

Terms of Reference for Assessments, Evaluations, and Research	
Project Title	Building Resilient Services and Infrastructure for Climate Affected Migrated Slum Communities in Satkhira, Bangladesh
Type of Study	End-line Study (Endline Evaluation)
HFH Country and Location	Habitat for Humanity International–Bangladesh (HFHI-B); Satkhira Municipality, Satkhira District
Implementing Partner	Habitat for Humanity International Bangladesh
Donor/Funder	Climate Bridge Fund (CBF), BRAC
Project Duration	May 2023 – April 2026
Proposed Study Duration	March – April 2026 (to be finalized in consultation with HFHI-B)
1. Background	
<p>Habitat for Humanity International–Bangladesh (HFHI-B), with funding from the Climate Bridge Fund (CBF), is implementing a three-year project in four climate-vulnerable informal settlements (slums) of Satkhira Municipality. The project targets primarily climate-induced migrants and aims to increase resilience through (i) community mobilization and women-led CBO strengthening, (ii) sustainable livelihood support, (iii) climate-adaptive housing ecosystem improvements, and (iv) climate-resilient WASH services and infrastructure. The intervention areas are Kukhrali Boshpara Colony (Ward 6), WAPDA Par Colony (Ward 7), Miah Saheber Dangi (Ward 5), and Roichpur Bagbati Colony (Ward 7).</p> <p>A baseline study (June 2024) established benchmark values for Key Performance Indicators (KPIs). Several outcome indicators were at 0% at baseline, while year-round safe water access and gender-sensitive sanitary toilet use were 23% and 30% respectively. The baseline also documented recurrent cyclones/flooding, waterlogging, poor housing ventilation/daylight, and inadequate gender-friendly WASH facilities.</p> <p>As the project approaches closure (April 2026), HFHI-B will commission an independent End-line Study to measure changes against baseline values, assess achievement of Result Matrix targets, identify lessons and good practices, and generate recommendations for sustainability, scale-up and future programming.</p>	

2. Design of the Study

2.1 Purpose

The End-line Study will provide an independent assessment of the extent to which the project has achieved its intended results at outcome and output levels, using the Result Matrix indicators. It will compare endline values with baseline findings and project targets, and examine how and why changes occurred (or did not occur), with attention to GESI, climate shock resilience, and sustainability.

2.2 Objectives

- Assess project performance using OECD-DAC criteria (relevance, effectiveness, efficiency, impact, sustainability, coherence).
- Measure endline values for all Result Matrix indicators and compare with baseline and targets.
- Assess quality, functionality and inclusiveness of WASH and housing-related infrastructure supported by the project.
- Assess livelihood outcomes including uptake, continuity, wage/self-employment, and changes in household income and coping strategies.
- Assess functionality and effectiveness of women-led SHGs/CBOs, advocacy, RRAP processes, and O&M arrangements/linkages with Satkhira Municipality/DPHE.
- Assess GESI and safeguarding outcomes and whether results were achieved equitably.
- Identify good practices, challenges and lessons; provide actionable recommendations for sustainability/exit, scale-up and advocacy.

2.3 Intended Users and Use of Findings

Primary users include HFHI-B program and MEAL teams, CBF/BRAC, and relevant government and municipal stakeholders. Findings will inform accountability, learning, sustainability/exit planning, and the design of future/scale programming and advocacy.

3. Scope of the Study

3.1 Geographic and Beneficiary Scope

The endline will cover all four target slums in Satkhira Municipality: Kukhrali Boshpara Colony (Ward 6), WAPDA Par Colony (Ward 7), Miah Saheber Dangi (Ward 5/6 as applicable in project records), and Roichpur Bagbati Colony (Ward 7).

The study population will prioritize direct beneficiaries across outputs (CBO/SHG leaders/members, trainees/grant recipients, households receiving housing ventilation/insulation support, and users of WASH infrastructure and hygiene training). It will also assess community-level externalities (indirect beneficiaries), since drainage/footpaths and communal WASH services affect non-supported households in the same settlement.

