

SOCIAL DEVELOPMENT FOUNDATION (SDF)

Resilience, Entrepreneurship and Livelihoods Improvement (RELI) Project

ToR for hiring consultancy firm for project end impact evaluation

Package # RELIP S-9

1. The RELI Project:

The RELI Project is implemented by the Social Development Foundation (SDF), an autonomous 'not for profit' organization established in 2000 by the Ministry of Finance, Government of Bangladesh. Started from 5th October 2021, the RELI project builds on the successful experience of rural poverty alleviation achieved by its predecessors, SIPP-I, SIPP-II, and NJLIP. Evaluation of past World Bank-supported community-driven development (CDD) projects confirmed that these operations significantly contributed to achieving local development and poverty reduction. The Financing Agreement and Project Agreement of the RELI project were signed on 27th June 2021 and implementation of project activities started from July 2021 with a duration of five years till June 2026. The World Bank provided USD 300 million to the Government of Bangladesh as Credit through the Ministry of Finance to implement the RELI Project where GoB's contribution in USD 40 million making the total project cost USD 340 million.

2. Project Development Objective (PDO)

The Project Development Objective (PDO) of the project is *'to improve livelihoods of the poor and extreme poor, enhance their resilience and support rural entrepreneurship in project areas.'*

3. PDO Level Indicators

Key indicators to measure the achievement of the Project Development Objective (PDO) include: (i) Number of beneficiaries with an income increase of at least 30% from Income Generating Activities and increased employment (of which 90% female); (ii) Share of beneficiaries in RELI villages changing poverty status (of which 90% female); (iii) Share of beneficiaries who are satisfied with project activities; (iv) Number of producers and rural entrepreneurs with increased income of at least 40% (of which 90% female); and (v) Share of beneficiaries with improved resilience (of which 90% female).

4. Project Components

The RELI project consists of four components: (i) Component A: Community Institutions and Livelihood Development; (ii) Component B: Business Development and Institutional Strengthening; (iii) Component C: Project Management, Monitoring and Learning; and (iv) Component D: Contingent Emergency Response Component (CERC).

Component A: Community Institutions and Livelihood Development- Under Component A, cash transfers have been scaled up to address the impact of the COVID-19 crisis. Support to IGAs through the Revolving Fund (RF) has been made more accessible, notably to help re-establish value chains and ease access to agriculture inputs for food supply chain-related IGAs that are critical to overcome food security challenges in the country. Health and nutrition support activities have been expanded to better support infant and young child feeding and caring practices, access to health services, and awareness on GBV preventions and available support services. Further efforts will also be made to support climate adaptation and resilience building by raising beneficiaries' awareness to climate change and climate-induced risks during mobilization and capacity building of community institutions; providing training and educational campaigns on the topic of climate adaptation, resilience.

Sub-component A.1: Development and Strengthening of Community Institutions

Support the mobilization, development and strengthening of selected community organizations to support the Beneficiaries through (i) setting up of cluster-level offices to support the facilitation and mobilization of village-level institutions; and (ii) provision of technical support to establish and build capacity of such village-level institutions.

Sub-component A.2: Financing of Community Plans

Support, through the provision of Sub-Grants, the financing of community plans from the Village Development Fund for the following activities: (i) to establish and build the capacity of the community groups and institutions; (ii) to provide Cash Transfers to the poor and vulnerable; (iii) to provide Sub-Loans for income generating activities; and (iv) to carry out prioritized small-scale climate-resilient infrastructure.

Sub-component A.3: Health and Nutrition Support

Support through the provision of Sub-Grants to Health and Nutrition Support Committees (HNSCs), the carrying out of behavior change campaigns to improve health and nutrition outcomes through the following activities : (i) to promote infant and child feeding practices complemented with maternal allowances; (ii) raise awareness of the spread of infectious, vector-borne, and water-borne diseases; (iii) strengthen links between communities and government and nongovernment health providers; (iv) raise awareness of gender-based violence; and (v) encourage crop-diversification, complemented with seed distribution.

