

TERMS OF REFERENCE (ToR)

Improving Skills and Economic Opportunities for Women and Youth in Cox's Bazar (ISEC) Project

Terms of Reference (ToR) for Conducting an Impact Assessment on Circular Inclusion and Recycling for Local Economies (CIRCLE) Initiative

Reference Number: Cordaid/ Consultancy Agreement/10/Oct/2026-10

Date: 14/10/2026

1. Background

Cordaid is an internationally operating, value-based emergency relief and development organization working in and on fragility, with more than 47 years of development and humanitarian engagement in Bangladesh.

With support from the **International Labour Organization (ILO)** and **Global Affairs Canada (GAC)**, Cordaid is implementing the **Circular Inclusion and Recycling for Local Economies (CIRCLE) Initiative** under the Improving Skills and Economic Opportunities for Women and Youth in Cox's Bazar (ISEC) Project. CIRCLE applies a **Market Systems Development (MSD)** approach to strengthen the plastic waste recovery and recycling market system, improving enterprise performance, income and employment, access to finance and markets, occupational safety and health (OSH), and coordination among municipalities and other market actors.

CIRCLE is implemented in Cox's Bazar Municipality, Ramu, Ukhiya and Teknaf, and in Camps 09, 10, 13 and 15. It works with 2 municipalities and has **360 direct participants: 60 waste aggregation MSMEs and 300 community collectors and micro-enterprises**. Given this small population, the assessment will be a **census of all 360 participants**, complemented by key informant interviews with municipalities and other market actors.

Cordaid seeks a consulting firm to conduct an independent M&E Impact Assessment, comprising validation and end-line data collection, to assess the results and changes associated with CIRCLE. The findings will support reporting to ILO and GAC, accountability, learning, and future programming and scale-up.

2. Purpose and Objectives

The purpose of the assignment is to independently validate reported project achievements and generate reliable end-line data against the CIRCLE results framework, showing the extent to which CIRCLE has contributed to changes in knowledge, practices, business performance, income, OSH, financial management, market access and sustainability. The assessment will also examine the achievement and contribution of the three systemic changes (SC) that underpin CIRCLE, and the interlinkages among them:

- **Systemic Change (SC1):** Communities and public agencies contribute to private-sector-led models that improve the efficiency of the waste collection system in Cox's Bazar.
- **Systemic Change (SC2):** Local waste aggregators are able to expand their businesses through improved policy and business support services, creating green job opportunities for waste collectors and segregators.
- **Systemic Change (SC3):** Community collectors are aware of the OSH protection system, engage in community awareness, and are able to expand their businesses through improved financial management.

Specifically, the assignment will:

- Validate reported achievements against the project beneficiary database, project records and monitoring data.
- Measure end-line values of the results-framework indicators and compare them with baseline or pre-intervention data where comparable.
- Assess the achievement and contribution of SC1, SC2 and SC3, their interlinkages, and their influence on market actors, municipalities, enterprises and collectors.
- Assess changes in enterprise performance, income and employment, financial management and access to finance, and market linkages.
- Assess changes in OSH knowledge, practices and decent work conditions.
- Generate quantitative and qualitative evidence on gender equality, women's economic empowerment, social inclusion and environmental results.
- Assess the sustainability and scalability of the changes, including private-sector and enterprise investment, plastic traceability and the feasibility of a plastic credit system in the next phase.
- Document case stories, good practices, challenges, unintended outcomes and lessons, and provide recommendations for future programming and scale-up.

3. Scope and Key Areas of Measurement

The assessment covers all 360 participants and the municipal and market actors they work with. Gender equality and environmental sustainability are cross-cutting: they must be assessed using both quantitative methods (gender-disaggregated participation, benefits, income and employment, and changes in waste management and environmental practices) and qualitative methods (women's economic participation, roles and working conditions in the waste value chain, and perceived and observable environmental change). All findings should be analysed by systemic change (SC1–SC3) where relevant.

Area	Key aspects to be assessed
Enterprise performance and business expansion	Business volume, turnover/income, operating practices (storage, sorting), record keeping, productivity, business expansion and green job creation.
Plastic waste recovery and environmental results	Quantities and types of plastic collected, recovered and channel led to recycling; collection, segregation and processing efficiency; reduced plastic leakage; adoption of environmentally responsible practices; perceived and observable environmental improvements.
Income and employment	Changes in income, number and type of workers, job placements, green jobs, working conditions and livelihoods of collectors, segregators and other waste actors.