3.2 Thematic Scope

The endline will measure change at outcome level and explain performance using output-level pathways:

Outcome level (resilience and service continuity):

- Continuation of climate-adaptive livelihoods and sustainable income (including income change) (Outcome i–ii).
- Year-round access to safe water and use of gender-sensitive sanitary toilets regardless of cyclone/flood shocks (Outcome iii–iv).
- User satisfaction with improved services (WASH, IGA, housing) (Outcome v).
- Household-led replication: houses owner-constructed/renovated with insulation devices due to CBO advocacy (Outcome vi).
- Functionality of women-led CBOs and their regular role in governance and O&M (Outcome vii).

Output-level (delivery, quality, inclusion, and mechanisms):

- Output 1 (Community mobilization & RRAP): formation/activation of women-led SHG/CBOs, leadership & advocacy training, Slum Risk Assessment (SRA) and RRAP development and use (including progress against RRAP priorities).
- Output 2 (Livelihoods): skills training + start-up input/cash grants, wage/self-employment outcomes, and women's homestead/roof gardening orientation + inputs; with attention to job placement/market linkages.
- Output 3 (Housing ecosystem): training for local construction workers/masons and installation/uptake of ventilation/insulation solutions to improve daylight/airflow/thermal comfort and durability.
- Output 4 (WASH and O&M): construction/repair of drainage and footpaths, communal toilets (with adequate plinth), communal water sources (deep tube-well/reservoir) with bathhouses, and hygiene/health training—plus functionality, accessibility, and O&M arrangements.

Cross-cutting scope (how results are delivered and sustained):

- **GESI and inclusion:** women's leadership (targeted 80% women participation), PWD inclusion, and safety/privacy dimensions (especially bathing and toilets), project's impact on gender, age segregated and socially excluded groups, evidence of strengthening gender equality among target community.
- **Sustainability & O&M:** existence and use of O&M funds, roles/responsibilities, affordability, routine maintenance, and handover/continued support. The proposal explicitly positions SHGs/CBOs as the platform for community-led O&M and advocacy.

- **Institutional linkages for sustainability:** coordination and technical support linkages with Satkhira Municipality and DPHE; livelihood linkage with DYD and employers; and practical finance access (bank accounts/financial literacy) for CBOs and entrepreneurs.
- **Accountability and learning** systems relevant to implementation quality and trust (e.g., CFRM usage patterns and resolution).

4 Key Evaluation Questions (OECD-DAC aligned)

Relevance:

Strategic relevance

To what extent did the project design respond to the priority risks and needs identified in the Slum Risk Assessments (SRA) and reflected in the Resilient Risk Action Plans (RRAPs), particularly regarding waterlogging, unsafe sanitation, income vulnerability, and inadequate housing ventilation/insulation? How did the project contribute to reduced losses, damage and risks of the community that need to be preauthorized?

Targeting and inclusion

How appropriate was the beneficiary targeting strategy in reaching women, persons with disabilities (PWD), climate-vulnerable households, and extremely poor households? Were there any groups unintentionally excluded?

Context responsiveness

How well did the intervention design address the climate and seasonal realities of Satkhira (cyclones, flooding, salinity, dry-season water stress) and socio-economic constraints affecting informal settlements?

Institutional alignment

To what extent were the interventions aligned with the mandates and systems of Satkhira Municipality, DPHE, DYD, and other relevant institutions to ensure local ownership and policy coherence?

Effectiveness:

Livelihood outcomes

To what extent did the project achieve its intended livelihood results, including:

- continuation of climate-adaptive livelihood activities;
- increased or stabilized household income, savings and assets;
- successful transition from training to wage/self-employment?
What factors facilitated or constrained achievement?
- Increased access to financial institutions (Formal and non-formal)

WASH service continuity

To what extent did households achieve year-round access to safe water and use of gender-sensitive sanitation facilities, including during/after flood and cyclone events?

To what extent safer accessibility ensure for women and person with disabilities?

Housing ecosystem improvements

To what extent did housing consider climate resilience (Onset climatic hazard, insulation and ventilation improvements contribute to improved daylight, airflow, and thermal comfort?)

How far has housing increased safe, and secure?

Has local mason training strengthened the housing ecosystem?

Community governance and RRAP implementation

How effectively did women-led CBOs function in implementing RRAP priorities, advocating with duty bearers, and managing O&M responsibilities?

