

Terms of Reference: Feasibility and Risk Analysis of Anticipatory Action (AA) Cash and Non-Cash Assistance Delivery in Bangladesh

Type of Study	Feasibility study
Study Location	Gaibandha , Barisal and Barguna
Study duration	Total sixty (60) days

I. BACKGROUND and rationale

SKS Foundation is implementing “Asia Community Preparedness and Transformation (ACT II) program” along with JAGO NARI & Wave Foundation with the support of Oxfam in Bangladesh in 12 targeted communities of Bangladesh. These 12 communities are from Gaibandha, Barguna, and Barisal. Through this, project aims to ensure that communities affected by recurrent disasters in highly vulnerable areas in Bangladesh have enhanced capacities for disaster preparedness, response, and recovery. Communities are also better equipped to co-lead on relief and recovery efforts in collaboration with local authorities, with the overall aim of reducing vulnerability and suffering among disaster-prone communities. Under this project, there are various interventions related to community capacity building, protecting vulnerable household assets and livelihoods, producing knowledge, and learning, etc. The project focuses on strengthening the capacity of partners in various aspects of cash transfer programming (CTP). This includes training on different modalities of cash transfers and payment mechanisms, as well as techniques for cash and market analysis. Additionally, the program introduces and tests group-based cash transfer approaches and provide cash and non-cash assistance for anticipatory actions at community level engaging mobile financing service providers. By leveraging diverse cash transfer modalities, the initiative aims to enhance the efficiency and effectiveness of CTP practices. With growing interests in quality cash assistance, the Cash Transfer Program in Bangladesh has been a prominent part of the humanitarian response to the recurrent disasters faced by the country.

As a result, majority of the Humanitarian organizations in-country also promotes both conditional and unconditional cash assistance for humanitarian response and recovery efforts. With the aim of making Cash Transfer more effective and efficient, project wishes to conduct a study on “**Feasibility and Risk Analysis of Anticipatory Action Cash and Non-Cash programing in Bangladesh to understand the existing challenges, gaps and scope of opportunities with appropriate recommendations for future improvement**”. The information from this analysis will be used to operationalize and investment to build capacities and structures to improve anticipatory action cash programming quality in Bangladesh. These findings will also be used to improve the infrastructural capacity as well as the institutional capacity of overall cash programming in the country. This study will inform the development of strategy to further strengthen existing cash transfer payment mechanism in relation to different sectors, and to build the capacity of the local and national humanitarian actors in faster delivery of anticipatory action cash programming to reduce the loss and damage of the population those are potentially at risk. Main audiences of the study findings will be humanitarian practitioners, NGOs, donors, Government and community people.

II. Objective and scope of the study

Principal Objectives:

The objective of this study is to understand the existing capacity, challenges, and future opportunities of the Anticipatory Action cash/ non-cash programming in Bangladesh along with future way forward.

Specific Objectives:

- To understand the infrastructural capacity, gaps and challenges e.g. agencies, financial service providers, etc.
- To identify the institutional capacity gap of the financial institutions, NGOs/implementing partners, vendors and the community people.

- To understand the readiness and wiliness of the communities those are potentially at risks.
- To identify the appropriate anticipatory action payment mechanism, challenges, and future way forward
- To understand conceptual understanding of anticipatory action concept across the country Humanitarian practitioners.

Expected Outcomes:

- This study will allow to the faster delivery of anticipatory action cash and larger payments at less transfer cost with greater transparency and sensitivity to gender and protection issues.
- The study will provide an analytical synopsis to design capacity building framework and implement anticipatory action in future in Bangladesh in a faster and more effective way.
- This study will act as a short guideline for the anticipatory action practitioners (international, national and local humanitarian actors) in future disaster responses in Bangladesh.

Scope of the study:

SKS Foundation is recruiting a consultant or consultancy firm to conduct primary and secondary data collection and analysis for the study. The consultancy will take place between September 2024 and November 2024 depending on start date. Total during of study will be 60 calendar days.

