

Term of References (ToR)

A Baseline Study on Financial Inclusion Improves Sanitation & Health to achieve integrated & sustainable WASH and Waste Management Service for Faridpur, Satkhira and Sakhipur Municipalities Project

1. FINISH Mondial Programme in Bangladesh

FINISH stands for, “*Financial Inclusion Improves Sanitation & Health*”, that aims for sanitation for everyone through an integrated model that addresses both the demand and supply side of the sanitation challenge.

With a legacy of work in India and Kenya, FINISH Mondial (FM) started in 2018 to expand to Tanzania, Uganda, Ethiopia and Bangladesh. The program works with a multi-stakeholder approach that encompasses the entire service and value chain. By mobilising the supply side of sanitation and mobilizing financial investments for the value chain, the programme creates a demand for sanitation services amongst end-users. The program promotes the awareness of the need for safe, affordable and durable sanitation services and products, based end-user demand and, and efficient construction method. Financial Inclusion Improves Sanitation and Health - FM is a strategic partnership between WASTE, Amref Flying Doctors and Aqua for All, currently being implemented in India, Bangladesh, Kenya, Uganda, Tanzania and Ethiopia.

FINISH Mondial formally began in Bangladesh in January 2019. Implementation started a year later after signing contracts with partners. In Bangladesh, the programme is currently being implementation by BASA, Hope for the Poorest (ASA) Practical Action and Max Foundation in Faridpur, Satkhira and Sakhipur (Tangail district) municipalities and is envisaged to expand to other municipalities in the period 2020-2025.

Bangladesh has made impressive progress in the sanitation sector by almost eliminating open defecation, though it does not mean that sanitation challenges are solved as there are many unimproved toilets and faecal sludge management needs to be urgently improved. Building on previous programs from WASTE and the WASH SDG alliance, FINISH Mondial Bangladesh will have a focus on (peri-) urban and fecal sludge management. It will work closely with the WASH SDG alliance and a Sustainable Water Fund project of Practical Action. The project will begin with discussions starting with municipalities to facilitate service level agreements and lead the partnership management between cooperatives/operators and municipalities to improve toilet construction, pit-emptying and waste collection¹ and fecal sludge treatment.

2. Background of the Organisations

FINISH Mondial Bangladesh is run by a partnership of four organisations:

Bangladesh Association for Social Advancement (BASA) is a non-government, non-profit and non-political organization established in 1991 to serve the socio-economically depressed communities in Bangladesh. BASA works in the fields of sustainable development, poverty alleviation and empowerment of the poor (particularly women) through the provision of micro-finance services supported by a wide array of other development programs. BASA is working in Sakhipur municipality of Tangail district with the support of Water Aid Bangladesh, since 2010 in a water, sanitation and hygiene (WASH) project in partnership with Sakipur municipality. Under this project, as a part of environmental development initiatives, a co-composting plant was constructed to deal with wastes generated from faecal sludge, solid wastes and poultry litters in Sakhipur.

¹ <http://finishmondial.org/>

Practical Action is an innovative UK based international development organization putting ingenious ideas to work so people in poverty can change their world. We help people find solutions to some of the world’s toughest problems which is created catastrophic climate change and persistent gender inequality. We do things differently so answers that start small can grow big and bringing people together in bold collaborations, combining knowledge with innovation to change the systems that keep people poor and vulnerable. We work with communities to develop ingenious solutions for water and waste management, agriculture, climate resilience and clean energy access. Then we share what’s proven to work with others, so many more people can change their world and we also believe in the power of small to change the big picture.

Max Foundation (MF), a business-driven Dutch non-profit organization established in 2004, fights child mortality with an integrated approach, and consists of WASH, Baby WASH, Nutrition and SRHR. The organization aims to be effective and sustainable via proven and innovative approaches on community and civil society strengthening, institutional embedding and sustainable market models. MF started its child health programme operation in Bangladesh since 2005 and it has reached nearly two million people. The mission of MF is to reduce child mortality by providing as many children under five a healthy start in life as possible, in the most effective and long-lasting way. MF envisions a ‘Zero Stunting Nation’, whereby Bangladesh declares itself as stunting free by 2030, and as a result, inspires other South-Asian countries to become zero stunting nations as well. MF is scaling-up its healthy village approach to Ethiopia and Nepal.

