

## Request for Proposal (RFP)

Subject RFP #:	RFP-CATALYZE-Sahel-2024-0125
RFP Issue Date:	July 22, 2024
Project	CATALYZE Finance for Resilience (F4R)
The Company	Palladium International, LLC
Country of Performance	Burkina Faso
Closing Date and Time	August 16, 2024
Questions Deadline	<input checked="" type="checkbox"/> Accepted at <a href="mailto:Sahel.CATALYZE.Procurements@thepalladiumgroup.com">Sahel.CATALYZE.Procurements@thepalladiumgroup.com</a> by August 2, 2024, at 5 pm
Bidders' Conference	<input checked="" type="checkbox"/> N/A
Anticipated Value	\$100,000 - \$200,000
Details for Submission	Submissions will be accepted: <input checked="" type="checkbox"/> Electronically: email to <a href="mailto:Sahel.CATALYZE.Procurements@thepalladiumgroup.com">Sahel.CATALYZE.Procurements@thepalladiumgroup.com</a>
Offer Validity Period	90 days

Thank you for your interest in the above procurement. As implementer for the CATALYZE Finance for Resilience Project funded by United States Agency for International Development (USAID), Palladium invites you to submit a proposal for the scope of work attached in Annex A. Your proposal must be valid for the Validity Period indicated above.

Please email your notice of intention to submit a proposal by the Questions Deadline. Answers to questions shall be distributed to all offerors that have indicated an intention to submit a proposal by the deadline.

Please submit your proposal in accordance with the Details for Submission above by the Closing Date and Time. This RFP in no way obligates Palladium to award a contract nor does it commit Palladium to pay any cost incurred in the preparation and submission of a proposal. Palladium bears no responsibility for data errors resulting from transmission or conversion processes.

Yours sincerely,

CATALYZE Procurement Team

## Terms and conditions

### 1. Proposal Conditions

By submitting a proposal, potential suppliers are bound by these terms and conditions. Potential suppliers must submit offers with all details provided in English and with prices quoted in a single currency.

### 2. Proposal Lodgement

The Company may grant extensions to the Closing Time at its discretion. The Company will not consider any quotes received after the Closing Time specified in the RFP unless the Company determines to do so otherwise at its sole discretion.

### 3. Evaluation

The Company may review all proposal to confirm compliance with this RFP and to determine the best proposal in the circumstances.

### 4. Alterations

The Company may decline to consider a proposal in which there are alterations, erasures, illegibility, ambiguity or incomplete details.

### 5. The Company's Rights

The Company may, at its discretion, discontinue the RFP; decline to accept any proposal; terminate, extend or vary its selection process; decline to issue any contract; seek information or negotiate with any potential supplier that has not been invited to submit a proposal; satisfy its requirement separately from the RFP process; terminate negotiations at any time and commence negotiations with any other potential supplier; evaluate proposals as the Company sees appropriate (including with reference to information provided by the prospective supplier or from a third party); and negotiate with any one or more potential suppliers.

### 6. Amendments and Queries

The Company may amend, or clarify any aspect of the RFP prior to the RFP Closing Time by issuing an amendment to the RFP in the same manner as the original RFP was distributed. Such amendments or clarifications will, as far as is practicable be issued simultaneously to all parties.

Any queries regarding this RFP should be directed to the Contact Person identified on the cover page of this RFP.

### 7. Clarification

The Company may, at any time prior to execution of a contract, seek clarification or additional information from, and enter into discussions and negotiations with, any or all potential suppliers in relation to their proposals. In doing so, the Company will not allow any potential supplier to substantially tailor or amend their proposal.

### 8. Confidentiality

In their proposal, potential suppliers must identify any aspects of their proposal that they consider should be kept confidential, with reasons. Potential suppliers should note that the Company will only agree to treat information as confidential in cases that it considers appropriate. In the absence of such an agreement, potential suppliers acknowledge that the Company has the right to disclose the information contained in their proposal.

The potential supplier acknowledges that in the course of this RFP, it may become acquainted with or have access to the Company's Confidential Information (including the existence and terms of this RFP and the TOR). It agrees to maintain the confidence of the Confidential Information and to prevent its unauthorised disclosure to any other person. If the potential supplier is required to disclose Confidential Information due to a relevant law or legal proceedings, it will provide reasonable notice of such disclosure to the Company. The parties agree that this obligation applies during the RFP and after the completion of the process.

### 9. Alternatives

Potential suppliers may submit proposals for alternative methods of addressing the Company's requirement described in the RFP where the option to do so was stated in the RFP or agreed in writing with the Company prior to the RFP Closing Time. Potential suppliers are responsible for providing a sufficient level of detail about the alternative solution to enable its evaluation.

