



**Request for Proposals  
Assessment of WASH Access among Affordable Housing Finance Borrowers**

**Response deadline:** April 20<sup>th</sup>, 2026 by 5:00 pm IST

**1. General instructions**

- A. Water.org requests proposals from research and evaluation firms to conduct an assessment study for a project aimed at improving access to water and sanitation in India primarily through microfinancing.
- B. The assessment will require the firm to facilitate and coordinate with Water.org staff and partner for data collection in the program areas in India. The program requires the firm to submit the deliverables outlined in section 2 Scope of Work.
- C. Water.org is not liable for any expenditure incurred by responding firms prior to issuance of an executed contract with Water.org.
- D. 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.
- E. Proposed schedule:
  - April 20, 2026 – RFP submissions due by 5:00 PM IST.
  - May 1, 2026 – Results announced
  - May 29, 2026 – Contract begins
  - November 30, 2026 – Contract ends

The proposals must be submitted by email to Kaveri Haldar (Regional Insight Specialist) at [khaldar@water.org](mailto:khaldar@water.org), copying to Diwakar Das at [ddas@water.org](mailto:ddas@water.org) (Sr. Manager, Regional Insights) by 20<sup>th</sup> April at 5:00 PM India Standard Time. Subject line should read **“Assessment of WASH Access among Affordable Housing Finance Borrowers”** <<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 29 million people across 13 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](#).

## **Purpose**

This RfP has been prepared with the aim of engaging a third-party firm to assess the current water and sanitation facilities in newly constructed homes or home improvements financed through two of our financial institution partners providing affordable housing finance companies (AHFCs) loans. It will examine the extent to which borrowers have access to safe water and sanitation (WSS) services and evaluate the quality of WSS infrastructure constructed or upgraded through their AHFC loans. Water.org will engage with a third-party firm to conduct this assessment study. The third-party firm must have previous experience working with microfinance institutions or affordable housing finance institutions and assessing development work in water and sanitation.

## **Rationale**

The study is guided by the hypothesis that:

- Majority of borrowers would have limited knowledge, awareness, and access to safe water and sanitation facilities.
- Borrowers would have limited understanding of how to effectively utilize housing loans for safe and sustainable WSS construction prior to Water.org's intervention.
- Borrowers would usually deprioritize and/or postpone critical WSS expenses

The study will test the above assumptions. The findings from the study will inform Water.org's strategic decisions regarding its intervention approach with AHFC lending. The study will also contribute to understanding how Water.org can measure and verify the impact attributable to its role in AHFC programs.

This RfP outlines the design of the AHFC assessment.

## **B. Objectives of the study:**

The study objectives are highlighted below:

1. To document financial institution partner's Affordable Housing Finance Companies (AHFCs) lending program.
2. To assess current access to Water and Sanitation facilities among AHFC borrowers, including the condition of water and sanitation facilities (as defined by the JMP), and evaluate the type and quality of WSS infrastructure constructed or upgraded with affordable housing loans.
3. To understand how households prioritized WSS investments within their AHFC loan and identify the key factors influencing decisions to allocate loan funds toward WSS improvements.
4. To assess borrowers' knowledge, awareness, and practices related to planning and constructing safe and sustainable WSS facilities at the time of loan application and construction.
5. To determine the proportion of households requiring additional WSS knowledge and awareness and identify what types of education or support would be most useful to inform future intervention design and the degree in which education could influence water and sanitation outcomes.
6. Identify how Water.org can measure and verify its impact based on the percentage of borrowers with WSS access.

### **C. Study Methodology:**

#### ***Methodological Framework***

The study will adopt a mixed method cross-sectional study combining structured household surveys with direct water and sanitation facility observation among (AHFC) loan borrowers. The study would include AHFCs that took out their loan between 24-30 months to give time for the home construction to be completed.

Borrower's profile / criteria to be included in the study:

- The borrower profile under the AHFC program would be economically Weaker Section (EWS) or Low-Income Group (LIG).
- The borrowers are all homeowners and used the AHFC loan to construct a completely new home on a vacant plot or used the loan to improve their current home. The type of loans would include - home improvement loan & new construction loan.