The consultant will be expected to:

- Design a data collection and analysis plan (in consultation with the SKS Foundation and Oxfam in Bangladesh) to investigate areas requiring further evidence based on the secondary analysis.
- Evaluate the readiness of relevant stakeholders (private sector, local government, NGOs, INGOs) to deliver and support cash and non-cash assistance during anticipated period. Particularly, the feasibility and regulatory requirements for prepositioning cash in disaster-prone areas and relevant logistical capacity for digital payment systems that can facilitate timely and efficient distribution of funds.
- Assess community perception and willingness towards anticipatory cash or non-cash assistances during anticipated risk period including challenges/barriers. Engaging with Government, INGOs, UN, Local & National Humanitarian Actors in Bangladesh, Financial Service Providers, and donors based in Bangladesh and community people of the ACT working areas. The scope of the study will be the following:
- Analysis of the Anticipatory Action context in the disaster-prone areas in Bangladesh both Cyclone, Flood prone area
- Analyse on the established Cash Programming infrastructures and available human resources in Bangladesh including Govt, Financial service providers, Local and National NGOs and INGOs.
- Analysis the Cash Programming regulatory frameworks in Bangladesh
- Anticipatory action Cash coordination and harmonised anticipatory action concept in Bangladesh

Based on the outcome of the feasibility study, SKS foundation, Jago Nari, Wave Foundation and Oxfam in Bangladesh will establish or review partnerships private sector actors particularly with financial institutes to develop a responsive financial assistance modality which can include digital, non-digital payments and other non-cash modalities (in kind, food and non-food items, vouchers, etc.) to implement anticipatory actions when needed. Project will also share the findings with sectoral organizations, clusters, and national governments involved in disaster management to align the financial assistance modality with existing frameworks and regulations.

III. Methodology

The research design will follow the Convergent-Parallel Approach¹ or Concurrent Triangulation Design involving simultaneous qualitative data collection and both primary and secondary data analysis.

Experimental and inquiry research approach will be considered in this study to investigate ongoing learning and adaptation, good practice, enabling and hindering factors and causes effect relationship as well as it way forward, embedded study. The consultant will propose appropriate research methodology including conceptual framework, methodological approach, study area and sampling strategy, data collection methods, data quality assurance, data processing and analysis, ethical consideration, limitation of the study, uptake engagement strategy for the Oxfam etc.

IV. Deliverables from the consultant

Major Deliverables:

1. A clear Learning Review of Anticipatory Action focusing effectiveness including challenges, best practice, and future way forward.
2. Share the draft report (Word version) covering the specific objectives and outcomes of the study within the agreed time frame for feedback.

The specific deliverables for this study are detailed in the following table.

Deliverable	Details and Products	Product format	Tentative Timeline
Start date of contract	Agreement both party	MS-word	Day 1
Inception report	Consultant will share draft inception report including the roadmap/ timeline, methodology adjusted which will be finalized based on the feedback from SKS Foundation and Oxfam in Bangladesh	MS-word	By Day 7
Data collection tools	Both draft and final versions. The draft tools to be shared with SKS Foundation and Oxfam in Bangladesh for feedback. These must also be tested in the field beforehand. The tools will be finalized based on feedback and pre-test findings.	MS-word/online application	By Day 15
Draft report	The expected structure of the report will be shared by the consultant.	MS-word	By Day 30
Final report	SKS Foundation and Oxfam in Bangladesh will provide feedback on draft report and consultant will address the report and share final report accordingly	MS-word	By Day 60
Transcript	Final transcript	MS-word, Excel and SPSS	By Day 60

¹ Edmonds, W., & Kennedy, T. (2017). Convergent-parallel approach. In An applied guide to research designs (pp. 181-188). SAGE Publications.

V. Guideline of the proposal submission

The technical proposal should consist of the following sections and the given page limit, along with sample writing of up to 2 pages and a copy of similar work.

Topic	Page Limit (max.)
Technical Proposal	
Cover Page	01 Page
Table of Content	01 Page
Understanding of the study- Background, Objectives, scope and key question etc. (Not just copy and paste from the ToR)	03 Pages
Proposed Methodology (methodological approach, proposed study area, sampling strategy, data quality assurance, data processing and analysis, ethics, limitation of the study etc.)	03 Pages
Study plan/work schedule (grant chart)	01 page
Experience in leading similar study work (Provide at least 2 examples of similar work, agency and time of conduction) with 02 references	01 page
Team composition along with its rationale (CV in annexes)	02 pages
Any other relevant information (if required only)	01 page
Financial Proposal	
<ul style="list-style-type: none"> ▪ Detailed budget ▪ Consultancy days and fees (days should be mentioned for a key member of the team) Travel and accommodation. ▪ Any other expenditure (please mention the nature of expenditure) ▪ Please calculate 15% VAT and 10% Tax with a total budget. ▪ Total amount 	

