



Terms of References (ToR)

Advocacy on Easy Access to Finance for Agricultural Mechanisation in Bangladesh

Implementation
of
Primary Surveys

Centre for Policy Dialogue (CPD)



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1. Background

The Centre for Policy Dialogue (CPD), is initiating a project titled "Advocacy on Easy Access to Finance for Agricultural Mechanisation in Bangladesh." It aims to modernise Bangladesh's agricultural base through enhanced mechanisation, financial support, and rural entrepreneurship.

The project aims to investigate challenges faced by domestic banks, non-banking financial institutions (NBFIs), and their clients in the agricultural machinery sector. This includes assessing current agricultural machinery-related loans, identifying suitable financing instruments, evaluating loan products and procedures, and gathering borrower feedback on loans and alternative financing options.

The project will utilise primary survey findings to develop sustainable financing solutions to support Bangladesh's journey towards agricultural mechanisation. The insights will aid in policy advocacy and the creation of financial products catering to the diverse needs of stakeholders in the agricultural machinery value chain. The CPD seeks to conduct a comprehensive survey to investigate the financial and operational challenges related to agricultural mechanisation in Bangladesh.

Hence, the CPD is seeking to recruit a survey implementation firm (henceforth the Consultancy firm) to implement the survey in Bangladesh.

2. Objectives of the Primary Surveys

The primary objectives of this survey are as follows:

- **Identify Existing Financial Instruments and Gaps:** Evaluate the range of financial instruments currently available to stakeholders in the agricultural machinery sector. Identify gaps in the current state of financing, focusing on limitations and challenges that hinder access to effective financial services for machinery manufacturers, suppliers, rental service providers, and repair and maintenance sectors.
- **Assess Borrowers' Needs and Perspectives:** Gather detailed feedback from borrowers regarding their experiences with existing financial products, including satisfaction levels, encountered challenges, and areas for improvement. Assess the specific financial needs of borrowers, identifying key factors that influence their decision-making processes and financial requirements.
- **Evaluate Openness to Alternative Financing Options:** Investigate the willingness and openness of borrowers to consider alternative financing options beyond traditional loans, such as leasing, revenue-based financing, and insurance-backed financing. Understand the barriers to adopting these alternative financing options and identify factors that could increase their acceptance and usage.
- **Determine Financing Preferences Based on Business Characteristics:** Analyse the preferences and needs for financing options among stakeholders based on their business size, structure, and role in the agricultural machinery supply chain. Identify tailored financial solutions that address the unique requirements of different types of businesses, from smallholder farmers to large machinery manufacturers, to enhance their access to suitable financial instruments.
- **Customisation of Financial Products:** Analyse detailed feedback from borrowers to help develop customised actor-specific and machine-specific financial instruments to better meet the specific needs of the agricultural machinery sector.

3. Survey, Technique and Coverage

3.1 Scope of Work

The selected applicant will collect primary information through field surveys using a structured questionnaire from 6 districts of Bangladesh. The selected applicant will deliver all activities related to the primary survey including data cleaning and processing and preparing a synopsis report of the surveys as per the following survey plan, technique and coverage.

3.2 Target population

The targeted group of the survey are owners or managers of micro, small and medium enterprises (MSME) involved in agricultural machinery manufacturing and/or repairing as well as micro, small and medium enterprises (MSMEs) that are involved in retail and wholesale selling of agricultural machinery. The survey should be conducted in a way that all these types of MSMEs are covered in terms of their business size and revenue generation. The pre-requisite of a respondent is that he/she must be the owner or the manager of an MSME involved in the agricultural machinery supply chain.

3.3 Sampling frame, Sampling and Stratification

A total of 200 individuals will be surveyed at the enterprise level from 6 districts under 4 divisions. The survey distribution and sample framing is represented in the tables below:

Table 1 Sample size for each division and sample distribution

District Name	Number of Samples
Bogra	75
Jessore	25
Kushtia	25
Faridpur	25
Chattogram	25
Cox's Bazar	25
Total Sample	200

3.4 Survey Equipment and Software

Data will be collected based on the fixed questionnaire. Responses of each enterprise should be updated on the preferred software on a daily basis.

3.5 Implementation of training for the Survey Team

For survey implementation, training will be provided to the interviewers and field officers according to the questionnaire of the field survey.