### 10. Reference Material

If the RFP references any other materials including, but not limited to, reports, plans, drawings, samples or other reference material, the potential supplier is responsible for obtaining the referenced material and considering it in framing their proposal. And provide it to the Company upon request.

### 11. Price/Cost Basis

Prices or costs quoted must show the tax exclusive price, the tax component and the tax inclusive price.

The contract price, which must include any and all taxes, supplier charges and costs, will be the maximum price payable by the Company for the Goods and/or Services.

### 12. Financial information

If requested by the Company, potential suppliers must be able to demonstrate their financial stability and ability to remain viable as a provider of the Goods and/or Services over the term of any agreement.

If requested by the Company, the potential supplier must promptly provide the Company with such information or documentation as the Company reasonably requires in order to evaluate the potential supplier's financial stability.

### 13. Referees

The Company reserves the right to contact the potential supplier's referees, or any other person, directly and without notifying the potential supplier.

### 14. Conflict of interest

Potential suppliers must notify the Company immediately if any actual, potential or perceived conflict of interest arises (a perceived conflict of interest is one in which a reasonable person would think that the person's judgement and/or actions are likely to be compromised, whether due to a financial or personal interest (including those of family members) in the procurement or the Company).

### 15. Inconsistencies

If there is inconsistency between any of the parts of the RFP the following order of precedence shall apply:

- (a) these Terms and Conditions;
- (b) the first page of this RFP; and
- (c) the Schedule

so that the provision in the higher ranked document will prevail to the extent of the inconsistency.

### 16. Collusion and Unlawful Inducements

Potential suppliers and their officers, employees, agents and advisors must not engage in any collusive, anti-competitive conduct or any other similar conduct with any other potential supplier or person or quote any unlawful inducements in relation to their proposal or the RFP process.

Potential suppliers must disclose where proposals have been compiled with the assistance of current or former the Company employees (within the previous 9 months and who was substantially involved in the design, preparation, appraisal, review, and or daily management of this activity) and should note that this may exclude their proposal from consideration.

Potential suppliers warrant that they have not provided or offered any payment, gift, item, hospitality or any other benefit to the Company, its employees, consultants, agents, subcontractors (or any other person involved in the decision-making process relating to this RFP) which could give rise to a perception of bribery or corruption in relation to the RFP or any other dealings between the parties.

### 17. Jurisdiction

This RFP shall be subject to the laws of the District of Columbia, United States of America. The language of the arbitration will be English.

The Potential Supplier and the Company will use their best efforts to settle amicably any dispute, controversy, or claim arising out of, or relating to this RFP or the breach, termination, or invalidity thereof. If no agreeable settlement can be found, any dispute, controversy, or claim arising out of or relating to this RFP or the breach, termination, or invalidity thereof, shall be settled by mediation through the American Arbitration Association by filing a request for mediation with the AAA and the other party. The Parties will be bound by any arbitration award rendered as a result of such arbitration as the final adjudication of any such dispute.

## Company Information

Palladium is a global leader in the design, development and delivery of Positive Impact — the intentional creation of enduring social and economic value. We work with corporations, governments, foundations, investors, communities and civil society to formulate strategies and implement solutions that generate lasting social, environmental and financial benefits.

## Project Background

The USAID CATALYZE Finance for Resilience (F4R) activity aims to mobilize financing for agricultural sector enterprises led by women and youth in food-insecure regions of Burkina Faso and Niger. In Burkina Faso, CATALYZE F4R received supplementary funding to expand its activities to respond to the impact of the conflict in Ukraine on local communities. The Ukraine Supplemental Funding aims to address exacerbated food security challenges, and increased vulnerability due to the ripple effects of Russia's invasion of Ukraine, such as higher prices and reduced availability of essential goods. Under CATALYZE F4R, the funding works towards two development objectives to reduce these threats to the communities in the F4R's focus zones<sup>1</sup> in Burkina Faso:

- **Objective 1:** Improve the availability and accessibility of key agricultural inputs and animal feed in the F4R focus areas, to ensure that quality inputs reach smallholder farmers.
- **Objective 2:** Enhance women's incomes and savings and improve household resilience by investing in larger-scale productive economic activity.

## Purpose

Palladium seeks the services of a research/evaluation firm to implement an assessment in Burkina Faso. The assessment aims to gauge the effectiveness of the capital injection intervention in improving women's incomes and savings by facilitating their investment in larger-scale productive economic activities. The research firm will document valuable lessons learned and provide recommendations to inform future USAID programming. Furthermore, it will offer insights to Financial Institutions (FIs) on sustaining financing for savings groups (SGs) beyond the conclusion of the CATALYZE F4R activity.

