



## **Request for Proposals**

### **Midterm Study of the Project- Scaling WaterCredit in Bangladesh**

**September 17, 2020**

**Response deadline:** October 08, 2020 by 5:00 pm BST

#### **1. General instructions**

- A. Water.org requests proposals from research and evaluation firms to conduct a midterm study for a project aimed at improving access to water and sanitation in Bangladesh primarily through microfinancing.
- B. The evaluation will require the firm to facilitate and coordinate with Water.org staff and partner microfinance institutions for data collection in the program areas in Bangladesh. The project requires the firm to submit the following deliverables:
  - A kick-off meeting with the Monitoring, Evaluation and Learning team at Water.org to clarify roles and responsibilities (to be conducted remotely).
  - An inception report, including a desk review and outline of approach, methodology, data inventory methodology, and sustainability analysis.
  - A draft midterm report submitted to Water.org for feedback.
  - A list of finalized benchmarks for key performance indicators for program outcomes
  - A final midterm report, not to exceed 20 pages (excluding annexes) and partner summaries.
  - All new data sources (raw data collected and new data analysis files)
- C. Invoicing will occur upon completion and approval of the deliverables outlined as above in Section 1, Part B of this document.
- D. Water.org is not liable for any expenditure incurred by responding firms prior to issuance of an executed contract with Water.org.
- E. Submissions must be typed and submitted only by email and must follow the format of the requests for information in Section 4: Submissions Requirements. Unless agreed upon with Water.org, no changes or corrections to a response will be allowed after the deadline.

F. Proposed schedule:

- October 08, 2020 – RFP submissions due by 5:00 PM BST.
- October 15, 2020 – Results announced
- October 20, 2020 – Contract begins
- February 03, 2021 – Contract ends

G. The proposals must be submitted by email to Heather Arney at [harney@water.org](mailto:harney@water.org) and Anitta Mankhin at [amankhin@water.org](mailto:amankhin@water.org) by October 08, 2020, at 5:00 PM Bangladesh Standard Time. Subject line should read “Bangladesh Midterm Study Proposal <<name of bidding firm>>.” The proposal must contain a technical proposal and a financial bid using Water.org’s budgeting format.

## 2. Scope of work

### A. Overview

For 30 years, Water.org has been at the forefront of developing and delivering sustainable solutions to the global water crisis. Water.org pioneers innovative, community-driven and market-based solutions to provide universal access to safe water and sanitation, giving women hope, children health and communities a future. To date, Water.org has positively transformed millions of lives around the world, ensuring a better life for generations ahead.

Through its flagship WaterCredit model, Water.org provides financial and technical assistance to local institutions (primarily microfinance institutions), building their capacity to offer affordable financing for water supply and sanitation services (WSS) to customers at the base of the economic pyramid (BOP). These financial products are designed based on an analysis of local market demand. Philanthropic resources provide the up-front technical assistance financial institutions need to develop these new loan portfolios. The end result: more people empowered with safe water and toilets and a sustainable, local market built for those at the BOP. WaterCredit has reached more than 29 million people across 13 countries through six million microloans. The average size of a WaterCredit loan is US\$364, and the global average repayment of a WaterCredit loan since 2003 is 99 percent. Further, more than 87 percent of borrowers are women. More details can be found on the organization’s [website](#).

Water.org is implementing a four-year initiative, from September 2018 – August 2022, to expand its WaterCredit activities to reach an estimated 520,000 people with safe water and/or sanitation in Bangladesh. This initiative will expand upon the MFI-led WaterCredit model as well as develop and test innovative approaches to sustainable water and sanitation solutions in Bangladesh.

In Bangladesh, Water.org has identified and partnered with six local microfinance institutions (MFIs) to further develop and scale sustainable financial products that empower those at the base of the pyramid (BOP) to invest in their own water and sanitation needs. This includes the construction of water improvements and/or toilets within their homes. Water.org is also supporting the local organizations in conducting education campaigns and build awareness of critical hygiene practices, enabling sustainable improvements in community health and well-being. The project is being implemented by the MFIs in 61 of the 64 districts across all 8 divisions of Bangladesh.

## B. Objectives of the midterm study

The midterm will be based on the programmatic theory of change and result framework with key performance indicators. The evaluation will assess the extent to which the initiative has met or is on track to meet overall goals, take inventory of lessons learned, build on experience, and make recommendations that will allow initial program results to be improved and refined during the latter half of the program cycle. The midterm will also serve as an opportunity to share experiences internally and externally.

More specially, the midterm will assess the grant's progress across the following areas:

- **Household experience and impacts:** people reached and extent in which women, children and those living at the base of the economic pyramid have benefited
- **Existing partner financial institutions:** the degree of scale among pre-grant partners and their ability to scale their WSS loan portfolios to reach more people in existing and new geographies.
- **New partner financial institutions:** the degree in which Water.org partnered with new type of financial institutions to expand consumer reach and pilot new, more cost-effective ways for WSS lending
- **Sustained WSS portfolio lending:** degree in which existing and new partner financial institutions are progressing toward sustained WSS operations
- **Systems level:** enabling change through a multi-stakeholder coalition to influence, update, and advance favorable policy and regulatory frameworks for WSS financing
- **Climate:** degree in which households that have access to WSS reduce their reliance upon environmentally unfriendly products and temporary solutions.

