

**TERMS OF REFERENCE FOR INDIVIDUAL CONSULTANTS AND CONTRACTORS**

<p><b>Title</b> Female-headed households and poverty dynamics study</p>	<p><b>Type of engagement</b> <input checked="" type="checkbox"/> Consultant</p>	<p>Duty station Lusaka, Zambia</p>
<p><b>Purpose of Activity/Assignment:</b> To explore poverty dynamics and deprivations in households headed by women and single mothers</p>		
<p><b>Background</b> The 2022 Multiple Overlapping Deprivation Analysis (MODA)<sup>1</sup> assesses child poverty rates in Zambia. This is based on the 2022 Living Conditions and Monitoring Survey data (LCMS). Findings in the LCMS indicate that 63% of female headed households are poor versus 59% of male headed households<sup>2</sup>. The MODA finds that 68.5% of Zambian children experience monetary poverty, meaning that they live in households whose total consumption is not sufficient to meet the minimum age-adjusted caloric requirements plus essential non-food needs of the household. A similar number of children (70.6%) experience multiple overlapping deprivations, meaning that they suffer from deprivations in 2 or more dimensions of wellbeing across 7 dimensions. The dimensions include nutrition, health, education, water, sanitation, housing and access to information.  There are a considerable number of female-headed households in Zambia. The Census of Population and Housing (2022)<sup>3</sup> has shown there are 1.1 million female-headed households versus 2.9 million male-headed households. All provinces except Western have between 25 to 29% of households headed by women. Western province has 41% of households headed by women.  Findings from the MODA have shown that children of uneducated or female-headed households are more likely to have multiple deprivations than other children, especially if they live in large rural households. More broadly, single mothers are at a higher risk of living in poverty compared to other groups in society. The economic disadvantages faced by single mothers can extend throughout their lives<sup>4</sup>. Emerging evidence has indicated a strong link between single motherhood and adverse child health and developmental outcomes in sub-Saharan Africa. Given the high levels of poverty and gender gaps in education and income, single mothers and their children are at increased risk of malnutrition and child mortality<sup>5</sup>.  Children in female headed households are also more likely to experience multiple deprivations (75.4%), as are children whose mothers were themselves children at birth (79.9%). Child-mothers tend to be poorer and less well educated than older mothers. There is some suggestion that young mothers partly offset their initial disadvantage by adopting mitigation strategies.</p>		

<sup>1</sup> <https://www.unicef.org/zambia/reports/child-poverty-report-2023>

<sup>2</sup> <https://www.zamstats.gov.zm/wp-content/uploads/2023/09/Highlights-of-the-2022-Poverty-Assessment-in-Zambia-2023.pdf>

<sup>3</sup> [https://www.zamstats.gov.zm/wpyog\\_document/2022-census-of-population-and-housing-summary-part-2-pdf/](https://www.zamstats.gov.zm/wpyog_document/2022-census-of-population-and-housing-summary-part-2-pdf/)

<sup>4</sup> Ueda, H. Multidimensional Food Poverty: Evidence from Low-Income Single Mothers in Contemporary Japan. *Food ethics* 8, 13 (2023). <https://doi.org/10.1007/s41055-023-00123-9>

<sup>5</sup> Callaghan, M. A., Watchiba, D., Purkey, E., Davison, C. M., Aldersey, H. M., & Bartels, S. A. (2021). "I Don't Know Where I Have to Knock for Support": A Mixed-Methods Study on Perceptions and Experiences of Single Mothers Raising Children in the Democratic Republic of Congo. *International journal of environmental research and public health*, 18(19), 10399. <https://doi.org/10.3390/ijerph181910399>

There is an important distinction to be drawn between monetary poverty and poverty based on deprivation. We see that children of unmarried and uneducated mothers are significantly more likely to be money-poor than MODA-poor.

This varies according to the wellbeing dimension being looked at. For example, children of unmarried mothers are more likely to be deprived in housing, but less likely to be deprived in health and nutrition. This points to the possibility that single mothers are able to partially compensate for their economic disadvantage (housing deprivations are strongly correlated with income) by deploying mitigation strategies and other behavioral responses.