Hope for the Poorest

Hope for the Poorest (HP) is a sister concern of ASA, a world renowned Micro-Finance Institution. For 16 years we have been providing assistance to socially and economically vulnerable people to change their fate. Our aim is to transform communities towards self-sufficiency and sustainability. We don’t simply provide foreign aid to beneficiaries and hope for the best, we develop entrepreneurs and monitor their progression. We give our donors assurance that their investment is effectively addressing extreme needs at its core. HP exists to provide Technical Support to World Bank partners, production and promotion of low cost sanitary napkin for poor women and girls, safe drinking water for all, sanitation hygiene and faecal sludge management projects for people living in both rural and urban areas of the country.

3. Objectives of FINISH Mondial Programme in Bangladesh

Bangladesh has made impressive progress in the sanitation sector by nearly eliminating open defecation. This doesn’t mean that sanitation challenges are solved. Many toilets are unimproved and faecal sludge management needs urgent improvement with most of the waste ending up in the environment untreated. FINISH Mondial Bangladesh have a (peri-) urban focus and works in close collaboration with the stakeholders mainly focusing on improve sanitation, faecal sludge management integration with Solid Waste Management by creating an enabling environment and enhancing the business environment. In Bangladesh, implementation started from January 2020 in three municipalities. The following is an overview of the impact and outcome indicators of the FINISH Mondial programme:

ToC	Result Area	Indicators
Impact	1: Healthier communities	1. % under five deaths due to diarrhea 2. Number of communities or village or ward that achieve sustained ODF status (and/or ODF ++)
	2: Economically empowered communities	3. # of people with bank accounts, by gender 4. Annual growth rate of real GDP per employed person
Outcome	1: Population use and maintain	5. # of people (and %) using safely managed

ToC	Result Area	Indicators
	safely managed sanitation facilities	sanitation systems (JMP)
	2: People use basic hygiene facilities and practice handwashing with soap	6. # and % of people using safely basic hygiene facilities
	3: Children use and benefit from safely managed sanitation systems at school	7. # of children (and %) using basic sanitation and hygiene facilities (JMP) and practice hand washing with soap
	4: Children attend school due to access to school WASH	8. # of children (and %) attending school
	5: Households practice waste segregation at source	9. # of HHs (and %) segregating waste at source
Intermediate outcomes	1: Government allocates and spends budget for sanitation Result area-2: (Poor) households construct a toilet	10. Amount and % of government budget allocated and spent on sanitation and hygiene (by type of sanitation intervention, including FSM and SWM)
	2: People use basic hygiene facilities and practice handwashing with soap	11. # of households that have constructed a safely managed facility in the past year 12. Level of participation of women and girls in decision making about sanitation and hygiene activities in the communities 13. Level of participation of socially excluded groups in decision making about sanitation and hygiene activities in the communities
	3: Sanitation marketers connect demand with supply actors	14. # of successful connections between demand and supply
	4: Businesses sell range of goods and services for safely managed sanitation	15. # of businesses that sell range of goods and services for safely managed sanitation (including for FSM, SWM) 16a. Amount of solid waste being safely contained, collected, transported and treated (in tons/year) 16b. Amount of fecal sludge being safely contained, collected, transported and treated (in tons/year) 17a. Amount of treated faecal sludge being safely reused (in tons/year) 17b. Amount (and %) of solid waste being safely reused 18. # working days generated through sanitation businesses (incl FSM and SWM)
	5: Financial Institutions issue sanitation loan products	19. # and value of sanitation related loans to households/ enterprises/ schools/ institutions 20. # of sanitation loans with default 21. # of sanitation loans which got diverted
Short term outcomes	1: Financial institutions develop new financial products for sanitation	22. # FIs that have developed financial products for sanitation, by type (household and businesses)
	2: Businesses have developed sanitation products (toilets) and services	23. Outreach and suitability of WASH products and services for consumers at the bottom of the pyramid

