

Terms of Reference (ToR)

Baseline Study- HOMES Project

(Short-term consultancy services)

Project: Housing Opportunities & Microfinance Solutions (HOMES)

Duration: 60 Working Days (18 November 2025 – 18 January 2026)

Date of Publication: 14 October 2025

Deadline: 02 November 2025

Nature of assignment	Baseline Study – HOMES Project
Duration	60 Working Days (18 November 2025 – 18 January 2026)
Location	Sunsari, Udaypur, Saptari, Siraha and Dhanusha districts
Published Date	14 October 2025
End date of application submission	02 November 2025

1. About Habitat for Humanity Nepal

Habitat for Humanity Nepal is an international non-governmental organization that is driven by the vision that everyone deserves a decent place to live. Our partnership with communities, governments, private sector including entrepreneurs and financial institutions, youth networks, and academia, allows us to serve low-income families by improving habitability, tenure security, access to basic services and affordability of housing solutions. Our integrated programming serves to benefit 2.7 million people over the next three years, through direct and incremental construction, affordable housing finance, affordable construction technologies and services, and evidence-based policy advocacy for housing adequacy as a fundamental right. Responding to the root causes of inequity in the housing ecosystem, Habitat Nepal leads with a systems-strengthening approach, facilitating development of inclusive housing markets, removing key policy barriers and empowering communities through people-centered approaches, for a stronger and more equitable housing ecosystem.

2. Background

With the financial support of Jersey Overseas Aid (JOA), Habitat Nepal and Sahara Nepal are going to implement “Housing Opportunities and Microfinance Solutions (HOMES) Project”. The project is designed to sustainably improve financial literacy knowledge and reduce poor housing conditions amongst low and medium-income households in Koshi (2 districts) and Madhesh (3 districts) provinces of Nepal, particularly in Sunsari, Udaypur, Saptari, Siraha and Dhanusha districts. In this regard, Habitat Nepal is seeking to recruit an experienced consultant (firm/individual) to conduct a baseline survey of the project. This baseline survey aims to find out the outcome and impact indicators values will be created through the activities that will be conducted during the coming four years of the project.

Project Information

Project Title	Housing Opportunities & Microfinance Solutions (HOMES) Project
Project Summary	The project is implemented by a consortium including Habitat for Humanity Great Britain (HFHGB), Habitat for Humanity Nepal and Sahara Nepal. The overall project goal: the project will empower low-income communities by enhancing access to financial products, building financial literacy, and increasing resilience through insurance. By promoting safe housing, green energy use, and disaster resilience, the

	project aims to uplift marginalized communities, improving their living standards and socioeconomic status. The project addresses gaps in financial inclusion by enhancing economic resilience and safer housing for low-income households in Nepal. On the supply side, it builds MFIs' capacity to offer client-focused financial products, such as HGE loans and HMI. On the demand side, it empowers low-income families with access and skills to make informed financial decisions, improving their living conditions through housing microfinance
Project Objective	Target communities have improved financial security, safer housing and enhanced prosperity.
Project Outcomes	1. Financial institutions and service providers increase their institutional capacity to offer client-centric financial products and services. 2. Low-income families increased access & capabilities to make informed choices of financial products for housing improvements and risk financing through HMF loans, HGE loans, and HMI policies.
Project Outputs	1.1) 5 new MFIs supported with technical assistance to develop /refine HMF loans product. 1.2) Existing MFIs supported with technical assistance to develop /refine HGE loans. 1.3) Insurance companies develop client-centric HMI products. 1.4) Policy dialogues and sharing events organized on housing finance products (HMF loan, HGE loan & HMI). 2.1) 8,000 individuals from low-income families receive basic-level financial literacy training. 2.2) 60 youths from "3 Zero Clubs" are trained in financial literacy and disseminate financial literacy training. 2.3) 50,000 individuals reached through youth led awareness campaigns on financial literacy in collaboration with academia, clubs, and youth groups. 2.4) 2,000 individuals trained in advanced level financial literacy, building on their basic level financial literacy knowledge.
Project Location	5 districts of Koshi and Madhesh Provines: Sunsari, Udaypur, Saptari, Siraha and Dhanusha
Project Period	4 years (1 July 2025 to 31 July 2029)
Beneficiaries	The estimated reach is indicated below. • Total unique beneficiaries participated in activities: 256,500 and • Total beneficiaries from utilization of financial products: 310,000 • Frontline workers: 2,435 workers or volunteers who received training / support to enable them to assist the beneficiaries. • Direct beneficiaries through frontline workers: 25,000 • Indirect beneficiaries through frontline workers: 25,000 • Other Groups Benefiting Directly: 1,026,000 family members of the direct beneficiaries.
Implementing Partners	Habitat for Humanity Nepal and Sahara Nepal with support from Habitat for Humanity Great Britain (HFHGB).

