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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.

ABOUT SWISSCONTACT

Swisscontact - Swiss Foundation for Technical Cooperation, is headquartered in Zurich and was founded in 1959 by leading figures from the Swiss private sector and Swiss universities. It is exclusively involved in international cooperation and since 1961 has carried out its own mandated projects. Swisscontact currently manages projects in 41 countries on behalf of public and private donors. Swisscontact is registered as an international non-governmental organization (INGO) in Bangladesh under the NGO Affairs Bureau, Government of the People's Republic of Bangladesh.

BACKGROUND OF THE PROGRAMME

The overall goal of the Bangladesh Microinsurance Market Development Programme (BMMDP) is to increase the resilience of farmers and related micro, small, medium-sized enterprises in the crop, livestock, and fishery sectors against climatic hazards through sustainably promoting microinsurance. Through the programme, at least 200,000 farmers and enterprises across Bangladesh will use climate-sensitive microinsurance services. This will increase their income and resilience against climate change-related losses, thus improving their productivity and contribution to food security, and inclusive economic growth. The key outcome of the programme is to increase the supply of new, commercially driven, client-focused, climate-sensitive microinsurance products in the target sub-sectors of crop, fisheries, and livestock which will be matched by higher demand from smallholder farmers and Micro, Small and Medium Enterprises (MSMEs). To achieve the goal, the project will have three specific, interlinked interventions:

Intervention 1: Facilitate a conducive policy environment for climate-sensitive microinsurance.

Intervention 2: Stimulate climate-sensitive, client-centric, and commercially viable products/services and improve the support service market for microinsurance through a) technical assistance (TA) for public and private sector organisations, b) provision of innovation fund (or matching grant)- innovation fund, co-financing modality to trigger competition among private sector partners, and c) testing a small de-risking fund (or climate Risk-Resilience Fund CRRF) with Sadharan Bima Corporation.

Intervention 3: Increase mass awareness and understanding among relevant stakeholders and low-income households to encourage demand for climate-resilient microinsurance products.

BMMDP requires appointing a firm to support the Monitoring and Results Measurement (MRM) team in ensuring data quality through validation and measuring early signs of the impact of the programme.

OBJECTIVE OF THE ASSIGNMENT

BMMDP will enter into a framework agreement for the programmes with an appropriate firm for providing skilled human resources to support the MRM team in:

- Validating programme data by cross-checking with target groups to confirm their participation or receipt of services.
- Conduct brief surveys with target groups to identify early signs of impact, aiding the BMMDP team in result-oriented implementation and progress reflection.

SCOPE OF WORK

A. Data validation of Interventions 2 & 3.

BMMDP aims to reach 1.2 million farmers (30% women) and non-farm MSMEs through awareness-related activities, provide at least 250,000 farmers (30% women) with access to climate-advisory extension services, enable at least eight insurance service providers for microinsurance product and service delivery and capacitate at least 10 private and public support service actors to develop demand-centric, and climate-resilient microinsurance products. To ensure the accuracy and effectiveness of these efforts, the programme will collect data against the targeted outputs from different sources. This data will be validated by talking to farmers and non-farm MSMEs who participate in awareness activities and purchase insurance products and services through BMMDP-supported insurance service providers and support service actors.

Data will be validated through visits (phone calls under special circumstances) quarterly. A checklist will be followed to conduct the validation on a sample basis. The population from where the sample needs to be determined and distributed may come from different sources and may be required to be aggregated. During each round, tentatively eight districts covering 16 upazila/sub-districts will be visited. A statistically significant and feasible sample size will be considered for the validation and survey. For example, a maximum of 384 farmers/beneficiaries will be interviewed (excluding non-response/error in recording) during each round. It is to be noted that this is an indicative sample size and geographical coverage which can vary depending on the programme progress towards achieving targets. The methodology and sample list will be prepared by the service provider in collaboration with the BMMDP MRM team during each round.

The number of human resources for data collection required can be planned based on the indicative sample size. The key task of the enumerators will be to match the profile of the farmers with the reported profile from the database. BMMDP will work across Bangladesh, costs related to travel can be specified for each division/district considering the base as any one district. The cost for each round of data validation and tracer survey visits will vary depending on the number of districts that need to be visited for validation during that round. Key activities and deliverables for the fulfilment of the tasks under this scope will be:

Activities of the Selected Firm	Role of BMMDP	Timeline for Completion (Indicative)
Attend orientation and meetings with the BMMDP team.	Organise meeting	1 week
Develop a detailed work plan, checklist, aggregate data, create sampling frame	Provide data from all sources, review and approve work plan and sampling frame	2 weeks
Orientation of enumerators	Attend and co-facilitate orientation	
Data validation visits/phone calls (under special circumstances)	Accompany during some visits	3 weeks
Submit a report for each round of data validation	Review, approve and preserve reports	1 week
Total duration for each round		7 weeks