## C. Methodology

The midterm will use a mixture of qualitative and quantitative analysis to assess progress against the programmatic outcomes.

The midterm will primarily be based on the following methods and datasets:

### **Review of program information**

The midterm will need to consider the effects of COVID-19 and programmatic adjustments. During the inception phase, the midterm will cross-reference the original strategies and indicators with the updated COVID response plans and design the midterm accordingly.

MIS data and other documentation from Water.org's MIS system (WaterPortal), budget and financial reports, and other program documentation are to be used.

### **Quantitative household survey analysis**

The midterm will pull from the 499 household surveys that Water.org has already obtained via routine 3<sup>rd</sup> party monitoring visits. The selected firm will be responsible for

analyzing this existing data that is currently standardized in mWater, a digital tool and platform. The analysis will be needed to inform the midterm.

**WaterCredit Sustainability Tool:** To gauge partners' progress towards an operational and sustainable WaterCredit loan portfolio, the WaterCredit assessment tool will be used. Developed by Water.org, the WaterCredit assessment tool is used to assess the water and sanitation portfolio over time, tracking its progression towards sustainability, both operationally and financially. The tool will be administered by Water.org staff and the results will be made available to the firm for analysis and inference.

**Key informant interviews:** The selected firm will need to conduct key informant interviews with selected personnel from Water.org's partner organizations and Water.org staff to capture more in-depth qualitative information. In addition, the consultant will need to conduct a small number of interviews with households that have participated in the program and have taken out a water or sanitation loan. Due to COVID-19 all interviews will need to be conducted remotely. This activity will be particularly needed to better understand the climate area listed within the objectives.

**Outcome harvesting:** Outcome harvesting is being undertaken to understand the impacts due to the contribution of Water.org's advocacy efforts. The selected firm would need to include the findings of the outcome harvesting exercise in the report.

### 3. Budget

The proposed budget should not exceed of \$40,000.

### 4. Proposed schedule and key dates

A tentative schedule of key activities is presented in the table below.

<b>Activity</b>	<b>Date</b>
Proposal submission deadline	October 08, 2020
Announce results of the selection process	October 15, 2020
Finalize and start contract	October 20, 2020
Inception report	November 05, 2020
Data collection completed	November 30, 2020
Data analyzed and findings synthesized	December 15, 2020
Submit draft midterm report and benchmarks for key performance indicators for the program	January 5, 2021
Review draft report	January 15, 2021
Submit final midterm report and data sets	January 31, 2021
<b>Present findings to Water.org and partner stakeholders</b>	February 2021

## **5. Submission requirements**

To be considered under this RFP, please submit the following:

### **A. Technical Proposal**

A narrative proposal (no more than 10 pages excluding annexes) should include the following sections:

- a. **Evaluation Methodology:** Describe your overall approach including, and not limited to, data collection approach, data quality assurance measures, field planning and staffing plans.
- b. **Relevant Experience:** Provide details of projects of similar scope, complexity and nature you have worked on previously.
- c. **Specific Expertise:** Describe your expertise specific to conducting sustainability analysis, i.e., operational self-sufficiency and financial modelling.
- d. **Key Personnel and Staffing:** Describe the key personnel and a staffing plan for the project. Include CVs (no more than 2 pages each and attached as annex) of key personnel who would be part of the proposed plan.
- e. **Timeline:** Include a detailed timeline of key activities.

### **B. Financial proposal**

The financial proposal should include a detailed budget and a budget narrative. Please use the attached excel budget workbook to prepare and submit the budget. The cost estimates used to prepare the budget should be presented in USD as explained in the excel budget workbook. The budget should not exceed \$40,000.

## **6. Criteria for submission**

Applicants may be individuals, groups of individuals with a designated team lead, or firms. Applicants must have at a minimum the following qualifications:

- Proposed staffing plan includes at least one native or fluent English speaker as lead writer.
- Demonstrated experience in conducting sustainability analysis.
- Demonstrated experience in conducting operational self-sufficiency (OSS) using financial data.

## **7. Selection process**

All proposals submitted by the deadline will be carefully reviewed by the Selection Committee based on established selection criteria. The selection process may involve phone interviews with applicants. The final decision will be based on the overall quality of the technical proposal and value for money. The Selection Committee reserves the right to reject any or may cancel any submission at any time prior to agreement if it is in the best interests of Water.org.

## **8. Contact**

Proposals and queries related to the RFP should be sent through email to:

Anitta Mankhin  
MEL Manager, Bangladesh country team  
[amankhin@water.org](mailto:amankhin@water.org)

Heather Arney  
Sr. Manager, Insights & Innovations  
[harney@water.org](mailto:harney@water.org)