



**REQUEST FOR PROPOSAL  
FOR  
HIRING LOCAL / INT'L CONSULTANT ON**

**“SUSTAINED IMPACT OF VILLAGE SAVINGS AND LENDING  
ASSOCIATIONS IN SOUTH WEST BANGLADESH”**

<b>Name of the Purchaser</b>	World Vision Bangladesh Abedin Tower, Level-2, 35 Kemal Ataturk Avenue, Dhaka -1213, Bangladesh
<b>Contact Person</b>	Md. Ruhul Mobin, Supply Chain Manager, NJP
<b>Email</b>	Ruhul_Mobin@wvi.org

**RFP Ref No: WVB-NJP-RFP- 200876,  
Issued on: Date: 14 May, 2020**

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## Section I. Proposal Data Sheet (PDS)

The following specific data shall be provided by the Consultant for “Sustained Impact of Village Savings and Lending Associations in South West Bangladesh”.

### A. GENERAL

<b>Background of the Project:</b>	<p>In September 2015, World Vision Bangladesh (WVB), in a consortium with the World Food Programme (WFP), Winrock International (WI), and three local partner NGOs were awarded and undertook a \$74m, 5 year USAID Food for Peace Title II Development Food Security Activity. The activity, titled Nobo Jatra – ‘New Beginning’ seeks to improve gender equitable food security, facilitate access to water and improved sanitation facilities, and, improve maternal child health and nutrition for PLWs and children under 2 years in southwest Bangladesh. These interventions are complimented with cross-cutting interventions of disaster risk reduction, accountability and governance, and, gender to ensure a holistic, inclusive and gender sensitive approach.</p> <p>Nobo Jatra is implemented in partnership with the Ministry of Disaster Management and Relief (MoDMR) in two districts targeting four Upazilas namely; Khulna and Shatkhira districts– Dacope and Koyra, and, Shyamnagar and Kaliganj Upazilas respectively. The activity will reach a total of 856,116 direct beneficiaries and 200,495 households.</p>
<b>Objective and Scope of the Consultancy:</b>	<p>The overall design approach for a proposed study on the role of Village Savings and Lending Associations (VSLA’s) in southwest Bangladesh. Specifically, the study will take a two dimensional lens;</p> <p>i) at the community level by focusing on the financial behaviors, needs and challenges of VSLA’s (required level of effort to start up/form, manage (in terms of participants and Village Agents cost and time), literacy (financial and entrepreneurial), adoption of new behaviors including utilization of loans and savings, and exposure to financial services) in order to:</p> <p>ii) Identify opportunities to leverage formal financial services such as Agent Banking to further strengthen the impact of VSLA’s beyond the life of the project.</p> <p>The study will explore the Village Agent methodology particularly the strategy to use VSLA members to start and monitor new VSLAs. Utilizing a Market Systems Development lens, the study seeks to understand the financial system within/around Nobo Jatra’s implementation area and how Nobo Jatra could better utilize financial inclusion at the population level in its geographic targets.</p> <p>In doing so, the underlying objective is to strengthen the sustainability of VSLA’s through a co learning and consultative process that factors in the needs of the VSLA members to improve their lives and livelihoods--regardless of age, gender, socio economic status--and also ascertains the entry points and services required by formal financial institutions that allow VSLA’s to thrive, self-sustain and replicate.</p>

	<p>The study is part of Nobo Jatra’s overall Collaborating, Learning and Adaptation (CLA) effort, a commitment to adaptive management principles and application of learning. The study is intentionally timed in FY20 as the project changes gears to transition into a ‘facilitative and monitoring’ role where approaches such as VSLA’s are sustainably anchored with local stakeholders as the driving force. As such, the intention is that systematic knowledge gathering on VSLA’s will allow adaptation and field focused solutions based on deeply contextual feedback from local communities, field staff and local partners on the gaps, challenges and opportunities - which in turn will sustain the outcomes of VSLA’s beyond the life of the project . This will pave the way for Nobo Jatra to;</p> <p>i) monitor the effectiveness of VSLA’s to transform lives/livelihoods through access to finances during the two year cost extension (FY21-22) and adapt or provide customized support to restore VSLA’s as needed;</p> <p>ii) build a strong technical evidence base for what actually works for VSLA sustainability within the context of southwest Bangladesh and;</p> <p>iii) amplify the application of the learnings to multiple implementers, communities of practice or other key food and nutrition security stakeholders.</p>
<p><b>Procuring Entity</b></p>	<p>Name of Purchaser: World Vision Bangladesh (WVB)</p> <p>Contact Person : Md. Ruhul Mobin, Supply Chain Manager, Nobo Jatra Program Mobile: +8801708123865, E-mail: <a href="mailto:Ruhul_Mobin@wvi.org">Ruhul_Mobin@wvi.org</a></p> <p>Type of Service : “Sustained Impact of Village Savings and Lending Associations in South West Bangladesh”.</p> <p>RFP Ref: WVB-NJP-RFP- 200876, Date: 14 May, 2020</p>
<p><b>Eligibility Criteria</b></p>	<p><b>Experience and Eligibility Requirements of the consultancy firm/Organization:</b></p> <ul style="list-style-type: none"> <li>As indicated in TOR</li> </ul>
<p><b>Documents Required</b></p>	<p><b>A. <u>Technical proposal</u></b> should set out all the issues stated in Section. II (I. Technical proposal submission format) and Section. III (Terms of Reference) Scope of work’. Must provide details information in <u>Technical Proposal in light of evaluation criteria, including:</u></p> <ul style="list-style-type: none"> <li><u>Applicants must provide information, experience certificate, CV and documentary evidences to establish that they have met eligibility criteria for this service.</u></li> <li><u>Applicants must clearly indicate in their CVs past evaluation work they have conducted, with names of references for each.</u></li> <li><u>Acknowledge and complete ‘Section IV to section VII’.</u></li> <li><u>Provide legal establishment / registration (up to date -Trade license, VAT registration, TAX certificate) and any other additional supporting documents (if applicable).</u></li> </ul> <p><b>B. <u>Financial proposal</u></b> should set out details breakdown following Section. II (2.Financial Proposal Submission Format) and must provide details Financial proposal separately.</p>

	ONLY SUBMISSION OF CV WITHOUT TECHNICAL & FINANCIAL PROPOSAL WILL NOT BE CONSIDERED FOR EVALUATION.
<b>Proposal</b>	Proposals must offer services for the total requirement. Proposals offering only part of the requirement will be rejected. The consultant/s is expected to examine all corresponding instructions, forms, terms and specifications contained in the Solicitation Documents. Failure to comply with these documents (Technical and Financial proposal) will be at the consultant/s risk and may affect the evaluation of the Proposal. Sending only CV without details Technical and Financial proposal will not be considered as complete proposal.
<b>Validity</b>	The offer shall remain valid for 90 days from the closing date of receiving of Proposal by WVB.
<b>Language</b>	The language of all correspondence and documents related to the proposal shall be in <b>English</b> .
<b>Proposal currency</b>	All prices shall be quoted in <b>BDT</b> for local Consultant and <b>USD</b> for Int'l Consultant
<b>Consultancy Timeframe:</b>	In between 180 calendar days after signing the Agreement. Tentative working days to be mentioned in the work plan.

