



Terms of Reference

IGA Assessment and Market Analysis

Cox's Bazar and Bandarban Districts
22 October 2019

Location of the Assessment: Cox's Bazar District (Hnilla Union, Whykong Union, Sabrang Union and Teknaf Municipality) and Bandarban District (Alikadamsadar and Chewkhyong Unions)

Starting date: 01 December 2019

Duration of the assessment: 30 days

Prepared by and Consultants' Supervisor: Jemal Hassen, FSL & DRR Coordinator

1 Introduction and Context

Bangladesh has a population of 166.37 million people, 932,300 people of who are categorized as “people of concern”¹, including IDPs, refugees, returned IDPs, asylum seekers and returned refugees (2018 data). With such a large population and widespread inequality, the levels of vulnerabilities are high. Bangladesh is a country which is repeatedly affected by natural and manmade disasters. The national education level is low coupled with weakened government institutions, food insecurity and depletion of natural resources. Quite a large number of its population have limited access to land, water and means of sustainable livelihoods. 40% of its 166.37 million population is living below the poverty line and of that amount 17% are classed as extremely poor². Weak institutional set up and poor coverage of governmental services, disparities between regions, marginalization of minorities, lack of diversification of income sources and a reduction in agricultural land are among some of the key challenges within the country. 80% of the country is categorized as a flood plain, with cyclic and annual flood occurring each year. The southern and south-eastern parts of the country (low lying coastal areas) are at high risk of cyclones and storm surges, with Bangladesh experiencing two seasons annually in which cyclones can occur. The southern coast is also vulnerable to the intrusion of salt water and the northern and north western parts of the country are prone to extreme temperatures and drought.

The population has an annual population rate of 2% which is unequally distributed between the geographic locations, with approximately 75% residing in rural locations where the climatic threat is higher³. At country level, there is a notable lack of effective disaster preparedness. Despite there being national DRR plans in place, weak institutional capacities result in limited means for information filtering and local level actions based on that information. When disasters do occur, communities are often reliant on local initiatives. However, local information, early warning systems and resilient structures are still weak.

As a result, the impact of natural disasters is higher, and most vulnerable populations (farmers, low income households and refugees) are the ones who suffer the most and in regard to shelter and asset destruction, increased difficulties in accessing basic services. Crop destruction or incidence of livestock diseases together with poor coverage of veterinary services and a lack of awareness among breeders constitutes examples of how natural disasters can directly impact main income sources for rural vulnerable populations. Moreover, resorting to negative coping mechanisms such as asset depletion, reduction in food intake for money saving purpose, child labor, early marriage, etc. are widely observed in the aftermath of medium to large scale shocks among most vulnerable affected populations⁴. In addition, there is often a rise in domestic and gender-based violence when depleted or even destroyed livelihoods tend to fragment traditional breadwinner roles. On top of this, the frequency of natural disasters in Bangladesh means vulnerable households often have to cope with several consecutive disasters that occur in an insufficient timeframe to guarantee proper recovery after the initial shock. This results in a protracted circle of vulnerability and poverty. It is also to be noted that natural disasters are expected and have started to become even more frequent and violent in the coming years and decades, in the frame of climate change. There is thus a major need for resilience building among populations

¹ UNHCRs Population of Concern, 2018

² FAO, Food Security-Bangladesh, 2012

³ NCDO, Climate Change and its Impacts on Bangladesh, 2012

⁴ ACAPS/NPM Analysis Hub, “Rohingya Crisis, Host Communities Review”, January 2018

most likely to be first affected, in order to mitigate the potentiality of explosion of the number of climate change driven migrations within the country.

2 Presentation of the intervention

SI has been working in Bangladesh since 2008 following cyclone Sidr. Since then, SI has maintained its presence in the country and its commitment to the Bangladeshi most vulnerable people, providing timely WASH, Food Security and Livelihoods (FSL), Shelter and even protection support after major natural disasters in most exposed areas. After having opened the mission in the aftermath of a devastating cyclone, the necessity to build communities' resilience to better cope with natural hazards appeared clearly, and thus started to constitute the cornerstone of SI strategy in Bangladesh.

