

**TERMS OF REFERENCE (TOR):
SITUATIONAL ANALYSIS AND MARKET ASSESSMENT OF THE
COOPERATIVES IN SYLHET REGION**



**SWISS
FOUNDATION
FOR TECHNICAL
COOPERATION**

We create opportunities

We are a leading organisation for the implementation of international development projects. We promote inclusive economic, social, and ecological development to make an effective contribution towards sustainable and widespread prosperity in developing and emerging economies.

Background

Swisscontact was established in 1959 as an independent foundation by notable figures from the worlds of commerce and science in Switzerland. It is exclusively involved in international development cooperation and has carried out its mandated projects since 1961. Based in Zurich, Swisscontact currently manages over 130 projects in 41 countries on behalf of public and private funding partners.

1. Project Brief

SMILE (Sustainable and Meaningful Intervention for Livelihood Enrichment) is a five-year project from 2023 to 2028, implemented by Swisscontact Bangladesh. The project seeks to uplift deserving students in Habiganj, Moulvibazar, Sylhet, Sunamganj and Dhaka by providing scholarships, educational campaigns, and teacher training, while also enhancing capacity development and employment opportunities for local youth, promoting cooperative governance and micro-savings, addressing health issues, and championing environmental conservation, all while exploring innovative solutions to meet community needs. The project has six main components: Education, Skills Development, Health, Cooperative Governance, Environment and Community Safety, and Technology Innovation.

Building on this approach, the Cooperative component of the SMILE project aims to transform cooperatives, also known as Village Development Organisations (VDOs), into sustainable, inclusive, and growth-oriented institutions capable of driving local economic development. To achieve this transformation, cooperative members require targeted capacity development support, with a focus on

strengthening their financial base, improving governance structures, and enhancing their role as active agents for entrepreneurship and sustainable livelihoods.

To address this, the SMILE project will conduct a comprehensive survey in the Nabiganj upazila of Habiganj, Sylhet Sadar upazila, and its adjacent areas, as well as in Sreemangal and Kamalganj upazilas in Moulvibazar, collecting both quantitative and qualitative data on cooperatives. The purpose of this survey is to generate a clear and evidence-based understanding of the current status of cooperatives, including their organizational structures, financial practices, and governance mechanisms. Specifically, the survey will assess the scope for strengthening their governance, identify skill gaps and training needs for potential MSMEs (Micro, Small, and Medium Enterprises), and evaluate the overall institutional and operational capacity of cooperatives. The findings will serve as a foundation for designing targeted capacity development interventions, ensuring that future support is need-based, context-specific, and capable of transforming cooperatives into sustainable, inclusive, and growth-oriented institutions that drive local economic development.

The SMILE project is now inviting proposals from individual consultant(s)/**consultancy firm(s)**, and this ToR outlines the requirements to conduct a market assessment in the selected areas mentioned above.

2. Objectives and scope of work

The overall objective of this assignment is to conduct a market assessment of selected 110 cooperatives under the SMILE project in Habiganj (Nabiganj upazila), Sylhet (Sylhet sadar and adjacent areas), and Moulvibazar (Sreemangal and Kamalganj upazilas). The information received from the field will help generate reliable and evidence-based data on the current status, governance systems, financial practices, and institutional capacities of the cooperatives. Furthermore, it will help identify competency gaps and needs for capacity building, as well as the entrepreneurial potential of cooperatives. The findings will provide a solid foundation for designing targeted enterprise and business development models tailored for rural cooperatives and community-based organizations. These interventions will enable cooperatives to become sustainable, inclusive, and growth-oriented institutions contributing to local economic development.

The SMILE project will design and pilot interventions based on the findings of the assessment. Thus, the objective of the assignment is to determine sustainable business models for selected cooperatives, identify the opportunities and challenges when implementing the models, and assess the feasibility and commercial viability of the proposed models.

The specific objectives for this study include, but not limited to:

- **To profile the cooperatives:** Collect both quantitative and qualitative data to establish the current status of the 110 cooperatives in the selected upazilas, including membership composition, organizational structures, and operational modalities.
- **To assess the governance systems:** Review existing governance mechanisms, leadership practices, decision-making processes, structures, and accountability measures within cooperatives to identify strengths, gaps, weaknesses, challenges, and opportunities for improvement.
- **To evaluate financial practices:** Examine current financial management systems, capital inflows from other organizations, savings and credit practices (microsavings), record-keeping, and access to external financing to assess the cooperatives' financial base and sustainability.

- **To analyze institutional and operational capacity:** Evaluate the overall institutional performance, operational efficiency, and service delivery capacity of cooperatives to support livelihoods and economic empowerment.