Component B: Business Development and Institutional Strengthening- Under Component B, support to PG will further emphasize market linkages by implementing a productive partnership approach facilitating sustainable business relationships between PGs and their off-takers and by linking these PGs to prominent e-commerce sites in response to the movement disruptions created by the COVID-19 pandemic. Support to rural entrepreneurs will also be scaled up to help prepare post-crisis economic recovery and rebuild in a greener, sustainable, and climate-resilient way. Employment generation support will be expanded to jobless migrant/immigrant returnees residing in villages supported by RELI and the costs of skill development training to them and to village youths will be borne by the project to overcome the cash crunch created by the COVID-19 pandemic.

Sub-component B.1: Development and Strengthening of Second-tier Institutions

Support, through the provision of sub-grants, the creation and operation of second-tier institutions being the RELI Cluster Community Societies (RCCSs) and the RELI District Community Societies (RDCSs), each at the cluster level and at the district level respectively, to support the networking and aggregation of the village-level community institutions created under Component 1 of this Project.

Sub-component B.2: Commercial Agriculture and Rural Entrepreneurship (CARE)

Support the growth of the rural economy through (i) facilitation of the formation and development of producer groups and provision of capacity building support and technical assistance; (ii) creation of market linkages (backward and forward) for these producer groups and rural entrepreneurs and establish partnerships with value-chain actors and local government including e-commerce; (iii) product promotion through participation in trade fairs; and (iv) provision of Matching Grants from the CARE Fund.

Sub-component B.3: Employment Generation Support

Support employment generation through (i) provision of technical support and skill development training for unemployed or under employed youth and jobless migrant or immigrant returnees to acquire marketable skills and access to employment opportunities; and (ii) provision of Stipends for deserving students.

Component C: Project Management, Monitoring and Learning- Provision of support to carry out Project management, monitoring and learning of the Project including provision of Operating Costs. Under Component C, greater devolution of responsibilities from regional offices toward district offices of SDF will ensure closer coordination of the work of cluster offices and will consider movement restriction challenges triggered by the pandemic. Other such adaptations will be made in terms of project facilitation, monitoring and evaluation, such as the use of Geo-enabling Initiative for Monitoring and Supervision (GEMS), and will be formalized by SDF in the form of a booklet, which will be the subject of associated training and orientation. The involvement of local governments in the facilitation, monitoring and evaluation of project activities will be increased to ensure continuity of support to project beneficiaries past project completion.

Component D: Contingent Emergency Response Component (CERC)- Provision of immediate response to an Eligible Crisis or Emergency, as needed.

5. Project Basic Information (Beneficiaries and Coverage)

Target project beneficiaries are the poor and extreme poor in the poorest districts (zillas) and sub-units of districts (upazilas) of Bangladesh. The RELI project aims to cover 744,600 direct beneficiaries (489,600 RELI Project beneficiaries and 255,000 COVID-19 affected NJLIP beneficiaries), of which 90 percent are women. The project is being implemented in 3,200 villages in 20 districts throughout the country. Out of the 20 districts covered by the RELI project, 12 districts have received prior support from SIPP-II or NJLIP: Barishal, Chandpur, Dinajpur, Khulna, Kurigram, Mymensingh, Naogaon, Nilphamari, Patuakhali, Pirojpur, Rangpur and Sherpur. The 8 new districts are Chapainawabganj, Chattogram, Jhenaidah, Kishoreganj, Lakshmipur, Lalmonirhat, Magura, and Netrokona. The table below shows the details of total villages covered under clusters and respective districts.

Regional arrangement for implementation of RELI Project:

Sl. No.	RELI Regions	Districts	Upazilas	No. of Upazilas targeted	No. of villages targeted	Total villages targeted	No. of Clusters targeted
1	JASHORE	Magura	1. Magura sadar	3	75	200	8
			2. Mohammadpur		75		
			3. Shalikha		50		
		Khulna	1. Daulatpur thana	3	25	125	5
			2. Paikgachha		50		
			3. Phultala		50		
		Jhenaidaha	1. Harinakunda	3	50	175	7
			2. Jhenaidaha Sader		75		
			3. Shailkupa		50		
		Chapai Nawabganj	1. Nachole	3	50	150	6
			2. Nababganj Sader		50		
			3. Shibganj		50		
		Naogaon	1. Naogaon Sader	3	50	150	6
			2. Niamatpur		50		
			3. Porsha		50		
Sub-Total				15	800		32
2	RANGPUR	Dinajpur	1. Biral	5	25	150	6
			2. Bochaganj		50		
			3. Birganj		25		
			4. Parbotipur		25		
			5. Khansama		25		
		Kurigram	1. Bhurungamari	3	25	100	4
			2. Kurigram Sader		25		
			3. Ulipur		50		
		Rangpur	1. Gangachara	3	50	100	4
			2. Kaunia		25		
			3. Pirgachha		25		
		Nilphamari	1. Dimla	3	50	125	5
			2. Domar		25		
			3. Nilphamari Sader		50		
		Lalmonirhat	1. Hatibandha	3	50	150	6
			2. Patgram		50		
			3. Lalmonirhat Sader		50		
Sub-Total				17	625		25