Female headed households may also reap greater benefits from support programs. For example, Bowa and Sihubwa (2023) found that female headed households experience the most reduction in poverty due to the free education policy<sup>6</sup>. Kampamba et al (2018) also found that the SCT has a greater impact on reducing extreme poverty than other categories<sup>7</sup>.

Further exploration is required to unpack these nuances around female-headed households, single mothers and other gender-specific dimensions in relation to child deprivation and monetary poverty. The causal mechanisms and motivations of mitigation strategies employed by these households need to be identified in order to ascertain how women are mitigating monetary poverty through behavioral mechanisms, resulting in their children being less deprived.

#### **Justification**

Rising poverty levels disproportionately affect female headed households and the children living in them. UNICEF Zambia will engage a consultant to conduct a qualitative study to understand female-headed households and their poverty dynamics, and their impact on children. We aim to understand the underlying causal mechanisms that drive increasing poverty in female headed and single mother households, with the concurrent adoption of mitigation strategies to reduce child-specific deprivations.

#### **Objectives**

The overall objective of the consultancy will be to unpack the poverty dynamics and adaptive mechanisms in households headed by women, including single mothers and their impact on children.

Specific research questions include:

1. What poverty trends can be identified from the LCMS and Census pertaining to female-headed households/single mothers?
2. How do monetary poverty and non-monetary deprivations play out across child-wellbeing in female headed households? What causal pathways can be uncovered specific to this subcategory? Domains to be explored are health, nutrition, water and sanitation, information access, education and housing amongst others.

<sup>6</sup> Sihubwa, S., & Bowa, J. M. (2023). [Assessing the impact of free education policy on poverty and inequality in Zambia](#)<sup>13</sup>*SOUTHMOD*

<sup>7</sup> Financing the Zambia Social Cash Transfer Scale – Up – A Tax Benefit Microsimulation Analysis Based on MicroZAMOD<sup>7</sup>, by Remy Kampamba, Luca Pellerano,

3. How do internal factors in these female-headed households affect children's outcomes? Factors include the households' size, household head age, income level, members' age, education level, amongst others.
4. How do external factors, including support programs, influence children's outcomes in these households? Other external factors can include extended family support, community support, social welfare services, education and health services, cost of living and so on.
5. What mitigation mechanisms do single mothers adopt to adapt to their statistically poorer economic conditions?
  - a. How are these mechanisms implemented?
  - b. How do they impact children's deprivation?
  - c. What motivations underly these mechanisms?

In order to answer these research questions, a two step methodology is proposed. The first step will be to conduct a secondary analysis of the 2022 LCMS and Census datasets, including a desk review in order to identify up-to-date overarching trends, including poverty dynamics, in female headed households. Once these trends are established, the consultant will use an **abductive qualitative methodology** in order to produce iterations of both observations and predictions of poverty dynamics and mitigation strategies in these households. This methodology can include primary data collection and analysis. The consultant is required to propose fieldwork locations based on the secondary analysis and desk review.

The sampling approach for primary data collection should include disaggregation by geography, age of household head, income and age of children. Purposive or snowball sampling may be used, depending on the trends identified from the secondary analysis. For example, as the Census shows a high level of female-headed households, the consultant may propose specific districts in Western for sampling. The consultant will propose a suitable sampling frame and size befitting the purpose of the study. Findings will be used to inform how targeted support can be provided to these households. The consultant will be required to engage with the Zambia Statistics Agency or other government agencies in order to obtain datasets and identify households.

#### **Ethical considerations**

The consultant is required to maintain compliance with [UNICEF's procedure for ethical standards in research, evaluation, data collection and analysis](#). The consultant must clearly identify any potential ethical issues and approaches, as well as the processes for ethical review and oversight of the research and data collection process in their proposal. Researchers, evaluators or enumerators involved in primary data collection involving human subjects must have undertaken basic ethics training. The institution is responsible for obtaining all necessary IRB and ethics clearances.

Protection protocols for children and, where relevant, other vulnerable groups, must be in place to provide safe environments for data collection. The consultant is required to provide a detailed mitigation plan on data collection. Privacy and confidentiality of participants should be assured with data de-identified at the individual level, or findings summarized to an appropriate level of aggregation. When engaging human subjects, informed consent must be sought from all participants.