Satisfaction and perceived change

To what extent are beneficiaries satisfied with improvements in WASH, livelihood support, and housing conditions?

What explains variations in satisfaction?

Efficiency:

Timeliness and implementation efficiency

Were activities (training, infrastructure construction, grant distribution, RRAP processes) delivered within planned timelines? What factors caused delays or accelerations?

Resource use and value for money

Were financial and human resources used economically to achieve outputs (e.g., drainage, toilets, water points, training)? Were there more cost-effective alternatives?

Delivery mechanisms

How efficient were community-led approaches (CBO/SHG mobilization, O&M structures) in delivering results compared to externally driven models?

Systems efficiency

How effective were monitoring systems (MIS, data quality assurance, complaint mechanisms) in supporting adaptive management and accountability?

Impact:

Resilience and adaptive capacity

To what extent has the project contributed to strengthened household and community resilience to climate shocks (flooding, cyclones, salinity), particularly in terms of service continuity and income stability?

Social and gender transformation

What changes, if any, occurred in women's leadership, decision-making power, mobility, safety, and participation in governance structures?

Replication and behavioral change

Did the project stimulate replication of improved housing practices (e.g., insulation/ventilation) or livelihood diversification beyond direct beneficiaries?

Unintended effects

What positive or negative unintended outcomes emerged (e.g., social cohesion, conflict over shared facilities, elite capture, dependency, workload shifts for women)?

Sustainability:

Institutional sustainability

Are linkages with Satkhira Municipality, DPHE, DYD, and private sector actors operational and likely to continue beyond project completion?

Financial sustainability

Are O&M funds, cost-recovery mechanisms, and community contribution systems adequate to maintain WASH and infrastructure services?

Organizational sustainability

Are CBOs/SHGs functional with clear governance structures, transparent decision-making, and defined O&M roles?

What are the localized and responsive operational mechanisms?

Economic sustainability of livelihoods

Are supported livelihood activities economically viable and resilient to seasonal and market shocks?

Environmental sustainability

Are WASH and drainage systems environmentally sound and resilient to future climate stressors?

Coherence:

Internal coherence

How well were the project components (livelihoods, WASH, housing, governance) integrated to reinforce overall resilience outcomes?

External coherence

To what extent did the project complement other municipal or national urban resilience and climate adaptation initiatives?

5 Methods of Conducting the Study

Overall approach

A mixed methods endline will be implemented to ensure:

- direct measurement of Result Matrix indicators (quantitative), and
- explanation of pathways, quality, equity, and sustainability mechanisms (qualitative).

The methodology should be comparable to the baseline (June 2024) where applicable.

Data sources and methods (minimum package + enhancements)

- **Desk review (verification + contribution analysis)**
Review: proposal and Result Matrix; baseline; quarterly/annual progress reports; training curricula and attendance; grant/equipment distribution lists; job placement records; SRA/RRAP documents; O&M records and any CBO account/ledger practices; engineering BOQs, designs and completion reports; photos/GPS where available; CFRM logs; and relevant municipality/DPHE documents.
- **Quantitative household survey (core indicator measurement)**
A structured household survey should include modules to measure:
 - livelihood type, continuity, and income/expenditure proxies (Outcome i–ii);
 - year-round safe water and toilet use, including shock periods (cyclone/flood/dry season salinity), plus service reliability and cost (Outcome iii–iv);
 - satisfaction by service type (Outcome v);
 - housing comfort and use/maintenance of ventilation/insulation devices (Output 3 + Outcome vi);

- inclusion variables: sex, age, disability, household type (e.g., women-headed), and vulnerability markers (for equity analysis).

Sampling note (to strengthen validity): use stratified sampling across the four slums, and ensure representation of key beneficiary strata: livelihood trainees/grant recipients; housing device recipient households; and WASH users (including female/PWD households). The sampling plan should explicitly enable disaggregation by sex and disability, consistent with the Result Matrix.