<b>Payment Terms</b>	<p>Payment shall be made through Account Payee Cheque or Straight to Bank (S2B)/ online transfer after successful completion of services and all deliverables as required and approved by the WVB representatives.</p> <p>The Consultant(s)/Firm will be paid the agreed upon amount for successful completion of the assignment, this will include accommodation, food, T/A, D/A, logistical support and all other cost relevant. VAT/TAX will be deducted from as per GOB rules from the total amount. VAT coupon will be issued as per USAID funded grant policy. Payment will be made either in installments or after successful completion of the assignment (as agreed upon/mentioned in TOR).</p>
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### B. THE RFP DOCUMENTS

<b>Procurement Queries</b>	Md. Ruhul Mobin, Supply Chain Manager, Nobo Jatra Program Mobile: +8801708123865, E-mail: <a href="mailto:Ruhul_Mobin@wvi.org">Ruhul_Mobin@wvi.org</a>
<b>Technical Queries</b>	Interested consultancy Firm/Organization may send e-mail for technical queries before submission of proposal to : <a href="mailto:Saeqah_Kabir@wvi.org">Saeqah_Kabir@wvi.org</a>

### C. SUBMISSION OF PROPOSAL

<b>Notice for Submission</b>	<p><b>Separate Technical and Financial proposals</b> shall be sent directly through email in <b>PDF format</b> to: <a href="mailto:wvb_scm@wvi.org">wvb_scm@wvi.org</a> and <b>no CC</b> to any WVB staff.</p> <p><b>Maximum file size: 9MB. If mail returned due over file size, please split the file and send in separate email.</b></p> <p>RFP reference: <a href="#"><i>"RFP:200876 Sustained Impact of Village Savings and Lending Associations in South West Bangladesh"</i></a> shall be mentioned in subject line.</p>
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<b>Dead Line for Submission</b>	<b>Deadline for proposal submission is:</b> <b><u>On or before 11.59 PM on 3<sup>rd</sup> June, 2020</u></b>
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#### D. PROPOSAL EVALUATION

The Proposal Evaluation shall be carried out applying quality and cost based selection (QCBS) procedure based on the following criteria:

<b>Preliminary examination</b>	<p>The Purchaser will examine the Proposals to determine whether they are complete, whether any computational errors have been made, whether the documents have been properly signed, and whether the Proposals are generally in order.</p> <p>Arithmetical errors will be rectified on the following basis: If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and the total price shall be corrected. If the proposer does not accept the correction of errors, its Proposal will be rejected. If there is a discrepancy between words and figures the amount in words will prevail.</p> <p>Prior to the detailed evaluation, the Purchaser will determine the substantial responsiveness of each Proposal to the Request for Proposals (RFP). For purposes of these Clauses, a substantially responsive Proposal is one which conforms to all the terms and conditions of the RFP without material deviations. The Purchaser's determination of a Proposal's responsiveness is based on the contents of the Proposal itself without recourse to extrinsic evidence. A Proposal determined as not substantially responsive will be rejected by the Purchaser and may not subsequently be made responsive by the proposed by correction of the non-conformity.</p>															
<b>Evaluation (Technical &amp; Financial)</b>	<ol style="list-style-type: none"> <li>1) Proposal evaluation committee (PEC) set out by WVB, will review the technical as well as financial proposal as per Eligibility/Qualification and Technical criteria (mentioned below).</li> <li>2) Technical proposal will carry 70% weight; and financial proposal will carry 30% weight (Technical Pass Mark is 70%)</li> </ol>															
<b>Evaluation Criteria</b>	<p>The proposal will be ranked according to combined technical and financial score using the weights.</p> <p style="text-align: center;"><b>a. Technical Evaluation Criteria</b></p> <p>Technical Evaluation criteria &amp; allocated points are as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">SL</th> <th style="text-align: center;">Evaluation criteria</th> <th style="text-align: center;">Points</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><b>I (a+b+c+d)</b></td> <td><b>Experience of the Consultant/s</b></td> <td style="text-align: center;"><b>35</b></td> </tr> <tr> <td style="text-align: center;">I.a</td> <td>Demonstrated experience designing and conducting study/ research on financial inclusion, Village Savings and Lending Associations, for extreme poor. (Quantitative and Qualitative)</td> <td style="text-align: center;">9</td> </tr> <tr> <td style="text-align: center;">I.b</td> <td>Experience in working with US government grants, specifically USAID DFAPS,</td> <td style="text-align: center;">16</td> </tr> <tr> <td style="text-align: center;">I.c</td> <td>Experience in food security and nutrition</td> <td style="text-align: center;">5</td> </tr> </tbody> </table>	SL	Evaluation criteria	Points	<b>I (a+b+c+d)</b>	<b>Experience of the Consultant/s</b>	<b>35</b>	I.a	Demonstrated experience designing and conducting study/ research on financial inclusion, Village Savings and Lending Associations, for extreme poor. (Quantitative and Qualitative)	9	I.b	Experience in working with US government grants, specifically USAID DFAPS,	16	I.c	Experience in food security and nutrition	5
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I.c	Experience in food security and nutrition	5														

	sector issues	
1.d	Experience in Ultra Poor Graduation programs	5
<b>2 (2.1+2.2+2.3)</b>	<b>Implementation and Quality Assurance Plan</b>	<b>35</b>
<b>2.1</b>	Understanding the assignment, comments and suggestions of Consultant/s on the Terms of Reference.	<b>8</b>
<b>2.2 (a+b+c+d)</b>	<b>Roll out plan</b>	<b>17</b>
2.2.a	Team Composition and task assignment	3
2.2.b	Roll out plan and calendar	4
2.2.c	All proposed activities reflected in the work plan with timeline	5
2.2.d	All proposed activities reflecting the assignment properly	5
<b>2.3 (a+b)</b>	<b>Quality Assurance Plan</b>	<b>10</b>
2.3.a	Monitoring tools	5
2.3.b	Monitoring plan	5
<b>3 (3.1+3.2)</b>	<b>Professional qualification and competence for the assignments</b>	<b>25</b>
<b>3.1</b>	Consultant/s educational qualification (advanced degree and training)	15
<b>3.2</b>	Experience in community engagement and participatory research ethics	10
<b>4 (4.1)</b>	<b>Methodology</b>	<b>5</b>
<b>4.1</b>	Details and quality of methodology proposed for the assignment (both quantitative and qualitative)	<b>5</b>
<b>1+2+3+4</b>	<b>Total Points</b>	<b>100</b>

**Pass Mark: 65% points.**

As a part of evaluation process, consultant/s may be interviewed / asked for presentation on submitted proposal by Proposal Evaluation Committee.

**b. Evaluation of Financial Proposal**

A financial proposal shall include containing Summary of Costs, Breakdown of Staff Remuneration, Travel and DSAs, miscellaneous, overhead costs (if any). Total cost of the financial proposal (after correctness and confirmation of arithmetical error, if any) will be considered for financial evaluation.

**Interested consultancy Firm/Organization is requested to submit proposals in the light of the TORs and above mentioned evaluation criteria.**

**ONLY SUBMISSION OF CV WITHOUT TECHNICAL & FINANCIAL PROPOSAL WILL NOT BE CONSIDERED FOR EVALUATION.**

## E. OTHER TERMS AND CONDITIONS

1. All the columns/requirements in this ToR must be properly completed. Quote for each item separately, and in units as specified. Incomplete offers or offers which do not comply with any of ToR will not be considered.
2. WVB reserves the right to accept the partial or whole or part of your offer. WVB authority reserves the right to impose penalty or cancel the entire or partial purchase order if vendor fails to maintain the quality, specification, and delivery date.
3. WVB authority reserves the right to accept or reject any or all the Proposals in part or full or alter any of the provisions as deemed necessary, without showing any reason whatsoever at any time and acceptance of any liability. WVB reserves the right to accept the whole or part of your offer.
4. Making a payment to any employee as an inducement or any canvassing to enable you wins this service will result in automatic disqualification participating in this tender or any other tenders. Any solicitation/influence/non-compliance of the Terms & Conditions of this Tender, will lead to disqualification of the submitted Tender/Bid and will be treated informal/rejected.
5. Your financial offer should indicate final price, which includes all costs for delivery of final product at WVB, discount, Income Tax and VAT. All kind of charges including applicable Taxes/VAT will be deducted at source from the total bill as per Govt. Rules & Regulations.
6. Proprietor or an authorized representative of the Consultant/s must sign this form, and all the documents accompanying this bid must be properly rubber-stamped and signed.
7. The work shall be completed in all respects within the completion date mentioned in the contract.
8. If vendor fails to deliver the ordered service within the scheduled time frame penalty will be imposed @ 0.02% of the total contract value for par day of delay and WVB reserves the right to deduct this amount from the total bill for every day delayed from the expected date of delivery till the actual date of delivery.
9. Any late submission of Proposal after the schedule date and time will be rejected.
10. Environmental policy: WVB's policy is to purchase products and services, which have the least negative impact on the environment. Environmental considerations covering manufacture, transport, packing, use and disposal of goods form part of WVB evaluation and selection criteria.
11. Terrorists: WVB will not do any business with any known terrorist group or company involved in any way with terrorists. WVB shall therefore not knowingly purchase goods or services from companies that are involved with terrorist groups in any form. If you submit a bid based on this request, it shall constitute a guarantee that neither your company nor any affiliate or any subsidiaries controlled by your company are not involved with any known terrorist group. A contract clause confirming this will be included in an eventual purchase order based on this request.
12. In all cases, the decision of the World Vision Management will be final.
13. The proposer has to submit duly filled up Vendor's Primary Information Collection Sheet (Section-IV).
  14. The proposer has to agree to comply with Safeguarding Behaviour Protocols and will have to complete Form (Section-V).
15. The proposer has to make a declaration whether the Business Entity has relative or business partner in World Vision Bangladesh (WVB) who can influence the purchase decision or not (Section-VI).



