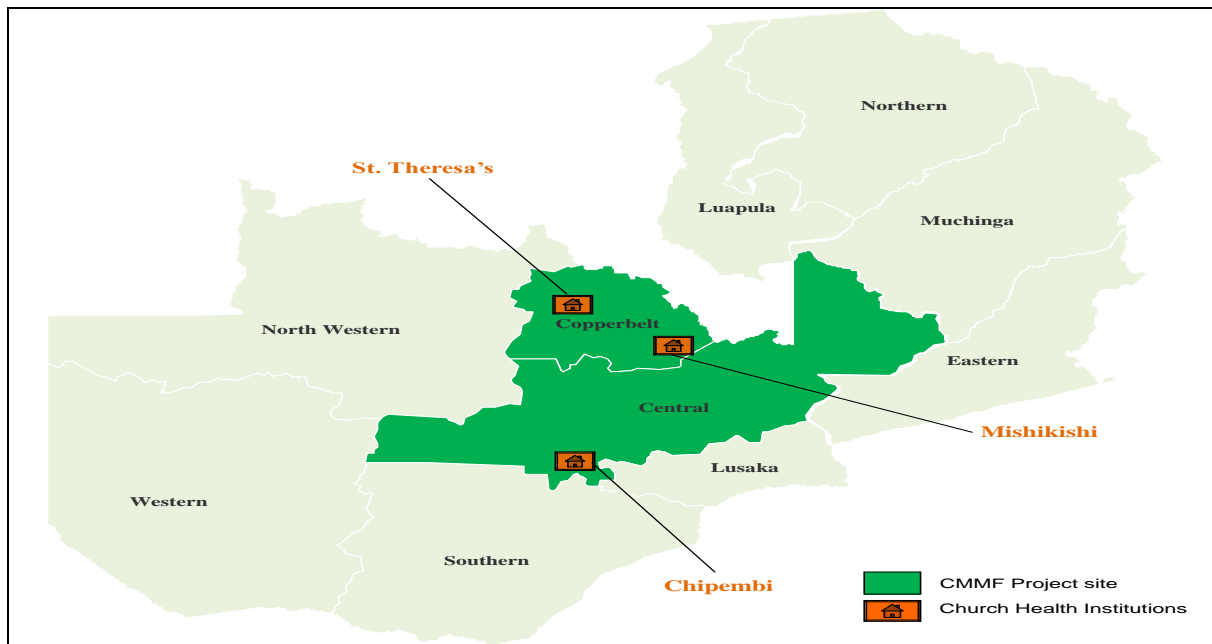


Figure 1: Map of the CMMF project area

### 1.1.2 Management of the CHAZ CMMF Project

The project is implemented by SGs at community level, the SGs are sensitised, mobilised, trained and supervised by the FAs in their respective catchment areas. The FAs who are volunteers are supervised by FOs who are also responsible for the preparation and submission of monthly reports on SG activities to FOs. The FOs are supervised by CHAZ Program Officers and are responsible for the preparation and submission of quarterly reports on SG activities to CHAZ. CHAZ is responsible for: engagement of FOs and FAs in consultation with CHIs and local leaders; training of FOs and FAs; monitoring of FOs, FAs and SGs. Overall, the project is managed and coordinated by the Programs Manager at CHAZ level.

The project uses the implementation model as depicted below:

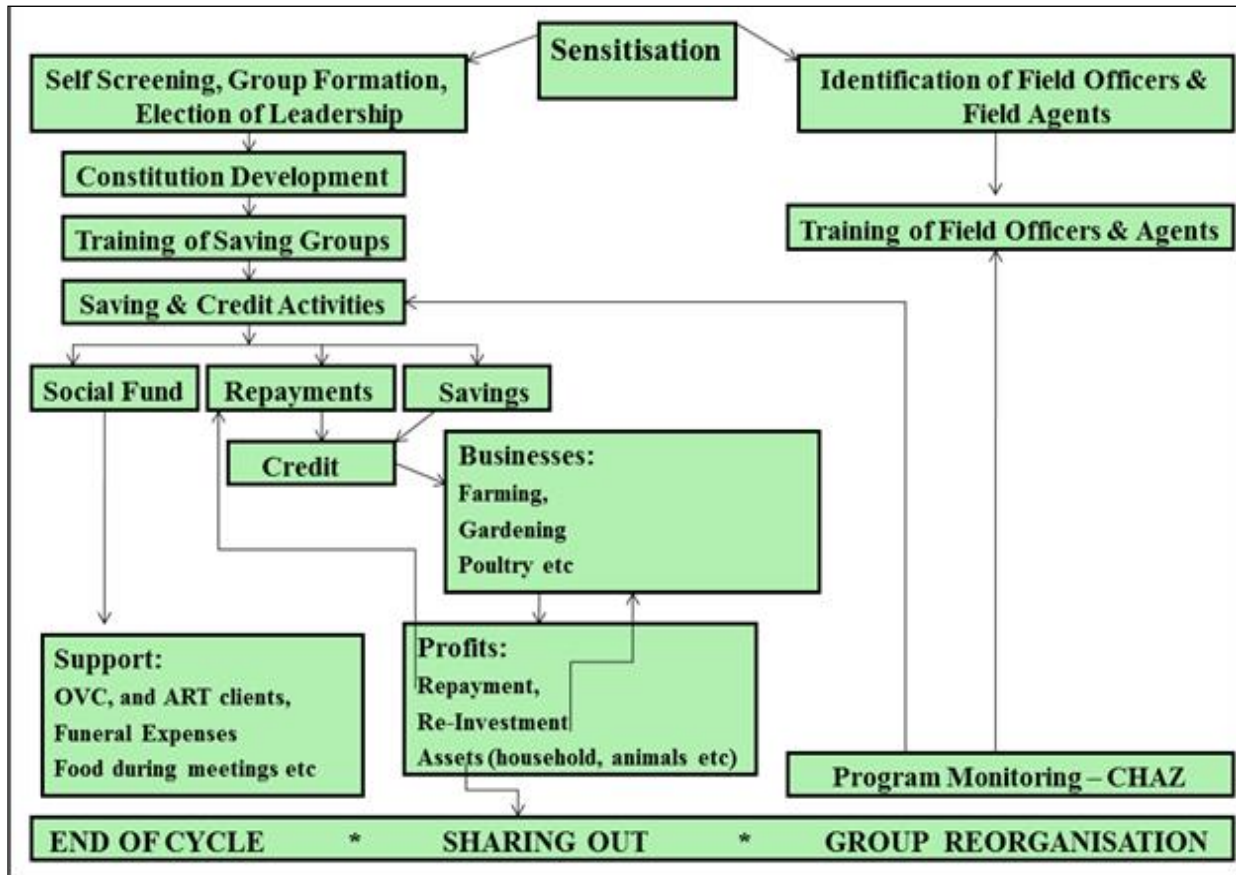


Figure 2: CHAZ CMMF Implementation Model

To assess, its performance and impact in the communities where the project is being implemented and its contribution to alleviating poverty in rural Zambia, CHAZ commissioned an end of project evaluation.

The purpose of the evaluation was to provide CHAZ, its partners and stakeholders information on the extent to which the goal and objectives of the project has been achieved. Specifically, the evaluation assessed the project and its activities for their relevance, effectiveness, efficiency, impact and sustainability.

This report, therefore, presents an assessment of the impact of CHAZ CMMF activities such as members having access to credit, savings, assets, income, food security, consumption, education and empowerment.

## 1.2. Structure of the report

This report has Five sections: Section 1 provides the introduction outlining the background of CHAZ and context of the evaluation; Section 2 presents the methodology employed during the evaluation; Section 3 Presents the main findings; Section 4 outlines the principal conclusions and lessons learnt; Section 5, the final section, provides recommendations.

It also includes the annexes: the TOR, list of institutions/ people interviewed, essential tools such as questionnaires, interview guides, and sample of the SGs constitution

## 1.3. Context of the Evaluation

Although during the last decades microfinance institutions (MFIs) have provided millions of people access to financial services (FSs), provision of access in rural areas remains a major challenge. It is costly for MFIs to reach the rural poor, and as a consequence the great majority of them lack any access to formal FSs. Traditional community methods of saving, such as the Rotating Savings and Credit Associations (ROSCAs), can provide an opportunity to save, but they do not allow savers to earn interest on their deposits as a formal account would. In addition, ROSCAs do not provide a means for borrowing at will because although each member makes a regular deposit to the common fund, only one lottery-selected member is able to keep the proceeds from each meeting.

VS LAs attempt to overcome the difficulties of offering credit to the rural poor by building on a ROSCA model to create groups of people who can pool their savings in order to have a source of lending funds. Members make savings contributions to the pool, and can also borrow from it.

The VSLA evolved from an accumulating savings and credit association (ASCA) model that used members' savings as a source of capital to provide one month loans. It has the following distinguishing features:

- i. The model is time bound: people get their savings back at the end of an annual cycle including interest earned on loans.
- ii. The training system emphasizes democratic governance and transparent procedures, all of which are carried out in front of the membership.
- iii. The system is managed by its member owners, who even keep the profits<sup>3</sup>.

Therefore, as a self-sustainable and self-replicating mechanism, VSLAs have the potential to take FSs to more remote areas, but the impact of groups on access to these credit, savings and assets, income, food security, consumption education, and empowerment is not yet known. Moreover, it is not known whether VSLAs will be dominated by wealthier community members, simply shifting the ways in which people borrow rather than providing financial services to new populations<sup>4</sup>.

SGs can be better understood when they are considered as part of a larger landscape of FSs, spanning traditional forms of saving to formal sector banks, MFIs and Credit Unions. A comparison with these services highlights how VSLA serve a difficult to reach group with services, especially tailored to their needs.

In contrast to VSLA, the MFIs and banks have proven to be highly effective in reaching the near poor, mainly in urban areas by supplying credit to small businesses whose owners work more or less full time in their enterprises and are keen to grow. It remains clear that MFIs and banks cannot serve the least served: the rural poor (who tend to invest in seasonal IGAs) living in remote areas or in slums. The MFIs and banks have found it difficult to meet the needs of the poor in remote rural areas or urban slums because of:

- i. The costs of reaching the poor are high as they often live in places that are expensive to reach.

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<sup>3</sup> **Savings Groups: What are they? The SEEP Network, savings – Led Financial Services Working Group, by Hugh Allen and David Panetta**

<sup>4</sup> **Teaching Entrepreneurship: Impact of Business Training on Microfinance Clients and Institutions. A Review of Economics and Statistics: Karlan, Dean and Martin Valdivia (2011)**

- ii. The debt capacity of the poor is highly constrained (as well as highly seasonal) and cannot support large average loan sizes.
- iii. These market segment prefer savings over credit, a preference that most MFIs are unable to satisfy because their business model require a strong revenue and credit products are adapted to meet this need<sup>5</sup>.