A complete scope of work is attached as Annex A.

## Type of Contract

Palladium intends to issue a Firm Fixed Price subcontract to the selected offeror.

## Anticipated Contract Period of Performance

The period of performance of this contract is expected to be September 2024 to December 2024.

## Place of Performance

The activities to be performed under this contract will take place in Burkina Faso, specific locations can be found in Table 1 of Annex A. See the Instructions for Submission of Cost Proposal for travel assumptions.

## Key Deliverables and Timeline

Complete list of deliverables can be found in Annex A.

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<sup>1</sup> F4R's focus zones include primary intervention zones (Centre-Nord; Est; Sahel regions) and secondary intervention zones (Province of Kouritenga in Centre-Est; Province of Ganzourgou in Plateau-Central; Province of l'Oubritenga in Plateau-central; Province of Bazèga in Centre-Sud; and Province of Yatenga in Nord). The primary intervention zones are the original project zones while the secondary intervention zones are the new zones the project expanded into from August 2023. The primary intervention zones continue to be the project's focus target regions and the secondary zones provide the project with the flexibility to work in specific provinces outside of the regions in the primary zones.

## Instructions to Offerors

Separate technical and cost proposals must be submitted by email no later than the time and date specified on the cover page.

### 1. Technical Proposal

For the technical proposal, the offeror must submit **in English**:

- (a) Cover letter with the following information:
  1. Firm contact info and address
  2. Type of company or organization
  3. Unique Entity Identification (UEI) Number (Company must have a UEI number or obtain one within 5 days of being notified of selection) \*
  4. Signed by an authorized representative of the company
- (b) Background on the firm and relevant expertise (max 2 pages)
- (c) Past Experience Information/Capability Statement.  
This must contain description of relevant projects previously performed by the firm demonstrating the following (max 4 pages):
  - I. Expertise in designing and conducting assessment tools to assess economic growth activities
  - II. Experience in conducting mixed method assessments and using quantitative and qualitative data analysis methods.
  - III. Knowledge assessing private-public sector partnerships
  - IV. Knowledge of Burkina Faso and/or Sahel/West Africa
- (d) Technical Proposal, Methodology and Management Approach (max 5 pages)
- (e) Proposed work plan/GANTT Chart showing how the firm would execute this project including a timeline which includes all deliverables listed in Annex A (max 2 pages)
- (f) Contact details for three referees (max 1 page)
- (g) All supporting documentation specified below in the pass/fail evaluation criteria.

\*Note: GSA has developed a useful interactive PDF tool that guides through the most common scenarios about UEI ([https://www.fsd.gov/sys\\_attachment.do?sys\\_id=af05f8fb1b44851006b09796bc4bcb6d](https://www.fsd.gov/sys_attachment.do?sys_id=af05f8fb1b44851006b09796bc4bcb6d))

### 2. Cost Proposal

Offerors must submit a cost proposal **in English**. Using the budget template provided, cost proposals must be submitted to [Sahel.CATALYZE.Procurements@thepalladiumgroup.com](mailto:Sahel.CATALYZE.Procurements@thepalladiumgroup.com). The cost proposal consists of:

- (a) Budget in Microsoft Excel with all formulas visible (unlocked)
- (b) Accompanying Word Document with all cost assumptions and explanations
- (c) Submission of deliverables table as seen in Annex B with the proposed price of each deliverable.

#### Key assumptions

- Budget in USD
- All prices are to be inclusive of relevant taxes
- Separate unit cost and number of units
- Break down activity costs into as much detail as possible
- Offeror should budget for:
  - Defense Base Act (DBA) insurance in accordance with FAR 52.228-3, as applicable.

The selected offeror will be required to complete the Due Diligence Questionnaire (Attachment 1) and provide a UEI number within 5 days of being notified of selection.

### Submission of Offers

Electronic proposals must be submitted by sending two separate emails, one for technical proposal and one for cost proposal with the RFP number in the subject lines.

Offers received past the deadline stated on the cover page will be deemed non-responsive and will not be considered for award.

**Evaluation and Award Process**

Proposals will be evaluated using a best value trade off methodology. This is a three-stage process.