4. Survey Fieldwork

The survey firm is responsible for writing, getting approval for, and sending letters and/or e-mails, making phone calls, setting appointments, visiting in person, and otherwise making attempts to secure high levels of participation. Fieldwork is needed to complete the survey responses. Substantial effort and resources should be allocated to the preparation and logistics before the fieldwork begins. The survey firm will be required to work with local government officials or Union Parishad officials to ensure participation in the survey, access the targeted regions, and maximise participation and response rates to each question. The CPD can help provide support, such as official letters from the CPD if required. The survey firm is expected to collect and verify the phone numbers, and addresses of all respondents whenever available. **GPS coordinates of the interviewed respondent's addresses need to be collected.**

5. Survey completion

This is determined by the CPD study team by taking into consideration the number of completed interviews and the quality and comprehensiveness of the data gathered from these interviews. For a survey to be completed, relevant information must be obtained and entered into the database. No questions should be left blank except the ones skipped due to correctly applied skip patterns. The integrity and accuracy of the data are vital. The Consultant will establish procedures to check the quality of the interviews. At least ten per cent (10%) of the completed interviews will be back-checked by telephone by the Consultant; the proportion of callbacks will also depend on the quality control feedback provided by CPD. Managers of the survey will randomly check enumerators and accompany interviewers on some interviews. Representatives of CPD may accompany survey teams to monitor effectiveness, ensure quality and check for progress in the field.

6. Data Entry, Format and Sharing

The survey firm will also provide the collected data at five predefined stages during the data gathering/entry process for consistency check and quality control. The first set will be delivered after five per cent (5%) of the total number of interviews have been completed and entered into a database. The second set will be delivered after twenty-five per cent (25%) of the total number of interviews has been completed. The third set will be delivered after fifty per cent (50%) of the total number of interviews has been completed. The fourth set will be delivered after seventy-five per cent (75%) of the total number of interviews has been completed. The final set will be delivered after completion of one hundred per cent (100%) of the interviews. The survey data will be delivered to the CPD in Microsoft Excel (including codebook), CVS format and STATA electronic format.

7. Data Quality and Non-Participation

To ensure data quality and consistency, a survey data quality control procedure is in place. The first checking of the data will be completed and documented by the Consultant

- There are no errors in variable codes, questionnaire flow, skip patterns, number of missing values, etc.
- The codes applied in the survey questionnaire have to be maintained strictly.
- There is no “double counting
- Monitoring of collected data
- Flagging implausible data
- There are no errors in the data’s logical consistency or outliers
- Checking for straight-line answers, etc.

8. Deliverables

The selected applicant will deliver all activities related to the primary survey and processing and preparing a synopsis report of the surveys.

Specific deliverables will be as follows:

- Undertaking the primary survey in collaboration with the CPD study team;
- Provide the finalised codebook (initial codebook will be provided along with the questionnaire from CPD) and translated questionnaire manual
- Engage qualified enumerators for conducting the primary surveys.
- Conduct training of the enumerators based on the questionnaires prepared by CPD.



- The enumerators who have previous experience in conducting psychological surveys are preferred, but not a requirement.
- Supervise and monitor enumerators to ensure quality and standard of data to be collected by the enumerators;
- Conduct a pilot survey on 1-2 Upazillas before launching the surveys.
- Provide daily Data Quality and Non-Participation and Progress Reports that include a summary of data quality, response rates differentiating between refusals and problems with the sampling frame in a format
- Provide the survey data to the CPD in an appropriate format as per the data sharing mentioned above
- Undertake repeat surveys by the enumerators if necessary, in order to ensure the accuracy and authenticity of data to be collected by the enumerators;
- Provide regular Staffing Reports noting any changes in staffing
- Design the structure of data entry by using appropriate software as suggested by the CPD study team;
- Compile and do the entry of the survey data as per the design frame and software suggested by the CPD study team;
- Undertake coding and cleaning of the data after data entry.
- Take necessary measures to ensure the accuracy of data entries and apply appropriate scrutiny tools for corrections of data as required;
- Provide the CPD with a clean labelled database comprised of a total of all completed interviews in separate database files for each individual from an enterprise surveyed. The database will be in Microsoft Excel, CVS format and STATA electronic database format. The database will contain all variables included in the questionnaires, following the codes included in them. Each respondent should have a unique numeric identifier including the location information of each interviewee: name, address, GPS coordinates of enterprise location, and phone number.
- Prepare a synopsis report based on the primary surveys, FGDs and case studies conducted as per the outline provided by CPD and provide quality control feedback.
- Prepare a technical report, in English, on the data describing all codes, sampling biases introduced in the survey implementation and other pertinent information for researchers. The report will cover observations/experiences arising from the survey and the methodology employed. Any data changed or removed in the “cleaning” process other than through clarification with the responding establishment will also be reported.