Globally, microfinance has generally focused on providing credit to foster enterprise development. Growing evidence highlights that for poor households (as with less poor households), savings is a much higher priority than borrowing, as savings builds assets and can help to address risks as well as planned lifecycle events. As documented in *Portfolios of the Poor*<sup>6</sup>, traditional places where the poor save money are often at risk of theft or temptation.

To address these constraints and reach poorer clients, CHAZ began promoting the CMMF model for ensuring access to FSs through SGs. The CMMF model is based on the belief that for the extremely poor, particularly women, the right approach is to begin by building their financial assets and skills through savings, rather than debt. By having access to savings services and small loans, members can smooth irregular income patterns and meet basic household consumption needs rather than taking on significant debt that they may be unable to repay. When they do borrow from the Savings Groups, loan sizes are generally small and manageable. Experience has shown that when households stabilize their cash flow and are able to meet basic needs, members can take out small loans to finance and expand income generating activities. With female headed households representing 18.8% of the target areas in which we work in, participation in a VSLA provides an important option for women to build their financial skills to manage household cash flow and IGAs while creating a solid foundation to increase their ability to contribute to their households<sup>7</sup>.

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<sup>5</sup> **Savings Groups: What are they? The SEEP Network, savings – Led Financial Services Working Group, by Hugh Allen and David Panetta.**

<sup>6</sup> **Collins et al (2009)**

<sup>7</sup> **Consultative Group to Assist the Poor / The World Bank (2011). Latest Findings from Randomized Evaluations of Microfinance. <http://www.povertyactionlab.org/publication/latest-findings-randomized-evaluations-microfinance>**

The CMMF program in this study is being implemented in rural communities of Chipembi, St. Theresa's and Mishikishi communities. The members in these areas are predominantly engaged in agricultural activities and trading. With little access to formal FSs, these smallholder farmers do not have the opportunity to invest in agricultural inputs like fertilizer that could increase their income.

One hundred forty two (142) groups are currently implementing the CMMF in the three (3) areas mentioned above. All SGs in the three catchment areas were introduced to the CMMF model by FOs and FAs. FOs and FAs were engaged by CHAZ from each catchment area in consultation with the CHIs and local leaders. These were trained by CHAZ in CMMF in order to replicate the model in the communities of the catchment areas.

According to Mr. Eston Malisopo, a FO in St. Theresa's, FOs and FAs present the model to members of the communities at public meetings. Those interested in participating are invited to form groups of between ten (10) and thirty (30) members and receive training and technical support. These groups, comprised mostly of women, meet on a monthly basis, as decided by members, to make savings contributions to a common pool. At each meeting, members can save and request for a loan from the group to be repaid with interest. This lending feature makes the CMMF a type of ASCA providing a group-based source of both savings and credit accumulation. CHAZ's CMMF model also introduces a social fund, allowing members to access small grants from the same social fund money for urgent expenses such as sickness and funerals among others, without having to sell productive assets or cut essential expenses such as meals. The social fund also permits saving groups to support OVCs with school requisites, patients and the aged in communities as well as to support other activities as prescribed in their constitutions.

The CHAZ CMMF model allows each member's savings, loans, and repayments to be noted in individual member's passbook and the ledger books. To maximize transparency and accountability, transactions are carried out in front of the group members during monthly meetings. At the end of each meeting, any remaining funds not loaned out, passbooks and ledger book are placed in a secure group cash box kept by the treasurer. To avoid unauthorized transactions from taking place, the cashbox is locked up by three different locks, the keys of which are kept by three different members who do not come from the same household.

At the end of the twelve (12) month CMMF cycle, the accumulated savings and interest payments are distributed among the members. Studies have shown that the VSLA typically have an average rate of return on savings of around 36%<sup>8</sup>.

According to Mr. Malisopo, CMMF groups receive a standard CMMF training that includes six sessions:

- Module 1: Groups, leadership and elections
- Module 2: Development of the Constitution
- Module 3: Services offered by Saving Groups
- Module 4: Record Keeping
- Module 5: Share Purchase, Loan Disbursement and Repayment
- Module 6: Share out

## 2.0 Approach and Methodology

### 2.1. Approach

The consultants used the Integrated Organizational Model (IOM) to carry out the end of project evaluation (see figure 1 below).

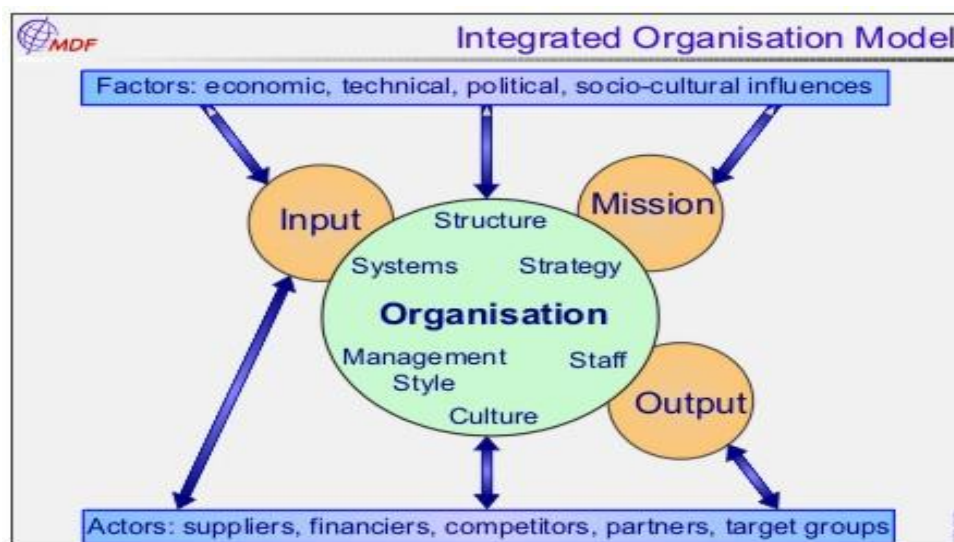


Figure 3: Integrated Organizational Model

<sup>8</sup> Collins et al (2009)



The model was used to examine both internal and external environments to determine challenges, factors and derived opportunities affecting the project.

## **2.2. Methodology**

In this section the methodology utilized during this evaluation is outlined. This evaluation included the use of a variety of data collection tools which enabled the collection of diverse data sets. The evaluation included both desk work and field visits. The consultants continued data collection beyond the field visit. Three locations were visited: Chipembi (Chisamba District), Mishikishi (Masaiti District) and St. Theresa's (Mpongwe District).

Aside from the review of literature, the team conducted semi structured interviews through personal interviews and focus group discussions.

Quantitative data collection methods included group surveys and individual's survey administered during the intervention. Qualitative data was collected through participatory activities with group members, FOs, FAs, CHI Administrators and Local Leaders through personal interviews, focus group discussions and transect walks.

## **2.3. Debriefing of the preliminary findings**

A debriefing session was held at CHAZ Secretariat with the Project Staff that provided a brief summary of the field work activities, challenges encountered during the assessment and preliminary findings.

### 3.0. Findings and Results

This section discusses and interprets the findings of the evaluation and provides an outline of the survey output on the CMMF project in Chipembi, Mishikishi and St Theresa's.

#### 3.1 Assessment Findings

The end of project evaluation used both qualitative and quantitative methods to collect data from the stratified sample representation of the key stakeholders. The analysis was aligned to the specific outcome objectives as outlined in the terms of reference. The data collection instruments developed, therefore, were designed to capture every aspect of the potential information in order to determine the impact of the project in the three communities and come up with recommendations for an improved CMMF in these and other communities where CHAZ is implementing the village banking concept.

The respondents of the study were two hundred and fifty seven (257) responses from the semi structured questionnaires representing 85.6% of the targeted total, two hundred and thirty two (232) personal interviews representing 96.6% of the targeted total (this is inclusive of the key informants targeted at 44 but 82 were interviewed). The others were group members who could not fill in the questionnaires and non-group members. Thirty nine (39) Focus Group Discussions in all the groups representing 70.8% of the targeted total and three (3) transect walks. The analysis indicates that the overall sample size captured was sufficient to provide a comprehensive representation of the assessment.

It is also important to note that a planning meeting was held at CHAZ Secretariat between the Consultants and Program Staff. Initially the Consultants suggested in the Technical Proposal a sample population of 250 for each CHI catchment area to be administered with questionnaires bringing the number to 750. Considering the number of days allocated for field work, being a farming season (most people will not be available as they were preparing their fields), long distances to be travelled from one saving group to another and the mainly very low levels of literacy of the members, the meeting resolved that the sample be revised. The total sample

population was reduced to 300 for questionnaires (80 for Chipembi, 100 for Mishikishi and 120 for St. Theresa's).

Table 1 is a presentation of respondents and activities:

No	Code	Target	Actual Responses	Percentage Responses
1	Questionnaires	300	257	85.6%
2	Personal Interviews	240	232	96.6%
3	Focus Group Discussions	45	39	86.6%
4	Transect walks	3	3	100%

**Table 1: Responses in percentage for the targeted groups**

### 3.2 Effective community based group selecting, training and monitoring

Comparing the policy guidelines provided by the cooperating partners and what was on the ground at the time of the assessment on self-selection, training and monitoring of the group members, the project met most of the specifications. The qualitative data that was collected from the respondents showed that selection of membership to the group was based on the following:

- Rural based (Isolated from basic infrastructure)
- Self-selection of members from the same community
- Limited income opportunities
- Limited savings mobilization opportunities
- Poor social standing at community level (information)
- Mainly very low levels of literacy
- Limited or no assets (collateral)
- 

This also ties well with ideals of the VSLA concepts that aim to provide accessible saving and credit services to the vulnerable in society.

The selection of FOs and FAs was based on the ideals of the CMMF and stakeholders. The FOs and FAs were selected from among community health workers in consultation with Local leaders and CHIs from among the people who live within the communities where the project is being implemented. However, some challenges of working through FOs and FAs were observed, and include the following:

- SGs are supervised by FAs on a monthly basis, FAs and SGs are supervised by FOs on a quarterly basis and SGs, FAs and FOs are supervised by CHAZ on a quarterly basis. Through the visits, CHAZ, FOs and FAs provide additional mentoring where gaps are identified. The training that the FOs and FAs provide is practical hands on rather than the traditional or conventional type that involves sitting in a class like setup. The idea is that members assimilate the methodology as they practice as opposed to receiving information all at once, which then makes it difficult when it comes to actual meeting situations. In addition, FOs and FAs use simplified CMMF training guides developed and provided by CHAZ. However, some groups still face challenges in as far as their operations are concerned due to low levels of literacy and insufficient time on the part of FAs in certain instances considering the fact that these are volunteers.
- The FOs and FAs are volunteers meaning that they are free to engage in other activities whenever they are not supervising saving groups. This situation has posed to be a challenge in some instances, as the groups are not adequately monitored. However, the situation may improve when CHAZ employs a full time Field Officer who will be responsible for close supervision of the FAs and SGs frequently.
- Hard to motivate and reinforce FOs and FAs as all the groups in the surveyed communities do not have sufficient funds to provide even a decent allowance to them. In order to increase motivation, CHAZ plans to introduce clean energy products that will be sold to targeted groups by FOs and FAs on commission, providing extra incentives to them.
- During one of the transect walks, it was noticed that FOs and FAs cover long distances to sensitize, train and monitor SGs. According to the Program Manager, CHAZ is

considering acquiring motorbikes for FOs through negotiations with CHIs and Partners to enable them monitor FAs and SGs in their catchment areas more frequently.