3	MYMENSINGH	Mymensingh	1. Dhobaura	3	50	150	6
			2. Gauripur		50		
			3. Haluaghat		50		
		Kishoreganj	1. Austagram	4	50	200	8
			2. Itna		50		
			3. Kishoreganj Sader		50		
			4 Mithamain		50		
		Netrokona	1. Durgapur	4	50	200	8
			2. Khaliajuri		50		
			3. Madan		50		
			4. Mohanganj		50		
		Sherpur	1. Jhenaigati	4	50	175	7
			2. Nakla		25		
			3. Nalitabari		75		
			4. Sreebardi		25		
Sub-Total				15	725		29
4	CUMILLA	Chattagram	1. Anowara	3	50	175	7
			2. Banshkhali		75		
			3. Boalkhali		50		
		Chandpur	1. Kachua	3	50	125	5
			2. Uttar Matlab		50		
			3. Shahrasti		25		
		Lakshmipur	1. Kamalnagar	3	75	200	8
			2. Roypur		75		
			3. Ramgati		50		
Sub-Total				9	500		20
5	BARISHAL	Barishal	1. Agailjhara	4	50	225	9
			2. Babuganj		75		
			3. Gaurnadi		50		
			4. Hijla		50		
		Patuakhali	1. Dashmina	4	75	200	8
			2. Kala para		50		
			3. Galachipa		25		
			4. Mirzaganj		50		
		Pirojpur	1. Kawkhali	4	25	125	5
			2. Pirojpur Sader		50		
			3. Bhandaria		25		
			4. Zianagar		25		
Sub-Total				12	550		22
Total		20		68	3,200		128

6. Justification of the Study

The RELI is going to be closed on June 30, 2026 and a project completion report will be prepared that documents the performance of the project in relation to its Project Development Objective. The study results/findings will be incorporated in the ICRR to be conducted by the World Bank (donor agency). The study is expected to be commissioned in December, 2025 and will continue until April 2026. The project completion report will cover all components of the project indicating achievement of project outcomes,

outputs as well as exploring whether the project has been able to deliver expectations and the improvement of livelihood status of project beneficiaries as outlined in the project document. The purpose of this ToR is to hire an experienced consultancy firm to conduct the project end impact assessment.

7. Objectives of the assignment:

(i) To assess the performance of the project towards the achievement of the Project Development Objective in terms of its DO /IO indicators and components, supplemented with implementation and disbursement performance; (ii) determine the effectiveness of the sustainability measures in-built into the project: (iii) evaluate adequacy of design, implementation and budget envelope to identify the need for restructure/additional financing.(This requires appropriate analysis of achievement against the implementation framework as stated in the PAD); and (iv) strategic review of the HR Policy and Manual of RELI project; (v) financial and economic rate of return against the total project cost; (vi) cost-effectiveness of the project (vii) safeguard compliance (fiduciary, social and environment), (viii) M&E design and its effectiveness (ix) lessons learnt (x) to assess the effectiveness of project and document the challenges and opportunities identified during implementation, (xi) compute project effectiveness in terms of financial and economic return.

8. Major Tasks of the firm

The impact evaluation assessment will include several instruments to capture data at different levels e.g. household questionnaires, village level questionnaires, village-level focus group discussions etc. The firm in consultation with SDF will develop data collection instruments in English and local language in Bangla. The survey instruments will be finalized with feedbacks from the SDF.

The firm will recruit qualified enumerators/supervisors and train them effectively, with backstopping from SDF. The training must involve intensive exercises on fielding questions, including probing for answers, how to record answers on the questionnaire etc.