I/We hereby agree to execute the work specified in the above memorandum strictly and fully in accordance with all the terms and conditions of the contract (if awarded) described above and in the annexure hereafter and will abide by and fulfil all such Terms & Conditions.

**Signed**

In the capacity of:

Duly authorized to sign the proposal on behalf of the applicant Consultant/s

Date:

## Section II. Proposal Submission Format

### I. Technical Proposal Submission Format

(Including description of approach, methodology, work plan, etc. for performing the assignment)

(Consultant/s is required to abide by page limits and formats described below. All attached forms must be completed and submitted with the proposals. Consultant/s are also required to submit their Tech proposals in English (Font – Times New Roman, size 12, page margins – 1” on all sides, A4 page).

- a). Assignment Title : Special Studies
- b). Summary of the Assignment (maximum 15 lines)
- c). Justification (maximum 1 pages) for the proposed methodology
- d). Technical Approach and Methodology (maximum 5 pages)  
Here you should explain your understanding of the objectives of the assignment, approach to the services, methodology for carrying out the activities and obtaining the expected output.

You should highlight the problems being addressed, indicators that will be measured in the survey and their importance, and explain the technical approach you would adopt to address them.

You should also explain the methodologies you propose to adopt and highlight the compatibility of those methodologies with the proposed approach. The methods of sampling, data collection, data analysis, data management should be stated. Both qualitative and quantitative data collection should be undertaken. Attention also needs to be paid on how the lessons learnt to improve the program could be extrapolated.

This chapter should incorporate any modifications to the TOR proposed by you. In case the TOR requires the Consultant/s to provide a quality plan and carry out the assignment according to its provisions, an outline of the quality plan (e.g., its list of contents) should be included in this chapter of the technical proposal including the following methodology:

Approach: Field based in Khulna and Satkhira (For reporting: Dhaka)

Stakeholder consultation, Demonstration, Presentation, Question answer, Handouts, Reports, discussion, upgraded design work through etc.

- e). Detailed Description of Activities (maximum 3 pages) Provide detailed descriptions of key activities mentioned above which are critical for the methodology and approach to be successful.
- f). Assumptions and Risks (maximum 1 page) Describe assumptions which are necessary for the survey to be implemented. Describe any risk/threats which could potentially threaten implementation of the activities and what is or will be done to mitigate these risks.
- g). Monitoring and Evaluation Plan (maximum 2 pages). (In this section describe specific indicators or milestone to be tracked over the life of the Assignment to measure the progress of the survey. The Monitoring and Evaluation Plan should be consistent with the Project Logical Framework).
- h). Work Plan/Logical Framework (maximum 2 pages). Here you should propose the main activities of the assignment, their content and duration, phasing and interrelations, milestones

(including interim approvals by the Client), and delivery dates of the reports. The proposed work plan should be consistent with the technical approach and methodology, showing understanding of the TOR and ability to translate them into a feasible working plan. A list of the final documents, including reports, drawings, and tables to be delivered as final output, should be included here. The work plan should be consistent with the Work schedule.

- i). Team composition / Staffing (maximum 3 pages) In this section you should propose the structure and composition of your team. You should list the main disciplines of the assignment, the key expert responsible, and proposed technical and support staff. The roles and responsibilities of professional staff should be summarized. In case of association, this chapter will indicate how the duties and responsibilities will be shared. The Consultant/s and staffing will be reflected in the Team Composition and Task Assignments.

## 2. Financial Proposal Submission Format

### Financial Offer: Summary of Cost

**Services/Assignment Name:** “Sustained Impact of Village Savings and Lending Associations in South West Bangladesh”.

**RFP Ref: WVB-NJP-RFP- 200876, Date: 14 May, 2020**

**Name of the Consultant/ Firm/Organization:** \_\_\_\_\_

<b>SI</b>	<b>Line Item</b>	<b>Cost</b>
<b>I.</b>	Professional Service Fees (Consultant/s)	
<b>II.</b>	Travel and Per Diem	
<b>III.</b>	Supplies and Equipment	
<b>IV.</b>	General Administrative Costs	
<b>V.</b>	Assignment Related Costs	
<b>Total Cost including applicable income taxes and excluding VAT as per country law</b>		
<b>VAT ( 15% or to date rate of VAT as per Govt. rule)</b>		
<b>Total Cost including applicable income taxes &amp; VAT as per country law</b>		

We understand you are not bound to accept any proposal you receive.

#### **Signed**

In the capacity of:

Duly authorized to sign the proposal on behalf of the applicant Consultant/s

Date:

N.B. Please add detailed cost breakdown documents for summary of cost. Above line items are mentioned as example for understanding. Please add separate sheet or more Column & Row for detail information, if necessary. TAX (10% for local and 20% for International consultant) and VAT (15%) should be included with total cost. Please feel free to communicate [ruhul\\_mobin@wvi.org](mailto:ruhul_mobin@wvi.org) for query.

## Section III. Terms of Reference (TOR)

### Sustained Impact of Village Savings and Lending Associations in South West Bangladesh

<b>Name of Activity and Duration:</b>	'Nobo Jatra – new beginning' Development Food Security Activity 2015-2020 2020-2022 cost extension phase
<b>Donor:</b>	USAID Food for Peace
<b>Implemented by:</b>	World Vision Bangladesh
<b>Partners:</b>	World Food Programme, Winrock International
<b>Location:</b>	4 sub districts in south west Bangladesh
<b>Goal:</b>	Improve gender equitable food security, nutrition and resilience of vulnerable people within Khulna and Satkhira districts in Bangladesh.

### **PURPOSE**

This document serves as a Terms of Reference outlining the overall design approach for a proposed study on the role of Village Savings and Lending Associations (VSLA's) in southwest Bangladesh. Specifically, the study will take a two dimensional lens;

- i) at the **community level** by focusing on the financial behaviors, needs and challenges of VSLA's (required level of effort to start up/form, manage (in terms of participants and Village Agents cost and time), literacy (financial and entrepreneurial), adoption of new behaviors including utilization of loans and savings, and exposure to financial services) in order to:
- ii) Identify opportunities **to leverage formal financial services such as Agent Banking** to further strengthen the impact of VSLA's beyond the life of the project<sup>1</sup>.

The study will explore the Village Agent methodology particularly the strategy to use VSLA members to start and monitor new VSLAs. Utilizing a Market Systems Development lens, the study seeks to understand the financial system within/around Nobo Jatra's implementation area and how Nobo Jatra could better utilize financial inclusion at the population level in its geographic targets.

In doing so, **the underlying objective is to strengthen the sustainability of VSLA's** through a co learning and consultative process that factors in the needs of the VSLA members to improve their lives and livelihoods--regardless of age, gender, socio economic status--and also ascertains the entry points and services required by formal financial institutions that allow VSLA's to thrive, self-sustain and replicate.