Despite the above challenges, the FOs and FAs in all the CHIs have managed to meet their targets of forming SGs in their catchment areas. Some FAs have even exceeded their targets.

The qualitative data collected through personal interviews reveal that from time to time the FOs and FAs conducted training for the top three executive members (Chairperson, Secretary and Treasurer) of each group in the operations of CMMF. The data further reveals that most of trained members who are supposed to be group trainers lack the ability to conduct training for their groups due to low literacy levels. As a result, in some groups, members are still not conversant with the operations of the CMMF. However, CHAZ program staff is increasingly sensitizing group members during the monitoring visits.

On group monitoring, some SGs revealed that they have never been visited in 2014 by CHAZ staff to check what they were doing and felt that the CHAZ team should be visiting them quarterly to check on the progress. However, CHAZ Staff monitoring is done on a quarterly basis and particular attention is given to following up on individual members impact which is done alongside monitoring of the savings groups. According to Program Staff, the number of groups (target was 85, actual 123) has made it increasingly difficult for CHAZ Program staff to monitor all the groups in the quarter. Nevertheless, CHAZ is planning to implement a cluster monitoring approach where a number of groups can be met at the same time in one location, so as to cater for all the groups currently participating in the program. They further said that the approach in implementing the program is such that groups that are more than a one (1) cycle old are less monitored as compared to groups that are less than one (1) cycle old which are given more attention. The reason for this is that older groups are expected to be more conversant and therefore operate with less support by way of close monitoring.

On FAs, Program Staff revealed that monitoring to SGs is conducted on a monthly basis as the FAs prepare reports on the groups which are submitted to FOs who in turn submit to CHAZ on quarterly basis.

On the motivation of the FOs and FAs, the Program Staff reiterated that some partners do not support remunerating FOs and FAs, instead they are encouraging fee for service. However, CHAZ has put in place a system that is more culturally acceptable to the communities as paying the FOs and FAs directly is not ideal especially that they reside within the same communities. In addition, CHAZ is considering partnership with companies that are in the business of solar energy products. The items will be sold by the FOs and FAs to the groups as a way of being remunerated.

### 3.3 Impact of the CMMF intervention on the economic outcomes

Overall, the participation in CMMF intervention had a strong impact on household economic outcomes. The results of the evaluation show that participation in the CMMF intervention had a significant impact on both household assets (which are indicative of longer-run income) and consumption (a measure of current income). These findings are in line with evidence from other microfinance interventions which indicate that micro-credit and micro-savings combined have a positive impact on levels of savings, expenditures, and assets<sup>9</sup>. However, the results show that VSLA’s alone had an impact on savings and access to loans, but had moderate impact on income.

In all the project areas, there is none of the members accessing loans and saving with any other financial institutions apart from the CHAZ CMMF, after joining the saving groups.

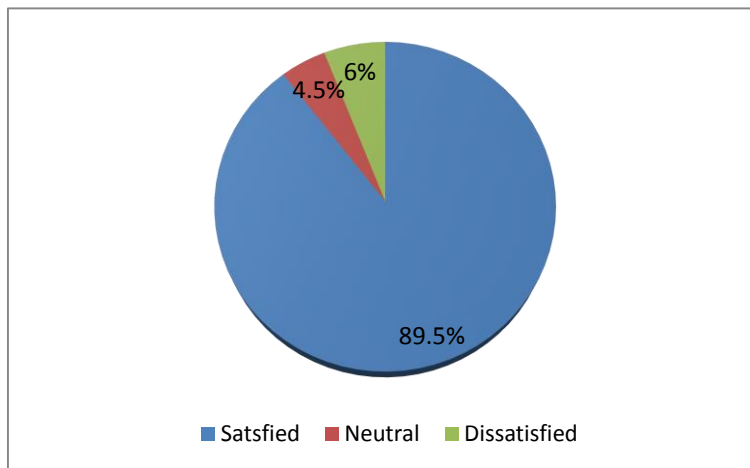
#	Personal/ Institutions	Before joining the CMMF	After joining the CMMF
<b>1.</b>	<b>Access to Loans</b>		
	Relatives/Friends	97.9	0
	Moneylenders (shylocks)	43.7	0
	Microfinance	0	0
	Banks	0	0
	CMMF	-	100
<b>2.</b>	<b>Savings</b>		

<sup>9</sup> A Randomized Impact Evaluation of Village Savings and Loans Associations and Family-Based Interventions in Burundi, Jeannie Annan, 2011

	Relatives/Friends	-	-
	Microfinance	-	-
	Banks	-	-
	CMMF	-	100
	Houses	94.3	0

**Table 2: Persons/institutions servicing group members**

Various reasons were given by the respondents why they prefer accessing finances (loans) and saving with CHAZ CMMF. Among them: fast processing of loans, simple application procedures, easy loan security, no restrictions to loan use, low interest rates, loan size appropriate to the need and proximity to the lender. As for saving with the CMMF, most respondents mentioned that CMMF is the only alternative they have, it is secure and reliable, proximity, money can easily be deposited, able to get other services and good rate of return (interest rate) when groups share at the end of each cycle.



**Figure 4: Degree of Satisfaction**

Figure 2 above shows the respondents’ degree of satisfaction for the services rendered by CMMF. 89.5% of respondents stated that they were satisfied with services they receive from the CMMF. One respondent, Mrs. Dorothy Machaya of Kalibunge Group in Chipembi, stated that she was satisfied with services provided by CMMF because there was a lot of transparency in the way the CMMF operates. Additionally, she stated that CMMF does not charge as banks do on the money kept by the SGs hence her satisfaction with the CMMF model.

It is possible that impact on the moderate income could be due to increase in entrepreneurial efforts exhibited by group members, as most, if not all, the members were running small scale businesses as illustrated in Figure 3. Figure 3 shows a significant increase in generation and running of small scale businesses.

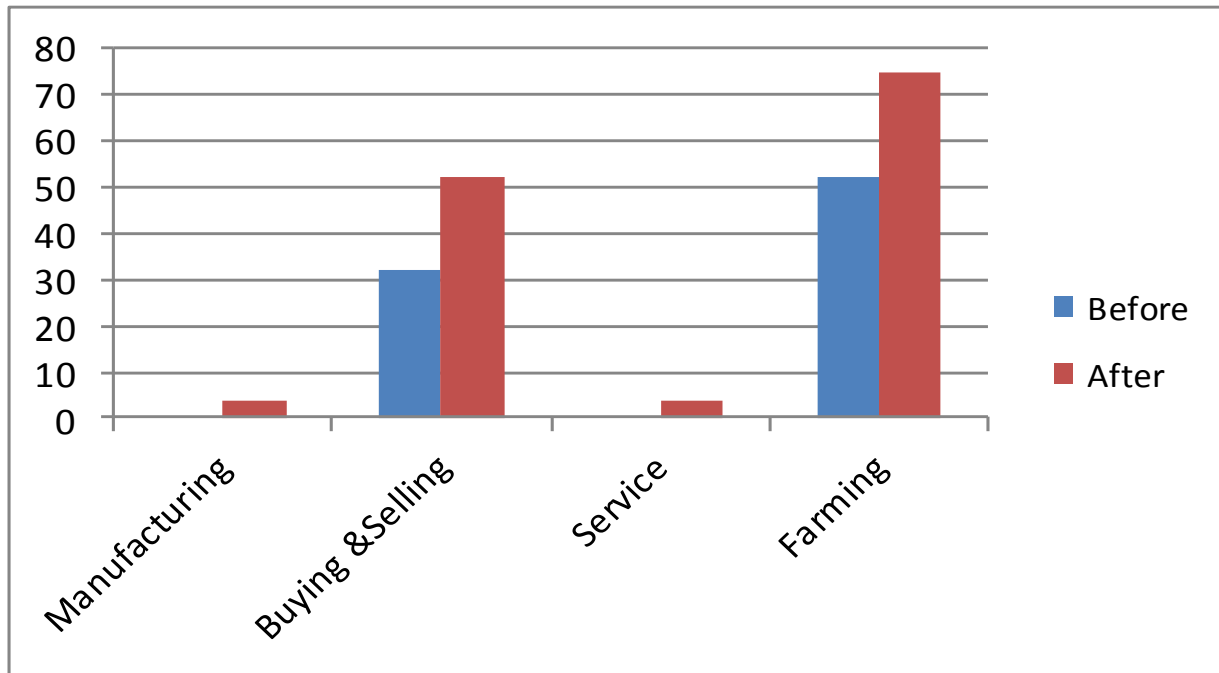


Figure 5: Types of Businesses run By Members

The economic activities (small scale businesses) are mainly small scale farming (seasonal crop growing, poultry and gardening), buying and selling, service (restaurant, and tailoring and sewing) and manufacturing (baking and brewing of mukoyo).

According to the qualitative data obtained through personal interviews most group members in Mishikishi and St Theresa’s are involved in charcoal business. This is a challenge which the project should address. This also applies to trading in beer which is common amongst group members in Chipembi. However, CHAZ plans to introduce clean energy products beginning in 2015 as a measure that could contribute to reduction in the use of energy sources that are harmful to environment.



### 3.4 Impact of the CMMF intervention on consumption and schooling

Figure 4 below illustrates changes on money spent on food consumption. 68.2% of the respondents pointed out that since they joined CMMF, there has been a significant increase on the money spent of food. 28% of the respondents stated that their expenditure on food has remained the same since they joined the CMMF. The increase in expenditure on food can be attributed to income generated through small scale businesses respondents are running. As a result of this increment in income generated and money spent on food, all respondents interviewed and those who responded to the questionnaire stated that their families were able to eat three meals per day.

The 3.8% that recorded the decrease attributed it to sickness and long illness that affected their business performance. Most the money they generated was used on medical expenses. Others attributed it to funerals, defaulting customers and competition from other businesses.