Once training of enumerators and their supervisors is completed, field piloting will be conducted in certain villages in consultation with SDF. Following field piloting, the data collection instruments will be revise accordingly and release field staff proven to be successful.

The Consulting firm will enter the survey data in the statistical software, clean the data, and provide the raw and the cleaned final version of the data to SDF. The Consultant will write data documentation (in MS Word) to explain contents of all data files and describe all variables.

The consultants/firm will be responsible to select and train field workers so that they understand the content of the data collection instruments, the layout and coding strategy. They should be equipped with the techniques to secure informed consent and participation, interviewing skills, how to handle difficulties, and various simulations of expected field situations, and probing.

The consultant will prepare a manual to guide field enumerators and supervisors on several aspects of data collection, including how to ask questions properly, how to probe for answers, and how to record answers on the questionnaires.

Upon completion of the data cleaning, data will be analyzed following standard impact evaluation methodologies to identify the impact of the project activities. The firm will be responsible to prepare and submit a comprehensive Impact Evaluation Report and a Project Completion Report (PCR) using the format of Implementation Monitoring and Evaluation Division (IMED) of the Ministry of Planning in Bangladesh including synthesis report for publication by SDF.

9. Methodology

The consultant will review the data or information available in SDF HQs as well as undertake field visits to collect information from beneficiaries. Information from secondary source could be collected from the thematic heads, M&E and other respective persons of SDF. There is a robust MIS at SDF-HQs that capture

project data. This is another source of both qualitative and quantitative information. Furthermore, mid-term impact assessment report conducted in 2024 by an external research firm should be used in the preparation of the completion report. Project Results Framework, Monitoring Key Milestone, Process Monitoring Report, Bi-annual/Annual Report, PIP, COM etc. will also be made available as additional project information. The firm will develop a detailed plan in consultation with SDF.

In addition, the firm will undertake the following tasks including accomplishing Panel survey meaning the same households will be surveyed as they were both in baseline and midline, following the same methodology which was used in midline and same sample size used in baseline and midline. The sample size of midline survey was 5,638 households (Intervention: 3,467; Control: 2,171) of 567 villages (Intervention: 349; Control: 218). The same sample size will be used in the end line survey. While developing the survey instruments, indicators of the results framework of RELI project, particularly, improved livelihood, resilience and rural entrepreneurship, increased rural entrepreneurship incomes, enhanced resilience, strengthening community institutions and livelihood development, business development, governance, project management as well as monitoring and evaluation plan related indicators have to be considered as indicators.

The end line impact assessment of the RELI project will be a mixed-methods approach, combining quantitative and qualitative methods for a comprehensive evaluation. Quantitative analysis will include household and village-level surveys, employing statistical techniques like t-tests, ANOVA, and regression analysis to assess the project's impact on income, employment, savings, and agricultural productivity. Qualitative methods such as focus group discussions, key informant interviews, and case studies will provide in-depth insights into beneficiaries' experiences, challenges, and perceptions of the project. The methodology will triangulate quantitative and qualitative data to ensure reliability and present a holistic picture of the project's impacts. The early signs of impact assessment (ESIA) will use a quasi-experimental design, tracking the same households over time to measure changes attributable to the project.

10. Scope of Work

This study will review the outcomes of the project in terms of PDO indicators and justification of achievement should be drawn from evidence provided in the independent impact assessment as well as thematic reports. The consulting firm is expected to document the achievement of project outputs by component using indicators in the results framework. The study will provide feedback highlighting changes that have taken place while implementing different activities under RELI project.

The scope of study, inter alia would be as follows:

- Technically analyze the projects Results Framework in measuring the Development Objectives (DOs) of the project against its results indicators;
- Analyze the RIMA-II Index to measure resilience and subsequent impact on the target beneficiaries;
- Critically analyze the resilience with respect to poverty and the changing of poverty status; community institutions development and strengthening; nutrition awareness; implications of second-tier institutions (RCCSs & RDCSs); PG development and entrepreneurship; youth skills and employment; and household income/savings increase; empowerment of women and other vulnerable groups;
- Analyze the efficiency of grievance redress mechanism, social and environmental measures and critically identify its effectiveness;
- Evaluate critical issues to achievements, constraints and challenges, resilience building, rural entrepreneurship development and livelihood improvement and hindering factors of sustainability.
- Analyze the projects institutional and implementation arrangements to achieve the DOs and any other institutional obstacles impeding its timely implementation;