**THE STUDY IS PART OF NOBO JATRA'S OVERALL COLLABORATING, LEARNING AND ADAPTATION (CLA) EFFORT, A COMMITMENT TO ADAPTIVE MANAGEMENT PRINCIPLES AND APPLICATION OF LEARNING. THE STUDY IS INTENTIONALLY TIMED IN FY20 AS THE PROJECT CHANGES GEARS TO TRANSITION INTO A 'FACILITATIVE AND MONITORING' ROLE WHERE APPROACHES SUCH AS VSLA'S ARE SUSTAINABLY ANCHORED WITH LOCAL STAKEHOLDERS AS THE DRIVING FORCE. AS SUCH, THE INTENTION IS THAT SYSTEMATIC KNOWLEDGE GATHERING ON VSLA'S WILL ALLOW ADAPTATION AND FIELD FOCUSED SOLUTIONS BASED ON DEEPLY CONTEXTUAL FEEDBACK FROM LOCAL COMMUNITIES, FIELD STAFF AND LOCAL PARTNERS ON THE GAPS, CHALLENGES AND OPPORTUNITIES - WHICH IN TURN WILL**

<sup>1</sup> Nobo Jatra recognizes the inherent challenge of linking VSLAs to Micro Finance Institutions (MFIs) due to the high cost of conducting business but also the probable lack of targeted products designed by MFIs to VSLAs.

## SUSTAIN THE OUTCOMES OF VSLA'S BEYOND THE LIFE OF THE PROJECT . THIS WILL PAVE THE WAY FOR NOBO JATRA TO;

- i) monitor the effectiveness of VSLA's to transform lives/livelihoods through access to finances during the two year cost extension (FY21-22) and adapt or provide customized support to restore VSLA's as needed;
- ii) build a strong technical evidence base for what actually works for VSLA sustainability within the context of southwest Bangladesh and;
- iii) amplify the application of the learnings to multiple implementers, communities of practice or other key food and nutrition security stakeholders.

## BACKGROUND

Bangladesh has made remarkable progress in reducing poverty, supported by sustained economic growth. Based on the international poverty line of \$1.90 per person per day, poverty declined from 44.2 percent in 1991 to 13.8 percent in 2017.<sup>2</sup> Overall, Bangladesh has also made remarkable progress in achieving food security despite high population density and frequent natural disasters. Whilst the country has one of the fastest rates of agriculture productivity growth in the world since 1995 (2.7 percent per year, second only to China), this self-sufficiency is continuously threatened by the effects of climate change including decrease of arable land by at least one percent per year, an increasing population and stagnating yields.

Bangladesh is still facing daunting challenges in that 22 million people are still living below the poverty line. In some parts of southwest Bangladesh, between 25 and 34 percent of households live below the poverty line of \$1.90 a day. To make matters worse, this southwest coastal region of Bangladesh is subject to many natural and man-made challenges. The area is frequently hit with cyclones, tidal surges, floods, and droughts. Increased soil salinity, waterlogging, and the injudicious conversion of cultivable land into shrimp farms has made life difficult for farmers. As a result, many families struggle to put nutritious food on the table and too many children are malnourished.

The country is at an important juncture as it strives to attain the status of a middle income country. However, in order to stay on track to achieve this milestone, financial inclusion has been identified as one of the decisive enablers to fulfilling the Sustainable Development Goals. A background study commissioned for the General Economics Division of the Planning Commission in Bangladesh<sup>3</sup> for the country's 7th Five Year Plan (2016-2020) noted that despite the substantial expansion of bank branches and an increase in the membership of MFIs and other financial institutions, **around 25% of the country's adult population still remains financially excluded**. A substantial share of households, especially in rural areas, still remain outside the coverage area of the formal banking system and are therefore unable to access mainstream financial products. Increasing access to financial services for Bangladeshis, especially for the rural poor, is critical to enabling them to adopt new and more productive income earning opportunities and technologies. This access will help counter personal financial crises and unforeseen risks, and increase their chances of moving out of poverty.

**Financial inclusion** means that individuals have access to affordable financial products and services that meet their needs and are delivered in a responsible and sustainable way. Financial access facilitates day-to-day living, and helps families plan for everything from long-term goals to unexpected emergencies, manage risks and withstand financial shocks which can improve overall quality of lives.

<sup>2</sup> <https://www.worldbank.org/en/results/2018/11/15/bangladesh-reducing-poverty-and-sharing-prosperity>

<sup>3</sup> [http://bidlink.bids.org.bd/bidsorgbd/completed\\_research/Executive%20Summary%20Access%20to%20FS.pdf](http://bidlink.bids.org.bd/bidsorgbd/completed_research/Executive%20Summary%20Access%20to%20FS.pdf)

## IMPERATIVE FOR THE STUDY

Since 2015, Nobo Jatra, a five-year Development Food Security Activity (DFSA) implemented by World Vision and funded by USAID Food for Peace has been working across 4 sub districts in south west Bangladesh to *'improve gender equitable food security, nutrition and resilience of vulnerable populations.'* The project targets over 856,000 direct participants who are classified as poor or ultra-poor. The ultimate goal is to reduce malnutrition, but to make that a reality, Nobo Jatra intervenes with thoughtful, empowering approaches that cut across sectors including Water Sanitation and Hygiene (WASH), nutrition, agriculture and alternative livelihoods, disaster risk reduction, governance and gender. The project has been awarded a 2 year cost extension from 2020-2022 with the goal to monitor the outcomes achieved during the first 5 year phase. Sustaining results through functioning, locally led systems underpin the cost extension – with Nobo Jatra taking a lighter touch. Increasing access to financial services for the rural poor, particularly women, is a catalyst to adopt, diversify and expand more productive income earning opportunities and technologies. This access helps counter personal financial crises and unforeseen risks, thereby increasing chances of graduating out of poverty. Village Savings and Lending Associations (VSLA's) are a central tenet of Nobo Jatra's sustainability approach – a fact recognized and validated by the Mid Term Evaluation. As per the original project design, 966 VSLA's with 20,347 Ultra-Poor Graduation participants and total savings of \$288,656 are currently in operation - creating much needed access to finances to expand and diversify Income Generating Activities. Routine monitoring has shown that VSLA's established in the 2<sup>nd</sup> year of the project are still operating with minimum support from the project.

Four years of implementation, monitoring and learning efforts (including the Mid Term evaluation and donor comments) have shown that if gains across sectors are to sustain, families need access to finance as a resilience capacity to help them cope with and adapt in the face of socioeconomic and climatic shocks and stresses. Subsequently, in year 3 of the project, VSLA's were amplified to reach all remaining 36, 497 (m-887, f-35,610) participants under the Agriculture and Livelihoods component. Given that the cost extension focuses on private sector engagement – going beyond agriculture to cut across WASH and nutrition – the scale up of VSLA's will be intentional and incremental to include participants across sectors with emphasis on those involved in income generating activities (for example, health and nutrition community sales agents, WASH entrepreneurs, Local Service Providers, youth, Village Development Committees etc.) In doing so, **key reflections with staff has shown the need for better clarity on the VSLA approach that works best in the south west Bangladesh context including the scope and demand for financial services such as Agent Banking.**

Agent Banking is a fairly recent phenomenon in Bangladesh and is expected to reach the poorest, rural populations. The possibilities to innovate, promote and deliver new products and services through Agent Banking services to reach the mass market are significant. A major objective for this study will be to ascertain the types of services on offer by Agent Banking services and how this correlates to the needs of local communities served by Nobo Jatra. Equally, it is important to establish the coverage of Agent Banking services in rural, south west Bangladesh.