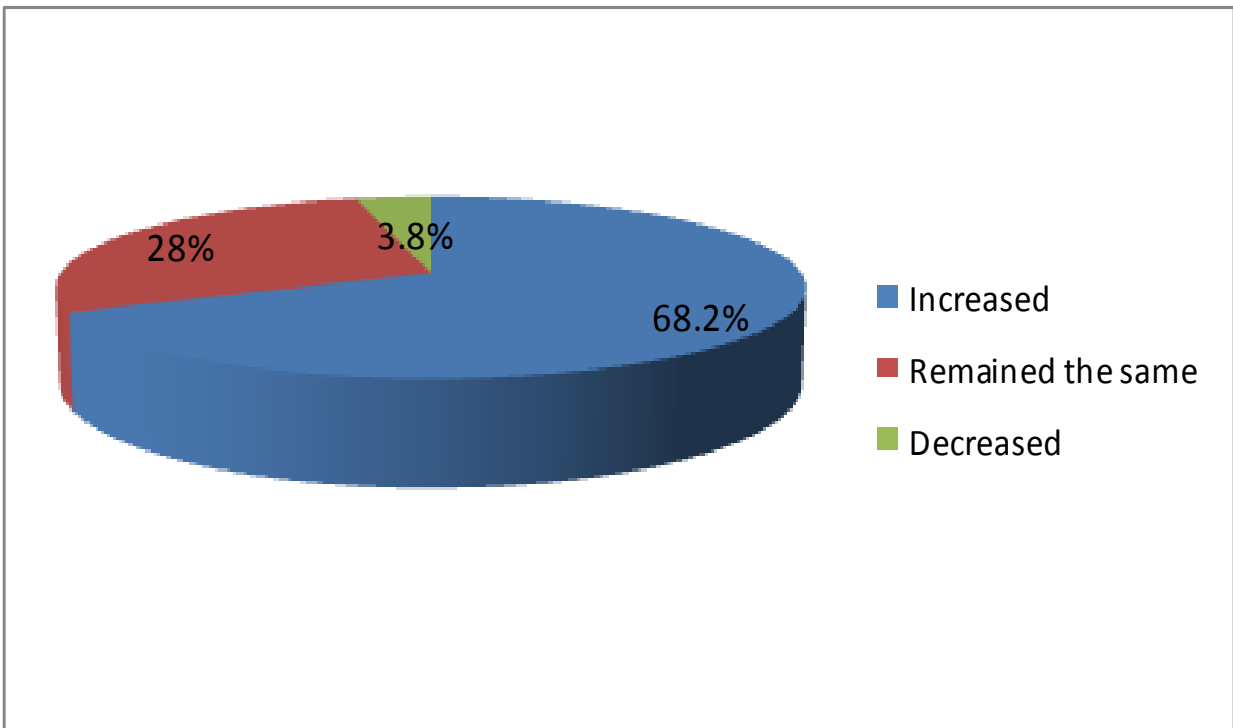


Figure 6: Change on money spent on food

According to the data collected most respondents sent their children to Government schools before and after joining the project. However there is tremendous drop in the parents taking their children to community schools. Figure 5 shows the percentage of parents (group members) whose children are attending the three types of schools.

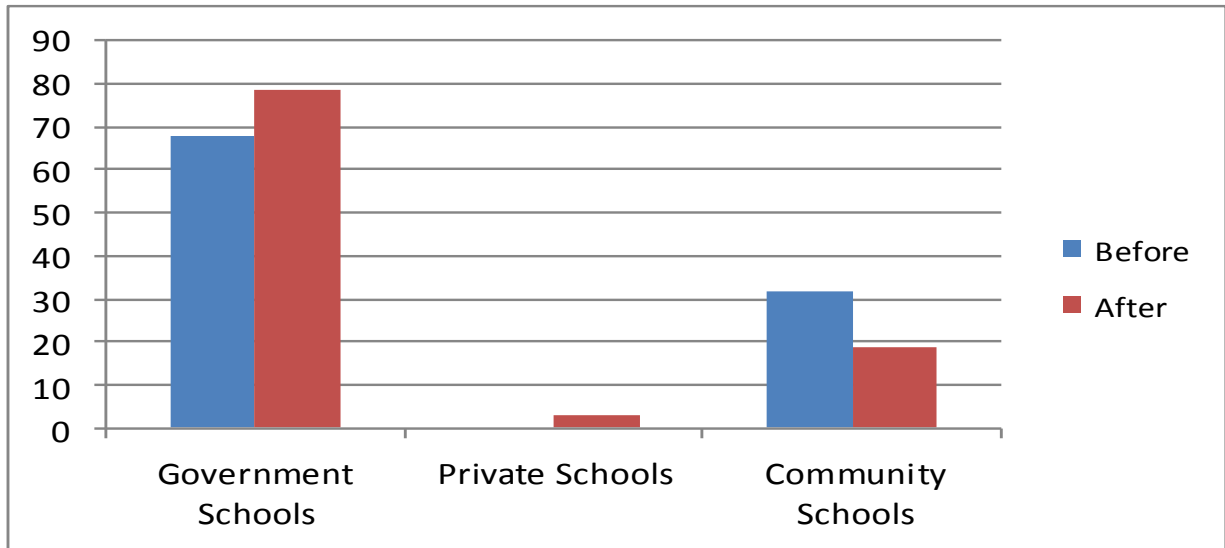


Figure 7: School attendance

### 3.5 Impact of the CMMF intervention on household assets

Measures of household assets included ownership of common household assets (radio, bicycle, fridge stove, microwave, video players, bed and mattress); housing characteristics (material of floors, roofing, and walls); land ownership; and number of livestock. Below is the house of Mr. Kamwi (Treasurer) of Twesheko SG in Chipembi.



Figure 8: House renovated & extended through loans and savings

Obtaining assets requires a considerable lump sum investment. Because of this, and because the first cycle in any CMMF is typically characterized by relatively low values of shares and small loans<sup>10</sup>, there is reason to believe that a single CMMF cycle will have a minimal impact on members' assets. However, as can be seen in Tables 3 and 4, which presents the change in asset ownership before and after joining the CMMF, the CHAZ project intervention significantly increased household assets.

The difference between columns (3) and (4) in both tables 3 and 4 shows the change in asset holdings of house structure and households before joining the CMMF and at the time this assessment was conducted. These results show large increases in asset ownership for the group member households.

#	House Structure	Before joining the CMMF %	After joining the CMMF %	Changes in Structure %
<b>1.</b>	<b>Wall</b>			
	Blocks (burnt #cement bricks)	33.5	61.4	37.9
	Mud	54.5	32.3	22.2
	Wood	12	6.3	5.7
<b>2.</b>	<b>Roofing</b>			
	Grass	79.2	35.4	43.8
	Corrugated Iron Sheets	20.8	64.6.	43.8
<b>3.</b>	<b>Floor</b>			
	Concrete (cement)	13.7	28.1	15
	Mud	86.3	70,9	15.4
	Wood	0	1	1

**Table 3: House structures owned by respondents**

It can be seen in table 4 that there is a significant increase in acquiring of household assets among the respondents. Through quantitative data collected through personal interviews and focus group discussion the respondents attributed this increase to money (savings) shared at the end of the cycle that was used to purchase household assets.

<sup>10</sup> IFAD, Rural Finance Programme, Project Completion Report, 2013

#	Household Assets	Before joining the CMMF (%)	After Joining the CMMF (%)	Increase in Ownership
1.	Sofa Set	33.4	51.9	18.5
2.	Beds/mattresses	66	97.4	31.4
3.	TV (Black& White and Coloured)	23	47.8	24.8
4.	Radio/Cassette Players	45	73.7	28.7
5.	Dinning Set	5	15	10
6.	Coffee Tables	4.6	12	7.4
7.	Animal Driven Carts	2	7	5
8.	Motor car	0	1.1	1.1
9.	Bicycles	43.1	75.4	32.3
10.	Motorbike	0	0.3	0.3
11.	Cattle	2	11.7	9.7
12.	Goats	17.5	33.9	16.4
13.	Chicken	65.2	85.3	20.1

**Table 4: Household Assets owned by Respondents**

### 3.6 Impact of the CMMF intervention on poverty reduction

It is difficult to quantify the impact of the project on poverty reduction as most of the group members could not account for amount of money they spend on essential commodities per day or month. However, the consultant related asset acquisition, meals taken per day and the involvement of group members in business to poverty reduction.

Using these parameters as indicators to poverty reduction, most respondents interviewed stated that their livelihood has steadily improved since they joined the CMMF. They stated that they were able to have three meals per day and income generated from their small scale businesses was able to supplement their consumption expenditure.

### 3.7 Impact of the CMMF intervention in the catchment areas

The transect walks revealed impact of the project in the communities where the project is being implemented. Out of the money respondents shared at the end of the cycle, five community group members in Mishikishi and Chipembi dug wells on their plots. According to owners wells are servicing communities within the vicinity of the well. The wells are providing clean water to both people and animals around.



**Albert sited on his well-Chipembi**

Another contribution the project has made is the provision of services and products to members of the communities in the catchment areas. For example, in Mishikishi, several group members are running grocery shops, and restaurants that provide products and services to community members. Besides providing services and products, the businesses are contributing to creation of employment in the communities.



**Figure 9: Betty Mabika (Member) of Ipusukilo SG in Mishikishi feeding broilers in a poultry house**

In Kanakantampa, Chipembi CHI, a good number of group members are engaged in gardening. The gardening activities are contributing to the economic activity in the area. Some of the vegetables are sold as far as Lusaka and Chongwe areas, while others are sold to local people at order price for resell in the villages and surrounding centres. This is creating business opportunities to community members, especially women.



**Figure 10: Gumboh of Chipembi in his garden**

In the same area four group members purchased light truck vehicles that are used to transport both market goods and people to Chongwe, Lusaka or Chisamba and back. One member is also running a drug store that is fully stocked with essential drugs.

One of the major contributions of the project to communities around is the provision of books, pencils and at times payment of school fees by some groups for the orphans. The Ipusukilo group is one of the groups that are helping orphans and widows in the communities through provision of essential products and books through the social funds.

The other positive impact of the project is the growing desire for more people to form savings groups in their areas because of the benefits seen in those members of the groups. Essentially, most people's mind sets have been changed and have realized the importance of joining the CMMF and saving.

The impact of the CMMF is not only on the adults, but is impacting the life of the youths, too. A Youth Savings Group in Mishikishi, called Grace Saving Group consisting 15 youths, aged 14 - 21 years, is doing very well. One youth interviewed revealed that the group was formed after recognition of the benefits attached to saving and accessing funds. The youths who mostly are school going children came together to run this group to raise funds to supplement money given to them for school requisites. All the members are running small-scale businesses of buying and selling. The young ladies are in the business of gardening, and buying and selling vegetables, while the boys sell talk time, roasted goat meat and groceries. One lady who left secondary school due to pregnancy intends to go back to school next year, as a result of the business she is running, through the initiatives of the CMMF program. Another has been accepted to nursing school and using saved money she intends to train as a nurse.

Mr. Mutyabo Titus, a non - member of Simuuka Village, whose nephew is a member of the Simuka Savings Group, attested "my nephew had nothing prior to joining the Saving Group. But now he has an ox cart, plough, cattle and covered his house with iron sheets. My nephew runs a local bakery which sells bread, scones and buns to the communities around."

