



Request for Proposals

Case Study: Enabling Water and Sanitation Access through Social Housing Loans in Indonesia

March 2025

Response deadline: March 21, 2025, by 5:00 pm CST

1. General instructions

- A. Water.org requests proposals from research and evaluation firms to draft a case study documenting Water.org's role in enabling safe water and sanitation access through social housing loans in Indonesia's low-income and rural areas.
- B. The case study will require the firm to coordinate with Water.org staff and the partner institutions for interviews (to be conducted virtually or in-person). The project requires the firm to submit the following deliverables:
 - A kick-off meeting with the Insights and Indonesia program team at Water.org to clarify roles and responsibilities (to be conducted remotely).
 - A draft case study, for Water.org staff to review and provide feedback.
 - The final designed case study not to exceed 1500 words (in English and Bahasa) in accordance with Water.org branding, including visuals and photographs.
 - All sources referenced during the study, including interviews in summary form.
 - Tools developed and utilized during interviews.
- C. Invoicing will occur upon completion and approval of the deliverables outlined as above in Section 1, Part B of this document.
- D. Water.org is not liable for any expenditure incurred by responding firms prior to issuance of an executed contract with Water.org.
- E. Submissions must be typed and submitted only by email and must follow the format of the requests for information in Section 4: Submissions Requirements. Unless agreed upon with Water.org, no changes or corrections to a response will be allowed after the deadline.

- F. Individual consultants, consortia, or firms may apply. To respond to these terms of reference, please send the following to Katrina Green kgreen@water.org and Kiki Tazkiyah ktazkiyah@water.org by March 21, 2025. Subject line should read “Water.org Indonesia Social Housing Case Study <<name of bidding firm>>.” The proposal must contain a proposal and a financial bid, along with 2 writing samples.

2. Scope of work

A. Overview

For 30 years, Water.org has been at the forefront of developing and delivering sustainable solutions to the global water crisis. Water.org pioneers innovative, community-driven and market-based solutions to provide universal access to safe water and sanitation, giving women hope, children health and communities a future. To date, Water.org has positively transformed millions of lives around the world, ensuring a better life for generations ahead.

Through its flagship WaterCredit model, Water.org provides financial and technical assistance to local institutions (primarily microfinance institutions), building their capacity to offer affordable financing for water supply and sanitation services (WSS) to customers at the base of the economic pyramid (BOP). These financial products are designed based on an analysis of local market demand. Philanthropic resources provide the up-front technical assistance financial institutions need to develop these new loan portfolios. The end result: more people empowered with safe water and toilets and a sustainable, local market built for those at the BOP.

Indonesia faces a significant shortage of affordable housing, particularly for low-income and rural populations. This shortage is driven by rapid urbanization and income disparity, resulting in an estimated backlog of 12.7 million housing units needed to meet demand.

Beyond the backlog, housing eligibility is another critical issue. A livable house includes one that has clean water and proper sanitation. In fact, almost 40% of houses do not meet all aspects of eligibility, of which 64% are due to unsafe water and sanitation.

Since 2021, Water.org has been supporting its rural bank partners with financial schemes that would enable the construction of habitable housing that meet water and sanitation criteria. The goal of partnership is to enhance water and sanitation financing via mortgage loans to lower-income communities by 1) Introducing capital providers or investors to its partner network eligible for source of capital for their housing portfolio; 2) Strengthening selected financial institutions with credit lines for water and sanitation; 3) Monitoring water and sanitation infrastructure for households and real estate developers.

Water.org proposes to engage a third party in drafting a case study that documents how Water.org facilitated connections between financial institutions and sources of capital for social housing, providing a blueprint for safe and sustainable WSS in low-income and rural

communities in Indonesia. The consultant for this project will interview staff members integral to the project from Water.org, FI partners, government (Ministry of Public Works or Ministry of Finance), Sarana Multigriya Finansial (SMF), and housing developer/contractor. Documentation will be shared as background material with the consultant including donor and partner reports.

B. Objectives of the case study

The case study should accomplish the following objectives:

- **Highlight Stakeholder Contributions:** To highlight the roles and contributions of various stakeholders (e.g., government, financial institutions, communities).
- **Examine Financial Models:** To explore how the financial mechanisms used make mortgages accessible and affordable while simultaneously ensuring safe and sustainable WSS access for the target population.
- **Identify Challenges and Lessons Learned:** To identify key challenges faced during the collaboration and implementation, as well as the lessons learned that could inform similar initiatives in other contexts.
- **Evaluate Scalability and Sustainability:** To assess the scalability and sustainability of the model, including its alignment with national policies, market conditions, and community WSS needs.
- **Document Impact Stories** Highlight one partner that has accessed capital, along with one client and/or developer story to demonstrate the impacts of gaining WSS access through social housing.

3. Proposed schedule and key dates

A tentative schedule of key activities is presented in the table below.

Date	Milestone
March 21	Proposals due
April 4	Consultant selection
April 14	Assignment begins
June 15	Draft deliverables due
June 30	Final deliverables due

4. Submission requirements

To be considered under this RFP, please submit the following:

A. Narrative Proposal

A proposal (no more than 5 pages excluding annexes) should include the following sections:

- a. Relevant Experience: Provide details of projects of similar scope, complexity, and nature of previous work.
- b. Approach and Methodology: Describe the proposed approach to developing the case study.
- c. Key Personnel and Staffing: Describe the key personnel and a staffing plan for the project. Include CVs (no more than 2 pages each and attached as annex) of key personnel who would be part of the proposed plan.
- d. Timeline: Include a detailed timeline of key activities.

B. Financial proposal

The financial proposal should include costs for writing, design, and interviews.

C. Writing samples (minimum of 2)

Submit at least two writing samples that demonstrate the ability to create compelling and evidence-based narratives.

5. Criteria for submission

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

- Proposed staffing plan includes at least one native or fluent English and Bahasa speaker.
- Demonstrated experience in drafting case studies, especially on financial institutions.
- An understanding of WSS and/or financial sector in Southeast Asia countries.

6. Selection process

All proposals submitted by the deadline will be carefully reviewed by the Selection Committee based on established selection criteria. The selection process may involve phone interviews with applicants. The final decision will be based on the overall quality of the technical proposal and value for money. The Selection Committee reserves the right to reject any or may cancel any submission at any time prior to agreement if it is in the best interests of Water.org.

7. Contact

Proposals and queries related to the RFP should be sent through email to:

Katrina Green
Senior Communications Specialist
kgreen@water.org

Kiki Tazkiyah
Regional Insights Lead, Southeast Asia
ktazkiyah@water.org