Further, utilizing a Market Systems Development lens, the study will provide understanding of the financial system and how Nobo Jatra could better utilize financial inclusion at the population level in its geographic targets. The September 2019 USAID document "Guidance on Assessing Resilience in Market Systems" Will be used to guide the study<sup>4</sup> This may include agent banking with banks, but also

4

[https://www.marketlinks.org/sites/marketlinks.org/files/resources/guidance\\_for\\_assessing\\_resilience\\_in\\_market\\_systems\\_final\\_sept\\_2019.pdf](https://www.marketlinks.org/sites/marketlinks.org/files/resources/guidance_for_assessing_resilience_in_market_systems_final_sept_2019.pdf)

other options such as VSLA linkages to MFIs<sup>5</sup>. As noted above, any linkage to MFIs should be done based on the bankability of VSLA individual members. The study will provide recommendations on how Nobo Jatra, in a monitoring role, can facilitate more financial inclusion in its geographic areas at the population level, but especially for those living on less than \$1.90 per day per person. The study will also utilize the “Better Together: improving food security and nutrition by linking market and food systems” journal article.<sup>6</sup>

## CO LEARNING PROCESS

As Nobo Jatra gears towards the cost extension, there will be a gradual transition starting in FY20 to ‘co learning’ which is anchored within adaptive management principles. Strongly guided by the CLA framework, co learning will enable i) regular (monthly, quarterly) feedback cycles to allow for course corrections, ii) strategic and regular reflection (“pause and reflect” in the CLA framework) with stakeholders we have handed activities over to, within the project team and partners, iii) recommendations (tailored to specific audiences) and concrete action steps as a key output to learning exercises, which are then followed up and monitored. This will include meeting with the most appropriate trade organization bodies in financial services to explore how the financial system can become more inclusive of vulnerable households and resilient to shocks such as cyclones.<sup>7</sup>

Engagement of stakeholders (community, Government officials, elected representatives, private sector, banks, credit cooperatives, MFIs, and other financial institution representatives, financial services trade associations such as the Credit Union League of Bangladesh) to establish a co-learning process will also contribute to greater ownership of the process, results and action. “Value will be placed on all forms of knowledge” (CLA Framework) – by actively involving the structures/systems we will be monitoring/strengthening during the CE in the learning process. (For example, the VSLA’s themselves, the community groups and community support groups, Community Sales Agents, Water Management Committees, youth volunteers, MFIs, banks, financial services trade associations, etc.) The co learning would enhance and align closely with M&E activities – by systematically using quantitative data generated by routine monitoring and bolster this further using processes and tools designed to extricate qualitative evidence.

## ALIGNMENT OF LEARNING WITH THE USAID OFFICE OF FOOD FOR PEACE

This study aligns with the recently released USAID Office of Food for Peace (FFP) learning agenda<sup>8</sup> that prioritizes learning opportunities that improve the quality of design and implementation of non-emergency food security programming. Specifically, this study aligns with the following FFP learning themes:

- **Resilience** – strengthening resilience capacities,
- **Sustained results** – local engagement and handover, community ownership and agency
- **Access and inclusion** – women’s empowerment and integration of gender

<sup>5</sup> World Vision are fully aware of the risks associated with MFI’s – however, given that a significant proportion of participants have access to and interaction with MFI’s – the study will also focus on this option to accurately reflect the local operating context. That said, this does not mean that World Vision will actually proceed with the MFI route.

<sup>6</sup> To be published Dec. 2019 in the “Enterprise Development and Microfinance” Journal. Final version available upon request to the corresponding co-author Dan Norell at [dnorell@worldvision.org](mailto:dnorell@worldvision.org)

<sup>7</sup>

[https://www.marketlinks.org/sites/marketlinks.org/files/resources/guidance\\_for\\_assessing\\_resilience\\_in\\_market\\_systems\\_fin\\_al\\_sept\\_2019.pdf](https://www.marketlinks.org/sites/marketlinks.org/files/resources/guidance_for_assessing_resilience_in_market_systems_fin_al_sept_2019.pdf). See Table I. Page 22.

<sup>8</sup> <https://www.fsnnetwork.org/office-food-peace-learning-agenda>



## SCOPE FOR PARTNERSHIP

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Given the purpose of the study, there is opportunity to partner with the Implementer-Led Design, Evidence, Analysis and Learning (*IDEAL*) activity, funded by the *USAID* Office of Food for Peace (FFP). For specific technical support, a partnership with the Strengthening Capacity in Agriculture, Livelihoods, and Environment (*SCALE*) Program is also being explored. *SCALE* have also reviewed and provided input into this Terms of Reference. This partnership is still being fleshed out and could be in the form of technical and quality oversight, validation and dissemination. Preliminary discussions with *SCALE* have shown that *VSLA*'s are a cross cutting theme across countries, partners and projects – and Food for Peace are also encouraging combined learning and knowledge sharing on *VSLA* approaches.

Specifically, the study aligns with the following strategic focus areas for *IDEAL*:

- i) Data collection and analysis for improved program impact
- ii) Adaptive management and application of learning
- iii) Sustainability and planning for exit

That said, there is also scope for the three *DFSA*'s in Bangladesh to combine learning efforts around *VSLA*'s – coordinating research themes and dissemination efforts.

Banks with established Agent banking services can also partner in the study

## METHODOLOGY

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Both qualitative and quantitative data will be collected to understand the financial behaviors and needs of participants and the operating context of *VSLAs*. Data will be collected through desk research, community consultations and interview of key stakeholders in the community, Government, as well as banks, financial institutions and financial services trade associations (banks, MFIs, credit unions), particularly those with targeted schemes for financial inclusion for the rural poor. Findings will be shared and validated during a workshop convening *VSLA* members and other relevant stakeholders. Based on the study findings, a detailed plan will be developed to link existing *VSLA* groups/members with the relevant financial service providers. Additionally, tools will be developed to monitor how the financial system is working for *VSLA* members, uptake of financial institutions' products and services on offer, savings behavior etc. If needed, customized coaching and mentoring will be provided if any parts of the system are not functioning as planned.

The key research questions are,

- 1) What is unique about the population or context that *Nobo Jatra* are currently working in related to *VSLAs*/financial services? How has *COVID* affected the population?
- 2) To what level members of *VSLAs* understand cash management (required level of effort to manage a savings group (cost and time), literacy, and exposure to financial services)? To what extent have these members applied new information they have received to their daily lives? To what extent have they committed to apply this learning after the life of the program?
- 3) To what extent are *VSLA* members saving, amount being saved, are the savings/loans adequately meeting the participants' needs, how are the loans being invested? How has *COVID* affected this?
- 4) What Agent banking services and other financial institution products and services are available in *Nobo Jatra* working areas (services, products, coverage, targeted to)? What are savings group members interested in availing outside of informal services? Are savings group services sufficient to meet their individual and household financing needs?
- 5) Based on product/service availability and *VSLA* member need, what are the opportunities to enhance *VSLA* member access to formal financial services?

- 6) Questions around support beyond the life of project: Who are the other government or non-governmental actors who can play a role in serving as an information point of services for savings groups? Are these trusted entities? Why or why not? Is there an opportunity to form the village agents into an association that further supports groups and can form new groups pending demand? What information would groups need to have now to be able to understand that support services from a village agent will start to be a pay for service?
- 7) How can extremely poor households below \$1.90 a day be more included in the financial systems utilizing financial products such as savings, credit and insurance?
- 8) How can the financial system in the Nobo Jatra geographic area be more resilient to shocks such as cyclones? What role can savings groups play to enable households to better cope with shocks/stresses? What is the role of other financial services? Insurance? Savings accounts (with MFIs and/or commercial banks)? Digital services?