### **3.8 Overall impact of the CMMF Intervention**

Overall, final results of the assessment provide evidence that the CMMF is a significant tool for alleviating poverty in rural areas among the vulnerable groups. According to figure 9, 83.5% of the respondents stated that the project has tremendously helped them in improving their standards living and provided food security to their families. Data collected through focus group

discussions showed that group members were appreciative to the benefits accrued from the project. They alluded to the fact that the project has been able to provide risk free services to them through CMMF, inculcate the culture of saving, enabled them to run businesses, have been able to send their children to schools, and helped rediscover their worthiness in life.

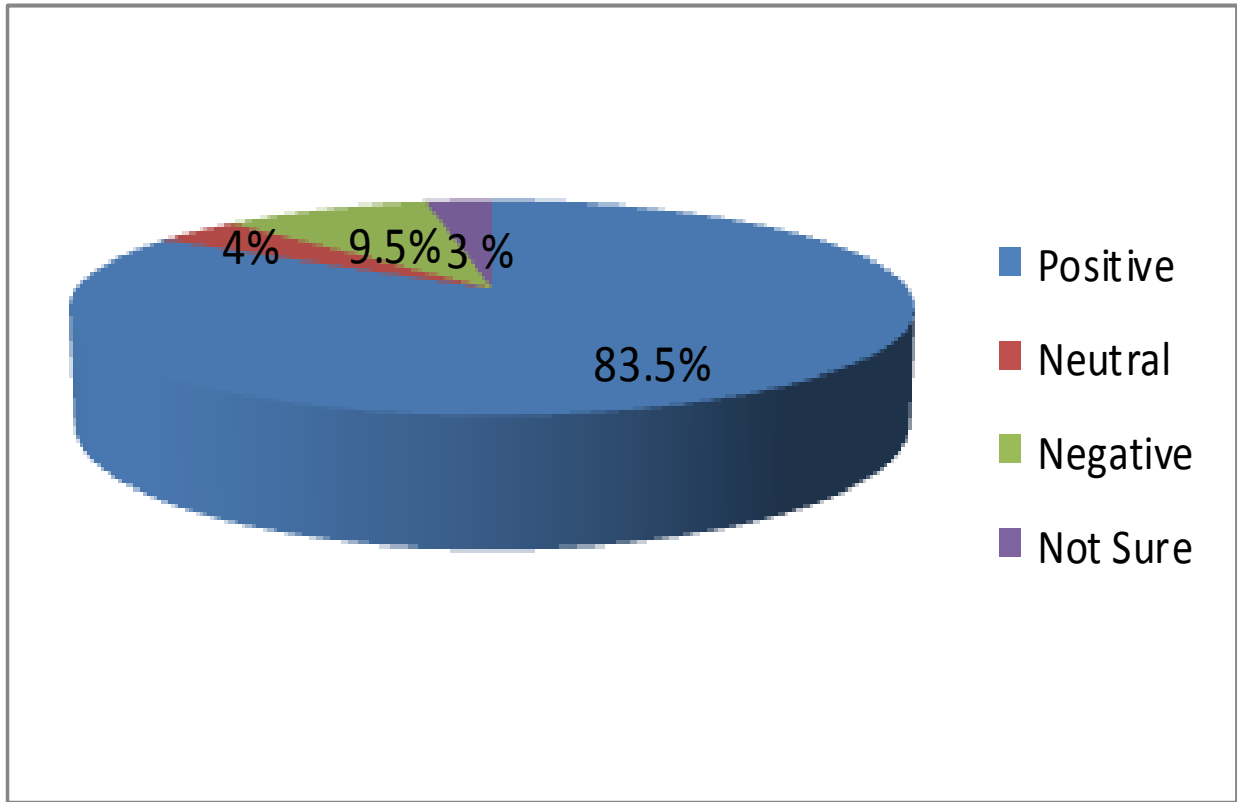


Figure 11: Overall effect of the project

### 3.9 Challenges experienced in the CMMF groups

The groups that were assessed pointed out two major challenges that they were facing. Three (3) groups, one from each CHI catchment area experienced difficulties of high defaulting rates by some saving group members. In Kalibunge, a Saving Group in Chipembi, the group ceased to operate for five months, after three people who got loans amounting to K15, 000 failed to pay back. According to the Chairperson of the Savings Group, the matter has been reported to area Chief, police and Local Court.

In Mishikishi, one person belonged to three saving groups and borrowed money from each group. Since getting the loans, the individual has defaulted in repayment and is rarely seen. The matter again has been reported to the Chief and police. Although this practice of belonging to more than one saving group is being practiced by CHAZ and in other parts of the world, CHAZ is discouraging this practice through sensitization.

In St Theresa's, Twofwane Savings Group is still working on recovering money from four defaulters. The four are no longer part of the group. However, the group has decided not to report them to police because of the defaulters' condition (long illness).

CHAZ has recognized that the challenges of defaults are as a result of high interest charges and forcing of group members to borrow the remaining money in the box for fear of being stolen. According to the Program Staff, CHAZ plans to standardize the constitutions and interest rates to not more than 15%. It will also sensitize the groups during monitoring visits in the areas of financial education and also facilitate the linkage of saving groups to financial institutions such as Commercial Banks, Microfinance and Financial Cooperative Unions.

Apart from the challenge of defaults, group members were running almost the same type of businesses. According to members interviewed, this problem is due to lack of training in business development and entrepreneurship. According to the CHAZ Program Manager, CHAZ plans to train FOs and FAs and SGs in Basic Business and Entrepreneurship Skills.

### **3.10 Project sustainability**

More than 84% of the respondents who were interviewed rated the chances of sustainability as being high. Their belief is based on built and re-energized linkages between the community SGs, CHI and CHAZ who are major stakeholders. Further, the respondents believe that gains attained by most group members have strengthened them and that the CMMF is a Saving and Lending Option for the Poor<sup>11</sup>. It is also one of the tools to alleviate poverty and improve participating members' livelihood.

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<sup>11</sup> CHAZ CMMF Training Manual



## 4.0 Conclusion

In this section some of the key conclusions and lessons learnt are presented.

The results from the CHAZ CMMF project evaluation provide important evidence that SGs can improve the economic outcomes of poor households (vulnerable groups). It is clear that for beneficiaries of the programme; most often the programme has been a clear source of recourse for families that have very limited resources. It is also evident that participation in CHAZ CMMF intervention had a strong impact on household economic outcomes. The results of the study show that participation in the intervention had a significant impact on household assets – which are indicative of longer-run income - and consumption, a measure of current income. These findings are in line with evidence from other microfinance interventions which indicate that micro-credit and micro-savings combined have a positive impact on levels of savings, expenditures, and assets.

Obtaining assets requires a considerable lump sum investment. Because of this, and because the first cycle in any CMMF is typically characterized by relatively low values of shares and small loans, there is reason to believe that a single CMMF cycle will have a minimal impact on members' assets. However, the findings show that the CHAZ CMMF intervention significantly increased household assets amongst the group members.

Though training was done in CMMF SGs, most group members feel that the training was inadequate. This could be attributed to the inability of the project to produce pictorial guidelines that the trainers (FOs and FAs) could have been using for the training sessions. It is evident in the findings that even when group members were running small scale businesses, they lacked training in basic business skills, IGAs, entrepreneurship, financial education and financial inclusion.

The role of CHAZ as a central player in capacity development and introduction of new concepts, such as CMMF, shows that CHAZ can effectively play a role in the introduction of new concepts, such as entrepreneurship, IGAs, business skills, financial education and financial inclusion to the SGs.

The need to ensure that FOs and FAs have the skills and expertise to support the implementation of the CMMF is key. It is imperative that CHAZ/CHI staff should identify local people with the potential (ability and willingness to perform) to replace some of the underperforming FOs and FAs. The new and old staff should go through various trainings in financial Inclusion, financial education, entrepreneurship and basic business skills. The retraining and training of the field staff will provide skills and expertise to the FOs and FAs who in return will train group members in various SGs in the communities.

Though defaults are few, there is need to safeguard group savings from loan defaulters and fraudsters who join more than one saving group, and obtained loans from all the groups and eventually do not pay back. According to the findings, the defaults could be attributed to inadequacies in the group constitutions and adherence to them. It is important to note that default in loan repayment has contributed to negative relationship between defaulters and group members, as some groups have taken legal action or reported the defaulters to the Police.

The project was generally a success and has brought about improved standard of living among vulnerable group members. It is evident from the findings that there have been significant changes in the lives of the group members during and after saving cycle. The project has transformed vulnerable groups and provided social and economic change as well as scaled up their livelihood. Most participants who were unable to send their children to school and colleges are now able to do so and they are now able to interact freely with the rest of the society. The economic change is evident through increased asset ownership, improved housing structures and the ability to earn income through their small scale businesses.

Qualitative data support the quantitative data collected from the group surveys and indicate that participation in the CMMF intervention had a positive economic impact on participating group members. A CMMF participant, Ms. Brenda Nkomanga of Bwacha Savings Group, explained: “Before CMMF, we had a lot of financial problems. We did agricultural work, but we didn’t have capital so we couldn’t use all of our land. Nowadays, after establishing our CMMF groups, we have solidarity and live a better life. We still do agriculture. We don’t miss anything and if we do, we ask for a credit.” Participants also explained that loans have made life easier: “Our

crops are now sufficient compared to the situation before the saving and loan activities. Little by little, we are getting out of poverty.”

Overall, the process outcomes for the CMMF are impressive and justify the conclusion that the CHAZ CMMF is highly effective in delivering basic financial services to project participants.

## 5.0 Recommendations

The following recommendations are based on the findings and results of the assessment:

- i. The results from this evaluation are an important contribution to the growing evidence related to CMMF interventions in low- income and vulnerable settings. However, the findings reveal that there is still much learning to be done to determine which other interventions will supplement the activities of the members of the SGs. Moving forward, it will be important to bring in other interventions such short term basic business skills, entrepreneurship, IGAs, financial education and financial inclusion trainings.
- ii. CHAZ should continue to motivate the FOs and FAs for the project period then after clients and the trainers (FOs and FAs) agree on a professional fee so that beyond the project period new groups formed pay a training fee to the FOs and FAs.
- iii. As members’ businesses grow there is likelihood that members will have increased income. Do members have to wait for the monthly meetings to deposit their money with CMMF SGs? If this is the case, it means that group members will go back to the habit of keeping money in their houses. Therefore, it is highly recommended that groups whose members will be generating high income within the course of a month should be encouraged to meet fortnightly to reduce the risk of keeping money in their houses and misuse. In addition, members should be encouraged to deposit money with financial institutions.
- iv. The large area coverage of some CHIs means that FOs and FAs need to cover long distances to monitor remote SGs. The long distances covered coupled with use of bicycles mean that FOs are unable to monitor or visit some of the groups in their areas regularly. A good example is in Chipembi where one FO covers the central and southern part (Kanakantampa) which is more than 30kms from the CHI (. Therefore, it would be helpful

for CHAZ in consultation with the CHI to engage two FOs to manage the project and provide motor bikes to FOs.

