

IMPACT VALIDATION SURVEY OF BMMDP



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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.

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 and mandated projects. Swisscontact currently employs over 1,400 staff worldwide and currently manages projects in 38 countries on behalf of public and private donors. Swisscontact is registered as an international non-governmental organization (INGO) in Bangladesh under NGO Affairs Bureau, Government of the People's Republic of Bangladesh.

Background of BMMDP

Bangladesh, an agriculture-based economy, is extremely susceptible to climate change. Extreme weather events (flood and cyclones) devastate agriculture production, particularly in the northern and southern regions of Bangladesh. Though the agriculture sector contributes around 14% to the GDP, it employs about 40% of the labour force (Bangladesh Economic Review 2019). Therefore, extreme weather events not only pose a threat to the economy but threatens the livelihoods of almost half the labour force population.

To build resilience against shocks and foster rural poverty reduction, there is a need to stimulate growth and commercial production in the agriculture and livestock sectors. Building the capacity of farmers on specialized income-generating activities in agriculture and livestock is likely to foster commercialization. Along with the need for access to inputs, technology and information, there is a strong need for access to financial services that increase farmers' investment capacity and minimize ex-post risks.

The Bangladesh Microinsurance Market Development Project (BMMDP), also known as Bangladesh Agricultural and Disaster Insurance Programme (BADIP), is mandated by the Swiss Agency for Development and Cooperation (SDC). BMMDP envisions fostering inclusive growth in the agriculture and livestock sector in Bangladesh through agriculture and livestock insurance along with risk-reducing embedded extension services. Swisscontact is acting as the Managing Agent (MA) of the project and wants to have a better understanding of the microinsurance market with particular focus on agriculture and livestock and to come up with systemic interventions under BMMDP's current phase and possibly for future phase(s).

Context

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

Component 1: Crop insurance pilot implemented by SFSA Bangladesh (Crop Surokkha)

Under Component 1, Syngenta Foundation for Sustainable Agriculture Bangladesh (SFSA-B) is responsible for developing appropriate weather index-based crop insurance products and insurance business models with distribution channels, such as crop input suppliers, contract farming processors and traders, and MFIs; raising awareness to local risk carriers (insurance companies) in crop index insurance and their business potential; partnering with Swiss Re and other reinsurers in product development and risk pricing, and contributing to the knowledge creation and evidence gathering to improve the knowledge and capacity of public and private insurance stakeholders. Crop Surokkha component is currently operating in 10 districts.

Component 2: Livestock risk mitigation pilot implemented by PKSF (Livestock Surokkha)

Under Component 2, Palli Karma Sahayak Foundation (PKSF) is responsible for developing appropriate financial and non-financial livestock (cattle) risk mitigation services, expanding and diversifying the livestock mortality risk mitigation operations by the better performing partner organizations (PO) and testing models that would make provision for commercially viable and sustainable livestock extension services. BMMDP will facilitate PKSF in institutionalizing its livestock insurance scheme by operationalizing its insurance unit, conceptualizing sustainable business models, building the capacity of PKSF and its PO in scaling up beef-fattening mortality insurance operations and diversifying into dairy cows, goats, and poultry. The POs alone and/or in association with public and private entities will offer awareness-raising sessions, training on good farming practices, and animal healthcare services to livestock farmers to make them resilient against weather and disease shocks. Livestock Surokkha component is currently operating in 38 districts.

Component 3: Capacity Building of Insurance Sector Stakeholders in Bangladesh (Surokkha)

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

analysis of the agricultural insurance sector, performing research/action research, analysing regulatory framework, and sharing the gained knowledge with wider stakeholders. Surokkha component is currently operating in all districts of Bangladesh.

Objectives

The objective of this assignment is to validate the impact figures reported from the partners of all 3 components of BMMDP. Primarily BMMDP is looking for a consultant who will lead field enumerators, data entry and analysis support for conducting the impact validation. However, BMMDP MRM team will finalize the methodology, sampling plan, data analysis and report preparation.

To support us to reach this objective we are looking for a consultant that will undertake the assigned tasks. This impact validation will be conducted across all the operational districts with multiple frequency for both the component.