4. Objective of the Baseline Study

The overall objective of the baseline study is to describe the current situation of sanitation and hygiene, faecal sludge management (FSM) and solid waste management (SWM) of the

municipalities of Faridpur, Satkhira and Sakhipur. The baseline follows the Monitoring and Evaluation Framework of FINISH Mondial, where the indicators described are measured. The specific objectives of the assignment are as follows:

- To understand the sanitation status of the city dwellers (slums/non-slums, low/moderate/high income communities), institutions (schools, healthcare centers, etc.) and public places (bus terminal, market, etc.) in Faridpur, Satkhira and Sakhipur municipalities.
- To assess the current situation and practice of overall solid waste and faecal sludge management in volume of generation, containment, collection, transportation, treatment, reuse in Faridpur, Satkhira and Sakhipur municipalities.
- To identify the waste segregation at source in Faridpur, Satkhira and Sakhipur municipalities.
- To assess the hygiene practice and maintenance
- To assess the decision making from a GESI (gender and social inclusion) perspective in Faridpur Satkhira and Sakhipur municipalities
- To understand the enabling environment of the sanitation market
- To understand the current private sector operating in the sanitation and waste sector providing services, products and loans and credits.

5. Scope of Work and Key Questions

5.1 Scope of Work:

The scope of work will preferably include, but not limited to:

- To receive detail briefing including clarification of all issues deemed necessary from the management of respective organisation before start of the fieldwork and obtain necessary data and information for proper baseline assessment of the project.
- Participate in the planning meeting at the beginning of the study design with relevant stakeholders; The consultant/firm will finalize the baseline design and methodology that adopts a mixed-methods approach (qualitative and quantitative).
- Review of necessary documents e.g. project proposal, ToC, Result Framework, Work Plan of FM programme, relevant national literatures, previous assessment reports, secondary health data, secondary economic data (GDP), relevant project reports, relevant municipal rules, regulations and by-laws etc.
- Develop most appropriate methodology adapt to the local context including FINISH Mondial Diamond Model and data collection instruments considering project and local context in consultation with respective organization and finalise the tools by pre-testing.
- Should prepare and submit details field work/data collection plan.
- Engage qualified enumerators and researchers, and familiarize them on this specific data collection and ensure data quality assurance.
- Special applications will be used through mobile devices for quantitative survey purpose, data management and preservation.
- Location (GIS data) of all households/infrastructure surveyed will be collected and presented visually through maps.
- Administer data collection in the study area that includes supervision, cross validation, quality control and data transcription.
- The survey will show the current situation of the sanitation and waste management (including ODF/ODF+/ODF++), solid waste and faecal sludge management: toilets, composition, separation/solid waste segregation at source, collection, desludging, transfer, transportation, treatment, disposal both for faecal sludge and municipal solid waste from households and institutions like schools and hospitals etc. as well.
- The survey will explain the hygienic use and safely maintenance/management of sanitation facilities and practices e.g. hand washing with soap (JMP) for households and schools.

- The study will give an opinion about gender issues/level of participation in decision making process regarding sanitation and hygiene activities.
- The study will cover the gap in demand and supply between service providers (entrepreneurs) and service receivers will identify businesses that sell range of goods and services for safely managed sanitation includes FSM, SWM.
- The study will cover government/non-government service providers' role in sanitation services in terms of financing/loans, products development, and product suitability and finally investment for city's solid and fecal sludge management in the present context.
- The study will show gaps in policies to strengthen municipality's capacity for playing a vital role in introducing and reforming policy documents on sanitation, FSM and SWM.
- The findings will open up some advocacy initiatives with municipality authority and targeted community people on sanitation, FSM and SWM issues including toilet standards, stopping illegal connections, containment emptying including service delivery and willingness to pay, sludge transportation, waste transportation, treatment, disposal or end use.
- The study will show the scopes for comprehensive FSM projects in selected municipalities, reuse opportunities as well as marketing opportunities of end product from the sanitation value chain.
- Analyse both qualitative and quantitative data using appropriate software;
- Prepare and submit draft and final reports incorporating all important findings, suggestions and recommendations, etc. to the organisation and donor.
- Also submit raw data