(1) The first set of criteria is graded on a pass/fail basis. Offerors must meet the following minimum eligibility qualification criteria and provide supporting documentation:

	<b>Requirement</b>	<b>Supporting Documentation</b>
(a)	Be legally registered as an organization in accordance with the laws of Burkina Faso or eligible to work in Burkina Faso (if an international organization)	Copy of registration documents
(b)	Must not have any active exclusions from the working with the US government ( <a href="http://www.sam.gov">www.sam.gov</a> ), the UN (Sanctions List), or the US Department of the Treasury Office of Foreign Asset Control	N/A (Palladium will do online checking with a pass/fail evaluation)
(c)	Must not be part of a government or any government structures	Copy of registration documents

(2) If these minimum criteria are met, the offer’s technical proposal will be evaluated as follows:

<b>Evaluation Criteria</b>	<b>Documents/Sections Evaluated</b>	<b>Points</b>
Technical methodology	Technical Proposal, Methodology and Management Approach	45
Management approach	Technical Proposal, Methodology and Management Approach	25
Evaluation experience in Burkina Faso/the Sahel/West Africa, preferably related to women and economic development or livelihoods	Past Experience Information/Capability Statement, Description of relevant projects previously performed by the firm	15
Past performance and organizational capacity	Past Experience Information/Capability Statement, Description of relevant projects previously performed by the firm	15
<b>TOTAL</b>		<b>100</b>

(3) The offeror’s cost proposal will be evaluated for:

- Proposed total price, relative to other offers received
- Realism and reasonableness of the work to be performed
- Price reflects a clear understanding of the requirements
- Price is consistent with various elements of the technical proposal
- Compliance with USAID cost principles (select one: Nonprofit entities – Cost Principles in 2 CFR 200 Subpart E or For profit entities – Cost Principles in FAR Part 31)

Palladium reserves the right to award under this solicitation without further negotiations. The offerors are encouraged to offer their best terms and prices with the original submission.

**Evaluation Criteria**

After technical review, offerors budgets will be evaluated for reasonableness.

## **PROCUREMENT INTEGRITY AND ETHICS**

It is Palladium's Policy that no gifts of any kind and of any value be exchanged between vendors/contractors and Palladium personnel. Discovery of the same will be grounds for disqualification of the vendor/contractor from participation in any Palladium's procurements and may result in disciplinary actions against Palladium personnel involved in such discovered transactions.

### **Resulting Award**

This RFP in no way obligates Palladium to award a contract. Palladium may opt to select multiple offers in response to this RFP.

Any contract/purchase order resulting from this solicitation must be signed by both parties in order to be considered valid and in force. All costs associated with, but not limited to, production, preparation and/or delivery of goods or services, including deliveries, accepted by Palladium staff, without a fully executed (signed by both parties) contract/purchase order, are at the vendor's risk only. Palladium shall not pay for any costs, without limitation, associated with production, preparation or delivery of goods and/or services under this or any other contract/purchase order, which has not been signed by both parties.

If your proposal is successful, you will be required to enter into the Company's standard contract for the types of goods or services being provided. In the provision of the Goods and Services, you will be required to comply with the Company's policies, including (without limitation) its Business Partner Code of Conduct and any relevant client terms and conditions. Potential suppliers must also comply with the Company's Business Partner Code of Conduct in the submission of any proposals pursuant to this RFP.

If you are bidding as part of a joint venture, partnership or similar, please make this clear in your submission. Likewise, if you propose to subcontract any part of the goods or services provision, then disclose this fact within your submission. The Company may require additional information from you and approval for subcontracting will not be automatic as subcontractors will be subject to Palladium's Due Diligence process.

### **Attachments**

Please review the additional documentation and proposed contracts terms and conditions which should be given consideration when preparing your proposal. By submitting your bid you will certify that that you are in agreement with the contract terms and conditions as included in this solicitation and that all prices include all aspects of the required compliance with the terms and conditions of the proposed contract.

Attachment 1- Due Diligence Questionnaire

Attachment 2- FFATA Form (will be required only for successful offeror, where applicable – included for awareness only)

Attachment 3: Sample Budget Template

Palladium Business Partner Code of Conduct and Child Protection Guidelines can be downloaded in full at: <http://www.thepalladiumgroup.com/policies> or request through email from [Sahel.CATALYZE.Procurements@thepalladiumgroup.com](mailto:Sahel.CATALYZE.Procurements@thepalladiumgroup.com)

## Annex A: Scope of Work

# CATALYZE Finance for Resilience: Capital Injection Assessment

## Background

The USAID CATALYZE Finance for Resilience (F4R) activity aims to mobilize financing for agricultural sector enterprises led by women and youth in food-insecure regions of Burkina Faso and Niger. In Burkina Faso, CATALYZE F4R received supplementary funding to expand its activities to respond to the impact of the conflict in Ukraine on local communities. The Ukraine Supplemental Funding aims to address exacerbated food security challenges, and increased vulnerability due to the ripple effects of Russia's invasion of Ukraine, such as higher prices and reduced availability of essential goods. Under CATALYZE F4R, the funding works towards two development objectives to reduce these threats to the communities in the F4R's focus zones<sup>2</sup> in Burkina Faso:

- Objective 1: Improve the availability and accessibility of key agricultural inputs and animal feed in the F4R focus areas, to ensure that quality inputs reach smallholder farmers.
- Objective 2: Enhance women's incomes and savings and improve household resilience by investing in larger-scale productive economic activity.