Tasks

Key tasks under this assignment will be:

1. Review previous project documents to understand the microinsurance market context in the field of agriculture (crop and livestock)
2. To apply the identified standardized methodology/ procedure to measure unique policyholders of crop & Livestock insurance for each quarter till December 2022. The quarters are as follows:
 - April-June 2021
 - July -September 2021
 - October-December 2021
 - January-March 2022
 - April-June 2022
 - July -September 2022
3. For Component 1: Validate the MoV (Means of Verification), that is, the results shared from partner under the MoVs in each quarter until December 2022. Results of the following quarters will be validated through April-June 2021. The quarters are as follows:
 - April-June 2021
 - July -September 2021
 - October-December 2021
 - January-March 2022
 - April-June 2022
 - July -September 2022
4. For Component 2: Validate the MoVs, that is, the results shared from partner under the MoVs every 6 months till December 2022. The quarters are as follows:
 - July -December 2021
 - January-June 2022

- July -December 2022
- 5. For Component 3: Validate the MoVs, that is, the results shared by partners every 6 months till December 2022. The quarters are as follows:
 - October-December 2021
 - January-March 2022
 - April-June 2022
 - July -September 2022

Deliverables

The consultant is expected to deliver key deliverables at various stages of undertaking this assignment.

- Understand the uniqueness of the crop insurance policyholders and apply the standard methodology/ procedure to measure the number of unique policyholders of crop insurance.
- To apply the identified methodology/ procedure to measure unique policyholders of crop insurance for each quarter till December 2022.
- For Component 1: Validate the MoVs (Means of Verification), that is, MRM facts and figures shared under the MoVs in each quarter until December 2022.
- For Component 2: Validate the MRM facts and figures shared under the MoVs every 6 months until December 2022.
- For Component 3: Validate the MRM facts and figures shared by partners the MoVs in every 6 months until December 2022.
- Inception report with detailed activity plan, study area, and methodology including data collection and assessment tools/approaches.
- Draft report for each of the components and for each reporting time, that should include all tasks referred under that component.
- Final report for each of the components and for each reporting time, that should include all tasks referred under that component.
- Final presentation on the findings of the analysis to SC for each of the components and for each reporting time.

Requirements

This assignment is expected to require expertise in Monitoring and Results Measurement. The consultant should meet the following qualifications:

- At least 10 years of experience in Monitoring and Results Measurement.
- At least 5 years of experience in research.
- Familiarity with the financial sector preferably with the insurance/microinsurance sector.
- Familiarity with Agriculture and livestock sector work would be regarded as an added advantage.

- Good understanding of monitoring and results measurement frameworks for M4P and Market system development approaches.
- Proven track record of completing similar assignments.
- Ability to work under pressure and meet deadlines.
- Excellent analytical, writing and reporting skills with a proven record of synthesizing; (extracting/summarizing) solutions/key findings.

Reporting

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

Proposal submission requirements:

All bidding consultant is required to submit the following:

- A technical proposal (Maximum 5 pages) showing understanding of the assignment, proposed methodology, assessment tools, timeline with activity plan and deliverables, key staff/consultant profiles, roles, and individual time to be spent in the assignment.
- A summary of relevant services provided during the last 10 years.
- Submission of an organizational profile (if applicable), with the CVs of key personnel who will be involved in the assignment.
- A list of the existing clientele of the organization.
- The bidding organizations must submit documentary evidence demonstrating their legal, taxation, and financial status.
- A financial proposal is aligned with the technical proposal.

Proposal Evaluation

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

Selection criteria

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

- Understanding of the assignment
- Professional capacity to carry out the assignment (relevant skills, knowledge);
- Relevant experience in similar projects and/or in the sector.
- Adequate resource pool (human and financial), ability to mobilize adequate human resources.
- Established networks relevant to the assignment.

- Experience in working with similar projects.

The following evaluation method will be applicable for the evaluation of the proposal:

- Quality-based evaluation will be applied by an evaluation team comprising of members of the BMMDP project and Swisscontact, Bangladesh country office.
- The technical part of the proposal will be taken for the evaluation and ranked based on the obtained score for the proposals.
- The bidder achieving the highest score in the proposal will be awarded the contract, provided both parties reach an agreement on the final budget in compliance with VfM tenets of SDC/SC. If there is no agreement on the final budget, then the bidder with the second-highest score will be considered for negotiation.

Submission Details

Interested bidders should submit the electronic copy of technical and financial proposals; and other necessary documents to Email: bd.bmmdp@swisscontact.org by **November 7, 2021** before 5 pm (Bangladesh Standard Time).

BMMDP programme reserves the right to accept or reject any or all proposals/applications 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. If required, changes in activities, timeline, and budget, a contract may be amended, based on mutual agreement between SCBD and the contractor.