5.2 Key Questions:

The following issues under 4 components are to be considered for this study:

Component-1: Toilet Retrofitting focused on containment in slums, low income communities including household, shared/community and public sanitation facilities

We need to know no of toilets that are needed to be retrofitted and/or newly constructed. In addition, amount of investment that are needed from different sources including private, public and development finances.

FINISH project has specific target for these two indicators

Types of toilets: households, shared, community and public toilets

Coverage: Our ambition is city wide assessment including slums, low income communities and public places

Investment: Identify individual/private, loans, grants, subsidy by households, communities, NGOs, MFIs and municipality for retrofitting and newly construction of toilets.

Component-2: FSM service and value chain starting from containment, desludging, storage, transportation, treatment and reuse

We need to know sludge generation quantity annually, if possible quality. Of which how much %/portion/quantity is safely managed means hygienically lifted from containments, transported and treated offsite. This can be summarized and presented as a SFD with associated narrative.

Containments: we need to know no. of toilets/containments, types (free-flow, single pit/twin pit/sceptic tank and others) and size of containments, location of containment in terms of accessibility for desludging or not, frequency of desludging

Desludging: Types of Equipment's and number use by public, private service providers and self-employed groups for desludging, storage and transfer, average quantity of desludging material per day/month/annually of which how much % go to treatment plant, finance including investment, income and expenditure data

Transfer and Transport: Types of vehicles, containers and Equipment's and number use by public, private service providers and self-employed groups for transportation of sludge, finance including investment, income and expenditure data, key problems/ troubleshooting and availability of local support services

Treatment and Reuse: No of physical facilities, capacity and use of that facility for treatment, average quantity of sludge which are treated, technical performance of treatment plant, production of dried sludge/day and/or month, finance including investment, income and expenditure data.

Component-3: Sanitation in schools and other institutions

Types, no of school, no of toilets and chambers in each school, hygienic quality for FS, running water, girls/female friendly toilets and MHM status, operation and maintenance, who cleans and frequency of cleaning, annual allocations and spending plans and no of hand washing facilities available.

Component-4: Municipal solid waste management including all aspect – generation & separation, collection, transfer & transport, treatment & disposal

Generation & Separation: Total households and institutional waste generation in the whole city. Major streams of wastes in the city and respective quantity, composition of household wastes.

Types and Quantity of separated wastes at households, communal bins and dump sites (follow the UN-Habitat methodology as appropriate).

Collection: Availability of primary waste collection services, no of operators and their coverage/reach, work force disaggregated by gender, equipment and logistics, working conditions monthly service charge, no of vangariwalas, types of waste they buy and respective quantity, unit price.

Transfer Stations: No of bins/transfer stations/points both authorized and un authorized and their locations, average quantity in each points, infrastructures

Transport: No of vehicles and their details i.e capacity, status, age, workforces i.e drivers, assistants, fuel consumptions, working conditions, key trouble shootings, support services, cost involvement/ton waste including loading, transport and unloading

Treatment and Disposal: any facility by public and/or private sector for recycling of organic and inorganic wastes and their production details i.e capacity, technology, products, sales, workforce, compliances like environmental, coordination with multi stakeholders, no of unauthorized dumping sites and average quantity for untreated disposal/day or month/site

Income and Expenditure by Municipalities: monthly cost incurred, itemization, annual capital investment and conservancy revenue from holding tax

JMP standard should be considered, where applicable.