- iv. Though FOs and FAs have been trained, and are in turn conducting training in their catchment areas, it is important that training materials on CMMF in form of prepared printed pictorial charts be provided to them to implement training interventions effectively. This should be done through adherence to the tested VSLA training manual to ensure uniformity and compliance to the tested VSLA methodology.
- v. It is imperative that the project should continue building the technical capacity of the implementation organization to ensure contentious quality service provision to Savings Groups.
- vi. Though CHAZ has created interest of their methodology in terms of exposure exchange visits among SGs, it is also important for CHAZ to increase their interest of the methodology, e.g. the use of good sharing meetings hosted by each CHI so that SGs from CHIs can learn from each other.

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## Annex

### Terms of Reference



### CHURCHES HEALTH ASSOCIATION OF ZAMBIA

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### TERMS OF REFERENCE FOR THE JCP COMMUNITY MANAGED MICROFINANCE (VILLAGE BANKING) END OF PROJECT EVALUATION

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## 1.0. Background

The FinScope (2006-7) demand-side and supply-side surveys' major deliverables under the financial access mandate of the Financial Sector Development Plan (FSDP) both indicated that the most striking contrast between Zambia and other countries in Southern and East Africa is the high proportion of people with no access at all to financial services – 66% of adult Zambians are un-served by formal or informal providers of financial services. Zambia continues to have very low financial inclusion levels as revealed by the FinScope surveys of 2005 and 2009.

Poverty and hunger remain the greatest challenges facing Zambia. Living standards surveys conducted through the 1990s and 2000s reveal that Zambia is among countries with large proportions of people in poverty. The nation-wide surveys indicate overall poverty rates at around 70 percent, with rural poverty at 80 percent and urban poverty at 50 percent, respectively.

The Government of the Republic of Zambia recognizes the link between poverty and disease and encourages Income Generating Activities (IGAs) at community level as a way of alleviating poverty among people infected and affected by various diseases such as Malaria, TB and HIV/AIDS. As a key stakeholder in the national response to Malaria, TB, HIV/AIDS and their impact on the communities, Churches Health Association of Zambia (CHAZ) adopted the use of IGAs as an integral part of the CHAZ Health programs in 2000 at community level and 2010 at Church Health Institution (CHI) level respectively. CHAZ together with its (CHIs) and their communities strives to halt and reverse the situation through implementation of IGAs. In order to take IGAs a step forward, in 2010 CHAZ started implementing the Community Managed Microfinance (CMMF)/Village banking program in the community. The project is an innovative strategy targeting poor people in CHAZ rural communities which include PLHWAs and OVCs.

The CHAZ Village banking one (1) year pilot project was developed in October, 2010 in the communities of Chipembi Rural Health Centre (RHC), in Chibombo District, Central Province with initial training and funding from Dan church AID (DCA). The pilot project recorded success and this resulted in introducing the project to Theresa's Mission Hospital communities in Mpongwe District and Mishikishi RHC communities in Masaiti District, Copperbelt Province in 2012 and 2013 respectively. The project is financially supported by



Norwegian Church AID (NCA), DCA and Christian AID (CA) – Joint Country Program.

The Churches Health Association of Zambia wishes to carry out an evaluation of the performance of the project against the objectives set at inception, with support from an external evaluator. This document therefore spells out the terms of reference (TORs) for the external evaluator.

### **1.1. Goal of the Project**

The goal of this project is to improve the livelihoods of poor people in the target rural communities.

### **1.2. Specific Objectives of the Project**

To improve the financial and food security of the poor people in the target rural communities.

## **2.0 Purpose of the Evaluation**

The purpose of the evaluation is to provide CHAZ, its partners and stakeholders information on the extent to which the goal and objective of the project have been achieved. Specifically, the evaluation will assess the project and its activities for their relevance, effectiveness, efficiency, impact and sustainability.

### **2.1 Specific Objectives of the Evaluation**

In the process of evaluating the performance of the project, the consultant is expected to:

1. Assess the delivery mechanisms of the project in contributing to the intended project outputs.
2. Assess the project's contribution to the improvement of Financial and Food security of the target beneficiaries.
3. Assess the extent to which the project has contributed to:
  - (i) Increased acquisition of household assets,
  - (ii) Increased utilisation of education and health services
  - (iii) Improved social status of participants
  - (iv) Increased utilisation of informal Financial Services

4. Assess project's contribution to mitigation of social economic impacts of HIV and AIDS, especially among the most vulnerable groups (OVCs, PLWHIV and vulnerable households).
5. Identify both strengths and weakness in the manner in which the project was implemented
6. Give recommendations on how best the performance of the program could be enhanced in future.

## **2.2 Expected Outputs from the Evaluation**

1. Study proposal to undertake the assignment. The proposal will include review of relevant documents, method of data collection, and description and justification for conducting the study and the outline of the study.
2. Draft report of the study which will be discussed with the CHAZ Senior Management and selected Managers and Programme Officers.
3. Final report in both hard (spiral binding) and soft format (using Times New Romans with 1.5 inch spacing).
4. Power point presentation of the final report, which will be presented to CHAZ Senior Management and Managers.
5. Evaluation questionnaires and recordings handed over the CHAZ M&E Manager.

## **2.3 Proposed Time Frame for the Evaluation**

The consultant is expected to report to the Director Finance, HR & Administration as per dates defined in the table below. Please note that the days of consultancy in the table below are counted on business calendar basis.

**Table: Proposed Time Frame for the Evaluation**

Activity	Days	Responsible Person
Desk review	2	Consultants
Data Collection/Collation and Analysis	6	Consultants
Preparation of a draft report by Consultant	2	Consultants
Submission of draft report by the consultants and review of the report by CHAZ management	2	Consultants and Director Finance, HR & Admin and Program Staff
Incorporation of comments from CHAZ management into the draft report	1	Consultants
Final submission of the report	1	Consultants
Dissemination of evaluation results to CHAZ management (Power point)	1	Consultants

## 2.4 Duration of contract

The consultancy is for the maximum period of **15 working days**.

## 2.5 Composition of the External Evaluation Team

- a) The consulting team should have expertise and experience in conducting evaluation of donor funded projects.
- b) Key members of the team should possess at least a Degree in any one of the following fields of study: Development Studies; Development Planning and Management, Economics, or related disciplines. In addition they should have:
  - At least 4 years work experience in similar assignments.
  - Demonstrable understanding of the operations and ways of working within the Community Based Organisations (CBOs).
  - Ability to engage large number of stakeholders at the same time.
  - Proficiency in English both written and oral with strong communication and report writing skills.
  - Knowledge of CHAZ IGA Programs is an added advantage.

## 2.6 Payment Schedule

The proposed payment schedule will be as follows:

- 25% upon submission of proposal for the successful candidate.
- 40% upon satisfactory submission of the draft of the report.
- 35% upon satisfactory submission of the final report.

## 2.7 Application and Additional Information

Interested Firms/Organizations/Consultants are required to submit comprehensive but separate technical and financial proposals by 21<sup>st</sup> October, 2014. The proposal should clearly indicate the following:

- Expertise of the Consultant/Firm/Organization submitting the proposal.
- Proposed Work Plan and Approach for the evaluation study.

### **Proposals to be sent/delivered to:**

The Executive Director, CHAZ House, PO Box 34511, Lusaka, Zambia.

E-Mail: [ed@chaz.org.zm](mailto:ed@chaz.org.zm)

## Questionnaire for the Beneficiary Impact Assessment Study of Community Managed Micro finance (Village Banking)

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**For official use**

**Note for Enumerator / supervisor:**

Please introduce yourself and the objective of the evaluation properly and openly to your respondent before you start questioning. Establish a good relationship with your respondent. This evaluation is expected to contribute to the improvement of the planning, implementation, monitoring and evaluation based on the analysis of knowledge, attitude and practices in the communities where Village Banking is being implemented.

- When answering the questions, the respondent should be treated with respect.
- All answers to the questions in the questionnaire should be true and sincere.
- All answers to each question will be analyzed totally.
- All information provided by the respondent will be treated with strict confidentiality.

**Enumerator:** \_\_\_\_\_

**Supervisor:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Any remarks by Enumerator**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Any remarks by Supervisor:**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Date** : \_\_\_\_\_

**Date of Interview:** \_\_\_\_\_

**District:** \_\_\_\_\_

**CHIs:** \_\_\_\_\_

**Group:** \_\_\_\_\_

*Instructions: Please fill in the spaces and where possible tick*

**A. Personal Details of Respondent**

1. Name of respondent: \_\_\_\_\_

2. Ethnic group of respondent: \_\_\_\_\_

3. Year born: \_\_\_\_\_

4. Marital status of respondent: \_\_\_\_\_

1 = Single      3 = Divorced / separated

2 = Married      4 = Widowed

5. Highest level of education attained: \_\_\_\_\_

1 = None      4 = 'A' Level

2 = Primary School      5 = University

3 = Secondary      6 = Literacy classes

6. Other training received: \_\_\_\_\_

1 = None      3 = Vocational training

2 = Apprenticeship      4 = Professional training

5 = Other (specify) \_\_\_\_\_

7. Please indicate the following with regard to the various members in your household:

Members in household	Gender	Age	Main Occupation	Education	Other training	Marital status	Residence
Using relationship to respondent 1 = Spouse; 2 = Child 3 = Parents; 4 = Grand parents	1= Female 2= Male	Year	1= Baby/child not in school 2 = Student; 3 = School leaver / unemployed; 4 = Wage employed;	1= None 2= Primary 3=Secondary 4= Other (Specify)	1= None 2= Apprenticeship 3= Vocational; 5= Other	1= Single 2= Married 3= Divorced 4= Widowed	1=Resides within; 2=Resides elsewhere

5 = Gran child 6 = Sibling 7 = employee 8 = Other			5 = Business; 6 = Farmer; 7 = Domestic worker; 8 = Other				
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

8. Who makes final decisions with regard to the use of your household resources?

- 1 = Self      3 = Another member of my household (specify) \_\_\_\_\_  
 2 = Spouse;    4 = Other (specify) \_\_\_\_\_

**B. Information on Enterprise**

9. Type of enterprise activity: \_\_\_\_\_

- 1=Manufacturing  
 2= Buying &selling  
 3=Service  
 4= Farming

10. Year enterprise was started \_\_\_\_\_

11. Is this the same business you were running when you joined? \_\_\_\_\_

- 1=Yes  
 2=No

12. Who according to your business trade license / registration is the owner of this business?

- 1 = Self (sole owner)                      4 = Jointly with others (not member of household)

- 2 = Spouse  
 3 = Jointly with spouse / others in household  
 5 = Other (specify \_\_\_\_\_)

13. Site location of business \_\_\_\_\_

- 1 = At home  
 2 = Commercial site / shopping centre  
 3 = Industrial site  
 4 = Market stall  
 5 = Open market  
 6 = Roadside –kiosk  
 7 = Roadside – open ground  
 8 = Mobile  
 9 = Other (specify) \_\_\_\_\_

(b) Is this the same site location you were when you joined Village Bank? \_\_\_\_\_