- Assess and estimate the number of loan cycle and/or amount of loan required for lifting the poor and extreme poor out of the national poverty line;
- Assess the accessibility to market information for various sources and taking decision based on the information;
- Assess the impact of individual project components and activities in terms of changes in livelihoods, resilience, income pattern, social development and institution building, health and nutritional behavioral changes etc. compared to the baseline and results framework;
- Conduct a financial and economic analysis of the overall project as part of the efficiency assessment which need to be considered to analyze the following specific areas (i) Analysis of the net benefit, income, financial rate of return of IGAs, for a sample of representative households. Economic rate of return of the project investment into skill development (ii) Analysis of the income of youths who have been employed as a result of project intervention (iii) Analysis of income of the producer groups and individual rural entrepreneurs to understand their economic rate of return;
- Review the effectiveness of village institutions and its contribution to develop local capacity; roles of village institutions in planning, implementation and maintenance of community infrastructures, procurement and financial management, governance and accountability etc.
- Assess the extent to which the organizational model provides an effective basis for delivering RELIP products, milestones and outcomes, engagement of stakeholders, M&E systems and measures to ensure sustainability;
- Assess the income, equity, employment and poverty alleviation impact of multiple loan cycle under RF and other funds of the project and improvement in the quality of life of the project beneficiaries;
- Assess the project risk, vulnerability and coping mechanism in the project activities and determine the trend of assets accumulation and diversification comparing with the initial stage;
- Assess the benefits of targeted HHs from improved community infrastructure works and the population are benefited directly and indirectly due to infrastructure development;
- Assess the impact of the targeted beneficiaries participated in health awareness campaign, received treatment and vegetable gardening from project support;
- Assess the improvement of the pregnant women and lactating mothers participating in BCC sessions and received input support from the project;
- Determine the impact of the project on social attributes like empowerment, social status, cohesion, social network and beneficiary assessment and assess the extent of the women empowerment and increase capacity for taking decision and conflict resolution;
- Determine the impact of the students who received stipend from the project for higher education;
- Assess the Internal Rate of Returns (IRR) of Income Generating Activities (IGAs) investments utilizing Revolving Funds (RF) under the RELI project.

In addition to the above tasks, the consulting firm will document lesson learnt and prepare at least five case studies/best practices among the beneficiaries from different components to feature how RELI project contributed to their livelihood transformation. The case studies/best practices will highlight stories of transformation of beneficiaries with support from the RELI project. The end of project review will provide an assessment of the following issues;

Review of financial management procedures: This should include review of a) budget spent against planned, b) how the most recent audit recommendations were taken up, c) and how value for money was achieved through effective procurement and contracting.

Cross Cutting Issues: The extent to which activities addressed cross cutting issues such as disability, disaster risk reduction, climate change/variability, savings and nutrition. In addition, the consultant should also

include an assessment of specific poverty impacts such as changes in poverty status for beneficiaries, assess effects, if any, on institutional changes as well as other unintended outcomes and impacts of project interventions.

11. Final Outputs Required and Deliver Schedule

The impact assessment survey should be completed within 5 months from the date of signing the contract. After signing the contract, the consultant will submit the outputs according to the following time schedule.

Output	Timeline
1. Inception report	10 days after signing of contract
2. Recruitment and training enumerators, field testing, revisions and printing questionnaires, Checklist for FGD and sampling design.	35 days after signing of contract
3. Field Survey	60 days after completing training and field testing of questionnaires
4. Data cleaning, entry, documentation, clean data, etc.	25 days after completion of survey
5. Preparation of draft report and submit to SDF for comments	20 days after data entry and analysis
6. Submission final Impact Evaluation Report and a Project Completion Report (PCR) using IMED format.	10 days after submission draft report and incorporating comments
Total	150 days

12. Required qualifications and experience of the firm

The consultant (firm) should have a proven track record of at least ten years' experience in conducting impact study from similar nature of project in social development and rural poverty issues and having excellent analytical skills and adequate experience in conducting field research, survey and impact evaluation of livelihood works.

Familiarity with rural economy, community development, and participatory methodology are desirable. The firm should have a team of specialists who are well conversant with the sampling technique and have a strong and proven orientation towards applied research in rural community and poverty.