3. Objective

The main objective of TOR is to conduct a baseline survey to assess the baseline value of outcome and impact indicators. These values will be used to measure project achievements through measuring changes on these indicators' values conducting midline and endline surveys with designated comparison group.

The specific objectives are:

- To assess the current values of outcomes and impacts indicators related to health, education and social economic condition of the potential homeowners and comparison group.
- To assess current knowledge attitude and practice of financial literacy training on financial behavior of the potential households who will receive financial literacy training (potential beneficiaries) and who will not receive financial literacy training (comparison group).
- To assess the current knowledge and awareness levels of potential and comparison households regarding safe shelter, housing micro-finance, housing micro-insurance and housing green energy.

4. Scope of Work

The scope of the baseline survey is to assess the context of access to finance, safe shelter and housing green energy in five districts where the project implementation will take place during the project period. It aims to gather input and feedback from various stakeholders to improve the project activities implementation qualities from:

- a) Potential MFIs clients that will receive housing micro finance loans.
- b) Potential households that will participate in financial literacy training (FLT).
- c) Potential participants who will take part in or be exposed to awareness raising activities, which include video screening, rally, booklet/pamphlet distribution, broadcasting through radio, electrical signpost advertisement, public interaction on FLT, housing micro-finance, housing micro-insurance, housing green energy and safe shelter, collaboration with school/club/ self-help group and training to end users, during project implementation period.
- d) Representatives from the four MFIs involved in the project, namely: Sahara Nepal Saving and Credit Cooperative Limited, Jeevan Bikash Laghubitta Bittiya Sanstha Limited, Forward Microfinance Laghubitta Bittiya Sanstha Limited and Mahuli Laghubitta Bittiya Sanstha Limited.

By engaging with these stakeholders, the survey aims to comprehensively assess the current outcomes and impacts indicators values of project and access to finance context.

5. Methodology

Based on the objectives and scope of work the consultant individual/firm should propose an appropriate survey methodology, experimental design framework and sample size to provide comprehensive baseline values of the project outcome and impact indicators on its beneficiaries.

Total HHs in the 17 local levels of 5 districts is 183,168 and households by caste/ethnicities categories are provided in above table. There is a requirement that samples should be taken based on 5% margin and error and 95% confidence level by each stratum i.e., caste/ethnic categories and the sample units should be divided by proportionately per Municipality.

Caste/Ethnicity Categories wise Population as per Census 2021			
Caste/Ethnicity Categories	# of HHs	Total Population	
1 Bengali	638	2,786	0.35%
2 Hill Adiwasi/Janajatis	19,296	84,323	10.53%
3 Hill Brahmi/Chhetri/Takuri/Dasnami	18,416	80,480	10.05%
4 Hill Dalits	6,181	27,012	3.37%
5 Muslim	18,811	82,202	10.27%
6 Newar	1,900	8,301	1.04%
7 Not Stated	5	20	0.00%
8 Others	258	1,128	0.14%
9 Terai/Madheshi Brahmin/Rajput/Kay	1,833	8,010	1.00%
10 Terai/Madheshi Dalits	26,709	116,718	14.58%
11 Terai/Madheshi Janajatis	27,252	119,090	14.88%
12 Terai/Madheshi Other Casts	61,871	270,376	33.78%
Total	183,168	800,446	

Figure 1: Caste/Ethnicity Categories wise Population

6. Key Deliverables

The key deliverables for the consultancy are:

SN	Name of deliverable	Description	Timeline
D1	Inception Report	Following the inception meeting and review of project documents, the inception report should be prepared and shared with Habitat Nepal. This will highlight the survey methodology, sample size and locations, workplan and detailed timeline.	Within 10 days of agreement signing.
D2	Draft report	The baseline values of project outcome and impact indicators, key findings, key challenges & learnings, key recommendations, proposed strategies for designing similar surveys in future.	Within 40 days of agreement signing.
D3	Final report	Final report after incorporating Habitat Nepal's feedback/comments.	Before the last date of agreement completion.