MOST IMPORTANTLY

- **To identify skills gaps and training needs:** Assess the capacity of cooperative members and leadership, with a focus on identifying skills gaps and training needs relevant to business development, enterprise development, MSME creation, and entrepreneurship development. Also, recommend strategies for capacity building of leadership and member participation.
- **To recommend interventions:**

Recommend at least ten (10) **cooperative-based business models** among the 110 cooperatives. Each model will be presented with a well-defined structure, ensuring alignment with project expectations and measurable outcomes. For every cooperative, the following aspects will be clearly specified:

1. **Background** – A brief context of the cooperative, including its sector, operational history, and activities.
2. **Market potential** – An overview of the local market vendors (LMV) and scope of market linkages with buyers, suppliers, and value chains.
3. **Number of members involved** – A clear estimate of how many cooperative members (by gender, age, and other demographics, where relevant) will directly benefit from the intervention.
4. **Business model** – The business models should specify the following:
 - **Technical Feasibility**
 - Assess the practicality of proposed cooperative development and market linkage models.
 - Specific areas where the cooperative can expand, diversify, highlighting how the business opportunities will strengthen the cooperative and improve the livelihoods of the members.
 - **Financial Sustainability**
 - Assess the revenue-generation plan for the suggested business model(s)
 - Breakeven and profitability plan
 - Partnerships with the private sector and local market vendors (LMV)
 - Identify innovative financing mechanisms (micro-savings schemes, digital payments, cooperative capital funds) that could sustain cooperative operations post-project.
 - Explore opportunities for financial literacy and entrepreneurship training to strengthen cooperatives' internal financial management.

a. Study methodology and sampling plan

The study will adopt a mixed-methods approach, combining quantitative surveys with qualitative interviews, and will finally triangulate data gathered from different sources, including secondary literature (document review), sample questionnaire surveys, focus group discussions (FGDs), and key informant interviews (KIIs).

Type of information expected from the master database of the 110 cooperatives:

Based on the objectives stated above, the consultant/consultancy firm should be able to provide insights into the given factors:

- i) **Quantitative factors for the master database:**
 - Number and status of cooperatives (active, semi-active, dormant).

- Membership details (size, gender-disaggregated, socio-economic profile).
- Financial status of cooperatives (capital received, savings, loan utilization, repayment rates)
- Governance practices (frequency of meetings, elections, transparency in accounts)
- Market participation (raw material supply network, products sold, pricing, buyers, challenges)
- Access to training, technology, and institutional support

Additionally, some qualitative information is also expected from the functioning cooperatives:

ii) Qualitative factors:

- Perceptions of cooperative members on governance, transparency, and benefits.
- Challenges faced by cooperatives in scaling up (capital, management, market access).
- Enabling and constraining policies for cooperatives
- Sustainability – what will help cooperatives survive after receiving support from an external organization (NGO, local charity organization), and their ability to function effectively and independently beyond the period of external support.
- KIIs with presidents/secretaries of cooperatives, board members, government officials, and SME association leaders.
- FGDs with members to capture lived experiences and social benefits.
- Success stories and lessons learned

Swisscontact may include additional points on the above list of questions to facilitate a more in-depth understanding later, which may result in the collection of data on additional variables to enrich the assessment.

The given strata and sample size are given below:

Method	Strata	Total Sample	Note
Quantitative survey	Stratified by cooperative type (mini garments, fisheries, livestock, bakery), by size (small/medium/large), and by upazila (Sylhet, Nabiganj, and Moulvibazar).	~ 300 cooperative members across 110 cooperatives in three locations	Covers membership details, financial status, governance, savings, access to credit, training update, and market engagement (please refer to 2.a.i)
Quantitative Survey	Local Market Vendors (LMVs) who can be linked to cooperatives	~60 LMVs (20 from each district)	To understand market linkages, demand, and challenges
Qualitative FGDs	Cooperative members (men, women, youth)	12 FGDs (8–10 members each)	Used to validate quantitative findings, explore perceptions on business development, enterprise development, entrepreneurship development, savings, governance, and sustainability.
Qualitative KIIs	Cooperative leaders, LMVs, Union Parishad representatives, Upazila and	30 KIIs	Captures perspectives of decision-makers and stakeholders.

