



Request for Proposals

Endline Evaluation for WaterCredit Project: Safe Water and Sanitation in Bangladesh

March 19, 2019

Response deadline: April 15, 2019 by 5:00pm CST

1. General instructions

- A. Water.org requests proposals from research and evaluation firms to conduct an endline evaluation for a project aimed at improving water access and sanitation in Bangladesh.
- B. The evaluation will require the firm to facilitate and coordinate with Water.org staff and microfinance institutions, Sajida Foundation (Sajida) and WAVE Foundation (WAVE), for data collection in the program areas in Bangladesh. The project requires the firm to complete the following deliverables:
 - A kick-off meeting with Monitoring, Evaluation and Learning team and Program Management team at Water.org to clarify roles and responsibilities in the evaluation process.
 - An inception report, including a desk review and outline of evaluation methodology, survey instrument and field plan.
 - Both raw and clean and labeled dataset and codebook of variables.
 - A draft evaluation report comparing baseline and endline findings, submitted to Water.org for feedback. The report must be written in Microsoft Word, include an executive summary and be written using a scientific report format.
 - A final evaluation report comparing baseline and endline findings in the format described above, not to exceed 25 pages (excluding annexes) submitted to Water.org.
- C. Payments will be made in two tranches upon completion and approval of the deliverables outlined as above in Section 1, Part B of this document: 40% after submission and approval of inception report and 60% after submission and approval of the final evaluation report. Total amount invoiced for all deliverables should include any taxes.
- D. Water.org is not liable for any expenditure incurred by responding firms prior to issuance of an executed contract with Water.org.

- E. Submissions must be typed and submitted only by email and must follow the format of the requests for information in the section 4: Submissions Requirements. Unless agreed upon with Water.org, no changes or corrections to a response will be allowed after the deadline.
- F. The proposal must be submitted by email to Magdalene Goble mgoble@water.org and Anitta Mankhin amankhin@water.org.
- G. Proposed schedule:
- April 15, 2019 Proposals due
 - April 25, 2019 – Results announced
 - April 30, 2019 – Contract finalized
 - September 17, 2019 --Contract ends

2. Scope of work

A. Overview

For 25 years, Water.org has been at the forefront of developing and delivering sustainable solutions to the global water crisis. Water.org pioneers innovative, community-driven and market-based solutions to provide universal access to safe water and sanitation, giving women hope, children health and communities a future. To date, Water.org has positively transformed millions of lives around the world, ensuring a better life for generations ahead.

Through its flagship WaterCredit program, Water.org provides financial and technical assistance to local institutions (primarily microfinance institutions), building their capacity to offer WSS (water supply and sanitation) finance to customers at the base of the economic pyramid (BOP). These financial products are designed based on an analysis of local market demand. Philanthropic resources provide the up-front technical assistance that financial institutions need to develop these new loan portfolios. The end result: more people empowered with safe water and toilets and a sustainable, local market built for those at the BOP. WaterCredit has reached 16.5 million people across thirteen countries. The average size of a WaterCredit loan is US\$342, and the global average repayment of a WaterCredit loan since 2003 is 99 percent. Further, 88 percent of borrowers are women.

Together with INDITEX, Water.org implemented a four-year initiative (the Initiative), from December 2015 – November 2019, to expand WaterCredit activities and reach an estimated 158,000 people with safe water and/or sanitation. The Initiative includes programs in Bangladesh and Cambodia. In each country, Water.org has partnered with local microfinance organizations to develop sustainable financial products that empower those at the Base of the Pyramid (BOP) to invest in their own water and sanitation needs. This includes the construction of water improvements and/or toilets within their homes and communities. Water.org's partner network has disbursed loans which has helped finance improved access to reliable water and sanitation services. This improved access is aimed to reduce people's vulnerability to water- and sanitation-related diseases and the amount of time they typically spend collecting water. Water.org

is also supporting local organizations in conducting education campaigns and build awareness of critical hygiene practices, enabling sustainable improvements in community health and well-being.

In Bangladesh, Water.org has partnered with local financial institutions, Sajida Foundation (Sajida) and WAVE Foundation (WAVE), to roll-out programs to develop and disburse pilot loans for water and sanitation improvements. At the start of the program, a baseline survey was conducted in the partner organization's program areas (Annex 1) to serve as a benchmark to measure changes after program implementation is complete. The program is nearing its end and Water.org would like to evaluate the success of program and its impacts on the people reached by the program. The aim of the endline evaluation is to assess the extent to which the program has met its objectives, evaluate the overall impacts on key metrics, take inventory of lessons learned, build on experience, and make recommendations for similar programs in the future. To this end, Water.org is seeking proposals from reputable firms to conduct an endline evaluation among the clients of the partner organizations.