The key research questions will be further split into smaller questions to develop qualitative and quantitative questionnaire. The following table, is not exhaustive and details proposed research activities and tools in each phase of the proposed research:

Phases	Research Activity	Tools/Respondents/Sources	Timeline (180 days)
Phase I	-Literature review/mapping out financial systems particularly Agent Banking services in Nobo Jatra working areas (services, products, coverage) that are targeted to the poor and ultra poor. -Analysis of quantitative monitoring data on existing VSLA's to understand performance, trends, behaviours and opportunities for expansion.	And understand capacities to provide an enabling environment for these services going forward.	1st Slot: 90 calendar days of signing the contact (Tentative working days to be mentioned in the work plan)
	-Bi-monthly key stakeholder meeting on status updates -Quarterly key stakeholder meeting on status update	-meeting resolutions and progress tracking tool	
	-Conduct Workshop to design monitoring tools -Capacity building workshop for key program staff on CLA	-monitoring tool -CLA tool	
	Use tablets to facilitate monitoring process	-tablets with monitoring apps	
	Key Informants Interviews with Banks at the national level, divisional level and sub district level to validate literature review/mapping	Interviewing key respondents about financial inclusion in Banks at -National level -District level -Sub district level	
	Key Informants Interviews with the VSLA implementing agencies at the	Interviewing key respondents of VSLA implementing agencies	

national level, divisional level and sub district level for understanding context of VSLA and access to banking services	-National level -District level -Sub district level	
FGDs with VSLA's, (to understand cash management, required level of effort to manage a savings group (cost and time), literacy, and exposure to financial services)	FGDs with members of VSLAs -Koyra -Dacope -Kaliganj -Shyamnagar	
Analyze existing monitoring data of VSLAs about income, expenditure, business plan, and growth.	Survey will be conducted based on samples selected through statistical calculation, -Koyra -Dacope -Kaliganj -Shyamnagar	
National level workshop on sharing lessons learned (Challenges and Opportunities) why VSLAs matter	Dissemination of research findings among policy makers and financial institutions -Key respondents of banks and financial institutions and trade associations -Journalists on financial inclusion -Policy makers of concerned government bodies -Members from VSLAs -Representatives of VSLA implementing organizations -Academic and researchers	2 <sup>nd</sup> Slot: 90 calendar days after 1 <sup>st</sup> Slot. (Tentative time to be mentioned in the work plan)
Sustainability plan for VSLAs	-follow-up mechanism	

*How will the final results and products be utilized by the staff involved in this project, how it will be further rolled out within the organization and the expected organizational benefits once the project is complete*

In the cost extension phase, Nobo Jatra envisions VSLAs as self-reliant entities. Hence, this study is timed in FY20, prior to the actual cost extension phase, as a co learning endeavor with communities to identify their needs for the VSLA's to sustain – and based on the findings establish the necessary linkages. This will pave the way for Nobo Jatra to i) amplify savings groups to include participants providing fee based services and ii) take a lighter touch in the cost extension and monitor how the savings groups are functioning with minimal support from the project.

Expected benefits from this research project are,

- Enhancing access to financial institutions (e.g. agent banking) by VSLAs in four sub-districts
- Increasing income through expanding business in the VSLAs
- Disseminating an adapted VSLA model to the wider grants portfolio in World Vision Bangladesh and external projects/INGOs including the two DFSA implemented by CARE and HKI.

## SAMPLE

Tools	Respondents/ stakeholders	Sample size	Remarks
Focus Group Discussion (FGD)	VSLA groups (under Ultra Poor Graduation and Agriculture components)	3 FGDs in each sub district (10-15 participants in each)	- VSLA's in operation for various timeframes (over 2 years, 1 year, 6 months)
Group Discussions using participatory tools	-Village Agents	-1 in each sub district	
<b>Total FGDs</b>		<b>10</b>	
Key Informants Interviews (KII)	Government stakeholders at national, district and sub district level	5	
	Volunteers/ field facilitators	-2 in each sub district	- Include local partner staff (WI, CODEC)
	Village Agents	-1 in each sub district	
	Nobo Jatra staff at regional and national office	4	- Deputy Chief of Party - Manager Financial Inclusion - Team Leader WI - VSLA Coordinator
	Focal persons of Peer INGOS, financial sector (at the national level and at divisional/field level)	10	- CARE, HKI (DFSA partners) - Dutch Bangla Bank - BRAC/bKASH - MFIs
<b>Total KII</b>		<b>17</b>	-

## QUALITY ASSURANCE, DOCUMENTATION AND APPLICATION

The overall study will be designed and led by the Nobo Jatra Knowledge Management and Strategic Learning team – with technical oversight by the Deputy Chief of Party and the Economic, Market Development and Financial Inclusion Manager. Equally, the opportunity to formalize a partnership with SCALE will also be explored – to further strengthen the technical oversight, design and final review of the study. Research and validation tools will also be developed and shared with Food For Peace for review and validation. An international firm/consultant with strong market systems and USAID/Food for Peace experience will be tasked to undertake the actual research. As part of strong adaptive management principles, a documented, transparent trail of intentions, decisions and actions resulting from the study will be maintained. Therefore, any changes to better align with the self reliance and sustainability objectives of the cost extension, will be made on the basis of research and learning mechanisms that support rigorous evaluative thinking and collective decision-making.

*Facilitating the application of all knowledge end products from the award with multiple implementers, communities of practice or other key food and nutrition security stakeholders*

To facilitate more coordinated and cohesive application of what is learned across organizations, contexts, and teams, the following dissemination tactics and platforms are proposed:

- Combined national level workshop (with 3 DFSA's in Bangladesh) to share findings with Government, Academia, civil society, Feed the Future and USAID partners
- Webinar with IDEAL/SCALE
- CLA Case Study Competition Entry

- IDEAL regional knowledge sharing events
- SEEP network
- Market Systems Symposium
- Study available as a FSN recommended resource
- Shared via Market Links, USAID FFP Twitter, USAID Learning Labs resource

## Ethical considerations

The informed consent process should be designed so that potential respondents can make a voluntary decision, free of coercion, regarding their participation in data collection efforts.<sup>9</sup> Selected study participants will be fully informed about the purpose of the study and permission sought for discussions and interviews. A prepared consent statement highlighting the objective of the study, target population, benefits, choice to freely participate, and assurance of confidentiality will be read to each respondent before being interviewed. Only individuals aged 18 years and above will provide consent to participate in the study. Parents/ guardians consent will be obtained for interviewing girls and boys below 18 years old.

## Intellectual property

All intellectual property, including the data sets, analysis, and research reports arising from the performance of this Terms of Reference are owned by World Vision. The consulting firm shall not publish or develop the same as a part of any thesis, writing, document, publication, public lecture, patent or trademark application, other proposal or application for another funding opportunity, or the like, without express consent of World Vision.

## Compliance

The contractor must comply with the USAID Privacy Policy (ADS CHAPTER 508) and USAID's Open Data Policy. Each Party will comply with applicable privacy legislation in its collection, use, disclosure and management of Personal Information (defined term) in undertaking the activities hereunder. If the contractor is based in the EU and/or will process the data in the EU, then GDPR (or the national data privacy law codifying GDPR) will apply, but only in one of those two situations.

## Consultant/s qualifications

- Lead consultant should have more than 10 years of experience in the field of survey, quantitative and qualitative research, markets systems facilitation, financial inclusion, with international agencies.
- Research assistants (if relevant) to lead consultant for quantitative part should have minimum 5 years' experience of conducting similar assignments. Research assistants for qualitative part should have minimum 7 years' experience for data collection, analysis and report writing particularly in the field of qualitative studies.
- Have highly experienced research professionals with advanced degree in social science/ markets systems facilitation, financial inclusion
- long standing experience of using organizational assessment tools
- Experience using range of qualitative and participatory tools.
- Essential for the consultancy firm to have fieldwork exposure to the study districts in south west Bangladesh.
- Experience in data processing and checking. Demonstrate strong quantitative data analysis skills.
- Conducting analyses in SPSS and Excel as required (e.g. weighting, significance testing etc.)
- Deducing key findings and communicating them clearly and concisely

<sup>9</sup> World Vision US guidance for ethical data collection in research and evaluation

- Data visualization (e.g. charting, info graphics etc.)
- Preparing reports to publication standard
- Demonstrate the ability to work autonomously and as part of a team

## Payment terms and conditions

The consulting firm will be paid the amount for satisfactory completion of agreed upon deliverables and for successful completion of the assignment. Accommodation, food, travel allowance, and all other relevant costs should be inclusive of the total budget by the consultant. Payment will be made in installments after successful completion of the assignment and corresponding deliverables alignment with WV policy.