The nature of the informed consent must be noted in the ethics section of the proposal and any final report.

**Risks assessment and mitigation plan**

- To address any risk of misconduct with interviewees and household and community members including children, the firm will conduct a risks assessment and will develop a mitigation plan. This should include at a minimum:
- Screening/selection of enumerators,
- Study protocols that including protocols for enumerators approaching a household, with different scenarios(what the response is if there is no adult home, where interviews should be conducted, appropriate behavior in the field, referral mechanisms for misconduct, reporting structures etc.),
- Training for enumerators that addresses these protocols and expectations,
- Monitoring/oversight expectations of the enumerators, including random spot checks and incident reporting,
- Reporting mechanisms and how households will be able to report issues.

Consultants, in their submissions, are required to provide technical proposals, including overarching methodology, data collection plans (if any) detailing consideration of field staff for data collection, travel, data collection, processing, quality assurance and other fieldwork measures. Other topics to be covered include sampling, fieldwork preparations, timelines, project management approaches and ethical considerations.

The consultant will report to the Social Policy Specialist (in the Social Policy section of the UNICEF Zambia Country Office) who will carry out contract management and provide quality assurance and oversight.

**Key deliverables:**

- Inception report with detailed methodology, including LCMS and Census analysis, including data collection plan
- LCMS and Census analysis report with trend analysis and desk review
- Develop fieldwork plan and data collection instruments, and conduct fieldwork
- Produce draft and final report detailing results from primary data collection triangulated against LCMS findings
- Produce policy brief and slide deck detailing main findings

**Child Safeguarding**

Is this project/assignment considered as “[Elevated Risk Role](#)” from a child safeguarding perspective?

YES  NO If YES, check all that apply:

**Direct contact role**  YES  NO

If yes, please indicate the number of hours/months of direct interpersonal contact with children, or work in their immediately physical proximity, with limited supervision by a more senior member of personnel:  
*The consultant is expected to conduct interviews in households where children are present, although direct contact with the child will not occur. The consultant is required to provide a risk mitigation plan.*

**Child data role**  YES  NO

If yes, please indicate the number of hours/months of manipulating or transmitting personal-identifiable information of children (name, national ID, location data, photos):

More information is available in the [Child Safeguarding SharePoint](#) and [Child Safeguarding FAQs and Updates](#)

<b>Budget Year:</b> 2024	<b>Requesting Section/Issuing Office:</b> <b>Social Policy /Zambia, Lusaka</b>	<b>Reasons why consultancy cannot be done by staff:</b> Existing section staff do not have required technical expertise for the assignment
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**Included in Annual/Rolling Workplan:**  Yes  No, please justify:

<p><b>Consultant sourcing:</b></p> <p><input type="checkbox"/> National <input checked="" type="checkbox"/> International <input type="checkbox"/> Both</p> <p><b>Consultant selection method:</b></p> <p><input type="checkbox"/> Competitive Selection (Roster)  <input checked="" type="checkbox"/> Competitive Selection (Desk Review/Interview)  <input type="checkbox"/> Advertisement</p>	<p><b>Request for:</b></p> <p><input checked="" type="checkbox"/> New SSA  <input type="checkbox"/> Extension/ Amendment</p>
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**If Extension, Justification for extension:**

<b>Supervisor:</b> Social Policy Specialist	<b>Start date:</b> ASAP	<b>End date:</b>	<b>Number of Working Days:</b> 84 working days between September 2024 to May 2025
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**Work Assignment Overview:**

