



Baseline Study
Community Economic Ventures, Inc. and Taytay Sa Kauswagan, Inc.
Terms of Reference- Request for Proposal
July 2016

Introduction

Water.org is a U.S.-based non-profit organization committed exclusively to facilitating access to safe, improved drinking water and sanitation to people in developing countries. Water.org does this through a blended platform approach involving local partners, community involvement, appropriate technology, integration of health and hygiene education, and innovative financing. Since 1990, Water.org has been implementing sustainable and scalable water and sanitation programs in partnership with local NGOs and financial institutions

Water.org has substantially grown its WaterCredit initiative over the last several years, which works by building the capacity of carefully selected local financial institutions to offer small loans for water and sanitation facilities. WaterCredit programs support financial institutions through a combination of financial assistance and technical support. Since 2003, Water.org has implemented WaterCredit programs with more than 40 partner financial institutions, facilitating over 500,000 loans for water and sanitation in Bangladesh, India, Indonesia, Philippines, Kenya and Uganda. Water.org is in the process of launching first WaterCredit programs in Cambodia. More information on Water.org can be found on the organization's website: www.water.org.

As part of its monitoring and evaluation strategy for the new WaterCredit programs in the Philippines, Water.org is planning an impact assessment, which will include conducting baseline and end-line surveys in the program areas. A baseline survey was previously conducted in 2015 with a partner in the Philippines. Towards this end, Water.org wishes to hire a Consultant in the Philippines to conduct two baseline surveys for additional partners - Community Economic Ventures, Inc. (CEVI) and Taytay Sa Kauswagan, Inc. (TSKI). This document outlines the Terms of Reference (ToR) which Water.org anticipates for this baseline survey assignment.

Objective and Methodology

The overall purpose of the Initiative is to improve people's lives through the construction of household water and sanitation improvements and hygiene education.

The aim of this assignment is to:

- 1) Collect baseline information for potential clients of WaterCredit
- 2) Produce reports on the baseline conditions

The research objectives are as followed:

- 1) Measure sustainability, user satisfaction and usage of the water and sanitation improvements.
 - a. The percentage of the improvements that are functioning.
 - b. The frequency and percentage of breakdowns, if any.
 - c. Self-reported time spent collecting water
 - d. The use of water within and outside the household, whether for profitable or personal purposes.
 - e. The level of user satisfaction of the improvement.

- f. Self-reported source water quality (smell, taste, color)¹.
 - g. The percentage of people reached that use these facilities as primary household sources for potable water and improved sanitation.
 - h. The change in people's behavior in terms of paying for use of water services.
 - i. Percent of people who gain access to improved WSS solutions participate in hygiene education efforts that include training on water quality issues and steps for mitigation
 - j. The percent of WaterCredit clients taking out a loan for water solutions report an improvement in the quality of drinking water
 - k. The percent of families who take out a loan for water solutions report using it as the primary source of water for the home. This includes household chores such as washing and cleaning
 - l. Among households practicing open defecation prior to intervention, the rate that open defecation decreases for all family members, and the percent for women between the pre and post intervention period
- 2) Assess client experience with WaterCredit.
- a. The client's user experience and satisfaction level with WaterCredit, including repayments, loan process, technical assistance and ease of repayment.
 - b. The percentage of clients that used water, sanitation and hygiene (WASH) loans for WASH improvements.
- 3) Measure household socio-economic, health changes, and generation of positive externalities over time (pre-program and at program completion²).
- a. Changes in household income/expenditures from time saving
 - b. Changes in household hygiene behaviors and health, disaggregated among children under the age of five.
- 4) Measure gender dynamic changes over time
- a. Women and men's water/sanitation use and satisfaction.
 - b. Women and men's views on the safety of access to water supplies or sanitation facilities.
 - c. Gendered socio-economic and health changes from improved water/sanitation.
 - d. Women and men's participation in the decision-making process (e.g. decision to take out a loan, selecting type of improvement, how the improvement is built and monitored, etc.).
 - e. Girls' school attendance and grades.
 - f. Percent of female household members that report feeling safer as a result of having a sanitation facility (e.g., toilet) at home or in close proximity.
 - g. Percent of female household members that report feeling more dignified as a result of having a sanitation facility (e.g., toilet) at home or in close proximity.

² This data will primarily be collected from respondents that were interviewed at the baseline and end-line surveys. This study does not contain control groups and is therefore unable to compare results with what occurred in a control group. There may be external factors that happened in the Project areas that have impacted people's lives, and therefore, this evaluation will not be able to determine if all socioeconomic and health changes are a direct result of the Project.

Methodology

The overall research design consists of baseline and end-line surveys and the purpose of this assignment is to conduct baseline surveys. There will be no control groups and thus eventual impacts are measured by a comparison of baseline and end-line conditions among loan-takers.

