

Palli Karma-Sahayak Foundation (PKSF)
Rural Microenterprise Transformation Project (RMTP)
Terms of Reference (ToR) for

Selection of a Consulting Firm to Conduct 'End-Project Impact Studies' of RMTP

- 1. Background:** Palli Karma-Sahayak Foundation (PKSF), an apex development organization established by the Government of Bangladesh for poverty alleviation through sustainable employment generation, has been implementing various programmes and projects since its inception in 1990. Alongside its core inclusive development programmes, PKSF so far has successfully implemented a good number of projects with the support of different international development partners like the World Bank, ADB, DFID, IFAD etc. PKSF's inclusive financing covers all segments of poor, non-poor people ranging from destitute to the microentrepreneurs.

PKSF has been implementing Rural Microenterprise Transformation Project (RMTP) since January 2020. The duration of the project is 6 years Jan 2020-Dec 2025. The project is jointly financed by International Fund for Agricultural Development (IFAD), Danish International Development Agency (DANIDA), PKSF, Partner Organizations (POs) of PKSF and Microenterprises. The project has three interrelated components. These are as follows:

Component 1 - Value Chain Enhancement

Component 2 - Financial Services

Component 3 - Institutional Strengthening and Project Management

Goal: The project goal is to sustainably increase the income, food security, and nutrition of marginal and small farmers and microentrepreneurs across selected value chains.

Development Objective: The development objective is the sustainable growth of selected rural commodity value chains with comparative advantage, market demand, growth potential, and backward linkages to small and marginal farmers and microentrepreneurs across Bangladesh.

Project Area: The project is being implemented nationally through Partner Organizations (POs) of PKSF. Financial services for microenterprises under the project covered all districts of the country while the Value Chain Enhancement supports under the project has so far covered 47 districts.

2. Objective of the End-Project Impact Studies

The main objective of the Studies is to measure project performance by comparing findings of the baseline Studies against some specific indicators. The Studies will analyze indicators related to profitability, suitability, adaptiveness, limitations, shortcomings of respective value chain interventions/activities as well as for financial services (microenterprise loan and special ME loan) and provide suggestions, recommendations, way forwards for respective value chain interventions/activities as well as for financial services (microenterprise loan and special ME loan) and other activities/interventions.

It can mention that the baseline Studies was conducted in 2021 at the beginning of the project. The report of the project's baseline Studies will be provided by the Project Management Unit (PMU).



3. Specific Objectives of the End-Project Impact Studies:

The specific objectives of the End-Project Impact Studies are to:

- To measure the progress of each of log frame output and outcome level indicators.
- To measure the effectiveness of Value Chain Interventions/activities in terms of with profitability, suitability, adaptiveness, of respective value chain interventions/activities as well as for financial services (microenterprise loan and special ME loan) and suggestions, recommendations, way forwards for respective value chain sub-projects interventions/activities as well as for financial services (microenterprise loan and special ME loan)
- To measure the limitations/shortcomings of value chain interventions/activities of value chain interventions/activities as well as for financial services (microenterprise loan and special ME loan)
- To provide suggestions, recommendations and way forwards for the future value chain interventions/activities as well as for financial services (microenterprise loan and special ME loan).

4. Brief description and main activities under each component are as follows:

Component 1 - Value Chain Enhancement: This component enables microenterprises to sustainably expand their activities through adopting efficient production technology, compliance with internationally recognized food safety and traceability standards, and strong market linkages. It contributes to create an enabling environment that promotes the growth of micro and small enterprises and strengthens their linkages with agribusinesses and other value chain actors. It has five sub-components: (i) organization of producers; (ii) provision of technical and business services (including Global Good Agricultural Practices (GGAP) compliance to producers through private advisory services; (iii) integration of actors across selected value chains; (iv) strengthening of downstream agribusinesses (including GGAP and Hazard Analysis Critical Control Point (HACCP) compliance as required); and (v) policy dialogue with Government.

Component 2 - Financial Services: This component provides sustainable financial services to microenterprises and growing/larger enterprises and agribusinesses. It has three sub-components: (i) provision of financial services to microenterprises through partner organizations (microfinance institutions); (ii) provision of commercial finance to larger microenterprises as well as small/medium agribusiness companies through large Micro Finance Institutions (MFIs); and (iii) optimal utilization of remittances through training to the family members of overseas workers. (this sub-component) is being implemented by the Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE) independently, and PKSf does not have any responsibility for this sub-component.

Component 3 - Institutional Strengthening and Project Management: This component aims to strengthen PKSf's and POs' capability as development organizations by leveraging trends in Information Communication Technology (ICT), financial services, commercial platforms, and new technologies to ensure that the project is managed satisfactorily. It has three sub-components: (i) PKSf capacity building, (ii) POs capacity building, and (iii) project management.