Infrastructure functionality and quality assessment (technical + user lens)
Include structured observation/technical verification for:

- drainage/footpath integrity and waterlogging “hotspots”;
- toilets (privacy, safety, cleanliness, usability during monsoon/flood);
- water points and bathhouses (access, cleanliness, salinity risk management where relevant);
- visible O&M practices (caretaker presence, maintenance schedule, minor repair systems).
This directly tests Output 4 deliverables (450 ft drainage; toilets; water sources with bathhouses) and the “year-round access despite shocks” claim.

Optional but strong add-on (if feasible): water quality spot checks or evidence review of DPHE testing support, since DPHE linkage is built into the proposal.

Qualitative methods (explain why/how; validate sustainability)

1. **FGDs** (separate groups recommended): women users (WASH/bathing safety & privacy), men users, youth trainees, PWD group, and CBO leaders. The proposal emphasizes inclusive participation approaches (separate gender groups; informed consent).
2. **KIIs** with duty-bearers and market actors to test sustainability and linkage assumptions: Satkhira Municipality (Mayor/Engineer/SDO/Ward Commissioners), DPHE engineer, DYD officials, employers/private sector actors, bank/MFI reps, and implementing partner staff.
3. **Most Significant Change (MSC) / case studies:** purposively document at least (i) a livelihood success and (ii) a livelihood dropout case; (iii) a women’s safety/dignity change related to WASH; and (iv) a replication case where households adopted insulation/ventilation through demonstration/CBO advocacy (Outcome vi).

Governance/O&M and CBO functionality assessment (structured tool)

Use a short organizational capacity and functionality checklist for each CBO/SHG assessing meeting regularity, role clarity, inclusion, dispute resolution, O&M planning and financing practices, and evidence of advocacy/engagement with municipality/DPHE/DYD. This directly measures Outcome vii and explains sustainability.

Data quality and ethics (explicit endline requirements)

- Apply a DQA plan (spot verification of records vs. reported outputs; back-checks; enumerator supervision and daily debriefs), consistent with HFHI-B’s emphasis on DQA/MIS/GMT practices.
- Ensure informed consent, privacy, and safeguarding-sensitive facilitation (especially for women/adolescent girls and PWD) as reflected in the proposal’s participatory practice.
- Triangulate across (i) survey, (ii) observation/technical checks, and (iii) KIIs/FGDs before concluding on service continuity and sustainability.

5.1 Result Matrix Indicators to be Measured in the End-line Study (Outcome & Outputs)

Level/Indicator	Baseline (June 2024)	Target (End of Project)	Disaggregation	Means of Verification	Primary Endline Method
Outcome i) % continuing climate-adaptive livelihood with sustainable income	0%	80%	Sex, disability	HH survey; endline evaluation; outcome monitoring	HH survey + FGDs/case studies
Outcome ii) % with increased average monthly income from alternative livelihood	0% (baseline avg BDT 8,792)	80%	Sex, disability	HH survey; endline evaluation; progress reports	HH survey (income module)
Outcome iii) % with year-round consumption of safe water regardless of cyclone/flood	23%	80%	Sex, disability	HH survey; endline evaluation; outcome monitoring	HH survey + infrastructure checklist
Outcome iv) % using gender-sensitive sanitary toilets year-round regardless of cyclone/flood	30%	60%	Sex, disability	HH survey; endline evaluation; outcome monitoring	HH survey + observation
Outcome v) % satisfied using improved services (WASH, IGA, Housing)	0%	90%	Sex, disability	HH survey; endline evaluation; outcome monitoring	HH survey + FGDs
Outcome vi) # houses owner-constructed/renovated with insulation devices due to CBO advocacy	0	20 HH	N/A	Endline evaluation; observation	Verification visits + KIIs
Outcome vii) % CBOs functional with regular O&M	0%	100%	N/A	CBO records; endline evaluation; monitoring	Organisational assessment + KIIs
Output 1.1 # women-led CBOs formed	0	4	Sex, disability	Committee resolution;	Doc review + KIIs

