

PROPOSAL FORM

MM DD, 2012

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****Definition****

The institution is defined as the institution/organization that proposes this form to IDE-JETRO.

1. Proposal on Research/Survey

(1) Technical Approach and Methodology

(Explain how to implement the assigned activities in details. Points: How do you implement the survey [transportation, staff accommodation in the field, etc]? How do you identify target firms? What are your plans to obtain high-quality data in the field and to ensure data quality at the stage of data entry? What are your plans to implement the survey and data entry in a timely manner? If your actual activities are behind schedule, how do you overcome it?)

(2) Team Composition and Task Assignments

(List all team members involved in this project, including the principal researcher/analyst. Describe briefly how tasks (interview, data entry, and supervision of activities) are allocated to each member. If you need more than one page, copy and paste the format below and fill it in the next page.)

Name	Employment Status (full time or other)	Education/Degree	Language skills (list all, including local and foreign languages)	Task Assigned	Years of Firm/Household Survey Experience
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					

(3) Work Schedule

(Describe work schedule/timeline, separately for (1) Data collection/Field work, (2) Data input, (3) Data cleaning/correction, and (4) Submission of the final results. If preferred, duration of each activity shall be indicated in an Excel sheet.)

(4) Experience of the Institution with Other Relevant Projects

(List all other relevant experience the organization has ever had. Relevant experience includes any activities in the study area, firm and other surveys, and collaboration with Japanese organizations. Include the following information for each experience: 1. Name and Country of Orderer, if appropriate, 2. Place, 3. Duration, 4. Very brief description of the project).

(5) Budget Estimation Form

Expense Items	Amount (US\$)
I. Direct Expenses	_____
1. Honoraria for Researchers	
Chief Senior Researcher	
_____ US\$/h x hours/day x days/month x months x persons =	_____
Senior Researcher	

Associate Senior Researcher	
_____ US\$/h x hours/day x days/month x months x persons =	_____
Researcher	
_____ US\$/h x hours/day x days/month x months x persons =	_____
2. Wages and salaries for research assistants	
_____ US\$/h x hours/day x days/month x months x persons =	_____
3. Expenses for field survey	
_____ US\$	_____
4. Miscellaneous expenses	
_____ US\$	_____
II. Overhead Expenses	
5. General administrative expenses (under 10% of "Direct Expenses" listed above)	_____
Total (addition of I and II listed above)	_____

(6) Comment

(Present the strength of the organization to carry out the assigned survey and raise any appealing points the institution wants to emphasize in the proposal: not more than one page.)

2. Administrative Information of the Institution

(1) General Information of the Institution

(Briefly describe the background of the institution, the name of the principal researcher/analyst, and the address, the contact number and main activities of the organization: not more than one page)

(2)CV and Major Experience of Principal Researcher/Analyst

(CV of the principal Researcher/Analyst can be in any form and attach it as an Appendix. In addition, list professional services, such as lectures/ workshops/ technical supports/ publication / project reports, the principal Researcher/Analyst has ever provided).

SPECIFICATION

Enclosed Proposal Form shall be submitted following all requirements and conditions specified in the clauses below.

1. Evaluation Criteria

- 1) Qualifications and competence of the principal researcher/analyst
- 2) Adequacy of work plan to complete the survey in the required timeframe
- 3) Soundness of research methodology to meet the purposes of the survey
- 4) Experience with household surveys on the related subjects
- 5) Academic and technical background and qualifications of the principal researcher/analyst
- 6) Credibility on institutional management experience on the related research/survey projects

2. Title of the Research

Ultra Poverty Reduction 1

3. Background and Objectives of the Research

People living in the river islands in Bangladesh, which is locally known as “Char”, is extremely vulnerable with periodic floods as well as with river erosions; as these low-lying temporary sand islands built through silt deposition are only a few inches above normal river water level. Consequences of repeated devastation of natural disasters, most of Char dwellers have hardly any productive assets or land which they can survive on. Access to micro-credit is also extremely limited for the Char dwellers as there is hardly any Micro-finance Institute (MFI) in Char areas and MFIs typically do not offer micro-credit to the poorest of the poor (“ultra” poor). In an attempt to reduce the ultra poverty, this study aims to understand the impacts of “packaged” micro-credit on the ultra poor as an alternative to typical micro-credit by bundling asset and input purchase contract with the typical micro-credit contract.

4. Scope of Work on the Research

We will rigorously test the significance of two demand side impediments in micro-credit which are widely believed to be deterring the ultra poor with our proposed “packaged” micro-credit:

1. Insufficient entrepreneurial ability that is unobservable to others.
2. A long waiting period for the most profitable investments.