Expected Outputs and Outcomes of the project:

The project's target groups are marginal and small farmers and microentrepreneurs. It indirectly supports all value chain actors (input suppliers, traders, processors, and advisory services). In terms of poverty, the project targets the (i) poor, (ii) transitional poor, and (iii) enterprising poor. An estimated 550,550 households will directly benefit from the project, of which 100,550 microenterprise borrowers (100,000 Microenterprise Loan and 550 Specialized ME Loan) and 450,000 will be benefitted from value chain development activities. Benefits include enhanced financial and social service delivery; improved technical capacities of livestock para professionals and para extension service providers; food safety in the project area and beyond; better awareness of food safety and nutrition intake among beneficiaries; improved animal health; and value chain development through improved market access and development and expansion of rural businesses.

Project Costs:

Total project cost is €182.769 million. The distribution of costs according to the financier is given below:

Name of Organization	Contribution (EUR* Million)
IFAD	71.85
DANIDA	6.33
PKSF	11.165
POs of PKSF	91.499
Private Sector Organizations	1.46
Micro-entrepreneurs	0.465
Total	182.769

Component-wise Project Progress

Component 1: Value Chain Enhancement:

A total of 78 value chain sub-projects have been implemented under the three agricultural sectors: namely i) livestock and poultry, ii) horticulture, and iii) fisheries and aquaculture. The number of sector wise value chain sub-projects are livestock & poultry 37; horticulture 18 and fisheries & aquaculture 23. The project has a total of 612,961 participants under the value chain component and reached with services 343,663 (i.e., beneficiaries) as opposed to the total project target of 450,000. Of the 612,961 (342,071 women, i.e. 55.81%; and 270,890 men, i.e. 44.19%; 43 third gender; and 223,737 are youth, i.e. 36.50%) enlisted participants, 39.98% are ultra-poor, 31.00% are transitional poor, and 29.02% are enterprising poor. The subprojects included activities for all segments of value chains. The technologies promoted and marketing efforts supported by the project has led to diversification of products, improvement in productivity, and setting up of small processing businesses in rural areas who are adopting social media marketing for increasing sales beyond nearby geographical areas.

Component 2 Financial Services:

The project exceeded target of net disbursement for financing microenterprises. As of August 2024, a total of 124,045 MEs (25,004 men, 99,041 women, and 46,624 young persons) against a project target of 100,000 MEs have received loans. It has successfully launched larger loans up to Taka 3.0 million, which has been disbursed at an annual interest rate of 16% to beneficiaries. As of August 2024, a total of 823 large MEs (442



men, 381 women, and 51 young persons) against a project target of 550 large MEs, have received loans.

Component 3 Institutional Strengthening and Project Management:

The project provided training to PMU, PKSf and POs' officials on several topics including GGAP, HACCP, ICT, M&E, Gender, Com/KM, Nutrition issues, value chain project implementation etc., and in the process of completing a crowd funding platform & a blockchain technology-based product traceability software.

The Log frame of the Project and its Indicators:

The log frame and the cumulative achievement up to December 2024 is given below, from where all the outcome and output indicators of log frame can be identified:

Logical Framework					
Results Hierarchy	Indicators				
	Name	Baseline	End-Project Target after mission (Edited MTR)	Cumulative Result (As of Dec'24)	Cumulative Result % (As of Dec'24)
Outreach Direct beneficiaries receiving project services	1 Persons receiving services promoted or supported by the project				
	Men - Number	0	255,300	185,481	73%
	Women - Number	0	295,250	357,795	121%
	Total number of persons receiving services - Number of people	0	550,550	543,276	99%
	Young (Men) - Number	0	35,214	78,908	224%
	Young (Women) - Number		55,366	123,434	223%
	Total Young - Number		90,635	202,342	223%
	Young - Percentage (%)	0	11.24%	37%	331%
	1.a Corresponding number of households reached			-	-
	Women-headed households - Number	0	25,000	26,439	105%
	Non-women-headed households - Number	0	525,000	516,837	98%
	Households - Number	0	550,000	543,276	99%
	1.b Estimated corresponding total number of households members			-	-
	Household members - Number of people	HH Size 4.15	2,282,500	2,254,595	99%

Project Goal To increase the income, food security and nutrition of farmers across selected value chains.	70% of project supported households increase income by >30%.			-	-
	Households. -	304,800	70	40	57%
	Percentage (%)	BDT/HH/Year			
	Percentage (%) contribution of the RMTP interventions to the household total income - Ratio (%)	324,312 BDT/Year for Control Area	50	12	24%
	Percentage (%) of households reporting minimum dietary diversity (HDD)			-	-
	People. -	39.4	30	56	186%
	Percentage (%)				
Development Objective The sustainable growth of selected rural commodity value chains with comparative advantage, market demand, growth potential, and backward linkages to small farmers and micro-entrepreneurs	1.2.8 Percentage (%) of women reporting minimum dietary diversity (MDD-W)			-	-
	Females -	34.4	30	55	184%
	Percentage (%)				
	1.2.4 Households reporting an increase in production			-	-
	Households -	Vegetable 26.5 Kg/HH/decimal, fish 4830 Kg/HH/Hectare, Eggs 315 Pcs/HH/year, birds 3 Pcs/HH/Month, Milk 2.5 Litre/HH/day, Beef 0.4 Kg/HH/year, Mutton 0.2 Kg/HH/year, Buffalo Meat 0.3 Kg/HH/year	196,000	204,542	104%
	Number				
	% increase in sales of microenterprises in the value chains			-	-
	% increase in sales - Percentage (%)	Treatment: 74220 BDT/m Control: 80317 BDT/m	30	101	338%
	% increase in profit of microenterprises in the value chains			-	-