9. Confidentiality and Data Ownership

The survey firm will ensure the security and confidentiality of the completed questionnaires and safeguard the confidentiality and privacy of the collected information. The survey firm will protect the confidentiality of individuals participating in the survey at all stages. All data is confidential and the property of the CPD.

10. Timeline

The timeline for completing the aforementioned deliverables will be from 1st July 2024 to 25th July 2024.

11. Eligibility (For Office Check)

The applicant will have:



- At least 2 years of professional experience in academic, development and action research, and analysis;
- At least 1 year experience in conducting similar types of surveys applying similar methods;
- The applicant needs to have a clear understanding of the issues of the research and communication ability with the participants of the survey;
- The applicant needs to have an adequate number of qualified human resources;
- The applicant needs to have an adequate number of Tablets or Smart Phones to collect accurate information;
- The applicant is required to declare that he/ she/ the firm does not have any conflicting interest/ affiliation with CPD or CPD employees by any means;
- The applicant should have competence in drafting reports in English.

12. Application requirement (For Office Check)

The applicant must submit the following documents alongside a Technical Proposal along with the survey implementation strategy and a GANTT CHART and Financial Proposal (including VAT and TAX) separately:

- Maximum 2-page profile highlighting primary survey and related assignment along with client name, contact person and contact details;
- CV of the Lead Consultant (who will lead the assignment) – Maximum 2-page highlighting related assignment completed, role in the completed assignment;
- Other Team members (who will be involved in the assignment) one paragraph short CV highlighting related assignment completed and role;
- Technical Proposal (maximum three to four pages) according to the ToR, task to be accomplished as well as draft survey design and plan;

The following financial documents are required —

- Trade License
- TIN certificate
- Acknowledgment receipt for the last annual TAX return (2023-24)
- BIN Certificate
- Bank Account details
- Incorporation certificate

Financial Proposal: (For Office Check) The financial proposal should be provided as per the following format for services rendered.

13. Finance-related special notes (For Office Check)

All payments for the vendor will be made through Account Payee Cheques in favour of the vendor.

- CPD will deduct TDS from the billed amount as per the Income Tax Act 2023.
- The vendor will need to provide CPD Mushak-6.3 with the bill at a 15% rate, as per Statutory Regulatory Order (SRO) 149/20.
- CPD will deduct 15% VAT from the billed amount.
- The vendor will have to submit the original signed invoice. The payment will be made through an Account Payee Cheque / Bank Transfer.



14. Health measures (For Office Check)

- The following information should be shared along with the proposal from potential applicants;
- The organisation's health policy;
- Specify if the applying organisation has group health insurance or not. If yes, please share the relevant documents;
- In the case of an individual applicant for the task, health insurance will be needed along with the application;
- Outline the health protocol that will be observed during the travelling of the consultant(s) and also for participants travelling to survey venues.
- Elaboration of how these health guidelines will be implemented;
- CPD will not be liable for any health hazard and/or accident of the primary surveys' consultants and/or participants.

15. Disclaimers

- CPD reserves the right to select or reject any vendor who will drop the proposal for providing the service.
- Any attempt to unlawfully acquire and/or persuade to get the assignment will lead to immediate rejection of the respective service provider, and CPD may also take legal actions if required.
- Failure to deliver according to the terms of the TOR shall subject the vendor to penalties as will be stipulated in the final contract.
- If the seller breaches any term or condition of this TOR (part or all), or the conditions set out in any given Purchase Order/Contract, including, but not limited to quality of the Goods/Services, Price and Delivery requirements, the buyer shall be entitled to immediately purchases goods/services from any other sources/Suppliers, in addition to any remedy available in law or equity.

16. Submission and Contact details

Please send your proposal to procurement@cpd.org.bd.

Hard copies of the proposal can be sent to the CPD office at the following address:

Centre for Policy Dialogue (CPD)

House-40/C, Road-11 (new)

Dhanmondi, Dhaka-1209, Bangladesh

Contact:

For further official information on ToR:

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Application closing date: 26th June, 2024