1=Yes; 2=No

(c) If NOT, what was the location of your business by the time you joined Village Bank?  
 \_\_\_\_\_

14. Structure of business premises \_\_\_\_\_

- 1 = No structure – open area  
 2 = Temporary  
 3 = Permanent  
 4 = Other (specify) \_\_\_\_\_

(b) Is this the same type of structure you had when you joined the Group \_\_\_\_\_

1 = Yes; 2 = No

(c) If NOT, what was the structure of your business premises by the time you joined CHI Village Bank? \_\_\_\_\_

15. What is the ownership status of your business premises? \_\_\_\_\_

- 1 = Own  
 2 = Lease (No. of years) \_\_\_\_\_  
 3 = Rental  
 4 = Temporary occupation license  
 5 = Squatting / free occupation  
 6 = Other (specify) \_\_\_\_\_

(b) Is this the same type of ownership you had when you joined the Village Bank? \_\_\_\_\_

(c) If YES, what was the ownership by the time you joined Village Bank? \_\_\_\_\_

16. Working pattern of business:



- (a) Number of hours open (from \_\_\_\_\_ to \_\_\_\_\_)
- (b) Number of days per week open
- (c) Numbers of months in a year open

17. Indicate the number of different categories of workers in your business:

Types of workers	Full – time		Part – time		Total	
	Female	Male	Female	Male	Female	Male
Owner (s)						
Paid (wage / salaries)						
Unpaid						
<b>Total</b>						

18. Degree of separation of enterprise from household:

- (a) Do you keep business money separate from money for personal / household expenses? \_\_\_\_\_  
1 = Yes; 2 = No
- (b) Are you able to calculate the profit (or loss) of your enterprise? \_\_\_\_\_  
1 = Yes 2 = No
- (c) If YES, how frequently do you do this? \_\_\_\_\_  
1= Daily; 2 = Weekly; 3= Monthly; 4 = Annually; 5 = Other (specify) \_\_\_\_\_
- (b) Do you pay yourself a wage / salary for your work in the business? \_\_\_\_\_  
1=Yes; 2=No
- (c) Do you keep business records? \_\_\_\_\_  
1=Yes; 2=No

19. Approximately, what were the TOTAL SALES from your business last month?

---

20. How do you compare this from your normal sales in a month? \_\_\_\_\_  
1= Above Average; 2 = Average; 3 = Below Average

21. What expenses did you incur in running your business last month?

Expense item	Amount in Kwacha
--------------	------------------

Purchase of supplies	
Salaries / wages	
Rent	
Transportation	
Utilities (Electricity / water / telephone)	
Other expenses (specify)	
<b>Total expenses</b>	

22. Did you make a profit last month? \_\_\_\_\_

1 = Yes; 2 = No

23. What is the estimate amount of profit (loss) you made last month?

PROFIT Kwacha \_\_\_\_\_

LOSS Kwacha \_\_\_\_\_

24. How do you compare the profitability of your business now and the time you joined the Group?

1= Increased; 2 = Largely remained the same; 3 = Decreased

25. Contribute to household income:

(a) What proportion of your household income comes from this business? \_\_\_\_\_

1= Less than half; 2 = About half; 3 = More than half; 4 = All

(b) How do you compare this with the time you joined the Group? \_\_\_\_\_

1= Increased; 2= Remained the same; 3= Decreased

26. (a) What events have negatively affected your business (in the last 1 year) \_\_\_\_\_

1 = None

8 = Rising of input prices

2 = Sickness / ill health (self)

9 = Defaulting of customers or suppliers

3 = Peak school fee demands

10 = Increase competition from other business

4 = Marriage / births in family

11 = Power / water shortages

5 = Death / funeral in family

12 = Depressed economy-low demand

6 = Medical expenses of household member

13= Other (specify \_\_\_\_\_)

7= Business Calamity (e.g. fire / theft)

27. Have you done any training with CHAZ or any other organization that is assisting you to run your business? If yes, please list the trainings done and the respective organization that conducted the training.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**C. Profile as a Borrower**

28. When did you join Village Bank? \_\_\_\_\_

29. How many loans have you so far received? \_\_\_\_\_

30. For each loan so far received please indicate the approximate amount you utilizes for different use categories:

<b>Loan</b>	<b>Working Capital</b>	<b>Equipment</b>	<b>Other (specify)</b>	<b>Another business</b>	<b>Non business</b>	<b>Total received</b>
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

31. Access to credit

(a) From what person or institutions have you did you borrow money before joining the CHAZ village bank?

(Please tick in 2<sup>nd</sup> column of the table below)

(b) From what person or institutions do you currently have money borrowed from?

(Tick below)

(c) Please give your overall assessment of the person / institutions you have ever borrowed from?

(Indicate below)

<b>Personal / institution</b>	<b>Before joining the Village Bank</b>	<b>After joining the Village Bank</b>	<b>Degree of satisfaction</b> 1= Dissatisfied; 2 = Neutral / Mixed feelings (no problem); 3= satisfied
1 Relatives/friends			
2 Supplier			
3 Money lender			
4 ROSCA / SCA			
5 Village Bank (CHAZ)			
6 Another MFI (Specify)			
7 NGO (Specify)			
8 Cooperative / SACCO			
9 Employer			
10 Commercial Bank ( Specify)			
11 Other (Specify)			

(d) Who / what is the person or institution you like MOST to borrow money from?

\_\_\_\_\_

(e) What exactly makes you prefer to borrow from this person / institution?

\_\_\_\_\_

1 = Proximity of lender / offices / officers

2 = Fast processing of loan

3 = Simple application procedures

4 = Easy loan security system

5 = Loan size (appropriate to my needs

6 = No restrictions on loan use

7 = Gender sensitivity

8 = Repayment (term, installment, grace period) is adjusted to my cash flows

9 = Interest rates

10 = Interest rates

11 = Repayment easily reschedule or adjusted in case of misfortune

12 = other \_\_\_\_\_

(f) What areas of improvement would you wish to see in the provision of services from Village Bank?

1 = None (I am happy with the way things are)

2 = Proximity offices / officers

3 = Faster processing of loans

4 = Simplify application procedures (specify) \_\_\_\_\_

5 = Change loan security system

6 = Increase loan size ceilings

7 = Provide loans for non-business needs (specify) \_\_\_\_\_

8 = Change loan repayment terms (specify) \_\_\_\_\_

9 = Provide other services (specify) \_\_\_\_\_

10 = Lower interest rates

11 = Be more considerate in case of misfortunes

12 = Other \_\_\_\_\_

32. Savings

(a) With what person or institutions have you EVER SAVED with before joining the bank?

(Please tick in 2<sup>nd</sup> column of the table below)

(b) From what persons or institutions do you currently save money with?

(Tick below)

(c) Please give your overall assessment of the person / institutions you have ever saved with?

(Indicate below)

Person / institution	Saved with before joining the bank	Saving with after joining the bank (currently)	Degree of satisfaction 1= Dissatisfied; 2= Neutral/ mixed feelings (no problem); 3 = Satisfied
1. Relatives / friends			
2 Supplier			
3 Money lender			
4 ROSCA / SCA			
5 Village Bank(CHAZ)			
6 Another MFI (specify)			
7 NGO Specify			
8 Cooperative / SACO			
9 Employer			
10 Commercial Bank (specify)			
11 Other (Specify)			

(d) Who / what is the person or institution you like MOST to save with?

(e) What exactly makes you prefer to save with this person / institution?

1 = The only alternative available nearby

2 = It is secure and reliable

3= It forces me to save / savings discipline

4 = Proximity

5 = Money can be easily deposited

- 6 = Money can be easily withdrawn
- 7 = It gives me prestige
- 8 = Able to get other services
- 9 = Good rate of return (interest rate)
- 10 = Other (specify) \_\_\_\_\_

**D Household profile**

33. Housing

(a) What is the total number of people living in your house / home?

Before: \_\_\_\_\_ After: \_\_\_\_\_

(b) What is the ownership status of the house you live in?

<b>Ownership</b>	<b>Before</b>	<b>After</b>
1 = Owned		
2 = Rented		
3 = Accommodated by someone else (inc. employer);		
4= Other (specify)		

(c) Structure of main unit:

<b>Structure</b>	<b>Before joining the Bank</b>	<b>After joining the Bank</b>
Wall (1 = Mud; 2 = Wood; 3 = Bricks; 4 = Stone; 5= Other)		
Roof (1= Grass; 2 = Corrugated iron sheets; 3 = Concrete; 4 = Tiles; 5 = Other)		
Floor (1 = Mud; 2 = Wood; 3 = Concrete; 4 = Other)		

(d) Connection to utilities (Water, Electricity & Toilet / Bathroom)

1=Yes; 2=No

(e) Are you living in the same house as you were when you joined Village Bank?

1 = Yes; 2 = No

34. Household assets:

a) Furniture

<b>Furniture</b>	<b>Before joining the Bank</b>	<b>After joining the Bank</b>
1= Sofa set		
2= Wardrobe		
3= Wall unit		
4= Dining set		
5 = Beds (# )		
6 = Coffee set		
7 = Other		

b) Electrical appliances

<b>Electrical Appliances</b>	<b>Before</b>	<b>After</b>
1 = TV (Black & White)		
2 = TV (Colour)		
3 = Fridge/deep freezer		
4 = Electric/gas cooker		
5 = Video		
6 = Radio/cassette player		
7 = Microwave		
8=Other (specify)_____		



35. What transportation assets do you own?

<b>Transportation</b>	<b>Before Joining the Bank</b>	<b>After joining the Bank</b>
1 = Bicycle		
2 = Motor Bike		
3 = Motor Vehicle		
4 = Tractor		
5 = Animal / human drawn cart		
6 = Other (specify)		

36. Land:

(a) What is the size of agriculture land you own (in acres)? Before \_\_\_\_\_ After \_\_\_\_\_

(b) What number of urban plots do you own? Before \_\_\_\_\_ After \_\_\_\_\_

37. What number of livestock do you own?

<b>Number of Livestock</b>	<b>Before</b>	<b>After</b>
Cattle		
Goats		
Sheep		
Chicken		
Pigs		
Others (specify)		

38. Education:

(a) What is the number of your children in?

<b>Types of School</b>	<b>Before</b>	<b>After</b>
Public learning institutions		
Private learning institutions		
Community school		

(b) What is the approximate amount of money spent on education per year on yourself and children? K \_\_\_\_\_

(c) Do you have any children not in school/college because of fee difficulties

1= Yes; 2 = No

39. Food:

(a) Frequency of having the following types of food in your household?

Types of food	Before	After
1. Maize/ Cassava		
2. Rice		
3. Meat / chicken / fish /Beans		
4. Eggs		
5. Milk		
6. Fruits		
7. Vegetables		

(b) How much do you estimate your household spends on food per month?

K \_\_\_\_\_

40. Type of health care provider NORMALLY used for medical attention?

Types of Health Care	Before	After
1 = Government health facility		
2 = Mission health facility		
3 = Private health facility		
4 = Traditional healthcare provider		
5 = Other (specify)		

**E. Self - assessment of impact**

41. Is there any changed aspect of your life (including business & household?) that you could attribute to the services you have received from Village Bank?