	% increase in profit. - Percentage (%)	Treatment: 97496 BDT/y Control: 88790 BDT/y	20	24	120%
Outcome 1. Beneficiaries adopt improved production methods and establish sustainable market linkages.	1.2.2 Households reporting adoption of new/improved inputs, technologies or practices			-	-
	Households - Number	Treatment: 413 (13.04%) Control: 214 (13.38%)	400,000	185,197	46%
	2.2.3 Rural producers' organizations engaged in formal partnerships/agreements or contracts with public or private entities			-	-
	Number of POs - Organizations	0	1,500	167	11%
	3.2.2 Households reporting adoption of environmentally sustainable and climate-resilient technologies and practices			-	-
	Households - Number	Treatment: 120 (3.79%) Control: 75 (4.69%)	200,000	161,177	81%
Output 1.1. Organization.	2.1.4 Supported rural producers that are members of a rural producers' organization			-	-
	Total number of persons - Number of people	0	450,000	418,171	93%
	Men - Number	0	235,000	159,934	68%
	Women - Number	0	215,000	258,237	120%
	Young - Number	0	50,580	184,146	364%
	1.1.8 Households provided with targeted support to improve their nutrition			-	-
	Total persons participating - Number of people	0	2,282,500	1,914,594	84%
	Men - Number	0	913,000	746,319	70%
	Women - Number	0	1,369,500	1,168,275	95%
	Households - Number	0	550,000	461,348	84%
	Household members benefitted - Number of people	0	2,282,500	1,914,594	84%

Output 1.2. Technical and business services.	Training days provided to farmers on GLOBAL GAP and HACCP.			-	-
	Days - Number	0	5,950	2,245	38%
	2.1.2 Persons trained in income-generating activities or business management			-	-
	Men - Number	16 (0.51%)	7,000	6,537	93%
	Women - Number	21 (0.66%)	2,000	3,382	169%
	Young - Number	15 (0.47%)	6,500	4,880	75%
	Persons trained in IGAs or BM (total) - Number of people	52 (1.64%)	9,000	9,919	110%
	Persons trained in Global/Bangla GAP and HACCP			-	-
	Men - Number	0	70,000	21,321	30%
	Women - Number	0	30,000	24,795	83%
	Young Men - Number	0	55,000	10,713	19%
	Young Women - Number	0	15,000	11,481	77%
	Not Young - Number	0	30,000	23,922	80%
	Persons trained (total) - Number	0	100,000	46,116	46%
Output 1.3 Value chain integration.	1.1.4 Persons trained in production practices and/or technologies			-	-
	Men trained in crop - Number	59 (1.86%)	67,500	37,724	56%
	Women trained in crop - Number	9 (0.28%)	67,500	36,927	55%
	Men trained in livestock - Number	30	93,500	74,570	80%
	Women trained in livestock - Number	8	140,000	158,418	113%
	Men trained in fishery - Number	21	49,000	43,634	89%
	Women trained in fishery - Number	6	32,500	37,215	115%
	Total persons trained in crop - Number of people	68	135,000	74,651	55%
	Total persons trained in livestock - Number of people	38	233,500	232,988	100%
	Total persons trained in fishery - Number of people	27	81,500	80,849	99%

	Persons paid partially or fully for training or advisory services in selected value chains			-	-
	Men - Number	0	7,000	4,206	60%
	Women - Number	0	2,000	3,443	172%
	Young Men - Number	0	5,500	1,628	30%
	Young Women - Number	0	1,000	1,497	150%
	Not Young - Number	0	2,500	4,524	181%
Output 1.4 Enterprise Strengthening.	2.1.1 Rural enterprises accessing business development services			-	-
	Rural enterprises - Enterprises	0	20,000	33,381	167%
Output 1.5 Policy dialogue.	Policy 1: Policy-relevant knowledge products completed			-	-
	Number - Knowledge Products	0	5	2	40%
Outcome 2. Enterprises have access to sustainable financial services.	1.2.5 Households reporting using rural financial services			-	-
	Households - Number	0	100,550	125,105	124%
	% increase in average loan size to ME borrowers			-	-
	Increase - Ratio (%)	BDT 128,038	50	51.14	102%
	Increase in PKSF ME loan portfolio			-	-
	Increase in loan portfolio - Money (USD)	263,493,223	550,804,599	558,822,512	101%
Output 2.1. Sustainable financial services offered through Partner Organizations.	1.1.5 Persons in rural areas accessing financial services			-	-
	Men in rural areas accessing financial services - credit - Number	0	20,000	25,004	125%
	Women in rural areas accessing financial services - credit - Number	0	80,000	99,041	124%
	Young people in rural areas accessing financial services - credit - Number	0	40,000	46,624	117%
	Total persons accessing financial services - credit - Number	0	100,000	124,045	124%
Output 2.2. Commercial finance.	Enterprises supported by large microfinance institutions			-	-
	Increase in number of ME	0	550	1,060	193%