13. Team Composition:

The experience and qualifications of the following experts associated with the aspiring consultant/agency will be evaluated for the purpose of awarding the consultancy. The study would compose of the team members given below:

Team leader-1: The Team Leader should have Masters (preferably PhD) in Economics, Agriculture, Social Science or relevant fields. S/he should have excellent analytical skills and at least 15 years' experience in conducting field research, surveys, and impact evaluation of social development project. S/he should be familiar with the latest available software applications in the field of socio-economic analysis and use of multivariate data analysis techniques used for impact evaluation/assessment. Familiarity with rural economy, community development and participatory methodology would be desirable. S/he should be well conversant with the sampling technique and have a strong and proven orientation towards applied research in rural community and poverty. S/he will be familiar with community participatory process and gender issues. The Team Leader will prepare the final report after compilation of report received from each concerned specialist/expert.

Social Development/Rural Development Specialist-1: S/he should have Masters in Social Science with at least 10 years working experience in participatory monitoring and with a strong and proven orientation towards applied research in rural community and poverty.

Statistician-1: Statistician should have Masters in Statistics with excellent statistical and analytical skills and at least 10 years' relevant experience, particularly in sample design.

Livelihood Specialist-1: The Livelihood Specialist should have a Master's degree in Social Science or Agriculture. S/he should have at least 10 years' experience in conducting field research, impact evaluation and having adequate analytical skills in livelihood strategy and improvement.

The **supervisor** should have a Master's degree in Social Science with enough experience in field survey or relevant research study. S/he should have at least 5 years' experience in supervision of field survey and data quality control.

The **Enumerators** should have a Bachelor / Master's degree in any discipline. S/he should have at least 2 years' experience in data collection.

The **Data Entry Operator** should have a Bachelor degree in any discipline. Data Entry/Processing Operator with at least 5 years of relevant working experiences. Knowledge of software for database management and statistical analysis is required.

14. Reporting

The consulting firm will:

- a) Provide SDF a fieldwork plan in advance and movement of field workers.
- b) Keep SDF informed of the progress on survey works and problems encountered.
- c) Submit all survey instruments (e.g. Household questionnaires, village questionnaires, FGD checklist etc.)
- d) Provide an inception report and progress reports every month.
- e) Submit draft and final reports of impact assessment on time incorporating all comments.
- f) Provide debriefing of the reports and a clear presentation on major findings.
- g) Handover all collected information to SDF on time.
- h) Provide soft copy of all reports, documents, and datasets including identifications of sample households for verification.
- i) Submit 3 hardcopies and softcopy of the final impact evaluation report
- j) Provide electronic files with raw and cleaned data.

15. Quality control

- i. The Quality Control Officer and field supervisors will check all completed questionnaires ensuring quality and reliability of data and will conduct a minimum 30% spot-check in order to verify accuracy. The survey manager and field supervisors will randomly check interviewers and accompany them on some interviews.
- ii. The SDF will conduct random verification of certain proportion of sample through telephone call/field visits to check the authenticity of data coming out from the survey.
- iii. The SDF will monitor the progress of the work and provide technical assistance, guidance, suggestions, and feedback to the consultant throughout the survey implementation period.

16. Confidentiality and data ownership

The Consultant will protect the confidentiality of individuals participating in the study at all stages. All data is confidential and property of SDF. Its sole purpose is for research on the business environment and is not for commercial use. No data or other information from this study will be released to third parties without the written approval of SDF.

The consultant will hand over all data and information to SDF and will not destroy any information and material at the end of the study. The names of participating households and business entities will not be released to any other party for any reason.

17. Procurement Method

The firm will be hired on the basis of **Consultant Qualification Selection (CQS)** method following the World Bank guidelines for selection and employment of consultants.

18. Payment Schedule

The payment schedule will be aligned with specific deliverables as outlined below:

No.	Deliverables	Deadline	Percent of Payment
1	Inception Report	10 days after signing the contract	20%
2	Report on Sampling, Enumeration Recruitment and Training, Field Testing, and Filed Operation Plans including Survey Instruments	45 days after signing the contract	30%
3	Preliminary Draft Report	Within 110 days of the contract signing	20%
4	Revised and Final Report	Within 150 days of the contract signing	30%