Level/Indicator	Baseline (June 2024)	Target (End of Project)	Disaggregation	Means of Verification	Primary Endline Method
				progress reports	
Output 1.2 # CBO members trained on leadership & advocacy	0	100	Sex, disability	Training attendance; follow-up survey	Doc review + KII/FGD
Output 1.3 # RRAPs developed	0	4	N/A	SRA & RRAP documents; workshop lists	Doc review + KIIs
Output 2.1 # people received skills training + input support	0	75	Sex, employment status	Beneficiary lists; training & grant records	Doc review + HH survey
Output 2.2 # people in wage and self-employment	0	75	Sex, disability	Outcome monitoring; endline evaluation	HH survey
Output 2.3 # women oriented on homestead gardening + inputs	0	75	Sex	Orientation sheets; distribution lists	Doc review + HH survey
Output 3.1 # construction workers trained	0	30	Sex, disability	Training records	Doc review + KIIs
Output 3.2 # HH provided insulation device sets	0	80	N/A	Distribution lists; progress reports	Doc review + observation
Output 3.3 # people benefitted from insulation devices	0	344	Sex, disability	Distribution lists; progress reports	HH survey + verification
Output 4.1(a) # feet drainage constructed	0	450 ft	N/A	Construction reports; photos	Technical verification
Output 4.1(b) # community toilets constructed (gender-separated chambers)	0	4	N/A	Construction reports; photos	Technical verification + user assessment
Output 4.1(c) # tube-wells with bath-houses	0	6	N/A	Construction reports; photos	Technical verification

Level/Indicator	Baseline (June 2024)	Target (End of Project)	Disaggregation	Means of Verification	Primary Endline Method
Output 4.2 # individuals with access to WASH services despite shocks	0	1,953	Sex, service type	Beneficiary lists; monitoring reports	HH survey + service mapping
Output 4.3 # people trained on health & hygiene (WASH)	0	150	Sex, disability	Attendance; pre/post survey	Doc review + HH module

6. Work Plan and Deliverables

The Consultant will prepare a work plan that will operationalize and direct the end-line evaluation study. The work plan will describe how the evaluation is to be carried out, bringing refinements, specificity and elaboration to these terms of reference. It will be approved by HFHI-B designated person and act as the agreement between parties for how it is to be conducted. The study work plan will address the following reporting elements:

- Overview of Program/project
- Expectations of the Study
- Roles and Responsibilities
- Methodology
- Framework
- Information Collection and Analysis
- Reporting mechanism
- Work Scheduling

The tentative schedule and time duration for the study:

Activity	Timeframe	Responsibilities
Signing the agreement and expected date of start	TBD	HFHI-B & Consultant
Introduction/Orientation on the expected work	TBD	HFHI-B
Inception report and tools submission (including sampling plan and DQA plan)	Within 3 working days after signing and orientation	Consultant
Review/approval of inception report and tools	Within 3 days after submission	HFHI-B
Piloting, data collection, supervision, and daily debriefs	6-8 days	Consultant

Data cleaning, coding (qual), analysis and triangulation	3–5 days	Consultant
Draft report submission (with dataset and transcripts)	Within 5 days after fieldwork completion	Consultant
Draft review and feedback	Within 3 days	HFHI-B
Findings validation / dissemination workshop	TBD	Consultant with HFHI-B
Final report submission (Word + PDF) and printed copies	Within 3 days after receiving final feedback (15 April)	Consultant

The required output of this consultancy will be as follows:

- An inception report outlining approach/methodology, execution program/timetable and data collection tools.
- A draft report submitted within cleaned dataset and qualitative transcripts/notes.
- A final report submitted within three (3) working days after receiving HFHI-B feedback (max 50 pages including annexes).
- Six (06) hard copies (color print) of the final report and electronic copy (Word and PDF).
- Raw database (survey dataset, codebook, transcripts, photo log) by the agreed deadline.

7. Reporting Requirements

7.1 Outline of the Report

The End-line Study report should not exceed 50 pages (including annexes). The report should contain the following elements:

- a) Cover page
- b) Table of contents
- c) Acronyms
- d) Project progress at a glance (Result Matrix: baseline vs endline vs target; disaggregated)
- e) Executive summary (standalone)
- f) Objectives of the end-line study
- g) Limitations and mitigation measures
- h) Evaluation questions and methods (with sampling and DQA)
- i) Findings and analysis (per objective/output; include GESI analysis)
- j) Conclusions
- k) Recommendations (prioritized, actionable, assigned to actors; include sustainability/exit and scale-up/advocacy)

- I) Annexes (tools, tables, photos, list of interviews/FGDs, bibliography, dataset/codebook summary)

8. Consultant Profile (for external only)

The team must be multidisciplinary. Inclusion of a WASH/infrastructure specialist and a development/MEAL specialist is preferable.