	borrowers - Number				
	Increase in PKSF ME loan outstanding to large MFIs - Money (USD' 000)	0	11,000	8,403	105%
	Increase in large MFIs ME loan outstanding to borrowers - Money (USD' 000)	0	11,000	11,736	147%
Output 2.3 Utilisation of remittances.	Number families of overseas workers trained on capacity building.			-	-
	Households - Number	0	4,500	-	0%
	Support to families of expatriate workers			-	-
	Total number of persons trained on vocational and business management training - Number of people	0		-	-
Outcome 3. PKSF and POs capacity is enhanced in areas of ICT and the project is satisfactorily managed."	ICT knowledge of PKSF and PO staffs on project management including monitoring and evaluation increases (%)			-	-
	Increase - Ratio (%)	0	75	52	70%
Output 3.1 PKSF's institutional strengthening through ICT based solutions	ICT solutions developed			-	-
	Number of solutions - Number	0	4	-	0%
Output 3.2 PKSF's Human Resources Development	People trained in various capacity building courses			-	-
	Men - Number	0	165	123	75%
	Women - Number	0	10	20	200%
Output 3.3 Partner organizations institutional strengthening	1.1.6 Financial service providers supported in delivering outreach strategies, financial products and services to rural areas			-	-
	Service providers - Number of POs	0	25	54	216%



5. **Scope of the End-Project Impact Studies:** In line with the objectives set forth, the Studies will work on all the areas covered by the baseline survey. The End-Project Impact Studies will include the respondents of the baseline Studies. The Studies should cover all indicators used in the baseline Studies of the project. The Studies should include additional indicators which are required to measure the project results (logframe, other outputs and outcome). During designing and End-Project the report the consulting firm should follow the branding guideline of PKSf, IFAD and DANIDA. The comparisons among information of baseline Studies, and End-Project Impact Studies highlighting the changes in different logframe indicators and other long and short terms indicators should be included in the report. The report should also contain some case studies to provide an understanding of qualitative changes of the project participants during the project period. The report may also contain various photos which can indicate the changes for the project interventions. The report should be written in plain English and in such a way that it is accessible to non-specialists including IFAD and other stakeholders. The End-Project report should have the reflections of the comments made by the PKSf officials on the draft report. The report should include the list of respondents with their contact details and geolocations.

The consulting firm will also organize a End-Project impact Studies result-sharing event outside PKSf. This event will involve journalists, sector-related stakeholders, representatives from relevant ministries, university teachers and researchers.

The Studies must have to take control group and should compare the results of treatment group with control group.

Data Confidentiality and Privacy: PKSf will be the sole proprietor of all data and information collected under the study. The raw data collected under this study should not be shared with or used by any other person or organization without the written consent of PKSf.

Structure of the Report: Report of the End-Project Impact Studies should contain at least the Logframe update, Executive Summary, Methodology, Findings table, analysis along with interpretations, Qualitative analysis, lessons learnt, recommendation, Annexes (the questionnaires and others as required). Moreover the 'Findings table, analysis along with interpretations' chapter should be divided in three parts according to the components of the project. The components are Value Chain Enhancement; Financial Services and Institutional Strengthening and Project Management. All these chapters should be written according to the logframe indicators specified in the project logframe. Besides the logframe indicators, these three chapters should reflect the profitability, suitability, adaptiveness, limitations and shortcomings of project interventions for these three components. The consulting firm may add additional chapters to improve the quality of the report.

IFAD has main three cross-cutting issues which also should be considered with as an integral part of this Studies. All the findings to cover logframe and other indicators also should also be analyzed on the basis of these three cross cutting issues where is applicable. Those three-cross cutting issues are **Nutrition, Gender & Youth** and **Environment & Climate** related issues. Moreover the consulting firm should provide three different chapters in the End-Project Impact Studies to identify and describe the project impact on **Nutrition, Gender & Youth** and **Environment & Climate** issues. The consulting firm will describe those chapters in light of standard indicators used in IFAD's relevant documents, widely accepted indicators to measure those cross-cutting issues and project



core documents. This is why this ToR has included three positions of Nutrition, Gender and Environment Specialist in the team composition.

The consulting firm should read Nutrition, Gender & Youth and Environment related documents and guidelines of IFAD. From those documents the consulting firm will have a clear guidance on these issues of IFAD. The consulting firm will also have to read the Project Design Report (PDR) to understand the whole project as well as the cross-cutting issues and RMTP's position in these regards of cross-cutting issues. The focus areas in these three crosscutting issues is highlighted below:

Nutrition:

Project logframe has two outcome level and one output level indicators. The outcome level indicators are (i) Percentage of households reporting minimum dietary diversity (HDD); (ii) Percentage of women reporting minimum dietary diversity (MDD-W). The output level indicator is (i) Households provided with targeted support to improve their nutrition. The End-Project impact Studies needs to collect details information on these indicators. The End-Project Impact Studies should have different chapter to address nutrition issue of RMTP. Besides, this impact Studies will analyze how value chain subprojects have contributed to improve nutrition status of project beneficiaries or communities.