The only intervention under Objective 2 is the capital injection intervention under which financing is provided to women savings groups (SGs) to lend to their members for income generating activities, and ultimately, to increase members' access to credit to build wealth and reduce food insecurity risks. Contributing to women's ability to conduct large scale economic activities consists of 1) granting them a larger amount of credit through the capital injections supported by CATALYZE F4R, and 2) enabling them to increase their volume of sales and therefore income. The capital injection process prepares SGs to access formal loans by building their credit history and bankability. CATALYZE F4R selected SGs who were not mature enough or bankable to benefit from loans from microfinance institutions (MFIs). By injecting public capital into these SGs, CATALYZE F4R gives SGs the resources to grant credit to their group members. Once the SGs mature, through establishing a credit history, they will be able to obtain private capital through financing from MFIs. Therefore, the process involves the provision by CATALYZE F4R of financing to MFIs to inject the capital into pre-selected SGs, which are expected to reach maturity after eight to twelve months and at least two loan cycles. Once SGs reach maturity with full internal loan repayments, they are withdrawn from the capital injection program, at which point the original funds injected by CATALYZE F4R are redistributed to new SGs. The reinjection of funds to new SGs is a crucial to the intervention's sustainability.

As part of the intervention, the financial institutions (FIs) also provide financial education, entrepreneurship and gender action learning systems (GALS) training to SG members. The GALS training brings together women savings group members and their spouses. These trainings cover topics such as expense planning, effective family communication, improving income generating activities, and savings.

Through the capital injection intervention, CATALYZE F4R has injected capital into 47 SGs in the Activity's focus zones in Burkina Faso.

### Savings Groups (SGs)

CATALYZE F4R engages two FIs (RCPB and GRAINE) to inject capital into SGs at various points in time. The first group, composed of 17 SGs received financing in November 2023, the second group, composed of 30<sup>3</sup> SGs, received financing in June 2024.

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<sup>2</sup> F4R's focus zones include primary intervention zones (Centre-Nord; Est; Sahel regions) and secondary intervention zones (Province of Kouritenga in Centre-Est; Province of Ganzourgou in Plateau-Central; Province of l'Oubritenga in Plateau-central; Province of Bazèga in Centre-Sud; and Province of Yatenga in Nord). The primary intervention zones are the original project zones while the secondary intervention zones are the new zones the project expanded into from August 2023. The primary intervention zones continue to be the project's focus target regions and the secondary zones provide the project with the flexibility to work in specific provinces outside of the regions in the primary zones.

<sup>3</sup> Out of these 30 SGs, 2 SGs have specifically requested that CATALYZE F4R inject the capital in September instead of June to coincide with the period when most members would need capital.

These SGs grant small internal loans to members and, at the end of a two or four-month loan cycle, share the interest earned—generally at the start of the agricultural season for the purchase of agricultural inputs. Each SG uses the total amount saved by its members to grant small loans to selected members. At the end of a loan cycle, they share the interest earned among all members, and each can withdraw its savings to purchase agricultural inputs.

Based on the SGs' needs, CATALYZE F4R injected USD 29,683 (XOF 18,210,500) in capital to 17 SGs in Burkina Faso's Centre Nord, and Est regions, whereby SG members of those 17 SGs benefited from capital injection with an average amount ranging from USD560 to UDS3,276. SG members may use the loans to enhance current income-generating activities or to explore new ones, allowing members to scale or diversify their operations and enhance their financial self-reliance. CATALYZE F4R does not prescribe the types of activities loans are used for to avoid interfering with the SGs' operations.

As it takes a minimum of eight months for the SGs to repay their loans, mature, and graduate, only some SGs in the first group may have graduated by the time of the assessment,<sup>4</sup> and group two will continue to be part of the capital injection intervention. Table 1 summarizes the location and number of the SGs participating in the capital injecting activity. While these are mainly women's savings groups, there are a few men who are members. Group 1 has two men and Group 2 has eighteen men.