	District Cooperatives Officer, Secretary/President of a few cooperatives		Explores challenges, gender inclusion, and sustainability
Qualitative (IDIs)	Successful cooperative leaders, women entrepreneurs	15 IDIs	Captures good practices and leadership insights
Case Studies	2–3 cooperatives showing opportunities for growth/sustainability or challenges they face.	2–3 case studies from each sector	Narrative approach to highlight potential models. (Must fill out the consent form from beneficiaries before collecting the case study)

Note: The key personnel selected for KIIs and IDIs need to be approved by the project team.

b. Geographic Scope

Location	Coverage Area
Sylhet Sadar, Sylhet	City Corporation area, Khadimnagar, Khadimpara, Tultikor, Tukerbazar
Nabiganj Upazila, Habiganj	Inathganj, Aushkandi, Dighalbak, Debpara, Gojnaipur, Paniumda
Kamalganj Upazila, Mouvibazar	Adampur, Alinagar, Islampur, Kamalganj, Madhabpur, Munshi Bazar, Patanushar, Rahimpur, Shamshernagar
Sreemangal Upazila, Mouvibazar	Ashidron, Bhunabir, Kashipur, Kalighat, Mirzapur, Rajghat, Satgoan, Sindurkhan, Sreemangal

c. Task and specific deliverables of the consultant/firm

The suggested, but not limited to, specific tasks of the consultant/consultancy firm are:

- Review relevant background documents;
- Submit detailed workplan;
- Develop data collection tools and study methodology to meet the assessment objectives
- Organise and conduct training for the enumerators
- Provide a master database with the required information and status of the 110 cooperatives
- Explore the opportunities for market linkages for the cooperatives for sustainability
- Provide feasible recommendations for 10 business models and get feedback
- Preparation of draft reports for feedback
- Provide actionable recommendations in the final report

The expected deliverables and timeline are as follows:

Deliverables	Timeline	Payment %
Inception report (methodology, sampling, tools, and work plan)	10 days	20%
Draft study dataset (survey + KII/FGD findings)	30 days	30%
Draft study report (recommendations + master database)	10 days	

Presentation on field findings	1 day	50% (after approval of the final report)
Final report submission after consolidated feedback	9 days	
Total	60 days	100%

3. Task of the SMILE Project

The SMILE project team will facilitate the work to ensure that the agency responds to the objective by carrying out the following tasks:

- Share background project documents
- Approve the detailed workplan and methodology (including field plans, where relevant)
- Approve the data collection tools
- Approve personnel proposed for conducting surveys, FGDs, and KIIs;
- Support consultant(s)/firm in conducting field-level activities
- Monitor overall study, as and when deemed necessary
- Facilitate collaboration and coordination among the consultant(s)/firm, project team, stakeholders, beneficiaries, and the donor
- Review and share feedback on the draft report and proposed model(s); and
- Provide approval for the final report after findings validation.

4. Desired criteria for consultant(s)/firms

- Minimum 5-7 years of experience in conducting market study, baseline study, and research
- Proven expertise in cooperative development, MSMEs development, and enterprise development.
- Strong experience in quantitative and qualitative research methods.
- Previous work with donor-funded development projects (Swisscontact experience is a plus).
- Experience conducting research in the Sylhet region is desired but not mandatory.

5. Required expertise and qualifications

Lead Researcher

Education:

- Master's degree in Economics, Sustainable Development, Labor Market Studies, Education, Public Policy, or relevant discipline.

Professional Experience:

- At least 7 years of relevant professional experience in market assessments or economic development.
- Proven experience in designing and implementing enterprise development models tailored for rural cooperatives and community-based organizations.
- Expertise in value chain development and linking cooperatives/VDOs with markets, buyers, and private sector actors.
- Strong background in business planning, feasibility studies, and market assessments for cooperative-led enterprises.
- Experience in training cooperative members on entrepreneurship, financial literacy, and enterprise management.
- Skills in developing inclusive enterprise opportunities for women, youth, and marginalized groups within cooperatives/VDOs.
- Familiarity with digital tools and platforms that enhance market access, financial inclusion, and enterprise growth for cooperatives.

Co-Researcher

Education:

- Master's degree in Economics, Development Studies, Rural Development, Sociology, or related discipline.

Professional Experience:

- At least 5 years of experience in conducting socio-economic research or cooperative studies.
- Experience in designing and executing baseline studies, market assessments, or feasibility studies.
- Proven ability to support value chain analysis and cooperative governance research.
- Experience in data analysis (quantitative & qualitative) and report writing.
- Strong skills in coordinating field teams and ensuring quality assurance.
- Experience working with rural cooperatives, farmer groups, or producer organizations.

Enumerator Supervisor/Field Research Coordinator

Education:

- Bachelor's degree in Social Sciences, Agriculture, Business, Development Studies, or related field.