Gender & Youth:

Every finding of the Studies should be shown disaggregated by men, women and youth. The Studies will have to measure the economic growth of women due to value chain interventions and microenterprise supports of the project. It will find out the women led microenterprises, its improvement due to project interventions and current status. The impact Studies will also analyze the role of women in value chain interventions. It will also analyze the employment generation of women, men and youth. Youth employment should be disaggregated by men and women. The Studies will also measure the social status of women due to project interventions. It will also measure joint decision-making status in family and microenterprise issues. It will explore the equitable balance of workloads in household activities like child rearing, serving the elderly, household cleaning, cooking, shopping etc. among men and women. The Studies will measure the girls education status in the project members family in comparison with non-project members family/control areas. It will also measure and analyze the violence against women (VAW), children's education status, women's health, hygiene, nutrition and early/child marriage status, in interventions family in comparison with non-project members families/control areas families. The consulting firm may use other appropriate tools to identify the project impacts to improve the gender and youth status.

Environment & Climate:

Project logframe has one outcome level and one outcome level indicators related with environment and climate. The outcome level indicator is- Households reporting adoption of environmentally sustainable and climate-resilient technologies and practices. Besides there are two output level indicators. The output indicators are i) Training days provided to farmers on GLOBAL GAP and HACCP; ii) Persons trained in Global/Bangla GAP and HACCP. The End-Project impact Studies needs to find the impacts of Good Agricultural Practices, Good Livestock Practices and Good Aquaculture in value chain interventions. All the value chain sub-projects were designed in such a manner so that it can reduce environmental and social risks as much as possible. The End-Project impact



assessment has to identify the impact of environment and social friendly value chain in the particular business cluster.

6. Suggested Methodology

The End-Project impact Studies will have to collect information from the samples of baseline Studies. In baseline Studies a total of 3120 samples were taken from treatment group and 1560 samples were taken from control group.

The sample distribution was as below in baseline Studies:

Sample Size Determination for Each Component

Dimension	Sample Size Determination for Infinite Population				Control
	Number of Population	With Infinite Population	Consideration of Correction Factor (CF)	Proposed Sample Size with finite populatio	Number of samples
Livestock	169,853	768	764	780	390
Fisheries	42,129	768	754	780	390
Horticulture (Fruits and Vegetables)	128,283	768	763	780	390
ME	100,000	768	762	780	390
Total	440,265	3,072	3,043	3,120	1,560

Distribution of Livestock Beneficiaries in Treatment Areas

Particular	Total Number of beneficiaries	Number of Samples	Proposed Number of Samples
Livestock	169,852	779	766 (96.2%)
Poultry	3,811	17	30*** (3.8%)
Total	173,663	796	796 (100%)

*** The minimum size of samples is 30

Sample Distribution of Livestock Rearing Farmers in Treatment Areas

Division	District	Upazila	Number of Livestock beneficiary	Number of poultry beneficiary	Number of Sample	
					Livestock	Poultry
Barishal	Barishal	Bakerganj	3863	415	27	30
	Bhola	Charfasson	15642		111	
	Patuakhali	Bauphal	5134		36	
Khulna	Chuadanga	Chuadanga Sadar	2665		19	
	Jhenaidah	Jhenaidah Sadar	4950		35	
	Meharpur	Meharpur Sadar	4691		33	
Rajshahi	Bogura	Shajahanpur	4252	415	30	30
	Bogura	Gabtolli	5184		37	

Division	District	Upazila	Number of Livestock beneficiary	Number of poultry beneficiary	Number of Sample	
					Livestock	Poultry
	Naogaon	Raninagar	4860		34	
	Pabna	Santhia	2891		21	
	Sirajganj	Sirajganj Sadar	11816		84	
					39	
Rangpur	Thakurgaon	Pirganj	5448		90	
	Thakurgaon	Thakurgaon Sadar	12669			
Chattogram	Chattogram	Mirsarai Sitakundu	24000		170	
					766	30

Sample Distribution of Livestock and Poultry Farmers in Control Areas

Division	District	Upazila	Number of Samples	
			Livestock	Poultry
Barishal	Barishal	Bakerganj	14	
	Bhola	Charfasson	56	
	Patuakhali	Bauphal	18	
Khulna	Chuadanga	Chuadanga Sadar	10	
	Jhenaidah	Jhenaidah Sadar	18	
	Meharpur	Meharpur Sadar	17	
Rajshahi	Bogura	Shajahanpur	15	15
	Bogura	Gabtolli	19	
	Naogaon	Raninagar	17	
	Pabna	Santhia	12	
	Sirajganj	Sirajganj Sadar	42	
Rangpur	Thakurgaon	Pirganj	20	
	Thakurgaon	Thakurgaon Sadar	45	
Chattogram	Chattogram	Mirsarai Sitakundu	85	
Total			388	15