7. Workplan and indicative timeline

This assignment should start from Nov 18, 2025 and should be completed by Jan 18, 2026, as indicated below

Activities	Output	Days required	Method
1. Coordination and planning meetings with Habitat for Humanity Nepal to understand ToR better	Inception report with final methodology and work plan	5	Meeting with Habitat Nepal
2. Desk review of relevant research, reports, and other documentations	Consolidated findings from desk reviews	5	Desk review
3. Survey Tools development and review	Tools for quantitative (household & institutional surveys) and qualitative (KIIs, FGDs) data collection.	5	Meetings with Habitat Nepal, desk review, Kobo programming
4. Training and Data Collection	Enumerators trained and data collected from the field	20	Theoretical and practical training, pilot testing, in-person data collection
5. Data Cleaning, Data analysis and processing	Fully cleaned datasets from all surveys and data analyzed	10	Data analysis and processing using data analysis applications
6. Presentation of preliminary finding	Topline findings shared and verified, feedback on findings gathered to inform final analysis	2	Meeting with Habitat Nepal
7. Preparation of draft report	Draft report completed	6	Report writing
8. Presentation of draft report for feedback	Draft report shared and feedback gathered to inform final analysis	3	Meeting with Habitat Nepal and partners, if applicable
9. Finalization of draft report with report brief/summary	Final report with report brief/summary completed	2	Report writing
10. Submission of final report	Final report submitted	2	Report submission
Total working days		60	

8. Qualifications, Skills, and Experience

Habitat Nepal is looking for a consultant firm having the following qualifications:

Technical Expertise: The consultant/firm should have at least 5 years of demonstrating relevant experiences in monitoring and evaluating community support, financial inclusion and other microfinance projects.

Survey and Evaluation Experience: Proven competency in designing and implementing baseline, midline, and endline studies, including analysis and reporting on outcomes and impacts of safe, adequate, and affordable housing interventions in relation to health, education, livelihood, and social development.

Knowledge of Local Context: In-depth understanding of health, nutrition, education, livelihood, and social development policies, practices, and governance structures in Nepal (governmental and non-governmental).

Data Integration and Analysis: Strong skills in systematic collection, integration, and analysis of qualitative and quantitative data.

Research Tools and Methods: Experience in developing and using research tools, including literature reviews, household surveys, focus group discussions, and key informant interviews with diverse respondent groups (e.g., women, community members, government, and non-government stakeholders).

Ethics and Methodology: Proven experience in applying ethical standards in data collection, processing, and analysis.

Technical Proficiency: Excellent computer skills with high proficiency in Microsoft Word and Excel; practical experience with information management and analysis software such as Kobo, ODK, SPSS, or equivalent.

Team Coordination: Demonstrated ability to coordinate effectively with diverse teams.

Communication Skills: High-quality writing, reporting, and interpersonal communication skills.

Language Proficiency: Professional fluency in spoken and written English and Nepali, with advanced English writing skills mandatory for concise and impactful communication.

9. Evaluation Criteria

70% of the weightage is assigned to the technical proposal and 30% to the financial proposal. Technical proposals securing less than 50 out of the total possible 70 will be disqualified. The proposal that scores the highest based on the sum of technical and financial proposal scores will be selected.

10. Coordination and supervision

Under the supervision of Senior Research and MEAL Manager, the consultant will work closely with Habitat Nepal's HOMES Project Manager and MEAL teams. The consultants will be required to undergo a session on Habitat's Safeguarding policies as part of the onboarding process.

11. Support from Habitat Nepal

Habitat Nepal will provide following documents and support to the consultant to complete the impact assessment:

- HOMES Project proposal approved by JOA.