Professional Experience:

- At least 3 years of field-level research experience in rural settings.
- Proven track record in supervising enumerators and ensuring high-quality data collection.
- Knowledge of Sylhet, Moulvibazar, and Nabiganj socio-economic and cultural context is highly desirable.
- Familiarity with digital data collection tools (Kobo, SurveyCTO, ODK, etc.).
- Strong communication skills in Bangla and local dialects.
- Experience in coordinating logistics for field studies.

All interested consultants/ consultancy firms are required to submit the following documents-

- A technical proposal showing an understanding of the study, proposed methodology, study tools, timeline (activity plan), key staff profiles, roles, and individual time to be spent in the study.
- A separate financial proposal setting out a detailed budget for the study.
- A summary of relevant services or similar work done (particularly in the research sector) during the last 5-7 years.
- Submission of an organisational profile, with the CVs of key personnel (including enumerators), will be involved in the study. *(Their qualifications should match the expertise given in section 5). All the employees involved in the study must have prior experience in participating in similar research activities.*
- A list of the existing clientele of the organisation.
- The bidding consultancy firms/consultants should submit documentary evidence demonstrating their legal, taxation, and financial status. This includes:
 - Copy of valid Taxpayer's Identification Number (TIN)
 - Copy of VAT registration certificate (if applicable)
 - Updated Proof of Submission of Return (PSR)
 - Copy of Trade License (for registered businesses)/Companies and Firms (RJSC) certificate (if applicable)
 - Proof of a segregated bank account (bank account name and address) for financial Transactions
 - Any other relevant certifications issued by government authorities
 - A signed statement testifying that all information within the proposal is correct and true.

N.B. The Consultancy firm/Consultant will receive payment upon achieving the target of the decided

sample size and deliverables. Please note that the shortlisted consultancy firm/Consultant will be contacted to present their detailed methodologies.

6. Evaluation criteria

Criteria		Score
Technical proposal	Understanding of the study	10
	Relevant experience in preparing similar reports	10
	Clarity of the proposed methodology, approach, and timeframe	15
	Quality and the relevant experience of the proposed team	15
	Experience working in similar studies	10
	Presentation: Understanding of the assignment and what the firm has to offer	20
		80
Financial proposal	Consistency and relevance of the proposed budget (value for money)	20
Total		100

Note: VAT and TAX will be deducted at source as per government rules.

N.B. Bidders scoring a minimum of 70% in the Technical Proposal will be invited to deliver a short presentation. Swisscontact will open the financial quotations only for those bidders who achieve a minimum of 70% marks in the Technical Proposal and Presentation combined.

The following method will be applicable for the evaluation of the potential Consultancy firm or consultant:

- A Quality and Cost (Q&C)-based evaluation will be conducted by an evaluation team.
- The highest scorer will be selected based on the availability of the budget. The procurement committee may negotiate with the highest scorer to put them within the budget, or even if there is a budget, to reduce the cost. If the highest scorer cannot be fit within the available budget, the 2nd highest scorer and likewise must be approached.

7. Duration and Payment

The consultancy is expected to be completed over 60 days between September 30 and November 30, 2025, subject to final workplan approval. Payment will be made in installments based on submission and approval of deliverables.

Reporting

The consultant will report to the Team Leader of the SMILE Project, Swisscontact, and work closely with the SMILE project team.

8. Ownership

Swisscontact will own the intellectual property rights of the documents and materials prepared under this assignment. The report(s) or documents or any part, therefore, cannot be sold, used, shared, presented, or reproduced in any manner without prior approval of Swisscontact.

9. Submission Guidelines

Technical Proposal:

Interested consultants/firms should submit the technical proposal via email "bd.procurement@swisscontact.org". mentioning **"Situational analysis and market assessment of the cooperatives in Sylhet"** in the subject line.

Financial Proposal:

Interested consultants/firms are required to submit a sealed envelope containing the hard copy of the financial proposal. **Interested consultants/firms are requested not to submit any soft copy of the financial proposal through email or digital means.**

Hard copies should be submitted to the following address:

Sr. Officer - Procurement & Compliance, SMILE

Swisscontact Bangladesh

House 28, Road 43, Gulshan-2, Dhaka 1212, Bangladesh

SWISS FOUNDATION FOR TECHNICAL COOPERATION

The subject line: **"Situational analysis and market assessment of the cooperatives in Sylhet"** must be mentioned on the envelope and e-mail.

Deadline for submission: September 18, 2025, before 5:00 pm

Swisscontact reserves the right to accept or reject any or all proposals without assigning any reason.

Also, Swisscontact reserves the right to select more than one service provider for the assignment.

Please note that if any application does not meet all the above eligibility criteria, the application may be disqualified without further evaluation.

Swisscontact does not accept any email or phone call for any clarification before the submission deadline. Interested bidders are requested to submit the bid based on their understanding.