**Request for Proposal**

**for**

**Setting up an automated MRM system and conducting baseline, interim impact assessment and end line for the 2 components of BMMDP programme**

Swisscontact, Swiss Foundation for Technical Cooperation, is headquartered in Zurich and was founded in 1959 by leading figures from the Swiss private sector and Swiss universities. It is exclusively involved in international co-operation and since 1961 has carried out its own and mandated projects. A part of the organization, Swisscontact – Bangladesh, is registered as an international non-governmental organization (INGO) under NGO Affairs Bureau, Government of The People’s Republic of Bangladesh, carrying out various development projects in the areas of skills development (ASTHA, B-SkillFUL, Skills and Employment Programme – Bangladesh, Uttoron), Enterprise Promotion (M4C), and Inclusive Finance (Sarathi, BMMDP) from its office based at House 19, Road 11, Baridhara, Dhaka-1212, Bangladesh.

# Project background

Bangladesh, having an agriculture-based economy, is extremely susceptible to climate change. Extreme weather events (flood and cyclones) devastate agriculture production particularly in the Northern and Southern region of Bangladesh. Though around 14% of the GDP comes from the agriculture sector, about 40% of the labour force is employed in there (Bangladesh Economic Review 2019). Therefore, climate change not only poses a threat to the economy but threatens the livelihoods of farmers. According to the Household Income and Expenditure Survey 2016, the poverty rate in rural areas is 26.4%, while urban poverty is 18.9 % with the overall extreme poverty rate at 12.9%. Smallholder farmers are especially vulnerable to climatic shocks induced poverty with their limited savings and coping strategy. Extreme weather events often force farmers to adopt negative coping strategies such as, reducing expenditure on food, borrowing at high-interest rates or selling off productive assets, which further reduce the resilience of farmers to cope with future shocks. The limited coping strategies force farmers to adopt a ‘low investment-low return’ policy to reduce their risks of crop loss and limit their capacity to specialize in income-generating activities with a higher risk profile.

To foster rural poverty reduction, there is a need to stimulate growth in the agriculture and livestock sector by facilitating commercially driven production. Building the capacity of farmers on specialized income-generating activities also fosters commercialization. Along with the need for access to inputs, technology and information, there is a strong need for access to financial services that increase farmers’ investment capacity and minimize ex-post risks. The Bangladesh Microinsurance Market Development Project (BMMDP) also known as Bangladesh Agricultural and Disaster Insurance Programme (BADIP) mandated by the Swiss Agency for Development and Cooperation (SDC) envisions fostering inclusive growth in the agriculture and livestock sector in Bangladesh through agriculture and livestock insurance along with risk-reducing embedded extension services. In Phase 1, BMMDP will work with two partners to design, pilot and roll out affordable crop and livestock insurance products and identify distribution channels for rice, maize, potato, vegetables, beef-fattening and other livestock and poultry related activities, reaching at least 633,000 insured farmers by 2024. Swisscontact is acting as the Managing Agent (MA) of the project and wants to engage a competent consultancy firm/individual under a framework contract to help improve and operationalize the already developed Monitoring and Results Measurement (MRM) system of the project and conduct baseline, mid-term, and end-line assessments at different intervals.

# Context

BMMDP phase 1 is divided into three components; Swisscontact as the MA is assisting SDC in overall coordination, monitoring, and management of all these project components.

**Component 1: Crop insurance pilot implemented by SFSA Bangladesh**

Under Component 1, Syngenta Foundation for Sustainable Agriculture Bangladesh (SFSA-B) is responsible for developing appropriate weather index-based crop insurance products and insurance business models with distribution channels, such as crop input suppliers, contract farming processors and traders, and MFIs; raising awareness to local risk carriers (insurance companies) in crop index insurance and their business potential; partnering with Swiss Re and other reinsurers in product development and risk pricing, and contributing to the knowledge creation and evidence gathering to improve the knowledge and capacity of public and private insurance stakeholders.