Sample Distribution of Fisheries Farmers in Treatment Areas

Division	District	Upazila	Number of Fisheries Beneficiaries	Number of Sample
Barishal	Barguna	Taltali	1580	64
Barishal	Barisal	Agailjhara	1132	46
Barishal	Barisal	Wazirpur	1021	41
Barishal	Patuakhali	Kala Para	1617	65
Dhaka	Gopalganj	Gopalganj Sadar	1533	62
Dhaka	Gopalganj	Kotalipara	1937	78



Khulna	Bagerhat	Chitalmari	702	28
Khulna	Bagerhat	Mongla	1351	55
Khulna	Chuadanga	Alamdanga	1203	49
Khulna	Jhenaidah	Maheshpur	1701	69
Khulna	Satkhira	Shyamnagar	2058	83
Mymensingh	Mymensingh	Fulbaria	1774	71
Mymensingh	Mymensingh	Tarakanda	1800	73
			19409	784

Sample Distribution of Fisheries Farmers in Control Areas

Division	District	Upazila	Number of Samples
Barishal	Barguna	Taltali	32
Barishal	Barishal	Agailjhara	23
Barishal	Barishal	Wazirpur	21
Barishal	Patuakhali	Kala Para	33
Dhaka	Gopalganj	Gopalganj Sadar	31
Dhaka	Gopalganj	Kotalipara	40
Khulna	Bagerhat	Chitalmari	14
Khulna	Bagerhat	Mongla	28
Khulna	Chuadanga	Alamdanga	25
Khulna	Jhenaidah	Maheshpur	34
Khulna	Satkhira	Shyamnagar	42
Mymensingh	Mymensingh	Fulbaria	36
Mymensingh	Mymensingh	Tarakanda	37
Total			396

Distribution of Horticulture Farmers in Treatment Areas

Particular	Total Number of beneficiaries	Number of Samples in treatment areas	Number of samples in control areas
Fruits	51,125	316	162
Vegetables	77,158	478	242
Total	128,283	794	404

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Distribution of Fruits Producing Farmers in Treatment Areas

Division	District	Upazila	Target Population	Number of samples
Chattogram	Bandarban	Bandarban Sadar	1,486	15
Chattogram	Chattogram	Sitakunda	2,354	24
Chattogram	Khagrachhari	Matiranga	1,509	16
Dhaka	Tangail	Ghatail	988	11
Khulna	Jashore	Chougachha	3,028	31
Khulna	Jhenaidah	Moheshpur	1,961	20
Mymensingh	Mymensingh	Bhaluka	1,185	12
Mymensingh	Sherpur	Jhenaigati	2,659	27
Rajshahi	Naogaon	Patnitala	1,800	19
Rajshahi	Natore	Natore Sadar	3,225	33
Rajshahi	Rajshahi	Puthia	1,749	18
Rangpur	Dinajpur	Nawabganj	4,712	49
Rangpur	Panchagarh	Tetulia	3,948	41
Total			30,064	316

Distribution of Fruits Growing Farmer in Control Areas

Division	District	Upazila	Number of samples
Chattogram	Bandarban	Bandarban Sadar	8
Chattogram	Chattogram	Sitakunda	12
Chattogram	Khagrachhari	Matiranga	8
Dhaka	Tangail	Ghatail	6
Khulna	Jashore	Chougachha	16
Khulna	Jhenaidah	Moheshpur	10
Mymensingh	Mymensingh	Bhaluka	6
Mymensingh	Sherpur	Jhenaigati	14
Rajshahi	Naogaon	Patnitala	10
Rajshahi	Natore	Natore Sadar	17
Rajshahi	Rajshahi	Puthia	9
Rangpur	Dinajpur	Nawabganj	25
Rangpur	Panchagarh	Tetulia	21
Total			162

Distribution of Vegetables Beneficiaries in Treatment Areas

Division	District	Upazila	Vegetables	Number of Samples
Barishal	Bhola	Charfassion	4,262	46
Barishal	Bhola	Lalmohan	1,003	11
Dhaka	Dhaka	Keraniganj	2,939	31
Dhaka	Dhaka	Savar	4,983	53
Dhaka	Faridpur	Boalmari	2,799	30
Dhaka	manikganj	Singair	1,961	21
Dhaka	Rajbari	Baliakandi	1,450	16
Rajshahi	Bogura	Bogura Sadar	1,513	16
Rajshahi	Bogura	Shajahanpur	3,504	37
Rajshahi	Joypurhat	Akkelpur	3,745	40
Rangpur	Dinajpur	Fulbari	2,613	28
Rangpur	Thakurgaon	Baliadangi	4,098	44
Sylhet	Moulvibazar	Kamolganj	9,828	105
Total			44,698	478