B. Objectives of the endline evaluation

The overall purpose of the Initiative is to launch and expand WaterCredit programming to improve people's lives through the construction of household water and sanitation improvements and hygiene education. The endline survey will entail gathering data which will help fulfil the following impact evaluation objectives:

- a. Measure sustainability, user satisfaction and usage of the water and sanitation improvements.
 - The percentage of the improvements that are functioning.
 - The frequency and percentage of breakdowns, if any.
 - The amounts of time people spend using these facilities vs. before the intervention.
 - The use of water within and outside the household, whether for profitable or personal purposes.
 - The level of user satisfaction of the improvement.
 - Water quantity and availability.
 - The perception of water quality (e.g. E coli, arsenic, fluoride levels).
 - The reported incidences of water and sanitation related diseases (e.g. diarrhea, cholera, worm infections).
 - The percentage of beneficiaries that use these facilities as primary household sources for potable water and improved sanitation.
 - The change in people's behavior in terms of paying for use of water services.
- b. Assess client experience with WaterCredit.
 - The client's user experience and satisfaction level with WaterCredit, including repayments, loan process, technical assistance and ease of repayment.
 - The percentage of clients that used WSS loans for WSS improvements.
- c. Measure household socio-economic and health changes over time (pre-program and at program completion).
 - Changes in household income/expenditures.

- Changes in household hygiene behaviors and health, including handwashing at critical times.
 - Other immediate household impacts (intended or unintended) that have arisen.
 - Factors (intended and unintended) that will affect the achievement of long-term benefits from the program.
- d. Measure gender dynamic changes over time within the framework of objectives a, b and c.
- Women and men’s water/sanitation use and satisfaction.
 - Women and men’s views on the safety of access to water supplies or sanitation facilities.
 - Household time use changes by gender and age before versus after improvements.
 - Gendered socio-economic and health changes from improved water/sanitation.
 - Women and men’s participation in the decision-making process (e.g. decision to take out a loan, selecting type of improvement, how the improvement is built and monitored, etc.).
- e. Capture the qualitative impact of water and sanitation loans on participating households
- 10-20 micro-narratives or case studies capturing the qualitative impact of loans for water and sanitation on participating households.
- f. Intervention evaluation
- Assess progress towards overall objectives
 - Assess the technical support provided by Water.org to the MFIs and the MFIs’ progress towards establishing sustainable water and sanitation lending portfolios
 - Capture key lessons learned
 - Make recommendations for future programs

C. Methodology

Household surveys

Baseline surveys were conducted among potential borrower households dispersed across the program areas of the partner MFIs. At the baseline, a total of 1,292 households were surveyed (653 from Sajida, 639 from WAVE). The firm would be required to survey all these baseline respondents. Of these baseline respondents, 338 availed loans for water and/or sanitation improvements. The firm would need to evaluate the impacts of the program on the baseline respondents who went on to avail loans. Water.org will provide the final list of respondents in the endline sample. The areas in which the surveys need to be conducted are presented in Annex 1.

Household surveys could be conducted for additional households to overcome any attrition in the baseline sample. The data from these additional surveys could be used in the primary research design or in performing robustness checks.

The firm would need to evaluate the household impacts and estimate robust and unbiased treatment effects using an appropriate quasi-experimental design. An appropriate comparison group would need to be identified via matching or other techniques.

Survey questionnaire

A standard survey questionnaire similar to the one used for the baseline survey will be provided by Water.org and used for the MFI partner. The questionnaire will cover a range of topics consistent with the evaluation objectives and will primarily be closed ended for quantitative analysis. The questionnaire may be modified in consultation with Water.org. The survey is in English and may need to be translated by the consultant into the local language(s) of the surveyed areas.

Digital data collection

Water.org uses mWater, a real time mobile data collection tool for surveys. The firm would be required to use mWater for survey development and data collection. If needed, the evaluation firm would be provided training on using mWater to manage surveys and collect data.

The firm will be responsible for acquiring their own mobile devices compatible with the mWater application. The most recent list of compatible devices can be found on the mWater website [here](#). Please note that this list is not exhaustive.

Data cleaning

Using a statistical package, the firm will be required to clean and label the raw dataset exported from the mobile platform mWater. The final data set would be submitted as a csv file as well as the file of the statistical package. The firm would also submit a codebook of variables and any associated data analysis files (for example, a Stata do-file, etc.).