1=Yes; 2=No

42. If YES, please list the main changes that have occurred since you joined Village Bank?

(a) Positive changes:

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(c) Negative changes:

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43. In your view, what is the overall effect (net) of these changes in your life?

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1= Positive; 2 = Negative; 3 = Neutral

### **F. Respondent's Observations**

44. List down the problems which the group is facing that need to be solved.

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45. What in your opinion do you consider to be the major challenges members in the group are facing and how can they be solved?

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46. Record your conclusion and recommendations

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**Thank you Very much**

## Interview Guide

**For official use**

**Note for Enumerator / Supervisor:**

Please introduce yourself and the objective of the survey properly and openly to your respondent before you start questioning.

- When answering the questions, the respondent should be treated with respect.
- One need not disclose his/her name if he/she doesn't want to.
- All answers to the questions in the questionnaire should be true and sincere.
- All answers to each question will be analyzed totally.
- All information provided by the respondent will be treated with strict confidentiality.

Enumerator: \_\_\_\_\_ Name of Supervisor: \_\_\_\_\_

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_

Any remarks by Enumerator

---

---

---

Any remarks by Supervisor:

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Date : \_\_\_\_\_

Name/ Location of CHI : \_\_\_\_\_

Name of Group: \_\_\_\_\_

1. Give an overview of the project in your area?

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2. Describe your engagement in the Village Banking activities.

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3. How many groups are affiliated to the CHI Village Banking Scheme?

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4. What are the major challenges the groups have been facing?

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5. If the project was to be redesigned, what changes would you like to incorporate?

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6. There are risks associated with Village Banking, which risks is the group (groups) facing?

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7. How are groups doing? Which groups are doing well? Why?

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8. How is the repayment rate among group members? What are the causes of many defaults?

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9. Which ones are not doing well? Why?

10. How are the members of the groups selected and what criteria are used to select participants to recruit them in the groups?

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11. Did the project conduct sensitization and training sessions for the group members? If yes, how many? What was taught?

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12. In your opinion, what the benefits of the projects to the community, individuals and group?

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13. What lessons / good practice have learnt from this project which if replicated will be of great help future projects?

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14. Do you have any other information you would like let us know?

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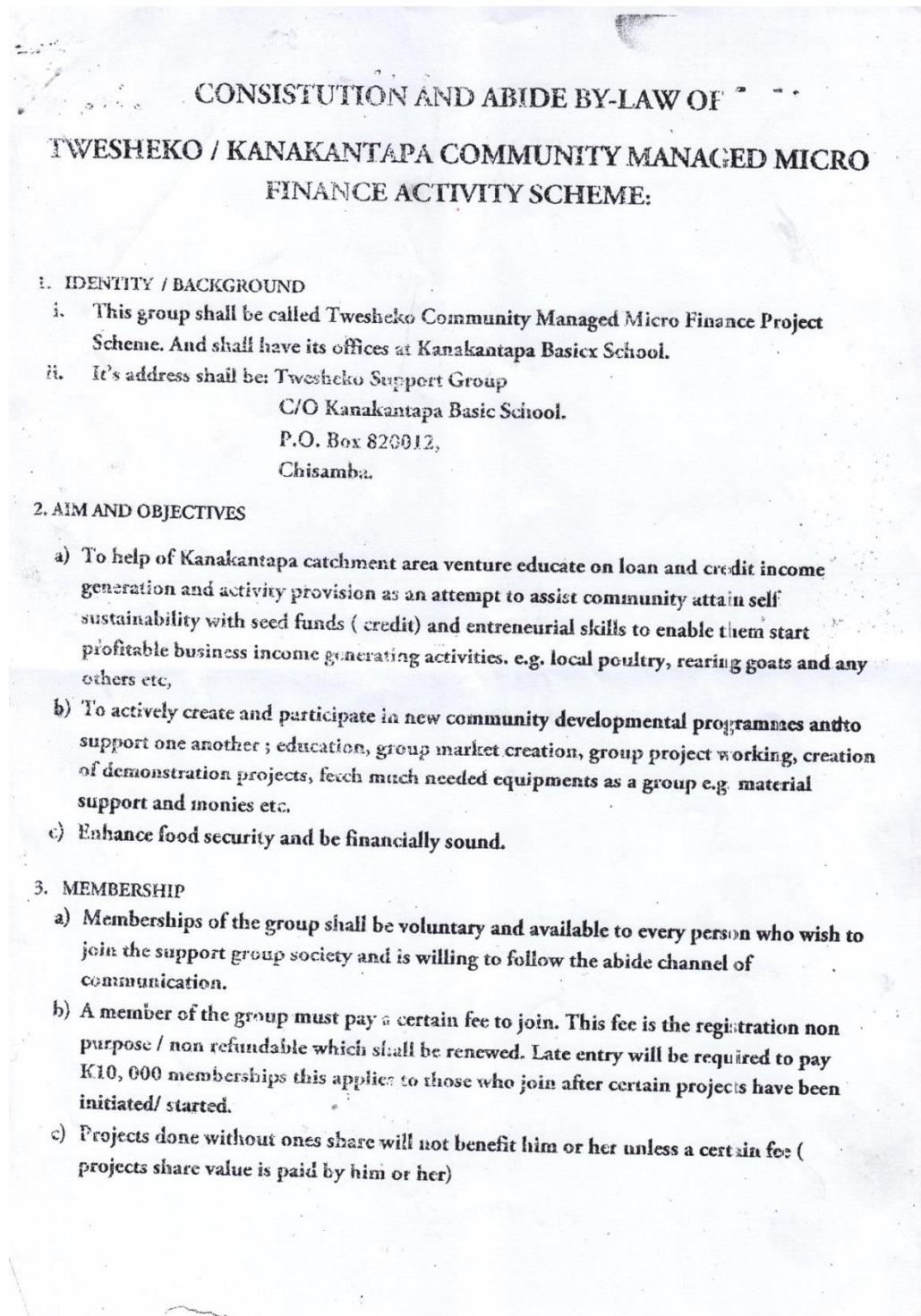
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**Thank You Very Much**

## Sample of Constitution

### Twesheka/ Kanakantapa Community Managed Microfinance Activity Scheme



- d) Absentecism without proper reason will carry a penalty of K5000 per day of meeting, since all the work involved will be done by members themselves.
- e) Will be guided by mutual interest.
- f) Should have a free will of duty and accept positive criticism.
- g) A member will have to achieve their goals as individuals and as a group on behalf of the society.
- h) Failure to attend three consecutive meetings without reasons is a sign of insolvency

**4. TERMINATION OF MEMBERSHIP**

- a) Death
- b) Withdraw of membership
- c) Expulsion by the executive committee.
- d) Insanity
- e) Ceasing to be a resident in the area.
- f) Any member who so wish to leave the group shall not be entitled to take any of the properties

**OFFENCE**

**CHARGE.**

1. In the event of late coming for being in the meeting.
2. Absence without any excuse.
3. In the event of noise making.
4. In the event of not full filling Credit / loan repayment installment.
5. Defaulter saving will be used to re / pay the loan.
6. Seizure of property or good will take place.
7. No future consideration for payment shall be taken to police action.

**5. EXPULSION**

A member may be expelled from the club for;

- a) Misappropriation of club property or funds
- b) Expulsion of a member shall require at least three quarters of the club executive committee members present.
- c) Failure to pay any sum due to the club.

**6. TENURE OF OFFICE OF THE EXECUTIVE**

The tenure of the executive shall be three years in the event of the post failing vacant, a committee member shall be appointed by the executive to fill the vacant post pending election later on.



**7. COMPOSITION OF THE EXECUTIVE COMMITTEE**

**Shall comprised of**

- a) Chairperson
- b) Secretary
- c) Treasurer
- d) Three members shall be key holders while two be money counters

**8. DUTIES OF OFFICE BEARERS**

**a) Chairperson**

To preside over all committee and general meetings.

To call for meeting on behalf of the executive through the secretary.

Running of the day to day business of the club .

To be the main spokesperson of the group.

To ensure that all the financial books and records are correct.

**b) Secretary**

To give e agenda notices to all the committee meetings and general meetings.

To take minutes at every meeting.

Keep records of the group.

Inform members of meeting at least a day before the meeting in advance

**c) Treasurer.**

Shall be in charge of all financial resources.

Keep accurate records of the finances.

Prepares financial reports as required.

Collects all money paid or raised for savings.

Administer petty cash accounts.

**d) Trustees**

To advise in the running of the club.

To conduct elections.

To act as office bearers during election period

To audit the books of the club.

**9. EXECUTIVE COMMITTEE MEETING**

The executive committee meeting should be held once a month.

Two third of the executive member be present.

Urgent committee meeting will be held when need arise.

**10. GENERAL MEETINGS;**

There shall be general meeting of which various businesses concerning the club activities will be discussed by all members.

These general meetings including annual general meeting will be held as need arise.

Two third majorities of the total members for the transaction of any business.

**11. SAVINGS ACCOUNT AND BANKING**

a) The club will have the savings.

b) Signatories will consist of the following:

1. Chairperson

2. Secretary

3. Treasurer

c) Failure to return the money borrowed to the club, the committee will recover the money through the sale of the property of the culprit.

**12. FINANCIAL YEAR.**

Twashoko club financial year will end on 31<sup>st</sup> December every year.

**13. CONCLUSION**

The constitution has unanimously been approved by all the club members

SIGNED BY ANY TWO TOP OFFICE BEARERS

CHAIRPERSON.....*T. Zulu*.....

SECRETARY.....*J. J. J.*.....

## List of Saving Groups Interviewed

### **Chipembi CHI Catchment Area**

1. Chabota Group
2. Simuka Group
3. Kalibunge Group
4. Chitukuko Group
5. Tiyangane Group
6. Twesheko Group
7. Tiyeseke (PLWA) Group
8. Sebenza Group
9. Tujatane Group
10. Kalama Group

### **St Theresa's CHI Catchment Area**

1. Mwaiseni Group
2. Tumfwane Group
3. Lesa Tafilwa Group
4. Chikawama Group
5. Bwacha Group
6. Tukosepo Group
7. Ukufwaya Kwaba Yaweeh Group
8. Amino Nimbuto Group
9. Miseshi Group
10. Bayawe Balinafwebo Group
11. Tubalemwa Ba Yawe Group

### **Mishikishi CHI Catchment Area**

1. Tubombele Pamo Group
2. Tafimbwa Lubilo Group
3. Chatulinga Group
4. Vision Group
5. Masana Group
6. Lwandamina Group
7. Lubuto group
8. Ipusukilo Group
9. Kango Group
10. Kabungo Nkula Buche Buche Group
11. Grace Youth Saving Group



**SG performing Saving and Credit Activities**

**Submitted By Integrated Training Solutions  
12/1/2014**