#### ***Quantitative***

The quantitative component will use structured surveys administered to borrowers who have availed AHFC loan and completed constructions in their households. Borrower surveys will capture borrower's current WASH awareness, knowledge and practices; intended versus actual utilization of housing loan funds for WSS infrastructure, and the functionality of water

and sanitation facilities in newly constructed homes.

### *Qualitative*

Key Informants Interviews (KII): with financial institution staff with loan officer, field co-coordinators and other relevant officials to explore the lending program that took place across the sample group.

Key Informants Interviews: (KII) with construction company/mason to understand whether they guided the HH for WSS or whether it was HH's decision- who was the decision makers.

### **Study Location and sample size**

#### *Partner's study location:*

Financial Institution 1: Madhya Pradesh, Rajasthan, Karnataka, Maharashtra, Uttar Pradesh (to be selected)

Financial Institution 2: To be shared

A total of 3-4 states to be selected for the study.

The indicative sample size for each state is as below:

<b>Quantitative method:</b>	<b>Sample Size and stakeholders</b>
2 Financial Institution partners	Around 380 per partner (to be estimated by external agency)
<b>Qualitative method:</b>	Around 5 KIIs per partner including officials from head office, branch office, & field coordinators

**D. Deliverables:** The third-party firm will coordinate with Water.org staff and the partners for data collection in the program areas. The assignment requires the third-party firm to participate in or submit the following deliverables:

- Submission of Inception report including:
  - i. Proposed sampling methodology
  - ii. Workplan/timeline to ensure timely completion.
  - iii. Enumerator training
  - iv. Data quality assurance practices
  - v. Data Ethics protocols
- Study tools: Quantitative and Qualitative questionnaires.
- Data collection Field plan: The third-party firm will submit a detailed field plan and conduct data collection per the approved sample size and sampling method. The third-party firm is expected to coordinate with the branch officials and field coordinators to conduct qualitative interviews.
- Transcribe the qualitative interviews from local language to English for analysis purposes
- Study report: Draft and final study report with key recommendations.
- Presentation slide deck and webinar to Water.org stakeholders on key learnings and recommendations.

### 3. Budget

The proposed budget should not exceed \$35,000

### 4. Proposed schedule and key dates

Water.org anticipates that this assignment will be completed by November 2026. Water.org understands that activities and timelines per activity may change over the life of the contract; however, an approximate expected timeline for both the phases and key activities are as follows:

Deliverables	Timeline
Agency selection	1 <sup>st</sup> May
Signing of MoU	29 <sup>th</sup> May
Kick-off meeting	1 <sup>st</sup> week of June
Inception report due	12 <sup>th</sup> June'26
Submission of data collection tool + Review	12 <sup>th</sup> July'26
Training of enumerators	End of July'26
Data collection	August'26-September'26
Draft report submission	20 <sup>th</sup> October'26
Final report Final Presentation (PPT deck) for dissemination discussion	20 <sup>th</sup> November'26

### 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. Brief descriptions of the key activities that the third-party will conduct in order to meet the described deliverables
- b. Relevant Experience and expertise: Provide details of the project's team experience of similar scope, complexity and nature you have worked on previously.
- c. 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.
- d. 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 \$35,000.

## **6. Criteria for submission**

Applicants may be groups of individuals with a designated team lead, or firms. Applicants must have at a minimum the following qualifications:

1. The proposed staffing plan includes at least one native or fluent English speaker.
2. The proposed staffing plan includes a sufficient number of qualified enumerators to conduct household surveys and in-depth interviews with partner officials.
3. Demonstrated experience and familiarity with the WASH and/or microfinance/banking sector.
4. The third party will maintain independence and the highest professional ethical standards and confidentiality in collecting and reviewing information and presenting the assessment results. Consultants will not share any information and observation with the Water.org partners without permission.

## **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:

Kaveri Haldar, Regional Insights Specialist, South Asia  
[khaldar@water.org](mailto:khaldar@water.org)

Diwakar Das, Sr. Regional Manager – Insights South Asia  
[ddas@water.org](mailto:ddas@water.org)