Table 1: Capital Injection Saving Groups

Region	Commune	No of SG	No of Members	No of Youth
Group 1				
Centre-Nord	Kongoussi	7	168	44
	Boulsa	6	118	17
Est	Tibga	2	31	3
	Gounghin/Koupela	2	29	4
Group 2				
Centre-Nord	Kaya	15	375	86
Est	Fada N Gourma	5	91	66
Centre-Est	Pouytenga	2	30	0
Centre-Sud	Sapone	2	60	5
Est	Diabo	2	49	2
Plateau Central	Boudry	1	30	7
	Meguet	3	64	16

### Assessment Objectives

The assessment aims to gauge the effectiveness of the capital injection intervention in improving women's incomes and savings by facilitating their investment in larger-scale productive economic activities. Additionally, the assessment will document valuable lessons learned and provide recommendations to inform future USAID programming. Furthermore, it will offer insights to FIs on sustaining financing for SGs beyond the conclusion of the CATALYZE F4R activity.

### Assessment Questions

The assessment will examine the effectiveness of the capital injection intervention on both the demand and supply side of financing. On the demand side, it will assess how the capital injection intervention has impacted women's income-generating activities, savings, income, and perceptions on gender and socio-economic issues. On the supply side, the assessment will analyze factors that would encourage FIs to continue financing the SGs after CATALYZE F4R ends.

The assessment will be structured around the following two sets of questions which will be refined with the assessment team:

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<sup>4</sup> Details of SGs that have graduated at the assessment will be shared directly with the selected assessment firm.  
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**Demand-Side Assessment Questions**

1. To what extent has participation in the capital injection intervention impacted SG members’ income, savings and income generating activities? Are vulnerable groups, such as youth impacted differently?

**Sub-questions for SG Members**

- a. How have capital injections impacted SG members’ savings and investment in agricultural and other income generating activities?
- b. Have SG members diversified their income generating activities?

**Sub-question for SGs**

- c. How has the capital injection activity impacted saving groups’ provision of credit to members?

2. To what extent have SG members adhered to their loan repayment schedule?

- a. What obstacles do members who have defaulted on their loans face in repaying the loans. Are there any differences between youths and adults?
- b. Has the dynamics of internal loan repayment changed after the capital injection activity?
- c. How effective was the capacity building trainings provided by FIs in improving SGs financial knowledge and income generating activities? What is the effect of capacity building on SGs' perceptions of gender and socio-economic issues?

**Supply-Side Assessment Questions**

- 4. To what extent has capital injection helped SGs establish a positive credit history? Has it increased their bankability?
- 5. How effective is capital injection intervention in strengthening collaboration between SGs and FIs?
- 6. Which aspects of the capital injection mechanism have proven effective, and in what ways can they be refined to enhance effectiveness and impact?
- 7. To what extent do FI’s perceive investing in SGs through capital injection mechanisms as a viable business venture?
  - a. What is the likelihood FIs will continue or scale their investments in SGs through capital injection once the partnership with CATALYZE F4R concludes?
  - b. What are the tools and resources needed by the FIs to take ownership of the capital injection intervention after CATALYZE F4R concludes?

**Methodology**

The assessors will plan to first review assessment questions and methods with CATALYZE F4R to ensure clear understanding of approach by all stakeholders. A mixed method approach incorporating both quantitative and qualitative data collection and analysis methods will be considered to address the assessment questions. The assessors will draw samples, formulate data collection instruments and discern responses that examine the impact of the capital injection activity on women and youth to understand and interpret how the activity impacts these groups differently.

**Data Collection**

The data collection methods for this assessment will include a review of documents and data collected through F4R’s routine monitoring. It will also include primary data collected through key informant interviews (KIIs) and focus group discussions (FGDs). The sampling strategy and selection criteria will ensure a representative sample of groups from across the SGs and other stakeholders, inclusive of youth and disaggregated by sex. In addition to the SGs, primary data will be collected from the financial institutions and CATALYZE F4R staff. During data collection methods and tools development, the assessors will review the tools with CATALYZE HQ MEL and F4R team to determine whether further refinements are needed to capture the needed information. Table 2 captures illustrative data collection methods and data sources to answer the assessment questions.

*Table 2: Illustrative data collection methods and data sources*

Assessment Questions	Illustrative Data Collection	Illustrative Data Sources
<b>Demand Side Questions</b>		