We will also test the efficacy of recent innovations in circumventing these impediments without adversely affecting financial viability. In doing so, we measure the profits of lender and borrowers to verify the supply side impediment:

3. Perception that the ultra poor are riskier than the moderately poor.

We choose Char Dwellers of Northern Bangladesh as a study site, a home to the bulk of ultra poor. To obtain consistent estimates, we will employ two established complementary empirical

methods: multi-wave panel survey and randomized control trials. In partnership with THE CONTRACTOR, an NGO with 5 year track record in “packaged” micro-credit, we will implement experiments and collect data to measure their outcomes.

5. Expected Outcome

Policy makers as well as various donors and MFIs will be able to understand more about Char dwellers’ livelihood and its risks, and possible interventions through “packaged” micro-credit that can help them escaping from vicious cycle of poverty. Research outcome also can serve as the basis for further studies that tests experimental interventions to support their livelihood.

6. Research Schedule

Term of Research work:

Research work shall be conducted from December 17, 2012 to March 31, 2014.

During this period, THE CONTRACTOR undertakes the following activities.

1. Survey of 400 households, follow up survey on 1600 households.
2. Management of survey.
3. Submission timely progress reports at the request of IDE.
4. Arrangement of field visits of IDE researchers.
5. Data capture, data checks, error correction of questionnaire.
6. Submission of interim and final reports.

7. Reports

(1) Interim Report

Interim Report which contains the following items shall be submitted by February 20, 2013*;

- Survey Raw Data of 400 households (Excel format)
- Statement of Account, receipts and vouchers on expenditure (as specified in clause 9)

Items mentioned above which contain the data shall be submitted to IDE by email.

(2) Final Report

Final Report which contains the following items shall be submitted by February 20, 2014*;

- Description Paper (Word format) at minimum volume of A4 1 page
- Scanned Data of IDE-selected Questionnaire Sheet (PDF format)
- Survey Raw Data of 1600 households (Excel format)
- Statement of Account, receipts and vouchers on expenditure (as specified in clause 9)

Items mentioned above which contain the data shall be submitted to IDE by email.

*THE CONTRACTOR submits Survey Raw Data to IDE by e-mail.

8. Budget Estimation Guideline

- (1) Total Budget: Total amount of (2) and (3) ;
FY2012:US\$38,324.-
FY2013:US\$34,100.-
- (2) Direct Expenses: See clause 9 for details.
- (3) Administrative Overhead: Administrative expenses on the Research activities, in maximum 10 % of total direct expenses would be on budget proposing.

9. General Condition of Expenditure and Account Management on the Research

(1) Expenditure Items

Expenditure items on the Research should be confined to the following items.

1) Direct Expenses

a. Honoraria for researchers

Keep daily work logs on report sheet provided by IDE-JETRO in order to confirm the status of the Research work.

b. Wages and salaries for research assistants

Upon hiring research assistants, keep daily reports specifying the name of the employee and content of service, to confirm the status of work.

c. Expense for the field survey

Obtain receipts and vouchers for travel expenses for field surveys, such as car rental, fuel, air tickets, and train tickets.

d. Miscellaneous Expenses

Obtain receipts and vouchers for miscellaneous expenses necessary for the research.

2) Administration Overhead

Expenditure such as telecommunication and translation on the Research shall be borne within the amount of Administration Overhead.

(2) Statement of Account, Receipts and Vouchers on Expenditure

Obtain official receipts or vouchers on each expenditure, keep the originals and submit them with Statement of Account. In case of needs to save the original documents in order to file tax returns or use them for another reasonable purpose, file a copy of them for the purpose of Account Audit by IDE. In case that receipts and vouchers are written in language other than English or Japanese, it shall be translated into English.

10. Proposal Form Submission

Submit the Proposal Form in which all necessary items are filled, following the instruction stipulated above clauses by the deadline shown below by e-mail and mail/courier service.

Attn: Dr. Seiro Ito, itohse@ide.go.jp

3-2-2 Wakaba, Mihamaku, Chiba-shi Chiba, Japan 265-9545

Institute of Developing Economies, JETRO

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Submission DEADLINE: November 26, 2012 (JST=GMT+9)

11. Evaluation Schedule

Accepting Proposal: November 5, 2012 – November 26, 2012

Evaluation Process: November 27, 2012~ December 3, 2012

Notification: by December 5, 2012

Contract: December 17, 2012

Enclosed: PROPOSAL FORM