Teknaf and Bandarban are historical areas of intervention for SI Bangladesh. Present in Teknaf since 2008 and providing FSL and WASH support to both local communities and Rohingya refugees in camps, SI is specifically wishing to expand its FSL operations within Teknaf to cover the needs of the host communities which continue to grow, while maintaining its commitment to strengthen existing DRR system until the capacity of local actors is solid enough to consider a progressive withdrawal. SI has also implemented activities in the above-mentioned sectors in Bandarban from May 2017 to August 2018 through the local NGO Gram Unnayan Sangathan (GRAUS).

The project which is funded by OFDA (Office of U.S. Foreign Disaster Assistance) has the aim to strengthen the resilience of communities to natural disasters by reducing the risk of livelihood failure and ensuring the adaptation to future changes and recurrent disasters in underserved areas of Teknaf and Alikadam Upazilas. The project will support 49,844 individuals through the different interrelated resilience building interventions. In order to achieve the realization of the goal of this project, Solidarites International foreseen to achieve the following specific outcomes:

- To promote diversified and resilient livelihoods for marginalized farmers and livestock owners.
- To enhance the economic opportunities and livelihoods diversification of the most vulnerable HHs through disaster resilient IGA and market assessment.
- To strengthen individual, households and communities' capacity to adapt and recover from natural disasters and stresses/shocks.

The project will identify and target disaster resilient IGAs, considering criteria of IGAs that are compatible with natural disaster related stresses (temperature, rainfall, etc.) and shocks (flooding, salinity, waterlogging, etc.); have positive biodiversity impacts and promote sustainable use of resources. Therefore, this consultancy is mostly related with the second objective which is "To enhance the economic opportunities and livelihoods diversification of the most vulnerable HHs through disaster resilient IGA and market assessment" though it has also linked with the other objectives. In line with this, and in order to understand the sustainability and environmental considerations when assessing disaster resilient IGAs, the Consultant (s) are advised to include in their secondary data review, the assessment conducted by Solidarites International titled "Desk Review Report Disaster Risk Management Bangladesh, December 2018".

3 Objectives of the study

The overall objective of the assessment is to identify the best strategy to develop the market for the pre-selected IGAs through the already established structures and relationship in a sustainable way. It will

allow an understanding of the market potentials and the barriers when developing Income Generating Activities in host communities in Teknaf and Alikadam.

The specific objectives of this study are indicated as follows: -

- To identify IGA sectors that can sustainably be developed by selected beneficiaries in Teknaf and Alikadam areas from the pre-selected list and prioritize based on their economic importance. Prioritization criteria should be designed with score for pre-selected IGAs. Beneficiaries' interest, availability of inputs for those IGA, market demand and level of realistic supply should be considered.
- To explore the market potentials and structure of the market actors and linkage at regional and district level
- To understand the general trend and the impact of the crisis for the products and services targeted by the pre-selected IGAs.
- To identify marketable skills and business areas that could be run by beneficiaries with minimum level of expertise
- To critically identify the potential (demand and supply chain) of the market for the preselected IGAs with analysis of the key value chains for pre-selected IGAs to identify the potential for SI beneficiaries to engage in the value chain
- To assess the differential needs and/or interest of women and men community members for IGA. Identify socio-cultural challenges that prevent women from engaging in certain business areas or labour market
- To identify and analyze the structure of micro-finance and credit institution including their motivation to provide access to loan to expand beneficiaries' IGAs
- Assess feasibility and potential for different assistance modalities (Cash, In-kind or Voucher)
- To assess the minimum amount of business start-up for the pre-selected income generating activities and also running/working capital
- Critically evaluate macro-economic dynamics (inflation) and its impact on local markets
- Recommend potential IGA from preselected IGA's considering context and market opportunities with justification. The finding must be justified for each recommended IGAs on priority order.
- Recommend high valued new/additional IGA's which may also potential besides preselected IGA's.