Survey Questionnaire

Prior to implementation, Water.org will develop a standard household questionnaire to be administered to partner clients as a baseline and end-line surveys in the intervention areas. The questionnaire will cover topics listed in the research's objectives and will primarily be close-ended (i.e. multiple choice, single word response) for quantitative analysis. While the questionnaire will be standardized for every partner, additional customized question sets can be developed for specific partner.

The questionnaire will cover topics listed in the research's objectives, including socioeconomic data, potable water usage, sanitation usage, hygiene and waste disposal, gender data.

Each interview takes approximately 60 minutes to complete and Water.org will view favorably data collection using electronic devices on the mWater platform where an intuitive household survey tool had been jointly developed by Water.org.

Respondent Selection

Assuming 19,000 loans (6,000 for CEVI and 13,000 for TSKI), we will need about 660 client interviews at the household level, spread proportionally across the two partners to ensure results will be representative of the entire program.³ To mitigate risk of respondent and partner dropout, an attrition rate of 30 percent will be applied. Across the Initiative, the minimum required number of clients to be interviewed across the two programs is 943 (179 for CEVI and 764 for TSKI).

The number of clients interviewed will be proportionate to each partners' projected number of clients served (see table for breakdown of Respondents by geographical areas). As both partners operate in overlapping regions, it is likely that household interviews will take place concurrently for both partner and at similar geographical locations so as to yield cost-savings.

A key challenge of conducting baseline survey in a demand-driven model is selection of respondents as it is difficult to accurately predict who would choose to receive loans. As such, the Consultant is expected to devise a strategy together with Water.org and the partners to choose areas of potentially high demand for loans to conduct the surveys.

The selected areas should be representative of the typical types of locations the partners anticipate to be working in (e.g. rural vs. urban, similar socio-economic conditions, etc.). Utilizing an approved random sampling method, the research consultant will randomly select the respondents from client lists provided by the partners for the identified study area(s).

For example, a probable way of selecting respondents is to work with the partner to list out branches/clients with potentially high demand for WaterCredit loans and from the list, randomly select the required number of respondents to survey.

³ Assuming a confidence interval of 95% and 3% margin of error.

Consultant Responsibilities:

The Consultant will be responsible, but not limited, to the following (also see *Key Deliverables and Dates* under Work Plan section below):

- Finalize the research design / methodology and household survey (needs to be approved by Water.org).
- Finalize and translate baseline survey instrument.
- Work with Water.org to develop common criteria for evaluating the water/sanitation improvement for all enumerators to use.
- Train research team and enumerators as necessary.
- Work with partner organization to identify respondents using clients list to identify clients/branches with high demand for WaterCredit loans and conduct interviews with respondents selected using an acceptable random sampling method.
- Clean and validate all interview data and deliver the raw data to Water.org.
- Using a statistical analysis package, analyze data with eye towards assignment objectives.
- Deliver the following reports (An example of a report outline is shown in Annex A):
 - One report that covers baseline conditions as revealed through household surveys for CEVI
 - One report that covers baseline conditions as revealed through household surveys for TSKI
 - One consolidated report that covers baseline conditions as revealed through the household survey for CEVI, TSKI, and the other MFI (TSPI) whose household surveys were conducted in August 2015 using a similar household questionnaire
- The data itself will also be submitted to Water.org. The consultant will not hold any rights to copy, publish or otherwise use data collected for the purpose of this analysis.

Request for Proposals

Through a bidding and proposal process, Water.org will select a reputable research institution to conduct the baseline survey.

Key dates & deliverables:

Water.org anticipates that the entire assignment will be completed no later than 16 January 2017. Water.org understands that activities and timelines per activity may change accordingly with the Consultant's proposal; however an approximate expected time requirement and key activities are as follows:

KEY DATES AND DELIVERABLES FOR CEVI and TSKI	
Consultant's Proposal to Water.org	25 July 2016
Finalize Agreement with selected consultant	8 August 2016
ENGAGEMENT BEGINS	8 August 2016
Finalize the research design/methodology and baseline survey instrument and complete translation of survey instrument. Includes Water.org review period.	15 August 2016
Questionnaire pretested and enumerators trained. Submit finalized (if changes are needed following pretesting) research design/methodology, sampling framework, and survey instrument to Water.org	22 August 2016
Data collection begins	29 August 2016
Review of required survey data format for submission to Water.org and report reporting expectations	12 September 2016
Data collection completed	19 September 2016
Submit first draft of the individual partner reports, including executive summary, primary raw data and analysis, and summary statistics to Water.org	17 October 2016
Comment from Water.org	31 October 2016
Second draft of individual partner reports due to Water.org	7 November 2016
Water.org provides comments on second draft	14 November 2016
Final individual partner reports due to Water.org	21 November 2016
Submit first draft of consolidated report for three partners (TSPI, CEVI, TSKI)	5 December 2016
Comment from Water.org	12 December 2016
Second draft of consolidated report due to Water.org	19 December 2016
Water.org provides comments on second draft	9 January 2017
Final consolidated report, raw data, and analysis due to Water.org	16 January 2017