6. Approach and Methodology

The consultant/ firm will be required to adopt methodologies that combine both qualitative and quantitative assessment and expected to develop an appropriate methodology considering the epidemic of COVID19 to meet the objectives of the study, using the already existing methodologies and tools of FINISH Mondial. The methodology and relevant tools should be adjusted in consultation of respective organisation and finalized before implementation. The study should be carried out through involving the beneficiaries and stakeholders of the project. The study population should be representative. Appropriate sampling strategy and sample size for each of the study populations will be suggested by the consultant/ firm. The study area will be Faridpur, Satkhira, Sakhipur Municipalities, where disaggregation according to city dwellers (slums/non-slums, low/moderate/high income communities), institutions (schools, healthcare

centers) and public places (bus terminal, market, etc.) will be considered. In addition, all qualitative and quantitative data collected through the baseline study will be disaggregated by age, sex and area as appropriate. Other factors as highlighted in project indicators also need to be considered.

7. Expected Deliverables

The specific deliverables for this study are detailed in the following table.

Deliverable	Format	Length	Detail
An inception report	MS Word	As per need	Should include clearly study methods, tools, team formation, data analysis plan and updated work schedule
Data Collection Tools	MS Word (English and Bangla-Bijoy)	As per need	Both draft and final versions of both qualitative and quantitative
Draft Baseline Report	MS Word	40-50 pages (excluding annex)	The expected structure of the report is given in the next section.
Presentation on the draft report	ppt	As per need	The feedback/input on the presentation should be incorporated in the final report.
Final Baseline Report	MS Word and PDF	40-50 pages (excluding annex)	Based on the feedback on draft report the report should be finalised. It should be in English.
Cleaned dataset	SPSS/STATA, Excel, Word, GIS data (shape & mxd file) as appropriate as appropriate	Final version of data (survey data, GIS data layer and script for the qualitative part-FGD, KII, Observation, etc.)	Soft copy

8. Duration of Work

The duration of the consultancy work is 60 days, starting in 15th August and to be completed in 15th October 2020.

Activity	Timeframe: 15 Aug 2020–15 Oct 2020							Working Days
	1 st week	2 nd week	3 rd week	4 th week	5 th week	6 th week	7 th Week	
Documents review								1-3 days
Inception report preparation including tools preparation								4-8days
Data enumerators recruitment								9-12 days
Organize training for data enumerators								13-15 days
Data collection (qualitative and quantitative)								15-25 days
Data verification, cleaning, processing and analysis								26-36 days
Draft report preparation and submission								37-50 days

Activity	Timeframe: 15 Aug 2020–15 Oct 2020							Working Days
	1 st week	2 nd week	3 rd week	4 th week	5 th week	6 th week	7 th Week	
Debriefing session & feedback incorporation								51-56 days
Final report submission								57-60 days

9. Required Qualification and Experience

The baseline team will comprise consultant(s) who will have overall responsibility of designing, implementing, and coordinating the entire baseline process guided by the ToR. All consultant(s) should have practical, demonstrable, and relevant experience of doing similar work with multi partners' projects. Required experience and expertise for the team of consultants include:

- Good understanding about qualitative and quantitative research methodologies preferably in WASH sector in the context of urban Bangladesh.
- The consultant must demonstrate knowledge in developing baseline study report to support the work of WASH led organizations.
- The successful candidate for the assignment must also demonstrate knowledge and experience in WASH sector and have practical experience in urban communities of Bangladesh preferably in the field of FSM and SWM.
- Experience of surveying in digital platform is essential. Also need to have sufficient no of good quality GPS enables mobile/tabs for conducting large quantity survey in short time. Similarly, trained and qualified data collectors team is an added value.
- GIS mapping and spatial analysis capability with social variables preferably in the field of FSM and SWM.
- Good interpersonal skills, including the ability to conduct discussions with stakeholders and community groups
- The consultant should have a proven ability and experience of producing a comprehensive but ease to understand and produce baseline report.
- Ability to analyze data by using appropriate statistical software (e.g. SPSS/STATA) and synthesize different information related to the scope of the baseline
- Strong analytical, presentation and writing skills in Bangla and English.

