



**SWISS
FOUNDATION
FOR TECHNICAL
COOPERATION**

We create opportunities

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

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 organisation (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, and medium-sized enterprises in the crop, livestock, and fishery sectors against climatic hazards by promoting microinsurance in a sustainable manner. 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, and climate-sensitive microinsurance products in the targeted 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 this goal, the programme 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.

To support in Monitoring Result Measurement (MRM) of the programme, BMMDP needs to assign a firm to conduct programme evaluation surveys and assist the MRM team in orienting potential partners on program objectives and the result chain.

OBJECTIVE OF THE ASSIGNMENT

BMMDP will enter into a framework agreement with an appropriate firm covering the programme to support MRM activities during the programme. Specifically, the consulting firm will be required to:

- Conduct baseline survey for interventions 2 and 3 across crop, livestock, and fisheries sectors to mainly understand the current income, vulnerabilities, needs, profile, and access to financial and agriculture-related services of farmers.
- Conduct an endline survey ensuring an attributable impact assessment of BMMDP towards the end of the project.
- Assist the BMMDP MRM team in orienting potential partners about project objectives and result chain.

SCOPE OF WORK

A. Baseline and Endline Surveys

The consulting firm will assess baseline and endline conditions of target groups and stakeholders under mainly two specific interventions and across the three sectors-crop, livestock, and fisheries. Baseline and endline findings must comprehensively cover interventions 2 and 3 while segregating data according to the crop, livestock, and fisheries sectors. Since there are various interventions, approaches/models, and sectors involved, it is important to note that not all of them may start simultaneously. Therefore, parts of the baseline survey may be required to be conducted at different times (maximum three times). The consulting firm will be expected to provide a rolling update of data during the baseline data collection period. For this, it can consider using low-cost/free digital tools available for storing real-time data. A single report can be submitted at the end of the assignment, but the firm will be expected to provide segregated and compiled findings. The timing for data collection for an intervention should be determined based on the guidance from the MRM manual and discussion with the BMMDP team. For the endline survey, the research design and attribution strategy for impact assessment must be well articulated, ensuring an assessment of systemic change in line with the DCED standard¹. The detailed requirements and deliverables for the baseline and endline assessment are as follows:

1. For intervention 2, the baseline and endline will broadly look into the following conditions:
 - i. If insurance service providers have agriculture microinsurance products for the same target group as BMMDP.
 - ii. If the products are climate-sensitive microinsurance products.
 - iii. Capacity, eagerness, and ability of private and public support service actors to develop demand-centric, climate-sensitive microinsurance products.
 - iv. Farmers who have access to climate-advisory extension services facilitated and offered through BMMDP's facilitation (gender-segregated).
2. For intervention 3, the survey will capture details related to:
 - i. Farmers' perception of their resilience to risk due to access to risk coping mechanisms ((gender-segregated).
 - ii. Farmers' access to climate-advisory extension services or information on services (gender-segregated)
 - iii. Farmers' perception of their ability, confidence, and capacity to manage family finances and participate in financial decision-making (gender-segregated).
 - iv. If farmers are applying climate-friendly improved farm management practices (gender-segregated).
 - v. Farmers' performance against the Household Social Vulnerability Index (HSVI) (gender-segregated)

¹ The DCED Standard is a popular framework for enhancing the quality of monitoring, and ultimately of evaluation. It adds particular value when working in complex, rapidly changing environments, such as market systems development approach. Source: <https://www.enterprise-development.org/measuring-results-the-dced-standard/>

- vi. Farmers income from agriculture, livestock, and fisheries (gender-segregated).
- 3. The methodology of the baseline and endline survey is to be proposed by the competing consulting firm based on the expectations of BMMDP ensuring a statistically significant sample size considering geographical coverage, different sectors, respondent type, etc.
- 4. Analysis and Reporting: The consulting firm is expected to triangulate data gathered from different sources including secondary literature, focus group discussions, in-depth interviews, and key informant interviews. The firm will present findings and share rolling data in a readable format with BMMDP. After all the surveys are complete, a draft baseline and endline report will be submitted which BMMDP will review. Based on the incorporation of all feedback, a final baseline/endline report will be shared with BMMDP at the agreed time.
- 5. Deliverables under this assignment include:

Activities of the Selected Firm	Role of BMMDP	Timeline for Baseline survey (Indicative)	Timeline for Endline survey (Indicative)
Submit inception report	Approval of research methodology and work plans	31 st July 2024	31 st May 2027
Field testing and finalise data collection tools	Review tools, provide feedback and approve	31 st August 2024	
Orientation of enumerators	Attend orientation	30 th September 2024	30 th June 2027
Collect data and share findings	Preserve data and findings	October 2024-February 2025	
Submit draft report	Review, provide feedback and approve draft (two feedback loops)	Within 3 weeks of sharing the final findings	1 st July 2027
Submit final report	Approve and preserve the report	Within 2 weeks of sharing the final feedback	15 th July 2027

B. Assist applicants of the Climate Microinsurance Innovation Fund (CMIF) and Climate Risk Resilience Fund (CRRF) in proposal development under Intervention 2

CRRF will be launched by BMMDP to build the capacity of the reinsurers to venture into the microinsurance markets in Bangladesh with climate-sensitive, client-centric insurance products in the agriculture sectors. The objective of introducing this fund is to develop local capacity for underwriting and others and increase the depth of coverage capacity of local (re) insurers and insurers to improve market penetration and enhance premium retention. It will strengthen the financial resilience of vulnerable people by enabling earlier and more reliable response and recovery to climate and disaster shocks, and over time to a wider range of crises, through establishing or scaling up pre-arranged risk financing instruments, including market-based instruments like insurance.

The CMIF on the other hand is an innovation fund that offers a challenge to the private sector and other target fund beneficiaries to accomplish pre-defined objectives involving innovations and a defined pro-poor impact. The instrument allows the private sector to compete in an economically efficient and transparent manner for co-funding ideas to ensure that the programme receives good value for money and the partners' objectives are concurrently accomplished. CMIF recipients will align development and business objectives, aiming to enable new approaches to be tested by tipping investment decisions from 'no go' to 'go', overcoming the purely commercial risk hurdle in return for potential development benefits.

Both the funds will be disbursed following a structured process flow. BMMDP will make the call for proposal and potential applicants will be required to submit initially a concept note whose acceptance will lead them to develop and submit a full proposal. The proposal will be evaluated by nominated external committee members based on which the fund will be disbursed. The utilisation of the funds will be closely monitored, achieved milestones, and reported results against the utilisation of the fund will be validated.

Against this backdrop, the skilled human resources will assist in guiding the grant/fund applicants in developing the proposal in alignment with the programme objectives and result framework. The volume of applications is uncertain at this stage, but BMMDP is expecting the service provider to have the capacity to deploy at least 4-6 skilled MRM resources during proposal development support.

Deliverables under this assignment:

Activities of the Selected Firm	Role of BMMDP	Timeline for completion (Indicative for each funding cycle)
Attend orientations, workshops/meetings with the BMMDP team	Give briefings, clarify queries	1 week
Visit /attend meetings (mostly inside Dhaka) with applicants of CRRF and CMIF to assist them in understanding proposals including result framework templates	Give briefings, accompany in some meetings	The proposal development stage will be for one month

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	5
Proposed methodology and work plan	10
Professional capacity to carry out the assignment (relevant skills, knowledge, and human resources)	20
Experience in baseline, interim and endline surveys, particularly for projects following a market system development approach	25
Experience in microinsurance/ financial service sector/ agriculture sector	10
Total	70

2. Financial Proposal: The budget template associated with the task has been provided below as guidance, the participating firm has the flexibility to adjust where necessary. The daily rate of manpower can be proposed specifically for the assignment under the scope of work B. It is important to note that the selected firm will enter into a framework agreement with BMMDP, Swisscontact, where the proposed cost and 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
Baseline survey:				
Data aggregation and creating sampling frame				
Development, digitisation, and translation of the questionnaire				
Data collection				

Cost elements	No. of human resources assigned (Tentatively)	No of days required	Daily rate of resource/unit cost	Total
Analysis and report writing				
Capacity building of BMMDP stakeholders:				
Assist applicants of CRRF and CMIF to support proposal template understanding (within Dhaka)				

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 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 be reached within the same deadline at 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 surveys and backstopping for MRM of 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.