B. Tracing early signs of the impact of Interventions 2 & 3.

For each subsequent round of validation visits (every six months), data collectors will be tasked with gathering additional information to assess the perceived benefits to farmers from purchasing microinsurance and other extension and advisory services facilitated by BMMDP. This entails collecting both quantitative and qualitative data through structured interviews, collaboratively designed with BMMDP's MRM team. The same farmers who undergo validation during that quarter can participate in this survey, reducing the cost of additional visits. The survey will aim to understand elements outlined in BMMDP's log-frame indicators, such as:

- Farmers' perceptions of their resilience to risk, disaggregated by gender.
- Farmers' access to climate-advisory extension services or related information (disaggregated by gender).
- Changes in farmers' investment in agricultural inputs following the purchase of insurance policies (disaggregated by gender).
- Women farmers' perceptions of their ability, confidence, and capacity to manage family finances and participate in financial decision-making.
- Adoption of climate-friendly improved farm management practices by farmers (disaggregated by gender).
- Farmers' performance against the Household Social Vulnerability Index (HSVI) (disaggregated by gender).
- Benefits accrued by farmers, both male and female, from agricultural, livestock, or fisheries microinsurance.
- The capacity, willingness, and ability of private and public support service actors to develop demand-centric, climate-sensitive microinsurance products.

Key activities and deliverables for the fulfilment of the tasks under this scope will be:

Activities of the Selected Firm	Role of BMMDP	Timeline for completion (Indicative)
Develop a detailed work plan, and methodology, determine sample size	Review and approve	2 weeks
Development, digitisation and translation of questionnaire and checklist	Review and provide feedback	
Test and finalise the questionnaire and checklist.	Approve the questionnaire	1 week
Orientation of enumerators	Attend and co-facilitate orientation	
Conduct brief surveys of farmers and non-farm MSMEs	Join visits, collect updates	3 weeks
Conduct key informant interviews of BMMDP-supported insurance service providers, distributors, and support service actors	Join visits, collect updates, and view live data entries	
Share draft report of findings at an agreed reporting template	Review and finalise the reporting template	1 week
Submit the final report for each round of data validation	Review, approve and preserve reports	1 week
Total duration for each round		8 weeks

PROPOSAL SUBMISSION REQUIREMENTS

1. A technical proposal (**maximum 10 pages**) covering the following elements:

Technical Proposal Evaluation Criteria	Allocated Score of Evaluation
Understanding of the assignment and proposed work plan	10

Technical Proposal Evaluation Criteria	Allocated Score of Evaluation
Professional capacity and available resources to carry out the assignment (relevant skills, knowledge for different activities/tasks)	30
Experience in assignments and services related to monitoring result measurement of market system development approach-based projects	20
Experience in microinsurance/ financial service sector/ agriculture sector	10
Total	70

2. Financial Proposal

The budget template associated with the task has been provided as guidance, and the participating firm has the flexibility to adjust the template if necessary. As the sample size provided is indicative, the days and manpower required may vary, though not significantly. It's important to note that the selected firm will enter into a framework agreement with BMMDP, Swisscontact, where some services and deliverables may or may not be required, but the proposed cost/daily rate will remain fixed. A timesheet documenting staff engagement will be mandatory when submitting invoices for payment. Below is a sample guiding template for the financial proposal:

Cost Elements	No. of human resources assigned (Tentatively)	No of days required	Daily rate of resource/unit cost	Total
Data validation survey methodology:				
Development, digitisation and translation of questionnaire and checklist				
Data validation visit and reporting:				
Travel cost (can specify for each division/district if it varies)				
Survey through mobile communication (if applicable)				
Remuneration of assigned resources				
Report preparation				

3. Supporting Documents: Profile/resume of resource pool, Updated Trade License/s and Joint Stock Registration (if applicable), eTIN, eBIN and Updated Proof of Submission of Return (PSR)/Return Certificate, and Audit Reports.

EVALUATION METHODOLOGY

Cost and quality-based evaluation will be applied by an evaluation team comprising members of the BMMDP and Swisscontact, Bangladesh country office. 70 marks are allocated for the technical proposal. The firm that secures a qualifying mark (60% of 70 marks) in the technical proposals will be considered for financial proposal evaluation. The maximum score for the financial proposal will be 30 marks.

REPORTING

The firm will work collaboratively with the Manager – MRM, BMMDP, and will report to the Team Leader of the BMMDP team of Swisscontact Bangladesh.

SUBMISSION GUIDELINE

Interested bidders should email the electronic copy of the technical proposal and other necessary documents to: bd.bmmdp@swisscontact.org by 27th May 2024 on or before 5:00 PM (Bangladesh Standard Time). The financial proposal in a sealed envelope must also reach within the same deadline in the following address.

Senior Manager, Business Administration, BMMDP
Swisscontact Bangladesh
House # 28, Road-43
Gulshan-2, Dhaka-1212

Please mention in the subject line “Proposal for Data Validation and Surveys BMMDP” in the email and on the top of the envelope for Financial Proposal.

BMMDP reserves the right to accept or reject any or all proposals/application without assigning any reason whatsoever. Please note that if any applicant does not meet all the above requirements, the application will be disqualified without further evaluation.