Financial management and access to finance	Record keeping, costing, pricing, savings, financial literacy and planning; access to banks/MFIs, loans and working capital; use of finance for business expansion.
Market linkages and private-sector engagement	Buyer and recycling-company linkages, transaction frequency, prices, supply agreements, market stability, private-sector investment and progress towards closing the loop.
OSH and decent work	Knowledge and practice of safe waste handling, PPE use, workplace safety, awareness of rights and referral mechanisms, and access to OSH protection systems.
Gender equality and social inclusion	Gender-disaggregated participation, access to support, benefits, income and employment; women's decision-making, leadership, ownership and roles in the value chain; barriers and enabling factors; inclusion of youth, vulnerable groups and host and camp participants.
Municipal and institutional systems	Municipal waste management systems, policies, practices and coordination; quality of partnerships with municipalities; and the project's influence on municipal practices.
Systemic change (SC1, SC2, SC3)	Achievement and contribution of each systemic change, the interlinkages among them, and evidence of wider market-system transformation beyond direct participants.
Sustainability and scalability	Continuation of improved practices and relationships after project support, ownership and incentives, potential for replication, and enterprise or private-sector investment.

4. Methodology

The consulting firm will propose a mixed-methods methodology, to be finalised with Cordaid Bangladesh during the inception phase, comprising the following components.

4.1 Census of all 360 participants

All 360 participants (60 waste aggregation MSMEs and 300 community collectors and micro-enterprises) will be surveyed. No sample will be drawn: the population is small, and a sample would reduce the robustness and representativeness of the findings. During inception, the firm will review the participant lists and beneficiary databases provided by Cordaid and prepare a census coverage and fieldwork plan, including procedures for tracing and re-contacting participants. Participants who cannot be reached despite repeated attempts must be documented with reasons, and final coverage rates reported by participant category, location and gender. Replacement of respondents, or any deviation from the full census, requires prior written approval from Cordaid Bangladesh. Results will be analysed by participant category, gender, location and host/camp context.

4.2 Desk review and baseline comparability

The firm will review the project proposal and results framework, baseline and monitoring data, the beneficiary database, training, enterprise assessment, market- and financial-linkage and OSH records, and the income information Cordaid collected during the enlistment of aggregators. Where baseline or pre-intervention data exist, the firm must use the same indicator definitions, units of measurement, respondent categories and calculation methods, and use the enlistment income data where methodologically appropriate. Any limitation affecting comparability must be documented, and changes must not be presented as direct baseline-to-end-line differences unless the data are sufficiently comparable.

4.3 Census survey and validation

The firm will conduct a structured, digitally collected survey of all participants (360), with each record linked to the project beneficiary ID. Reported results will be independently verified through participant interviews, business records, field observation, transaction or market-linkage evidence, and cross-checking against project monitoring records.

4.4 Qualitative assessment and case stories

The firm will conduct KIIs and FGDs with purposively selected participants and stakeholders, including the two municipalities, recycling companies and financial institutions, to understand changes, challenges, sustainability and unintended outcomes, with attention to gender and environmental results. The firm will also develop at least 2–3 case stories showing qualitative results.

4.5 Assessment matrix

During inception, the firm will develop an assessment matrix mapping each results-framework indicator and systemic change (SC1–SC3) to evaluation questions, data sources, data collection methods, respondent groups, disaggregation and analysis approach, to ensure that all indicators are measured and validated.

4.6 Data quality assurance

The firm will ensure tools in English and Bangla programmed on an agreed digital platform (e.g. KoboToolbox), skip logic and validation checks, enumerator training, field piloting, daily quality checks, back-checks and spot checks, tracking of coverage and response rates against the list of 360 participants, and data cleaning and consistency checks.

5. Deliverables

The firm is responsible for the full assessment cycle, from inception, tool development and fieldwork to analysis, reporting and presentation.