VI. QUALIFICATIONS

The Consultant should have at least the following qualifications:

- The applicant (lead consultant) must be an individual or an institution holding the necessary legal status to work in Bangladesh.
- Master's degree/Ph.D. in social science e.g., Disaster Management/ Environmental Science/ Sociology/ Anthropology/ economics /statistics or equivalent fields
- Demonstrated experience, particularly in research, feasibility study, baseline study, Outcome survey, evaluation, impact assessment, and Gender study.
- Experience in utilizing feminist and decolonizing principles and practices for the study.
- Demonstrated experience in methodologies and approaches such as process and contribution tracking.
- In addition, one co-researcher must have gender expertise and one person must have research experienced.
- Proficiency in Bengali and English, with a focus on presentation/reporting skills

The consultant team should have:

- **Experiences of conducting research/study on Anticipatory Action, Cash Non-Cash Assistance Delivery.**
- Good communication and relationship-building skills.
- Demonstrated experience in using the relevant tools and digital platforms such as NVivo or others.
- Ability to facilitate and relate to stakeholders at multiple levels and in diverse contexts.

VII. EVALUATION PROCESS

The selection committee will evaluate both the technical and financial proposals of the consultants/firms based on established evaluation criteria as follows. A cumulative weighted scoring method will be applied to assess the proposal. The contract will be awarded to the consultant/firm whose offer has been assessed and determined to be responsive/compliant/acceptable with reference to this TOR.

Evaluation Criteria	Weight
Technical	80
1. Expertise of the consultants/ consulting firm/ organization	
Understanding of the TOR	10
Strong skill and expertise in carrying out similar assignments (based on provided evidence)	20
2. Methodology	
Appropriateness of methodology in response of the indicators	20
Quality assurance & data management	10
3. Management structure and qualifications of key personnel	
Team composition	20
Financial	20
Total	100

VIII. PAYMENT AND BUDGET

- Though the interested consultant is expected to provide a budget for the exercise, SKS Foundation will consider proposals that are within the approved rates as per its policy on professional fees.
- The consultant shall be responsible for their statutory income tax obligations and/or insurance during the assignment.
- The financial proposal should include 15% VAT ONLY. SKS Foundation will deduct 10% Income Tax at source from the agreed consultancy amount.
- A contract will be signed by the consultant upon commencement of the evaluation which will detail additional terms and conditions of service, aspects on inputs and deliverables.

IX. APPLICATION PROCEDURE

The consultant/firm must submit the following documents along with Technical & Financial Proposal (including VAT and TAX) separately:

For consultancy Firm:

- Maximum 2-page Firm profile highlighting related assignment completed with client name, contract person and contact number.
- Lead Consultant's (who will lead the assignment) must provide maximum 2-page CV highlighting related assignment completed, role in the completed assignment.
- Team members (who will be involved in the assignment) must provide one paragraph short CV highlighting related assignment completed and role.
- Firm's Certificate, TIN and VAT registration

For individual consultant:

- Maximum 2-page profile highlighting related assignment completed with client name, contract person and contact number along with detailed CV.
- Team members (who will be involved in the assignment) must provide one paragraph short CV highlighting related assignment completed and role.
- TIN certificate and any other relevant document (if necessary)



Interested parties (consultant/firm) are requested to submit their technical and financial proposals separately with the details of organizational profiles including reference of relevant work experience (applicable for a consulting firm), relevant experience especially methodology including activities and milestones, budget details, time frame and CVs of experts and contact details.

X. Expression of Interest Submission Address & Modality:

The consultants/consultancy agency will submit a proposal according to the Terms of Reference (ToR) to: procurement@sk-s-bd.org and keep CC zahid@sk-s-bd.org by 10th October 2024 mentioning the subject line as “submission of EOI of Feasibility and Risk Analysis of Anticipatory Action (AA) Cash and Non-Cash Assistance Delivery in Bangladesh”.