4 Methodology

The researcher (s) is expected to use a mix of quantitative and qualitative methods for the purpose of robust data collection, analysis and comparison. It is also advisable to design assessment tools considering **Market Analysis Guidance (MAG)** or **Emergency Market Mapping and Analysis (EMMA)**.

The researcher (s) will use the following approaches to collect data and will prepare relevant tools for the same purpose.

- **Secondary data review:** the researcher (s) are expected to conduct a thorough review of available secondary data. These secondary information could be research articles, government and non-governmental organizations' reports, proceedings, and similar assessments conducted by different actors and most importantly the project documents related to this consultancy.
- **Primary data collection:** the consultant (s) will prepare checklist for Focus Group Discussions (FGDs) and Key Informant Interviews (KII). Selected community members will be interviewed through FGDs while community leaders, influential members of the community, traders, Government Personnel relevant to this study will be contacted for KII. In addition, this assessment

will also require conducting physical observation of markets and market agents at community level as well union, Upazilla and district level

5 Sampling

The consultant (s) are expected to come up with statistically acceptable sampling techniques that will ensure randomization and representativeness in the inception report/technical proposal.

6 Deliverables

- **Inception Report:** The consultant (s) is expected to submit a high quality and detailed inception report which includes the market assessment methods and tools to be enriched or validated by the SI team.
- **Draft IGA Assessment and Market Analysis Report:** The soft copy of the report must be submitted to SI for validation.
- **Validation Workshops:** SI will organize a workshop and the consultant is expected to present preliminary findings to SI key personnel and other relevant stakeholders.
- **Final IGA Assessment and Market Analysis Report:** After incorporation of comments, the final report must be submitted on the specified date of submission stated on the service contract. The IGA Assessment and Market Analysis Report is an exclusive property of SI, should not be released and/or shared with third party without prior authorization. The Consultant (s) must submit both soft and hard copy of the final report.
- **Complete Dataset:** The consultancy firm will be expected to submit the complete data sets (in Excel or an agreed statistics package format) of all the quantitative data as well as the original transcribed qualitative data gathered during the exercise. These data sets should be provided at the time of submission of the final report.
- **Presentation:** on submission of the final report, the consultant (s) is also expected to submit a Power Point presentation summarizing the methodology, challenges faced, key findings under each of the IGA Assessment and Market Analysis objectives, assessment criteria and main recommendations. This should be submitted together with the final report.

7 Timeframe

S.N	Description of Assignment	Number of days
1	Preparation and Submission of inception report (research proposal) (Technical proposal, KII and FGD tools and Secondary data review)	5 days (01.12.19 to 06.12.19)
2	Data Collection in Teknaf (Training of enumerators, Secondary data review, Conduct FGD and KII Secondary data review)	7 days (07.12.19 to 14.12.19)
3	Data Collection in Bandarban (Training of enumerators, Secondary data review, Conduct FGD and KII Secondary data review)	4 days (15.12.19 to 19.12.19)
4	Data analysis	3 days (20.12.19 to 23.12.19)
5	Draft assessment report writing and submission (Incorporate comments from SI team)	5 days (24.12.19 to 29.12.19)
6	Hold half day Workshop to present the report in PPT (Incorporate comments from SI team)	1 days (30.12.19)
7	Submit the final report (Including all the data set (refer deliverables section of the ToR)	5 days (31.12.19 to 04.01.20)
Total number of days		35