Distribution of Vegetables Growing Farmers in Control Areas

Division	District	Upazila	Number of Samples
Barishal	Bhola	Charfassion	23
Barishal	Bhola	Lalmohan	6
Dhaka	Dhaka	Keraniganj	16
Dhaka	Dhaka	Savar	27
Dhaka	Faridpur	Boalmari	15
Dhaka	Manikganj	Singair	11
Dhaka	Rajbari	Baliakandi	8
Rajshahi	Bogura	Bogura Sadar	8
Rajshahi	Bogura	Shajahanpur	19
Rajshahi	Joypurhat	Akkelpur	20
Rangpur	Dinajpur	Fulbari	14
Rangpur	Thakurgaon	Baliadangi	22
Sylhet	Moulvibazar	Kamolganj	53
Total			242

Distribution of Sample Respondents of ME Borrowers/Component-2 in Treatment and Control Areas

Division	District	Upazila	Treatment	Control	Total
Barishal	Barishal	Bakerganj	61	31	92
	Bhola	Charfasson	61	31	92
	Patuakhali	Bauphal	61	31	92
Khulna	Chuadanga	Chuadanga Sadar	60	30	90
	Jhenaidah	Jhenaidah Sadar	61	31	92
	Meharpur	Meharpur Sadar	61	31	92
Rajshahi	Bogura	Shajahanpur	61	31	92
	Bogura	Gabtolli	61	31	92
	Naogaon	Raninagar	61	31	92
	Pabna	Santhia	61	31	92
	Sirajganj	Sirajganj Sadar	61	31	92
Rangpur	Thakurgaon	Pirganj	61	31	92
	Thakurgaon	Thakurgaon Sadar	61	31	92
Total			792	396	1188

7. Questionnaire Development

The consulting firm has to develop the questionnaire following that of Baseline Studies. The consulting firm should not remain limited in the indicators of the baseline Studies. The questionnaire should include additional questions to measure the effectiveness of Value Chain Interventions/activities in terms of profitability, suitability, adaptiveness, of respective value chain interventions/activities as well as for financial services (microenterprise loan and special ME loan). The questionnaire should be designed in such way which will enable the consulting firm to give suggestions, recommendations, way forwards for respective value chain sub-projects interventions/activities as well as for financial services (microenterprise loan and special ME loan) and other activities of RMTP. During questionnaire development the consulting firm needs to cross check the scope of work mentioned in this ToR, so that all the scopes mentioned in this section are meet. The consulting needs to submit the questionnaire set to PKSf for review and feedback of PKSf by 30 days of contract signing,

Free, Prior and Informed Consent (FPIC)

The questionnaire should include an informed consent form in order to ensure that the respondents agree to participate in the survey. Informed consent from each respondent must be obtained. The form presents the principles and objectives of the survey to respondents. It also assures the respondent that his or her identity and the responses



provided will be treated as confidential. Surveyors have the responsibility to ensure that the respondents understand the objective of the survey and that they answer any question the respondents may have in a positive and respectful way. The consent form might be adapted depending on whether or not the respondent belongs to the treatment or the comparison group since mentioning the project and the government might be sensitive to people not benefitting from those activities.

8. Data Collection

The data should be collected using any ODK platform preferably using the KOBO toolbox. Geolocation of data collection should be kept and must have to provide PKSf along with all deliverables. The End-Project report may have a map of Bangladesh identifying the spots of data collection.

9. Qualitative data and Qualitative Analysis:

Sometimes quantitative data cannot show the in depth impacts and effectiveness of the project interventions. For this reason impact studies needs to use qualitative approach to discover the real impacts. The consulting firm may have to conduct Focus Group Discussion (FGD), Rapid Rural Appraisal (RRA), Participatory Rural Appraisal (PRA), Participatory Learning Action (PLA), Key Informant Interviews (KII), in depth Case Studies as appropriate to understand the utilization of project inputs as appropriate.

The consulting firm will have to propose a sound plan for qualitative approach for the Studies in its inception report.

Analysis Technique:

For conducting End-Project Impact Studies, the consulting firm will have to use well accepted impact assessment techniques such as Difference in Difference (DiD), Propensity Score Matching (PSM), Average Treatment Effects on the Treated (ATT) to measure the impact of RMTP on different outcome indicators¹. In addition, the consulting firm may use various regression model to determine factors contributing to the outcomes. Other than these impact assessment techniques, the consultant may use other qualitative tools (such as Qualitative Impact Assessment Protocol-QUIP, Contribution Analysis, etc.) to understand the mechanism of impact². The consulting firm may propose or make comments on the methodology, sample size and, analysis technique of the Studies mentioned in this ToR.

10. Consulting Firm (National) Selection Process: Quality and Cost Based Selection (QCBS) method and Standard Request for Proposal (SRFP: PS-5) documents on lump-sum contracts of Schedule 1 of the Public Procurement Rules-2008 of the Government of Bangladesh shall be followed in the selection of consulting

11. Institutional Arrangement: The consulting firm will report to the 'Additional Managing Director' and/or his/her designated person regarding their scope of services, deliverables and other assignment related issues.