Budget

A proposed budget shall be included with the Consultant's submission, and the final budget approval shall be fixed and not subject to negotiation. For the purpose of this assignment, please provide separate budget for the CEVI and TSKI baseline surveys. Overlapping expenses can be divided between the surveys either equally or in proportion. A sample budget template is provided below. The Consultant shall provide budget information *for each project*, either in this format, or in a manner that includes similar details. All amounts shall be presented in USD. Budget notes are encouraged. Please separate the budget for the main study and additional component. Depending on budget availability and feasibility, Water.org reserves the right to implement the additional component.

If possible, please keep estimated budget to below US\$ 30,000.

ACTIVITY	Planned Activity Dates	Estimated Person-days	Personnel Expenses	
			Unit Cost	Total

Activities - Total				
Other Engagement Expenses	No. of Trips (travel)	No. of Persons (travel)	Unit Cost	Total
Travel				
Train				
Auto/Other				
Per diem				
Communication				
Supplies				
Taxes	Type of Tax	Tax %		
Total – Other Expenses				
Grand Total				

Minimum Applicant Qualifications / Skills:

Applicants may be individuals, groups of individuals with a designated team lead, or firms. Applicants must have at a minimum the following qualifications:

1. Proposed staffing plan includes at least one native or fluent English speaker as lead writer.
2. Proposed staffing plan includes a sufficient number of qualified enumerators to collect the household surveys in the partner geographies with appropriate language capacities.
3. Demonstrated experience and familiarity with the WASH and/or microfinance sector.
4. Demonstrated experience with conducting household surveys and focus group discussions.

Proposal Submission / Contact:

Proposal must include a narrative, timeline, budget, and the CVs of the lead evaluator and evaluation team. The narrative should include i) the enumerator staffing plans that show how the enumerators will be organized and dispersed to conduct the interviews; ii) electronic data collection plan, if any; iii) sampling framework; and iv) any other relevant information to ensure the success of the assignment. Please submit proposals no later than 25 July 2016 to:

Ms. Heather Arney
Senior Manager of Information and Evaluations
researchPhilippines@water.org

Annex A: Geographical Location*

CEVI branches (total number of household to be interviewed is about 179).

PROVINCE	BRANCHES
Bohol	Tagbilaran
	Talibon
	Carmen Bohol
	Jagna
	Tubigon
	Ubay
	Moalboal
	Minglanilla
Negros Oriental	Bais
Iloilo	Balasan
	Sara
	Barotac Viejo
Leyte	Baybay
	Hilongos
	Ormoc
	Dulag
	Palompon
Palawan	Puerto
	Roxas
South Cotabato	General Santos
	Surallah
Sultan Kudarat	Isulan
Davao del Sur	Davao City
Agusan del Norte	Butuan

*These are the entire list of branches and it is unlikely that respondents will be drawn from every branch.

TSKI branches (total number of household to be interviewed is about 764).