Draft and final report

A draft evaluation report, including comparison of findings from the baseline and recommendations, will be submitted to Water.org for review. The final evaluation report submitted to Water.org is not to exceed 25 pages (excluding annexes), will be in Microsoft Word, include an executive summary and be written using a scientific report format.

3. Proposed schedule and key dates

A tentative schedule of key activities is presented in the table below:

Activity	Date
RFP submission deadline	April 15, 2019
Announce results of the selection process	April 25, 2019
Finalize and start contract	April 30, 2019
Inception report	May 15, 2019
Revise, translate and pre-test data collection tools	May 24 to June 16, 2019
Data collection	June 16 to July 4, 2019
Submit clean dataset and draft report	August 20, 2019
Review draft report	September 3, 2019
Submit final report	September 17, 2019

4. Submission requirements

To be considered under this RFP, please submit the following:

A. Technical Proposal

A narrative proposal (no more than 10 pages excluding annexes) should include the following sections:

- g. **Data Collection Methodology:** Describe your overall evaluation methodology including, and not limited to, data collection plan and data quality assurance measures.
- h. **Relevant Experience:** Provide details of projects of similar scope, complexity and nature you have worked on previously.
- i. **Specific Expertise:** Describe your level of knowledge and expertise specific to conducting large scale surveys using digital data collection. Also describe your level of knowledge and expertise specific to the Water and Sanitation and Microfinance sectors.
- j. **Key Personnel and Staffing:** Describe the key personnel and a staffing plan for the project. Include CVs (no more than 2 pages each and attached as annex) of key personnel who would be part of the proposed plan.
- k. **Timeline:** Include a detailed timeline of key activities.

B. Financial proposal

The financial proposal should include a detailed budget and a budget narrative. Please use the attached excel budget workbook to prepare and submit the budget. The cost estimates used to prepare the budget may be presented in local currency.

5. Criteria for submission

Applicants may be individuals, groups of individuals with a designated team lead, or firms. Applicants must have at a minimum the following qualifications:

- Proposed staffing plan includes at least one native or fluent English speaker as lead writer.
- Proposed staffing plan includes a sufficient number of qualified enumerators to collect the household surveys in the MFI partner geographies.
- Demonstrated experience in conducting large scale household surveys.

6. Selection process

All proposals submitted by the deadline will be carefully reviewed by the Selection Committee based on established selection criteria. The selection process may involve phone interviews with applicants. The final decision will be based on the overall quality of the technical proposal and value for money. The Selection Committee reserves the right to reject any or may cancel any submission at any time prior to agreement if it is in the best interests of Water.org.

7. Contact

Proposals and queries related to the RFP should be sent through email to:

Magdalene Goble
Senior Analyst, Monitoring, Evaluation, and Learning
mgoble@water.org

Anitta Mankhin
Monitoring, Evaluation and Learning Manager, Water.org Bangladesh
amankhin@water.org

8. Annex 1 – Baseline survey geographies

WAVE Foundation				
Sl. No.	District	Upazila	MFI branch	Number of respondents
1	Chuadanga	Damurhuda	Darsana	45
			Darsana	43
			Karpashdanga	37
			Damurhuda	47
			Karpasdanga	35
		Chuadanga Sadar	Sarajgonj	48
			Chuadanga	53
		Jibonnagar	Jibannagar	34
			Andulbaria	43
Alamdanga	Gholdari	48		
2	Jessore	Bagharpara	Khajura	29
		Chougacha	Chougacha	31
		Jessore Sadar	Jessore Sadar	39
3	Rajshahi	Paba	Kharkhari	28
			Darusha	26
		Puthia	Baneshar	24
4	Manikganj	Singair	Jamirtta	16
			Singair	7
			Hemayetpur	5
Total WF	4	10	19	639

Sajida Foundation				
Sl. No.	District	Upazila	MFI branch	Number of respondents
1.	Munshigonj	Gojaria	Vobercher	39
		Sadar	Munshigonj	48
		Tongibari	Betka	32
2.	Comilla	Daudkandi	Goriypur	40
		Borichang	Moynamoti	42
			Borichang	45
			Nimshar	57
		Sadar	Podua bazar	40
		Comilla Sadar	Comilla Sadar	26
		Homna	Homna	50
		Daudkandi	Daudkandi	33
Debidar	Debidar	55		
3.	Manikgonj	Singair	Singair	54
4.	Dhaka	Karanigonj	Hasnabad	17
		Nawabgonj	Galimpur	39
			Nawabgonj	36
Total SF	4	13	16	653

