



Request for Proposals

Case Study: Water.org Partner Institution in Mexico

September 2022

Response deadline: September 30, 2022, by 5:00 pm CST

1. General instructions

- A. Water.org requests proposals from research and evaluation firms to conduct a partner case study for a project aimed at improving access to water and sanitation in Mexico primarily through microfinance.
- B. The case study will require the firm to facilitate and coordinate with Water.org staff and the partner microfinance institution for data collection in the program area in Mexico. The project requires the firm to submit the following deliverables:
 - A kick-off meeting with the Insights and Mexico program team at Water.org to clarify roles and responsibilities (to be conducted remotely).
 - A draft report of the findings, for Water.org staff to review and provide feedback.
 - The comprehensive final report of the findings (in English and Spanish).
 - All sources referenced during the study, including:
 - Interviews and focus groups in summary form, if applicable;
 - Survey response data in raw form, if applicable;
 - Quantitative data analyses produced, if applicable
 - All additional data collected and analyzed.
 - Tools developed and utilized during the assessment.
- 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 Jimena Ortega jortega.consultant@water.org before September 30th, 2022. Subject line should read "Water.org Mexico Case Study <<name of bidding firm>>." The proposal must contain a technical proposal and a financial bid using Water.org's budgeting format.

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. WaterCredit has reached more than 45 million people across 11 countries through six million microloans. The average size of a WaterCredit loan is US\$364, and the global average repayment of a WaterCredit loan since 2003 is 99 percent. Further, more than 87 percent of borrowers are women. More details can be found on the organization's [website](#).

Since 2019, Water.org has been working in Mexico to close the gap in fulfilling universal access to water and sanitation. By taking market-driven approaches, Water.org encourages financial sectors' involvement to mobilize commercial funds towards the water and sanitation sector. In practice, Water.org provides technical assistance to financial institutions to develop new loan products aiming for household water and sanitation improvements, such as household connections, borewells, toilets, and septic tanks. Support ranges from assessing opportunities in WSS, designing loan products, generating market demand, enhancing operational efficiencies, facilitating sector engagement, and strengthening portfolio management and data analytics.

Water.org has been working with a microfinance institution (MFI) since November 2020 with the goal of reaching 20,000 people inside Mexico City with WSS loans for improving their access to safely managed water and sanitation within 3 years. With a special focus on improving the lives of women entrepreneurs and their families, the partner MFI offers an array of financial products to communities that lack access to formal banks. With its range of lending products, the company currently serves 205,000 active borrowers – more than 90 percent of them are women.

Water.org is working with the partner MFI to offer household loans for WSS solutions, including water storage tanks and cisterns, water purifiers, water pumps, and rainwater harvesting systems. Through the program, Water.org is also facilitating the relationship between the MFI and WSS service providers that may provide discounts on their products to clients.

While the COVID-19 pandemic presented significant challenges to the MFI sector in Mexico, the partner MFI has been able to rebound and continue WSS lending. Water.org proposes a case study to examine the challenges, successes, best practices, and overall impacts of the project to date, as well as highlight the impacts of the model on female borrowers and their households.

B. Objectives of the case study

The aim of the case study is to provide insight into the program to inform programmatic decision-making while synthesizing the learnings and impact to date. Specifically, the case study will:

- Synthesize the business model, stakeholder relationships, and loan products.
- Construct a high-level theory of change to understand linkages between input (technical assistance and grant support) and resulting change/impact.
- Identify loan disbursement and repayment trends.
- Identify risks of group lending model vs individual lending model for Water and Sanitation Supply (WSS) loans.
- Documenting the challenges of implementing individual lending in a traditional MFI that only does group lending, especially with new loan product (WSS).
- Identify the failures/challenges and best practices experienced thus far by the partner and Water.org.
- Understand the household's experience and perceived impacts with the project to date, particularly highlighting the impact among female borrowers.
- Understand how the loan product impacts different dimensions of women's empowerment: economic empowerment and poverty reduction; climate resilience and decision-making and self-esteem.
- Understand to what degree climate change and the current water crisis is a concern for the partner and clients and how it may inform WSS product decisions.
- Provide recommendations for improved implementation and client satisfaction.

3. Budget

The proposed budget should not exceed \$10,000 USD.

4. Proposed schedule and key dates

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

September 30, 2022 – Submissions due by 5:00 PM CST.

October 15, 2022 – Results announced

October 31, 2022 – Contract begins

February 1, 2023 – Contract ends

5. Submission requirements

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

A. Technical Proposal

A narrative proposal (no more than 10 pages excluding annexes) should include the following sections:

- a. Methodology: Describe your overall approach including, and not limited to, data collection approach, data quality assurance measures, field planning and staffing plans.
- b. Relevant Experience: Provide details of projects of similar scope, complexity, and nature you have worked on previously.
- c. Specific Expertise: Describe your expertise specific to conducting Water and Sanitation Supply (WSS) program analysis, especially in Mexico.
- d. 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.
- e. Timeline: Include a detailed timeline of key activities.

B. Financial proposal

The financial proposal should include a detailed budget and a budget narrative. Please use the attached excel budget workbook to prepare and submit the budget. The cost estimates used to prepare the budget should be presented in USD as explained in the excel budget workbook. The budget should not exceed \$10,000 USD.

6. 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 Spanish speaker as lead writer.
- Demonstrated experience in conducting programmatic case studies, especially in the microfinance and/or Water and Sanitation Supply (WSS) sectors.
- An understanding of gender equality, inclusion, and women's empowerment issues in Mexico or other Latin American and Caribbean countries.

7. 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.

8. Contact

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

Katrina Green
Senior Analyst
Insights
kgreen@water.org

Jimena Ortega
Consultant
Latin America
jortega.consultant@water.org