Deliverable	Payment
<ul style="list-style-type: none"> <li>- <b>Inception Report</b> – The consultant/firm will prepare a detailed inception report clearly articulating how the research approach will be employed articulating qualitative and quantitative approaches to undertake the study. The inception report will also include time line for each activity (#of days) to be undertaken to accomplish the tasks. The inception report will be presented (might want to include a power point presentation of the inception report as part of this deliverable). This will be submitted within 5 days of signing the contract. <b>Final revised operational research methodology approaches to be submitted within 7 days of contract award.</b></li> </ul>	30% payment
<ul style="list-style-type: none"> <li>- Document review (10 to 12 pages) of baseline data, monitoring data on VSLA's, program reports, secondary literature, and other relevant documents.</li> <li>- Draft report with a detailed analysis of data and well articulated findings and recommendations to be presented</li> <li>- Present the findings of the study in a two hours session for stakeholders in Nobo Jtra program.</li> </ul>	30% payment
<ul style="list-style-type: none"> <li>- A final report incorporating all comments. The Report will be not more than 50 pages in length (excluding Annexes) and will need to be submitted in English. The Report will have the following structure:               <ol style="list-style-type: none"> <li>I. Executive summary (3 pages)</li> <li>II. Introduction and background (1 to 2 pages)</li> <li>III. Literature review (5 pages)</li> <li>IV. Methodology and methodological limitations (2 to 3 pages)</li> <li>V. Key research findings (20 pages)</li> <li>VI. Recommendations (5 pages)</li> <li>VII. Concluding remarks (1 page)</li> </ol> </li> </ul> <p>Annexes in separate documents (research instruments, first name or position, age and general location, references to the documents reviewed, etc.)</p>	Final 40% payment

## Contact Persons

Consultant will communicate to Ms. Saeqah Kabir, Senior Manager – Knowledge Management and Communications, for accomplishing tasks and for submitting deliverables. Consultant will also inform and work closely with the Deputy Chief of Party and the Economic, Market Development and Financial Inclusion Manager.

## Section IV. Vendor's Primary Information Collection Sheet

<b>Vendor's Name:</b>		
SL#	Description of Requirements	Information to be Provided here
1	Trade License-Mandatory	
2	Tax Identification Number (TIN)-Mandatory	
3	VAT Registration Number-Mandatory	
4	Address of Business Center-Mandatory	
5	Contact Telephone Number-Mandatory	
6	Contact Mobile Number-Mandatory	
7	FAX Number (Optional)	
8	Email Address:-Mandatory	
9	Webpage Address (Optional)	
10	Contact Person's Name-Mandatory	
11	Vendor's Bank Name-Mandatory	
12	Name of Bank Branch-Mandatory	
13	Bank Routing Number-Mandatory	
14	Bank Account Name-Mandatory	
15	Bank Account Number-Mandatory	

Information Submitted by \_\_\_\_\_  
Date:

# Section V. World Vision Supplier Code of Conduct

Last updated February 2020

World Vision is a Christian relief, development and advocacy organization dedicated to working with children, families and communities to overcome poverty and injustice. Inspired by our Christian values, we are dedicated to working with the world's most vulnerable people. We serve all people regardless of religion, race, ethnicity or gender.

World Vision is strongly committed to observe the highest ethical and moral standards in all its procurement activities including safeguarding of children and adults in our programmes. This Code of Conduct provides a set of principles and behaviours in our everyday conduct of business, ensuring internationally recognized procurement ethics are followed. Standard elements of good business practice should also be applied. The Code of Conduct is applicable to staff from all World Vision entities, and extends to suppliers, contractors, volunteers, and Board Members. To ensure World Vision is donor complaint, we will adhere to donor procurement requirements, where applicable. Suppliers and their sub- contractors must sign the Code of Conduct, acknowledging agreement to abide by the principles herein.

World Vision expects its suppliers to:

- 1) Improve value for money –
  - a) Actively seek to demonstrate and improve results, and reduce costs through the life of the Long Term Agreement, and/or Purchase Orders.
  - b) Price appropriately and honestly to reflect requirements and risks.
  - c) Proactively pursuing continuous improvement to reduce waste and improve efficiency across the organization and wider supply chain
  - d) Earn fair but not excessive rewards
- 2) Act with Professionalism and integrity –
  - a) Be honest and realistic about capacity and capability when bidding.
  - b) World Vision expects that its suppliers encourage and work with their own suppliers and subcontractors to ensure that they strive to meet the principles of this Code of Conduct, and be able to demonstrate this as and when required.
  - c) Work collaboratively to build professional business relationships, including with World Vision staff.
  - d) Act in a manner that supports the development of a mature and ethical business relationship with World Vision.
  - e) Demonstrate clear, active commitment to Corporate Social Responsibility.
  - f) Be cleared of any outstanding legal judgements filed within the past three years.
- 3) Be accountable –
  - a) Apply pricing structures that align payments to results and reflect a more balanced sharing of performance risk.
  - b) Expect to be held accountable for delivery and accept responsibility for their role, including being honest when things go wrong so that lessons can be learned.
- 4) Align with World Vision –
  - a) Apply a strong emphasis on building local capacity by seeking ways to develop local markets and institutions, and avoid the use of restrictive exclusivity agreements.
  - b) Be able to operate across all World Vision offices, including in fragile and conflict affected areas.
  - c) Share and transfer innovation and knowledge of best practices to maximize overall development impact.
  - d) Accept we work in challenging environments and act to manage uncertainty and change in a way which protects value for money.
  - e) Reflect World Visions international development goals and demonstrate their commitment to poverty reduction.



Agree to avoid any Conflict of Interest—*In order to avoid a conflict of interest, Suppliers or contractors agree to disclose the following to WV:*

- f) whether the Supplier or Contractor, or a relative of the Supplier or Contractor, receive(s) financial benefits from WV/VF. (This would include such things as serving as an employee, agent or independent contractor of WV/VF).
- g) whether the Supplier or Contractor has existing business dealings with WV/VF. (This would include such things as being a consultant, a service provider, or is a supplier for WV/VF)
- h) whether the Supplier or Contractor has a family or business relationship (outside of WV/VF) with a member of the WVI or VFI board, or with a member of the WVI or VFI senior management team.

In addition, the Supplier or Contractor confirm(s) that they have no relationship, business affiliation, involvement, association, position, financial interest, and haven't received any gift, loan, or have engaged in any other transaction requiring disclosure under the World Vision or VisionFund Conflict of Interest Policy.

- 5) Observe International Labour Conventions –
  - a) World Vision expects its suppliers, and their sub-contractors to observe International Labour Conventions
  - b) Prohibit any use of forced, bonded, or indentured labour or involuntary detention labour
  - c) Prohibit the use of child labour
  - d) Prohibit any form of discrimination in hiring and employment practices on the ground of race, colour, religion, gender, ethnicity, age, physical disability
  - e) Comply with local law in terms, of wages, working hours, and freedom to association and right to organize and bargain collectively
  - f) Support and respect the protection of human rights and to ensure that they are not complicit in the abuse of human rights
  - g) Ensure that they operate a safe and healthy workplace or any other place where production or work is undertaken.
- 6) Comply with WV's Child and Adult Safeguarding Policy -
  - a) Suppliers or Contractors engaged in situations where they—or their employees or subcontractors—may have access to children or adult beneficiaries in WV programmes or to personal data about such children or adult beneficiaries, must comply with the Safeguarding Behaviour Protocol (see page 4 below)
  - b) Any incidents of harm or risk of harm to children or to adult beneficiaries will be reported immediately to WV
  - c) Any individuals with access to children or adult beneficiaries, or to personal data about such persons, will have a current clean criminal background check for offenses against children or abuse of adults, to the extent permitted by law (evidence of which will be provided to WV upon request)
- 7) Have a strong Environmental Policy –
  - a) World Vision expects its suppliers to have an effective environmental policy and comply with existing legislation and regulations to protect the environment.
  - b) Suppliers are expected to undertake initiatives to promote greater environmental responsibility and encourage the use of environmental friendly technologies.
  - c) Suppliers should obtain wherever possible, a certified quality management system.
- 8) Anti-corruption and Bribery –
  - a) World Vision expects its suppliers to adhere to the highest standards of moral and ethical conduct, including extortion, fraud, and bribery.
  - b) Apply a zero tolerance approach to corruption and fraud, with top-quality risk management.
  - c) Disclose any situation that may appear as a conflict of interest. Complete disclosure form on page 3 below.