**Component 2: Livestock insurance pilot implemented by PKSF**

Under Component 2, Palli Karma Sahayak Foundation (PKSF) is responsible for developing appropriate financial and non-financial livestock (cattle and poultry) risk mitigation services, expanding and diversifying the livestock mortality risk mitigation operations by the better performing partner organizations (PO) and testing models that would make provision for commercially viable and sustainable livestock extension services. BMMDP will facilitate PKSF in institutionalizing its livestock insurance scheme by operationalizing its insurance unit, conceptualizing sustainable business models, building the capacity of PKSF and its PO in scaling up beef-fattening mortality insurance operations and diversifying into dairy cows, goats, and poultry. The POs alone and/or in association with public and private entities will offer awareness-raising sessions, training on good farming practices, and animal healthcare services to livestock farmers to make them resilient against weather and disease shocks.

**Component 3: Capacity Building of Insurance Sector Stakeholders in Bangladesh**

Under Component 3, the MA/Swisscontact (SC) is responsible for complementing the existing project interventions on crop and livestock insurance/risk mitigation by creating a more enabling environment. Besides, it will explore the potential insurance market (new partnerships, models, distribution channels, products) under the systemic market development perspective for the further evolution of BMMDP. The intention is to gather and disseminate knowledge through various means, such as conducting regular context analysis of the agricultural insurance sector, performing research/action research, analyzing regulatory framework, and sharing the gained knowledge with wider stakeholders.

# Objectives

The specific objectives of this assignment are:

1. to improve and operationalize the already developed MRM system;
2. to assess baseline conditions in support of Component 1 and Component 2 and thereby assist in setting the logical framework (log frame) targets;
3. to conduct mid-term assessments for Component 1 and Component 2 by identifying and analyzing results through addressing key questions related to the evaluation concerns and the achievements of the outcomes/immediate objectives of the project using the log frame indicators;
4. to assess the impacts generated by the project interventions at the end of phase 1 by analyzing the project indicators on achieving intended outcomes according to the project log frame.

# Key tasks

The consultant will undertake the following tasks:

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| **Sl #** | **Activity** | **Commencement** |
| 1 | **MRM system improvement and operationalization**- Select suitable social performance indicators to measure intended changes in the most vulnerable segments of the target group and update the log frame indicators with targets- Develop a fully automated MRM aggregation system.- Include a new section in the MRM manual for assessing system change.- Prepare a training guide/handbook for implementing partners including MFIs for operationalizing the MRM system.- Improve the result chains and associated monitoring tools, measurement plans with the respective implementors and the Managing Agent. - Work with BMMDP team and the implementers of the two components (crop insurance and livestock insurance) to define the roles and responsibilities of the various agencies in the MRM system in line with the program design.- Orient the project team on the developed MRM system so that the team is acquainted with it.- Advise on linking knowledge with the MRM system to develop knowledge products such as case studies to share with the wider audience. | Immediate |
| 2 | **Baseline assessments for Component 1 and Component 2**- Discuss with the SFSA Bangladesh team in Dhaka and field office, the partner aggregators and insurance provider(s) for Component 1 and with PKSF and its POs for Component 2.- Develop methodology (it should include qualitative and quantitative approaches, details of data collection and data analyses methods).- Identify spatial boundary (it should cover all the intervention districts) and prepare GIS maps.- Determine a statistically significant sample size.- Prepare lists of key informants, interviewees for in-depth interviews, and focus groups.- Prepare questionnaire and checklist considering the results chains and log frames of Components 1 and 2.- Collect data (disaggregated by location, age and gender).- Analyze data (triangulate data gathered from different sources including secondary literature, sample questionnaire surveys, Focus Group Discussion-FGDs, in-depth interviews-IDI, and key informant interviews-KIIs).- Propose the target values for the log frame indicators.- Present the analyzed data to the MA and SFSA Bangladesh teams for Component 1 and the MA and PKSF teams for Component 2 before preparing the draft report.- Develop a draft report and conduct a presentation on key the findings for the MA and SFSA Bangladesh teams for Component 1 and the MA and PKSF teams for Component 2.- Incorporate the MA, SFSA Bangladesh, and PKSF teams’ feedback in the draft reports and separately provide the final baseline assessment reports for Component 1 and Component 2.*\*\* Seek approval from team BMMDP before finalizing each of the above-mentioned tasks.* | **Immediately** |
| 3 |   **Mid-term assessments for Component 1 and Component 2**- Discuss with the SFSA Bangladesh team in Dhaka and field office, the partner aggregators and insurance provider(s) for Component 1 and with PKSF and its POs for Component 2.- Develop methodology (it should include qualitative and quantitative approaches, details of data collection and data analyses methods).- Identify spatial boundary (it should cover all the intervention districts) and prepare GIS maps.- Determine a statistically significant sample size.- Prepare lists of key informants, interviewees for in-depth interviews, and focus groups.- Prepare questionnaire and checklist considering the results chains and log frames of Components 1 and 2.- Collect data.- Analyze data (triangulate data gathered from different sources including secondary literature, sample questionnaire surveys, Focus Group Discussion-FGDs, in-depth interviews-IDI, and key informant interviews-KIIs).- Present the analyzed data to the MA and SFSA Bangladesh teams for Component 1 and the MA and PKSF teams for Component 2 before preparing the draft report.- Develop a draft report and conduct a presentation on key the findings for the MA and SFSA Bangladesh teams for Component 1 and the MA and PKSF teams for Component 2.- Incorporate the MA, SFSA Bangladesh, and PKSF teams’ feedback in the draft reports and separately provide the final mid-term assessment reports for Component 1 and Component 2.  *\*\* Seek approval from team BMMDP before finalizing each of the above-mentioned tasks.* | **For Component 1: End of 2020****For Component 2: Mid of 2022** |
| 4 |   **End line assessment (EA) of Component 1 and 2** The Impact Assessment is usually done at least one year after completion of the project interventions so that the only attributable changes that happened after the project’s support ended could be identified and measured. Based on the findings of the IA study, a project’s impact is recorded. Below are the activities, among others, that are required to be performed for this study:- Discuss with the SFSA Bangladesh team in Dhaka and field office, the partner aggregators and insurance provider(s) for Component 1, with PKSF and its POs for Component 2, and with Swisscontact and other partners for Component 3.- Develop methodology (it should include qualitative and quantitative approaches, details of data collection and data analyses methods).- Identify spatial boundaries for control and treatment locations and prepare GIS maps.- Determine a statistically significant sample size for ‘control’ and ‘treatment’ groups.- Prepare lists of key informants, interviewees for in-depth interviews, and focus groups.- Prepare questionnaire and checklist considering the results chains and log frames.- Collect data.- Analyze data (triangulate data gathered from different sources including secondary literature, sample questionnaire surveys, Focus Group Discussion-FGDs, in-depth interviews-IDI, and key informant interviews-KIIs).- Present the analyzed data to the MA and SFSA Bangladesh teams for Component 1, the MA and PKSF teams for Component 2, and Swisscontact for Component 3 before preparing the draft report.- Develop a draft report and conduct a presentation on key the findings for the MA and SFSA Bangladesh teams for Component 1, the MA and PKSF teams for Component 2, and Swisscontact for Component 3.- Incorporate Swisscontact, SFSA Bangladesh, and PKSF teams’ feedback in the draft reports and submit the final impact assessment reports.  *\*\* Seek approval from team BMMDP before finalizing each of the above-mentioned tasks.* |   **For Component 1: middle of 2022****For Component 2: Middle of 2024** |

# Deliverables under this assignment:

The consultant/consulting firm is expected to deliver the below-mentioned deliverables under this assignment.

| **Sl #** | **Deliverables** |
| --- | --- |
| **1** | **MRM system improvement and operationalization** |
| **1.1** |   Approval of a work plan for system improvement and operationalization |
| **1.2** | Improvement of the MRM manual by the inclusion of social performance indicators |
| Preparation of a new section in the MRM manual for assessing system change |
| Development of a schematic/dashboard for developing a fully automated MRM aggregation system |
| **1.3** | Submission of specific results chains: Samples for Component 1 and for Component 2 implementing partner MFI/PO |
| **1.4** | Submission of an MRM training guide/handbook for implementing partner MFIs  |
| Completion of staff orientation training for BMMDP and implementing partners |
| **1.5** | Adjustment and finalization of the log frame with baseline data |
| **2** | **Baseline assessments for Component 1 and Component 2** |
| **2.1**  |  Approval of detailed work plans and research questions for conducting the studies |
| **2.2** | Development of methodology |
| Finalization of data collection tools/approaches (e.g. questionnaire, checklists) including pre-tests |
| **2.3** | Orientation of enumerators |
| Data collection |
| **2.4** | Sharing of findings and presentations |
| Submission of the draft report |
| **2.5** | Submission of the final report |
| **3** | **Mid-term assessments for Component 1 and Component 2** |
| **3.1**  | Approval of detailed work plans and research questions for conducting the studies |
| **3.2** | Development of methodology |
| Finalization of data collection tools/approaches (e.g. questionnaire, checklists) including pre-tests |
| **3.3** | Orientation of enumerators |
| Data collection |
| **3.4** | Sharing of findings and presentations  |
| Submission of the draft report |
| **3.5** | Submission of the final report |
| **4** | **Impact assessments for Component 1 and Component 2/BMMDP Phase 1** |
| **4.1** | Approval of detailed work plans and research questions for conducting the studies |
| **4.2** | Development of methodology |
| Finalization of data collection tools/approaches (e.g. questionnaire, checklists) including pre-tests |
| **4.3** | Orientation of enumerators |
| Data collection |
| **4.4** | Sharing of findings and presentations  |
| Submission of the draft report |
| **4.5** | Submission of the final report |