<p>To what extent has participation in the capital injection intervention impacted SG members' income, savings and income generating activities? Are vulnerable groups, such as youth impacted differently?</p> <ul style="list-style-type: none"> <li>• How have capital injections impacted SG members' savings and investment in agricultural and other income generating activities?</li> <li>• Have SG members diversified their income generating activities?</li> <li>• How has the capital injection activity impacted saving groups' provision of credit to members?</li> </ul>	<ul style="list-style-type: none"> <li>• KIIs and FGDs with SG leaders/presidents and SG members. KIIs with SG members to include survey questions on income generation activities</li> <li>• Document review</li> </ul>	<ul style="list-style-type: none"> <li>• SG Members</li> <li>• SG leaders and presidents</li> <li>• F4R Staff</li> <li>• Capital injection case study, pause and reflect document and other documents related to the capital injection activity</li> <li>• F4R routine monitoring data</li> </ul>
<p>To what extent have SG members adhered to their loan repayment schedule?</p> <ul style="list-style-type: none"> <li>• What obstacles do members who have defaulted on their loans face in repaying the loans. Are there any differences between youths and adults?</li> <li>• Has the dynamics of internal loan repayment changed after the capital injection activity?</li> </ul>	<ul style="list-style-type: none"> <li>• KIIs and FGDs with SG members, leaders and presidents</li> <li>• KIIs with SGs to include questions to assess % of members who have repaid their loans.</li> <li>• Interview with FIs</li> <li>• Document review</li> </ul>	<ul style="list-style-type: none"> <li>• SG Members</li> <li>• SG leaders and presidents</li> <li>• Financial institutions</li> <li>• Capital injection case study, pause and reflect document and other documents related to the capital injection activity</li> <li>• F4R routine monitoring data</li> </ul>
<p>How effective was the capacity building trainings provided by FIs in improving SGs financial knowledge and income generating activities?</p> <p>What is the effect of capacity building on SGs' perceptions of gender and socio-economic issues?</p>	<ul style="list-style-type: none"> <li>• KIIs and FGDs with SG members, leaders and presidents</li> <li>• Interview with FIs</li> <li>• Document review</li> </ul>	<ul style="list-style-type: none"> <li>• SG Members</li> <li>• SG leaders and presidents</li> <li>• Financial institutions</li> <li>• Training documents, capital injection case study, pause and reflect document, and other documents related to the capital injection activity</li> <li>• F4R routine monitoring data</li> </ul>
<b>Supply Side Questions</b>		
<p>To what extent has capital injection helped SGs establish a positive credit history? Has it increased their bankability?</p>	<ul style="list-style-type: none"> <li>• KIIs with FIs</li> <li>• Document review</li> <li>• Interviews with FIs</li> </ul>	<ul style="list-style-type: none"> <li>• Financial institutions</li> <li>• Capital injection case study, pause and reflect document and other documents related to the capital injection activity</li> </ul>
<p>How effective is the capital injection intervention in strengthening collaboration between SGs and FIs?</p>	<ul style="list-style-type: none"> <li>• KIIs and FGDs with SG members, leaders and presidents</li> <li>• Interview with FIs</li> <li>• Document review</li> </ul>	<ul style="list-style-type: none"> <li>• SG Members</li> <li>• SG leaders and presidents</li> <li>• Financial institutions</li> </ul>
<p>Which aspects of the capital injection mechanism have proven effective, and in what ways can they be refined to enhance effectiveness and impact?</p>	<ul style="list-style-type: none"> <li>• KIIs and FGDs with SG leaders and presidents</li> <li>• Document review</li> <li>• Interviews with FIs</li> </ul>	<ul style="list-style-type: none"> <li>• SG leaders and presidents</li> <li>• Financial institutions</li> <li>• Capital injection case study, pause and reflect document</li> </ul>

		and other documents related to the capital injection activity
<p>To what extent do FI's perceive investing in SGs through capital injection mechanisms as a viable business venture?</p> <ul style="list-style-type: none"> <li>• What is the likelihood FIs will continue or scale their investments in SGs through capital injection once the partnership with CATALYZE F4R concludes?</li> <li>• What are the tools and resources needed by the FIs to take ownership of the capital injection intervention after CATALYZE F4R concludes?</li> </ul>	<ul style="list-style-type: none"> <li>• Interview with FIs</li> <li>• Document review</li> </ul>	<ul style="list-style-type: none"> <li>• Financial institutions</li> <li>• Capital injection case study, pause and reflect document and other documents related to the capital injection activity</li> </ul>

## Data Collection and Analysis

**Document Review:** The assessors will first conduct a comprehensive desk review of the capital injection intervention documents. This will include the performance work statement (PWS), annual workplan, the relevant monitoring data and technical and learning reports. This review, along with insights gained from discussions with CATALYZE F4R or other sources during planning, should inform the primary data collection and the KII and FGD guides.

**Primary Data Collection:** The assessors will determine the sampling criteria with CATALYZE F4R. The sampling approach for the selection of qualitative data collection respondents should account for the activity's context and goals. The criteria should also include gender, youth, and location of SGs. The assessors will share the draft primary data collection tools and sample criteria with the CATALYZE F4R team and CATALYZE HQ for review before finalized.