- Lead consultants should hold master's degree in relevant discipline (social sciences, public health, development studies, environmental science, urban planning or related).
- At least 03 years' experience in social/community research and 03 years' experience leading baseline/endline or evaluation studies.
- Demonstrated competence in mixed-methods design, sampling, qualitative facilitation, and rigorous analysis/triangulation.
- Experience in WASH, informal settlements, and/or climate resilience programming (strong advantage).
- Experience engaging municipal/government stakeholders (Municipality, DPHE) and coordinating with NGOs/INGOs.
- Strong understanding of GESI, disability inclusion, safeguarding and ethical research.
- Ability to deploy an adequate field team (including female enumerators) and ensure robust data quality management.
- Excellent written and spoken English; ability to deliver high-quality report within short timeframe.

9. Administration

- **Duration of the study:** The total consultancy period is tentatively six weeks, inclusive of preparation, tools, piloting, fieldwork, analysis, validation and final reporting.
- **Tax arrangements:** HFHI-B will deduct withholding tax from consultancy fees in accordance with Government of Bangladesh rules (as applicable).
- **Required Documentation:** All bidding consultants are required to submit the following:
 1. A short technical proposal- The technical proposal must include a detailed work plan, reflect the understanding of the assignment, and the proposed methodology of how the assignment will be carried out and a timeline. (Should not exceed 30 pages)
 2. Relevant work samples
 3. Profile/resume of the key personnel who will be involved in the assignment.
 4. A list of the existing clientele of the consultant.
 5. The bidding firm must submit documentary evidence demonstrating their legal, taxation, and financial status. This includes:
 - I. A certificate of incorporation (e.g. trade license/ Joint- stock registration certificate)

- II. Tax identification number (TIN)
- III. VAT registration number, Bank Identification Number (BIN) (If applicable)
- IV. A signed statement testifies that all information contained within the proposal is correct and true.

- **Scoring criteria:** The selection of the service providing firm will be based on the quality and cost-based evaluation by a selected committee of HFHI-B. Financial proposal should be submitted with breakdown (professional fees, field team, travel, per diem, materials, printing, VAT/tax assumptions). Selection will take place based on this combined evaluation of technical and financial proposals. The following criteria will be applicable for assessing the firm.

Criteria	Weight
Technical proposal:	
<ul style="list-style-type: none"> • Methodology 	25
<ul style="list-style-type: none"> • Professional capacity to carry out the assignment (relevant skills, knowledge) 	25
<ul style="list-style-type: none"> • Profile highlighting similar assignments delivered by personnel who will be involved 	10
<ul style="list-style-type: none"> • Management and other staff (reporting, translation, digitization) 	
Financial proposal based on the proposed methodology and sample size	40
Total	100

Application procedures:

If you are convinced you meet the above qualifications and requirements, please send your application with required documents in the below address.

Address for Application:

The expression of interest should be submitted to the following address:

Procurement Committee, Habitat for Humanity International–Bangladesh, 6th floor, Edison Anika Height, NW(A) - 163/2B, Gulshan-2, Dhaka-1212, Bangladesh or by email to procurement@habitatbangladesh.org The closing date for submission is on 09 March 2026 by 4.30 pm.

Management and Coordination:

The overall supervisor of this assignment will be the Manager-MEAL of HFHI-B. The MEAL manager will also facilitate review and approval of deliverables to key Habitat staff and other designated persons.

9. Ethical Standards and Intellectual Property

The consultant must adhere to ethical research standards (informed consent, confidentiality, voluntariness, and 'do no harm'). Enumerators must be trained to handle sensitive topics and ensure respondent safety and privacy, including safe interviewing spaces and referral options when safeguarding concerns arise. All tools, datasets, transcripts and reports produced under this assignment are the intellectual property of HFHI-B and may not be shared externally without written permission.