Work Assignments Overview	Deliverables/Outputs	Delivery deadline	Estimated Budget
Develop an inception report detailing the methodology, including LCMS and Census analysis and qualitative methodology	Draft and final inception report, based on detailed desk review of project documents and studies. Inception report should also include including qualitative research plan	2 weeks October 2024	10%
LCMS and Census analysis report with trend analysis and desk review	Provide draft and final secondary analysis of LCMS and Census reports to identify	3 weeks December 2024	25%

	poverty trends in female headed households. Based on this report, the methodology for primary data collection will be detailed.		
Develop fieldwork plan and data collection instruments, and conduct fieldwork	Provide fieldwork plan and data collection instruments. Provide regular written updates during fieldwork	1 week for report, 2 weeks in field February 2024	25%
Produce draft and final report detailing results from primary data collection triangulated against LCMS findings	Draft and final report with feedback from UNICEF and other stakeholders. Consultant is responsible for validation of report with stakeholders at meeting if required.	3 weeks March 2025	25%
Produce policy brief and slide deck detailing main findings	Produce materials with headline findings	1 week May 2025	15%
	Cost per unit	Number of units	Total
<b>Estimated Consultancy fee</b>		84 days	
Travel International (if applicable)		1 trip	
DSA Zambia			
Fuel: Lusaka – Mongu round trip Lusaka – Mwinilunga round trip			
<b>Total estimated consultancy costs<sup>i</sup></b>			
<b>Minimum Qualifications required*:</b> <input type="checkbox"/> Bachelors <input checked="" type="checkbox"/> Masters <input type="checkbox"/> PhD <input type="checkbox"/> Other Enter Disciplines		<b>Knowledge/Expertise/Skills required *:</b> *Listed requirements will be used for technical evaluation in the competitive process	

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<p><b>*Minimum requirements to consider candidates for competitive process</b></p> <ul style="list-style-type: none"> <li>Advanced university degree in social science, development or related field (15 points)</li> </ul>	<ul style="list-style-type: none"> <li>At least 5 years of experience in qualitative design with vulnerable groups (20 points)</li> <li>Experience in secondary analysis of large datasets (examples must be provided) (20 points)</li> <li>Demonstrated understanding of socioeconomic context in Zambia, including poverty trends (20 points)</li> </ul>
<p><b>Evaluation Criteria (This will be used for the <a href="#">Selection Report</a> (for clarification see <a href="#">Guidance</a>))</b>  A) Technical Evaluation - maximum 75 Points      B) Financial Proposal – maximum 25 points  <b>Listed above</b></p>	
<p><b>Administrative details:</b>  Visa assistance required:  Transportation arranged by the office: <input type="checkbox"/></p>	<p><input type="checkbox"/> Home Based <input checked="" type="checkbox"/> Office Based/In Country-Based:  If office based, seating arrangement identified: <input type="checkbox"/>  IT and Communication equipment required: <input type="checkbox"/>  Internet access required: <input checked="" type="checkbox"/></p>

<sup>i</sup> Costs indicated are estimated. Final rate shall follow the “best value for money” principle, i.e., achieving the desired outcome at the lowest possible fee. Consultants will be asked to stipulate all-inclusive fees, including lump sum travel and subsistence costs, as applicable.

Payment of professional fees will be based on submission of agreed deliverables. UNICEF reserves the right to withhold payment in case the deliverables submitted are not up to the required standard or in case of delays in submitting the deliverables on the part of the consultant

**Text to be added to all TORs:**

Individuals engaged under a consultancy or individual contract will not be considered “staff members” under the Staff Regulations and Rules of the United Nations and UNICEF’s policies and procedures and will not be entitled to benefits provided therein (such as leave entitlements and medical insurance coverage). Their conditions of service will be governed by their contract and the General Conditions of Contracts for the Services of Consultants and Individual Contractors. Consultants and individual contractors are responsible for determining their tax liabilities and for the payment of any taxes and/or duties, in accordance with local or other applicable laws.

The selected candidate is solely responsible to ensure that the visa (applicable) and health insurance required to perform the duties of the contract are valid for the entire period of the contract. Selected candidates are subject to confirmation of fully-vaccinated status against SARS-CoV-2 (Covid-19) with a World Health Organization (WHO)-endorsed vaccine, which must be met prior to taking up the assignment. It does not apply to consultants who will work remotely and are not expected to work on or visit UNICEF premises, programme delivery locations or directly interact with communities UNICEF works with, nor to travel to perform functions for UNICEF for the duration of their consultancy contracts.

UNICEF offers [reasonable accommodation](#) for consultants with disabilities. This may include, for example, accessible software, travel assistance for missions or personal attendants. We encourage you to disclose your disability during your application in case you need reasonable accommodation during the selection process and afterwards in your assignment.