#  Proposal submission requirement:

All bidding consultants/firms are required to submit the following:

* A technical proposal (Maximum 10 pages) showing understanding of the assignment, proposed methodology, assessment tools, timeline with activity plan and deliverables, key staff profiles, roles and individual time to be spent in the assignment;
* A separate financial proposal setting out a detailed budget for the assignment and suggested payment schedule;
* A summary of relevant services (particularly financial services surveys, if any) provided during the last 3 years;
* Submission of an organizational profile, with the CVs of key personnel who will be involved in the assignment;
* A list of the existing clientele of the organization;
* The bidding organizations must submit documentary evidence demonstrating their legal, taxation and financial status. This includes:
* A certificate of incorporation (for individual companies, a trade license);
* NGO bureau registration (if applicable);
* An organizational organogram of key personnel, inclusive of the names of such personnel;
* Tax identification number (TIN);
* VAT registration number;
* Proof of a segregated account (providing the name and address of such account);
* A signed statement testifying that all information contained within the proposal is correct and true.
* Other valid papers (Provided by Government institutions)
* The vendor has to bear all Annual Income Tax (AIT) Percentage of VAT and the total amount of VAT should be mentioned in the financial proposal

# Technical and Financial Proposal Evaluation

The evaluation of the proposals will be divided into two parts:

- Technical (70% of the total possible score)

- Financial (30% of the total possible score)

The bidder is required to submit a technical proposal. The technical proposal should include the information requested in the previous sector of the RFP

Along with the technical proposal, the bidder is required to submit a financial proposal, in a separate envelope. The financial proposal will be opened only for the agencies scoring 70% and above in the technical proposal. The financial proposal would be evaluated based on:

- Competitiveness of the financial offer for consultancy;

- Relevance and consistency with the technical proposal.

# Selection criteria

While the exact set of criteria will usually vary based on the nature of the assignment, the following criteria are generally applicable for evaluation of the potential consultant/firm:

§ Understanding of the assignment

§ Professional capacity to carry out the assignment (relevant skills, knowledge);

§ Relevant experience in similar projects and/or in the sector;

§ Adequate resource pool (human and financial), ability to mobilize additional resources;

§ Established networks relevant to the assignment;

§ Experience of working with Swisscontact or similar donor-funded projects;

§ Value for money

The following criteria will be applicable for the evaluation of the potential firm[[1]](https://app.grammarly.com/ddocs/810183733#_ftn1):

* Quality and cost-based evaluation will be applied by an evaluation team comprising of members of the BMMDP project and Swisscontact business administration team
* The main part of the proposal will be taken for the evaluation only, excluding the annexes
* The bidder achieving the highest score in the proposal will be awarded the contract, provided both parties reach an agreement on the final budget. If there is no agreement on the final budget then the bidder with the second highest score will be considered

# Submission Details

**Interested bidders should submit the technical and financial proposals and other necessary documents as hard (financial and technical proposals in two separate envelops) and soft electronic copies by 27.07.2020 before 5 pm** to the address mentioned below.

Swisscontact

House 19, Road 11, Baridhara, Dhaka-1212, Bangladesh

E-mail to: **bd.bmmdp@swisscontact.org**