- Project log frame
- Project theory of change
- Indicator matrix (MEAL Plan)
- Previous project financial literacy training package
- Previous project financial literacy awareness raising guidelines.
- Previous project various IEC and mass media materials developed for project implementation.
- Communicate and coordinate with implementing partner Sahara Nepal, MFIs and the consultant.
- Review tools/guide/questionnaire and provide feedback.
- Review draft report and provide feedback.

12. Mode of Payment

Of the total approved budget for the baseline study, 40% will be released after submission of inception report, 40% will be paid after submission of the final draft report and 20% will be released after the final report has been reviewed and approved.

Note:

1. If proposal is submitted by PAN registered individual person, Habitat Nepal will withhold applicable Tax Deduction at Source (TDS) of 15% of the total budget
2. If the firm or individual is registered in VAT, Habitat Nepal will withhold applicable TDS as per rule of Government of Nepal.

13. Ethical Standards

In accordance with its foundational mission principles, Habitat for Humanity Nepal is committed to the highest ethical standards and opposes all forms of discrimination, exploitation, and abuse. We intend to create and maintain a work and living environment that is safe, productive, and respectful for our colleagues and for all we serve. We require that all staff and representatives (consultants, contractors, vendors/suppliers, interns, volunteers, agents, and implementing partner organizations) take seriously their ethical responsibilities to Safeguarding (Child Protection, Prevention of Sexual Exploitation Harassment, and Abuse) our intended beneficiaries, their communities (especially children), and all those with whom we work. Abiding with the organization, the consultancy service has responsibilities to maintain an environment that prevents harassment, sexual exploitation, and abuse, safeguards the rights.

14. Copyright

Copyright for the documents will remain with Habitat Nepal national office and includes the right to distribute the material or parts of it to the Local Government and other partners in Nepal and abroad.

15. Application Requirements

- A Technical Proposal detailing the interpretation of the TOR and work schedule. The technical proposal should at a minimum include the following information in your interpretation of the TOR:
 - Detailed work plan and methodology.

- Key deliverables.
- A capability statement demonstrating how applicants meet the required qualifications and competencies, along with one sample from previous work similar to this assignment.
- Two reference details from former clients.
- A copy of organization/institution registration certificate.
- A copy of the latest tax clearance certificate.
- PAN/VAT registration document and the number.
- Copies of Curriculum Vitae (CV) of the key team members (as an annex). The team members should have the composition of the Team Leader having experience in quantitative and qualitative assessment through surveys such as baseline, midline and endline, Financial literacy expert having community awareness raising knowledge, statisticians and other members as required.
- The entire proposal should be a maximum of seven (7) pages including the financial proposal. Proposals not meeting this requirement will not be considered.
- Confidentiality of Information: All documents and data collected will be treated as confidential and used solely to facilitate analysis.
- **Signed and stamped copy of financial proposal in a separate file** with details of all relevant costs including but not limited to fees, travel, transport, accommodation and all applicable taxes. The sample format for the financial proposal is presented below. Additional headings can be included as per the need.

S.N.	Particular	Quantity	Day	Rate	Amount	Remarks
A	Consultant Fee					
1	Team Leader					
2	Financial Literacy Expert					
3	Statistician					
B	Travel Expenses					
1	Flight					
2	Ground travel (taxi, car hire)					
C	Accommodation and food expenses					
1	Accommodation					
2	Food and other expenses					
D	Other Expenses					
1	Stationaries & Supplies					
2	Communication and internet					
E	Administration Expenses (B+C+D)					
F	Total Costs before Tax (A+E)					
G	VAT@13% of F (applicable for VAT registered individual or firm)					
H	TOTAL Budget (F + G)					

16. Instructions to Submit the Proposal

Interested reputed and qualified organizations/firms should submit their technical and financial proposal including testimonials/certificates.

Please write “**Baseline Study- HOMES Project**” in the subject line of the email and submit the proposal no later than 02 November 2025 at procurement@habitatnepal.org

For any queries contact the following email address [\[info@habitatnepal.org\]](mailto:info@habitatnepal.org)

Application deadline: [02 November 2025]



#126 New Colony, Dhobighat, Lalitpur

Phone: +977 1 5421182, 5454976

Email: info@habitatnepal.org

Website: habitatnepal.org