10. Evaluation Process of Technical and Financial Proposal

The selection committee will evaluate both the technical and financial proposal of the consultants/ firms based on set out evaluation criteria as follows. A cumulative weighted-scoring method will be applied to evaluate the proposal. The award of the contract will be made to the consultant/ consulting firm whose offer has been evaluated and determined as responsive/ compliant/ acceptable with reference to this ToR.

Evaluation Criteria	Weight
Technical	85
1. Expertise of the consultants/ consulting firm/ organization	
Understanding of the TOR	10
Strong skill and expertise on carrying out similar assignment (based on provided evidence)	20

2. Methodology	
Appropriateness of methodology in response of the indicators	20
Quality assurance & data management	10
3. Management structure and qualifications of key personnel	
Team composition	25
Financial	15
Total	100

11. The General Terms and Conditions

- All soft and hard copies of the assignment will be treated as the property of the client. The consultant/firm could not use/disclose any data for any personal or organizational purposes
- In any circumstances consultant shall have no opportunity to alter the timeline and planning of data collection and submission of first draft and final report.
- The consultant/firm must maintain the standard quality in data collection, processing and reporting
- The consultant/firm shall have the responsibility to rewrite the report, modification of sections until the satisfaction of quality required by the client.
- In case of any deviation, the client shall have the right to terminate the agreement at any point of the project.
- Consultant/firm shall be bound to pay back the full money to the client given as advance of payment in case of any deviation, dissatisfaction of quality and other point mentioned in the agreement.
- The client will deduct withholding tax from the consultancy fees which will be in conformity with the prevailing government rates.

12. Mode of Payment

The payment will be done according to the following time frame/arrangement:

Instalments	Amount	Timeline
1 st instalment	30% of the total amount	After contract signing
2 nd instalment	40% of the total amount	After submission of draft report
3 rd instalment	30% of the total amount	Satisfactory completion and submission of the final report to the organisation along with relevant documents.

Note: Tax and VAT will be deducted at source from the bills payable to the selected firm/individual. In all cases, consultants may only be paid their fees upon satisfactory completion of services.

13. Application and Submission

Interested consultant/firm are requested to submit their technical and financial proposals separately with the details organisational profiles including reference of relevant work experience (applicable for consulting firm), relevant experience especially methodology including activities and milestones, budget details, time frame and CVs of experts and contact details.

The proposal from individuals/firms shall contain the following sections:

- Understanding of the assignment
- Approach and methodology of baseline

- Baseline plan and schedule
- Team composition
- Equipment, hardware & software list with no's
- Financial capacity
- Detailed Budget

The consultant/firm must submit the following documents along with Technical & Financial Proposal (including VAT and TAX) separately, as appropriate:

For Consultancy Firm:

- Maximum 2-page Firm profile highlighting related assignment completed with client name, contract person and contact number
- Lead Consultant's (who will lead the assignment) Maximum 2-page CV highlighting related assignment completed, role in the completed assignment
- Other Team members (who will be involved in the assignment) one paragraph short CV highlighting related assignment completed and role
- Firm's Certificate, TIN and VAT registration

For Individual Consultant:

- Maximum 2-page profile highlighting related assignment completed with client name, contract person and contact number along with detailed CV
- TIN certificate and any other relevant document (if necessary)

Electronic copy of the proposal duly signed should be submitted to the following person with the subject line: "Proposal for Baseline Survey-FM" by no later than **05 August, 2020**.

Shams Jerin Khan Sharna Sr. WASH & Environmental Engineer BASA Email: fmbasa2020@gmail.com

The proposal is requested to submit only for BASA, where the study area will be Sakhipur municipality of Tangail district.

14. Terms & Conditions

- Client reserves the right to accept or reject any proposal without giving any verbal and/or written rationale whatever
- Client reserves the right to monitor and supervise the quality and progress of the work during the assignment.
- Client will reserve the copyright of the all documents/papers/reports produced during the assignment.
- Client will deduct Tax and VAT at source according to the Govt. policy and deposit the said amount in government treasury.
- The payment will be made upon submission and accepted of final documents based on the requirements of the assignment
- The payment will be made through Account Payee Cheque to the designated name and account after satisfactory receiving of the work.