Deliverable	Format	Description
Inception Report	MS Word/PDF	Methodology, census coverage plan, assessment matrix, tools, data-quality plan, timeline and fieldwork plan
Data Collection Tools	Word/Excel/Digital	Final quantitative and qualitative tools in English and Bangla

Respondent-level Datasets	Excel/SPSS/Stata/CSV	Complete raw and cleaned datasets for all 360 participants, with respondent identifiers, codebook, syntax and analysis files (final version submitted with the final report)
Validation Findings	MS Word/PDF	Qualitative results analysis, Summary of verified achievements, discrepancies and supporting evidence
Draft Assessment Report	MS Word/PDF	End-line findings, comparison with baseline/monitoring data, SC1–SC3 analysis, gender and environmental results, and conclusions
Presentation	PowerPoint	Key findings and recommendations to Cordaid
Final Report	MS Word/PDF	Final report incorporating Cordaid’s feedback, with at least 2–3 case stories and recommendations for the next phase

6. Required Qualifications and Team

The consulting firm should have:

- At least 5 years of proven experience in M&E, impact assessment, baseline/end-line surveys or development research, including with INGOs, UN agencies or donor-funded projects.
- Experience conducting quantitative enterprise or household surveys, including full-population censuses, and qualitative assessments. Experience in livelihoods, market systems, waste management, recycling or green jobs is an advantage.
- Strong skills in digital data collection (KoboToolbox/ODK), data analysis (SPSS, Stata, R or equivalent), report writing and data visualisation.
- Capacity to deploy trained enumerators and supervisors in Cox’s Bazar.

The proposed team should include a Team Leader/Lead M&E Specialist, a Quantitative/Data Analyst, a Field Coordinator/Supervisors, Enumerators and, where required, a Qualitative Specialist, with demonstrated experience in survey design, field data collection, data analysis and impact assessment.

7. Ethical and Data Protection Requirements

The firm shall ensure informed consent and voluntary participation, safeguarding and Do No Harm principles, and secure handling and storage of data. Respondent confidentiality must be protected in all reports and publications, with no individual identified in the findings.

For verification and validation purposes, respondent-level datasets will not be anonymised on submission. They must contain sufficient identifiers (e.g. beneficiary ID, name, contact details and location) to allow cross-checking against the project beneficiary database and follow-up verification. These datasets will be shared only with Cordaid and ILO, which are responsible for data protection, confidentiality and access control. The firm must not disclose personal information to any other party without Cordaid’s authorisation.

8. Evaluation Criteria

Firms will be evaluated using a combined scoring method, with **80% weight for the technical proposal and 20% for the financial proposal**. Only firms scoring at least **75% of the technical score (60 out of 80)** will proceed to financial evaluation.

Criteria	Marks
Understanding of the Assignment	10
Methodology, Census Approach and Technical Approach	25
Relevant Experience and Organizational Capacity	20
Team Composition and Expertise	15
Work Plan and Data Quality Assurance Plan	10
Total Technical Score	80

9. Proposal Requirements and Submission

The financial proposal should include a detailed budget and narrative covering professional fees, fieldwork and enumerator costs, travel, accommodation, data collection and processing, reporting, applicable VAT and tax, and other costs, submitted in Excel with all calculation formulas retained.

The firm should also submit: a valid Trade License, TIN Certificate, VAT Registration Certificate, Tax Clearance Certificate and Bank Solvency Certificate; the firm profile; a list of relevant clients and assignments from the last three years; a portfolio of relevant M&E/assessment assignments; and CVs of key team members.

Technical and financial proposals should be submitted as **two separate documents** to procurement.bd@icco-cooperation.org. Shortlisted firms may be invited to present their methodology to Cordaid.

10. Payment Terms and Quality

30% upon signing the contract and approval of the inception report, methodology, census coverage plan and data collection tools; **70%** upon acceptance of the final report, datasets and all agreed deliverables. Applicable VAT and tax will be deducted in accordance with Government regulations.

The firm must meet all agreed quality standards, methodological requirements and timelines. Cordaid may withhold or deduct payment where deliverables are not satisfactorily completed without valid justification, in accordance with Cordaid policy.

Financial Offer submission last date: Please Submit financial proposal as per TOR and deliverables mentioned above to "Stichting Cordaid" Area Program Office, SN Tower, 247 Badarmukam, Residential Area, Thana Road, Cox's Bazar or send your financial Offer (using official letterhead pad) by email to procurement.bd@cordaid.org by **October 22, 2026 COB**. including VAT & Tax (As per govt. Rules)

*** Cordaid holds the authority to cancel the order without any compensation if the deliverables do not match the promised quality and/or sample provided by the vendor.*

Cordaid's General Terms and Conditions will apply and are attached to this Call for Proposals

For More Information

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