BRANCHES	ADDRESS
Balasan	Guines Street, Poblacion Sur, Balasan, Iloilo
Batad	Cordero St., Pob. Batad, Iloilo
Pilar	c/o Balasan
Pontevedra	Brgy. Tacas, Pontevedra, Capiz
Roxas 1	San Roque Extension, Roxas City, Capiz
Roxas 2	Brgy. Cabugao, Roxas City, Capiz
Sara	Brgy. Anoring, Sara, Iloilo
Sigma	1st Floor TSKI Building, Poblacion Norte, Sigma, Capiz
Anini-y	Brgy. Butuan, Anini-y, Antique
Buenavista	Buenavista, Guimaras
Jaro	7 Benedicto St., Jaro, Iloilo City
Oton Branch	C.M. Recto St., Poblacion West, Oton, Iloilo City
Barotac Viejo	Rizal Street, Poblacion, Barotac Viejo, Iloilo
Cabatuan	Zone 1, Rizal Ilawood, Cabatuan, Iloilo
Dumangas	Burgos St., Dumangas, Iloilo
Lambunao	Highway North Poblacion, Ilawod, Lambunao, Iloilo
Passi	Sara Rd., Passi City, Iloilo
Pototan	San Jose St., Pototan, Iloilo
Sta. Barbara	Merlo St., Sta. Brabara Iloilo
Zarraga	Real St., Malunang, Zarraga, Iloilo
Candelaria	Cabunag St., Brgy. Poblacion, Candelaria, Quezon
Lucena	San Lorenzo Subd. (Red-V), Ibabang Dupay, Lucena City, Quezon
Nagcarlan	739 M.H. del Pilar, Nagcarlan, Laguna
San Pablo	557 Balagtas Blvd., Brgy. 3C, San Pablo City, Laguna
Sariaya	Quezon Avenue, Corner Valderas St., Pob. 2, Sariaya, Quezon
Sta. Cruz	140 B. STO Angel Central, Sta. Cruz, Laguna
Bay	Bay view Subd., Brgy. Dila, Bay, Laguna
Biñan	36 J. Gonzales St., Pasong Kabayo, San Vicente, Biñan, Laguna
Calamba	Brgy. 2, Tibag, Calamba City, Laguna
Carmona	Door 8 Rants Apt., Paular St., Brgy. Maduya, Carmona, Cavite
Dasmariñas	Blk. O Lot 37 Brgy. San Andres 1, Dasmariñas City, Cavite
GMA	B2 L35 Teacher's Vill., San Gabriel, General Mariano Alvarez, Cavite
Sta. Rosa	Villaluz Apt. Door A & B, Cattleya St. Brgy. Market Area, Sta. Rosa City, Laguna
Argao	Poblacion Looc, Argao, Cebu
Carcar	Sta. Catalina St., Poblacion II, Carcar City, Cebu
Cebu City	1504 Abellanosa Compound, Poblacion Pardo, Cebu City, Cebu

Lapu-Lapu	G/F Emeteria I. Tumalak Bldg., Sangi Road, Pajo, Lapu-Lapu City, Cebu
Liloan	San Antonio, Jubay, Liloan, Cebu
Moalboal	Tomonoy, Moalboal, Cebu
Toledo	Brgy. Baybay 2, Toledo City, Cebu
Abuyog	Pancho Villa Street, Brgy. Nalibunan, Abuyog, Leyte
Baybay	#566 30 De Diciembre St., Baybay City, Leyte
Dulag	Cor. Capt. Ciudad & Kempis St., Brgy. Market Site, Dulag, Leyte
Maasin	2nd floor Hermosilla Bldg., Abgao, Maasin City, Southern Leyte
Ormoc	Cataag Compound, Rizal St., Brgy. District 22, Ormoc City, Leyte
Palo	1024 Pio Pedrosa St., Brgy. Luntad, Palo, Leyte
Palompon	Brgy. San Isidro, Palompon, Leyte
Sogod	Bagares St., Zone 5, Sogod, Southern Leyte
Bais	EC Villanueva St., Bais City, Negros Oriental
Binalbagan	Mahogany St., San Teodoro, Binalbagan, Negros Occidental
Mabinay	Poblacion, Mabinay, Negros Oriental
Puerto Princesa	209 Manalo Ext., Brgy. Milagrosa, Puerto Princesa City, Palawan
Roxas, Palawan	Sandoval St., Brgy. 3, Roxas, Palawan
Taytay, Palawan	San Lorenzo St., Brgy. Poblacion, Taytay, Palawan
Albur	Eastern Poblacion, Alburquerque, Bohol
Bien Unido	Poblacion, Bien Unido, Bohol
Candijay	Poblacion, Candijay, Bohol
Carmen	Poblacion, Carmen, Bohol
Clarin	Candajec, Clarin, Bohol
Jagna	Acha St., Pahina, Jagna, Bohol
Tagbilaran	Door 4 Cagulada Apt., Espuelas Ext., Tagbilaran City, Bohol
Talibon	Poblacion, Talibon, Bohol
Ubay	Tan Nene St., Poblacion, Ubay, Bohol
Butuan	128 Alfonte Compound, JC Aquino St., Imadejas, Butuan City, Agusan del Norte
Davao City	#54 Upper Ruby St., Morales Village, Matina, Davao City, Davao del Sur
Davao 3	2nd flr. Cañete Bldg., Mac Arthur Highway, Calinan, Davao City, Davao del Sur
General Santos	#31 Hicban Subd., Brgy. Lagao, Gen. Santos City, South Cotabato
Polomolok	Blk. 1, Jamila Subd., Polomolok, South Cotabato
Panabo	Purok Sustagen, New Pandan, Panabo City, Davao del Norte
Davao Unit (OKEY Loan)	#54 Upper Ruby St., Morales Village, Matina, Davao City, Davao del Sur

Annex B: Example Report Outline.

The reports should contain clear presentation of the study findings via visualizations including graphs and summary tables.

- I. Executive Summary, summarizing research and key findings
- II. Background
- III. Methods (including sampling frame and sampling process)
- IV. Field challenges and responses
- V. Results
- VI. Conclusions
- VII. Limitations
- VIII. Recommendations