8 Minimum Requirement of the Consultant (s)

- Demonstrated senior level (over 5 years) experience in the design, implementation and management of large scale multi-sectoral IGA market assessment and evaluations in an humanitarian/development context;
- Proven experience in designing and implementing quantitative and qualitative data collection methods
- Expertise in relevant thematic areas of livelihood and employment
- Excellent team composition with demonstrated experience (CV of team members of the consultant should be annexed in the technical proposal)
- Education background of the assessment team should have minimum qualification of bachelor's degree in economics, Statistics, Agriculture, Food Security and Livelihoods, Development Studies or related
- Ability to form and guide a team with required experience for all sectors.
- Demonstrated experience of assessing national and/or regional level macro-economic analysis
- In-depth knowledge of the context in Cox's Bazar and Bandarban Upazilas
- Strong interpersonal communication skills in English and Bangla, with excellent verbal and written communication skill

9 Application Procedure, Selection and Evaluation Criteria

Applicants who fulfill the minimum requirements as indicated in this ToR should submit to SI office along with their technical and financial proposal in sealed envelope separately. Consultants are also required to submit copy of previously conducted assessment report related to this consultancy to as a proof of experience in market study. The technical proposal should include the team composition of the consultant (2) along with their resume. SI will evaluate the quality of the technical proposal and put the financial proposal in to consideration to choose from the applications and will communicate the selected consultant. The organization will use the following criteria in order to objectively evaluate the applications.

Consultant's Evaluation Criteria	
QUALITY OF TECHNICAL PROPOSAL	
Explanation of methodology (score min 0 to max 4)	
Demonstrated understanding of TOR (score min 0 to max 1)	
Feasibility of achieving during timeframe (score min 0 to max 2)	
Presentation/writing skills shown in bid (score min 0 to max 1)	
Score out of 8- Subtotal	
CAPACITY and EXPERIENCE	
Extent of evaluation experience - ie. # of PREVIOUS consultancies/years of experience etc. (score min 0 to max 3)	
Variety of evaluation experience - ie. various reputable INGOs, various donors (score min 0 to max 3)	
Team composition (score min 0 to max 2)	
Score out of 8- Subtotal	
RELEVANCE	

Experience in Food Security, Livelihoods and market study experience (score min 0 to max 3)	
Refugee specific experience (score min 0 to max 2)	
	Score out of 5- Subtotal
Financial Proposal	
	Score out of 9- Subtotal
	Total score out of 30

10 Budget and Mode of payment

The applicant should develop a detail budget (different budget for different assignment/event) for completing the assignments as outlined in this TOR by clearly allocating expenses and daily rate.

- No advance payment will be allowed
- 50% of the total contract value (excluding AIT/VAT) will be paid after completion 25% of total work
- The remaining amount (50%) will be paid upon acceptance of the final report.
- The payment would be made in account payee cheque by the name of the consultant/firm.
- VAT and Tax will be deducted as per the government policy as well as donor (OFDA- Office of U.S. Foreign Disaster Assistance) policy.

11 Application Process:

Interested individuals are requested to submit their Expression of Interest (EOI) only until **21 November 2019** up to 5:00pm with the following:

- Technical proposal (this should include methodology and work plan, in the methodology, please avoid copying from this TOR to the extent possible, and describe your own ideas and approach)
- Financial proposal: the consulting fee, daily rate, travel and accommodation of the consultants only will have to be quoted.
- TIN certificate/VAT registration (if applicable)
- Bank account details
- Two references
- One sample of previous similar works done.
- The Expression of Interest should be sent to: dha.log.supply@solidarites-bangladesh.org with CC to dha.log.coo@solidarites-bangladesh.org with the subject line "Consultancy for IGA Assessment and Market Analysis." Shortlisted applicants will be invited for an interview.

12 General terms and conditions:

- Solidarites International reserve the right to accept or reject any proposal without giving any verbal and/or written rationale;
- All reports and documents prepared during the assignment will be treated as the property of Solidarites International.
- The reports/documents or any part, therefore, cannot be sold, used and reproduced in any manner without prior written approval of Solidarites International.
- Solidarites International reserve the right to monitor the quality and progress of the work during the assignment.