**Key Information Interview:** KIIs will include CATALYZE F4R staff, SG leads and members, and FIs. The KII question format can be a mix of open ended and structure questions and should elicit both in-depth responses and specific details on changes based on the capital injection intervention. This should include respondents describing both what has changed and why it has changed. The assessor should compile a list of potential key informants from activity documents and a list of stakeholders to map to the assessment questions. Agreed upon sampling techniques can then be implemented by the assessor to conduct the KIIs.

**Focus Group Discussions:** The assessor will conduct with FGDs individuals who are similar in position to determine whether there's consensus on a particular change or cause-effect change.

**Data Analysis Plan:** The assessors should identify and analyze recurring themes through qualitative analysis approaches. Quantitative analysis should be used to determine changes in income, income generating activities and loan repayment associated with the capital injection activity. The assessor will visit the SGs to consolidate findings and confer on lessons learned. Analysis of key stakeholder interview and group discussion should provide insights into the interpretation of quantitative data and contextualizing preliminary findings.

## Deliverables

- **Workplan:** The assessor will develop a workplan which will include schedule, logistical arrangements, the assessment team, delineated by roles and responsibilities, assessment milestones and anticipated schedule of data collection efforts.
- **Assessment Design:** The assessor will develop an assessment design which will include assessment methodology to include sampling criteria, potential interviewees, proposed site visits, and data collection methods.
- **Primary Data Collection Tool:** The assessors will develop draft tools designed for KIIs and FGDs to be reviewed by the CATALYZE team.
- **Presentation of Preliminary Findings:** The assessors will prepare a presentation of F4R and other key stakeholders to share preliminary findings and conclusions. The presentation should be used to corroborate findings and need for any additional evidence to complete the assessment.
- **Draft Assessment Report:** The report will address the assessment questions with key findings, conclusions and recommendations.
- **Final Assessment Report:** The final report will incorporate feedback from F4R team, USAID and the CATALYZE HQ MEL team.

## Milestones

Milestone	Anticipated Timeline <sup>5</sup>
Award contract	September 2024
Kick-off Meeting	September 2024
Workplan	September 2024

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<sup>5</sup> This timeline can be negotiated with the selected offeror. However, all activities must be concluded by December 2024.  
ARBP PC01 GL01 TL02 Request for Proposal

Assessment Design	September 2024
Document Review	September 2024
Primary Data Collection Instrument Developed	October 2024
IRB Review	October 2024
Data Collection	October 2024
Data Analysis	October 2024
Presentation of Preliminary Findings	November 2024
Draft assessment report	November 2024
USAID Burkina Faso, CATALYZE F4R and CATALYZE MEL HQ Team provide feedback	November 2024
Final Report (English)	December 2024

### **Assessment Team**

The assessor will configure a team to bring relevant the following areas of expertise to the assessment:

- Ability to provide strategic management of the assessment, to manage the assessment team/s including enumerators and cooperate with USAID and CATALYZE F4R.
- Demonstrated experience in designing and conducting assessment tools to assess economic growth activities.
- Knowledge of assessing private-public sector partnerships.
- Demonstrated experience in designing and conducting mixed method assessments and using quantitative and qualitative data analysis methods.
- Knowledge of the Burkina Faso context, and local language to conduct primary data collection.
- Knowledge of English and French.
- Ability to supervise local enumerators and assure data quality.

### **Ethical Guidelines**

The assessor will adhere to ethical research guidelines as outlined by USAID and American Evaluation Association's Guiding Principles for Evaluators. This should include:

- IRB Review: Review of the research by a properly constituted ethical committee or Institutional Review Board (IRB) and a meaningful assessment of risks and benefits by the IRB.
- Informed Consent: All participants are expected to provide informed consent including confidentiality, and prevention of harm following standard and pre-agreed upon protocols.
- Integrity/Honesty: Assessment team displays honesty and integrity in their own behavior and attempts to ensure the honesty and integrity of the entire assessment process.
- Respect for People: Assessment team respects the security, dignity and self-worth of respondents, program participants, clients, and other stakeholders. It is expected that the survey team will obtain the informed consent of participants to ensure that they can decide in a conscious, deliberate way whether they want to participate.
- Responsibilities for General and Public Welfare: Assessment team articulates and takes into account the diversity of general and public interests and values that may be related to the survey.

**Annex B: Deliverables Table for Cost Proposal**

#	Deliverable Name	Proposed Payment Amount (USD)
1	Workplan	
2	Assessment Design	
3	Primary Data Collection Tool	
4	Presentation of Preliminary Findings	
5	Draft Assessment Report	
6	Final Assessment Report	

Please refer to the table in Annex A that provides the range and estimates of the payment schedule proposed by Palladium. The offeror should return this table with the proposed payment amount per deliverable as part of the cost proposal accordingly.