# Section VI. CONFLICT OF INTEREST DISCLOSURE LETTER

## WORLD VISION STANDARD FORM, ENHANCED FOR SUPPLIERS

--February 2020 version--

Having read the World Vision(WV) Code of Conduct and examined my(our) relationships with World Vision or Vision Fund (VF), and noting that if in doubt a relationship should be disclosed for further discussion, I have carefully reviewed each of the four statements below and marked either “yes” or “no” for each.

Note that “WV/VF” as used below refers to any World Vision or VisionFund entity, including affiliated microfinance institutions. “A relative” refers to any individual related by blood or marriage. Circle the appropriate answer for each statement below:

1. Yes / No I/my company/business (or a relative of mine) receive(s) financial benefits from WV/VF. (This would include such things as serving as a volunteer or a beneficiary of WV/VF). [If answer yes, please provide details at the end of this form.]
2. Yes / No I or a relative of mine is a current employee for WV/VF. [If answer yes, please provide details at the end of this form.]
3. Yes / No I/my company (or a relative of mine) has existing business dealings with WV/VF. (This would include such things as being a consultant, a service provider, or is a supplier for WV/VF) [If answer yes, please provide details at the end of this form.]
4. Yes / No I/my company has a family or business relationship (outside of WV/VF) with a member of the WVI or VFI board, or with a member of the WVI or VFI senior management team. [If answer yes, please provide details at the end of this form.]

Please describe below the details of any positive response for items 1 – 4 above, and/or any other potential conflicts of interest, or any comments you may wish to make on the matters disclosed above. If more space is needed, kindly attach an additional sheet.

Check this box if you agree to the statement: I hereby certify that my answers to statements 1 – 4 above are accurate. If I have indicated “no” for all of statements 1- 4, I confirm that I have no relationships, business affiliations, involvements, associations, positions, financial interests, gifts, loans or other transactions requiring disclosure under the World Vision or VisionFund Conflict of Interest Policy.

## Section VII. CHILD AND ADULT SAFEGUARDING BEHAVIOUR PROTOCOL

The protection of vulnerable children and adults in World Vision’s programs is essential to all aspects of our work. A core element of everything we do is our commitment of not harming beneficiary children and adults, respecting the beneficiaries’ rights and defending their best interests as a major consideration in any actions and decisions.

Therefore, Suppliers and/or Affiliates and their staff (i.e. World Vision partners, suppliers, contractors, consultants, and/or volunteers), shall behave in ways that protect children or adult beneficiaries, prevent sexual exploitation and abuse, and prevent any other intentional or unintentional harm to the people WV serves or works amongst.

All Suppliers and Affiliates abide by these protocols in their activities with WV, for all children anywhere and for all adult beneficiaries. In regards to safeguarding, WV uses a broad, working definition of ‘beneficiary’ to include not only direct beneficiaries of a particular project, but also any child or adult

who might suffer harm caused by Suppliers or Affiliates as part of conducting business with WV where WV has programme presence.

### **Acceptable Behaviour – Suppliers and Affiliates (and their staff):**

- a) create and maintain an environment which prevents sexual exploitation and abuse of children and adult beneficiaries and promotes the implementation of these Behaviour Protocols;
- b) are careful about perception and appearance in their language, actions and relationships with children and vulnerable beneficiaries. Their behaviour—including in person and on digital platforms, both online and offline—demonstrates a respect for children and adult beneficiaries and their rights;
- c) ensure that all physical and online contact with children and beneficiaries is appropriate in the local culture;
- d) use positive, non-violent methods to manage children’s behaviour;
- e) accept responsibility for personal behaviour and actions as a representative of the organisation;
- f) are always accountable for their response to a child’s behaviour, even if a child behaves in a sexually inappropriate manner; adults avoid being placed in a compromising or vulnerable position with children;
- g) where possible and practical, follow the ‘two-adult’ rule while conducting WV work, wherein two or more adults supervise all activities that involve children, and are visible and present at all times;
- i) comply with safeguarding related investigations (internal and external) and make available any documentary or other information necessary for the completion of the investigation;
- j) comply with applicable data privacy laws and with relevant WV data privacy and information security policies, including WV digital child safeguarding protocols, when handling any personal data about individual children or adult beneficiaries, noting in general that collecting or using such data must be limited to the minimum necessary, and that such data must be maintained and transferred in a secure, confidential manner;
- k) immediately report through established reporting mechanisms any known or suspected safeguarding incident or breach of this Policy by a WV employee or affiliate, or a humanitarian aid worker from any other agency. ‘Humanitarian aid worker’ includes all paid employees, volunteers, contractors, and other affiliates of organisations providing emergency relief or development aid. Such organisations include UN agencies, INGOs, LNGOs, and CBOs.

### **Unacceptable Behaviour – Suppliers and Affiliates (and their staff) do not:**

- a) behave in an inappropriate physical manner, or develop a sexual relationship with a child (under 18 years old), regardless of the country specific legal age of consent or age of majority. This also includes consenting or condoning the above behaviour (including fostering or condoning child marriage (under 18 years old));
- b) develop or seek a sexual relationship with any beneficiary of any age; such relationships are not acceptable and will not be tolerated since they are based on inherently unequal power dynamics. Such relationships undermine the credibility and integrity of WV’s humanitarian aid or development work;
- c) sexually exploit or abuse any beneficiary (adult or child); such behaviour constitutes an act of gross misconduct;
- d) exchange money, employment, goods, or services for sex (including sexual favours, other forms of humiliating, degrading, or exploitative behaviour, or hiring sex workers) or other exploitative demands is strictly prohibited. This includes exchange of assistance that is already due to beneficiaries;
- e) fondle, hold, kiss, hug or touch children or adult beneficiaries in an inappropriate or culturally insensitive way;
- f) use language, make suggestions or offer advice to a child or adult beneficiary which is inappropriate or abusive, including language that causes shame or humiliation, or is belittling or degrading;
- g) spend excessive or unnecessary time alone with a child or adult beneficiary, away from others or behind closed doors or in a secluded area;
- h) condone or participate in behaviour with children or adult beneficiaries which is illegal, unsafe

- or abusive; including harmful traditional practices, spiritual or ritualistic abuse;
- i) hire children in any form of child labour (including as “house help”) unless it is within the best interest of the child and in alignment with local law and international standards (‘Child labour’ is work that is mentally, physically, socially or morally dangerous and harmful to children, or that interferes with their schooling. ‘Child work’ in contrast may be beneficial if permitted by International Labour Organisation (ILO) Conventions and puts the child’s interests ahead of any benefits gained by adults.);
  - j) hit or use other corporal punishment against a child while the child is in WV care or the WV employee or affiliate is conducting WV work;
  - k) take a child alone in a vehicle for WV work, unless it is absolutely necessary, and with parental/guardian and managerial consent;
  - l) misuse or be careless with personal data about individual children or adult beneficiaries;
  - m) communicate with a child in WV’s program areas via digital platforms (e.g. Facebook, Twitter), via mobile technology (e.g. texting, Whatsapp, Skype), or online without consent and knowledge of his/her parents. Further, WV employees or affiliates never communicate on mobile, digital or online platforms with children or adult beneficiaries in ways that are inappropriate or sexual;
  - n) stay silent, cover up, or enable any known or suspected safeguarding incident or breach of Safeguarding Policy by a WV employee or affiliate.

*Check this box if you agree to the statement: I have read, fully understand, and agree to comply with World Vision’s Child and Adult Safeguarding Behaviour Protocols above.*

## **WV SUPPLIER CODE OF CONDUCT STATEMENT OF ACKNOWLEDGEMENT**

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My signature below confirms that I/we/supplier, has read, fully understand and agree to WV’s Supplier Code of Conduct principles set forth above and authorizes WV to conduct all background checks as applicable. I understand that any action inconsistent with this Supplier Code of Conduct, including failure to take action mandated by these protocols may result in termination of the business relationship with World Vision.

*Print name and Title of Supplier Representative*

*Signature*

*Company / Supplier Name*

*Date*

*Print name and Title of Supplier Representative*

*Signature*

*Company / Supplier Name*

*Date*