11. Duration of the Studies and Schedule of the Reports: The total duration of the assignment will be 180 days. A detailed implementation plan will be agreed upon in

¹Khandker, Shahidur R.;Koolwal, Gayatri B.; Samad, Hussain A..1009.
Handbook on impact evaluation: quantitative method and practices. World Bank
² betterevaluation.org/en/plan/approach/QUIP



consultation with the RMTP and PKSf, however, it is anticipated that the inception report should be submitted within 10 days upon signing the contract. The draft report of the Studies should be submitted by the consulting firm within 120 days, and presentation on the draft report should be given at PKSf within 140 days after signing the agreement. The End-Project report must be submitted within 180 days incorporating comments on the draft report by PKSf. the comments given by PKSf officials.

12. Deliverables:

The deliverables of the consulting firms will be as follows:

Sl. No.	Deliverables	Timeline	Remarks
1.	Inception Report with detailed work plan, time schedule	10 days after contract signing	The inception report should elaborate the proposed schedule of tasks, activities and deliverables, and designate a team member with lead responsibility for the Studies. The inception report will also contain sample size with detailed Studies methodology and research planning matrix.
2.	Detailed questionnaire for interviewing respondents	within 30 days after signing of contract	
3.	Draft Report-5 copies	within 120 days after signing of contract	
4.	Summary Report-5 copies	within 120 days after signing of contract	
5.	Presentation on draft report at PKSf	within 140 days after signing of contract	
6.	End-Project Report-10 copies	within 180 days after signing of contract	
7.	End-Project Summary Report-100 copies	within 180 days after signing of contract	
8.	Organize a End-Project impact Studies result-sharing event outside PKSf	within 180 days after signing of contract	This event will involve journalists, sector-related stakeholders, representatives from relevant ministries, university teachers and researchers.



Sl. No.	Deliverables	Timeline	Remarks
9.	The hard copies of all filled up questionnaires (if any) must be submitted along with the End-Project report.	within 180 days after signing of contract.	

12.1 Special Instruction for Late Submission of Deliverables: If the consulting firm fails to submit the deliverables on time, the firm will carry a negative remark for further procurement of PKSF.

13. Qualification and Experience of the Consulting firm:

- The consulting firm should have minimum 10 years of experience in conducting a variety of quantitative and qualitative surveys and studies specially baseline, mid-term and final impact studies of different development projects.
- Income tax assessment certificate/acknowledgement certificate; Trade license; VAT certificate; and Registration certificate;
- a financial audit report of at least last three years;
- List of organizational committee members/board of directors;
- Required logistics (such as: computers, printers, photocopiers, physical office, communication etc.);
- List of existing senior management and assignment related professional manpower;
- A brief description regarding the most expertise areas during especially related to this assignment;
- List of ongoing assignments/studies;
- The consulting firm should have the study related necessary permanent experts. However, qualified consultants required for this study can be hired from outside of the organization on a contract basis. The consultants to be employed have to fulfil the applicable conditions of part B, C and D of schedule 9 of the Public Procurement Rules-2008 of the Government of Bangladesh.
- In case of Joint Venture, must have a legal agreement among the firms where the name of the leading firm need to be mentioned. Lead firm needs to fulfil all above conditions.

Team Composition: The team will consist of ten (10) relevant professional experts including a Team Leader. The qualifications and competence of each expert for the assignment are given below:

Sl.No.	Professionals	Professional Qualification	Experience
1.	Microenterprise Specialists	Master degree in relevant subject	5 Years Experience in respective field and experience of doing at least three impacts studies.
2.	Value Chain Specialists	Master degree in relevant subject	5 Years Experience in respective field and experience of doing at least three impacts studies.



Sl.N o.	Professionals	Professional Qualification	Experience
3.	Economists	Master degree in relevant subject	5 Years Experience in respective field and experience of doing at least three impacts studies.
4.	Nutrition Specialist	Master degree in relevant subject	5 Years Experience in respective field and experience of doing at least two impacts studies.
5.	Gender Specialist	Master degree in relevant subject	5 Years Experience in respective field and experience of doing at least two impacts studies.
6.	Environment Specialist	Master degree in relevant subject	5 Years Experience in respective field and experience of doing at least two impacts studies.
7.	ICT Specialist	Master degree in relevant subject	5 Years Experience in respective field and experience of doing at least three impacts studies.
8.	Statisticians	Master degree in relevant subject	5 Years Experience in respective field and experience of doing at least three impacts studies.
9.	Data Analyst	Master degree in relevant subject	5 Years Experience in respective field and experience of doing at least three impacts studies.
10.	GIS expert	Bachelor degree in relevant subject	

14. Mode of Payment: PKSf will pay the consulting fee of the Studies to the assigned firm subject to the completion of all outputs and acceptance of deliverables by PKSf. Payments will be made based on the following percentages and milestones: The consulting firm has to provide all the VAT and taxes as applicable. PKSf will deduct the VAT and all applicable taxes at source.

- 1st Payment (15% of total contract value): The 1st payment will be made upon submission and acceptance of the inception report by PKSf.
- 2nd Payment (45% of total contract value): The 2nd payment will be made upon submission and acceptance of the draft report by PKSf.
- End-Project Payment (40% of total contract value): The End-Project payment will be made upon acceptance of the End-Project report and other rest of the deliverables by PKSf.

