



Consultancy Ref No: 116/Conservation/South/24-25

RFP FOR CONSULTANCY SERVICES

WWF-PAKISTAN

SUBJECT:

Terms of Reference (ToRs) for Establishing fishermen groups for the operation of an improved marketing system and small-scale community-based or household-based enterprises and informal saving system in Kalamat Khor.” funded by IUCN

Application Submission:

Interested consultants should submit the Proposal on the Application Form Available Online or can access through the following Link:

<https://forms.gle/HD8x6J1EoQUyByXx6>

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1) INTRODUCTION & BACKGROUND

Project/Programme Name(s)	Freeing Coastal Fishing Communities from the Shackles of Debt
Project/Programme Location(s)	Kalamat Kher Region in Baluchistan Province, Pakistan
Project/Programme Executants (WWF Office, Project/Programme Manager)	WWF Pakistan Mr. Altaaf Sheikh
Project/Programme Duration	November 1, 2024, to October 31, 2025
Potential Sites to Visit	Kalamat Khor
Project/Programme Budget Sources (for period to be evaluated)	IUCN, International Union for Conservation of Nature and Natural Resources
Names of Implementing Partners (if relevant)	n/a

Background of the project

Kalamat Khor is a lagoon along the coast of Balochistan, which is a crucial fishing centre known for its quality shrimp. The arid habitat of the lagoon is resources limited as there is limited or non-availability of fresh water in the area. The fishermen of the Kalamat Lagoon are based in 5 permanent and four temporary settlements and are entirely dependent on seasonal shrimp fishing and small-scale finfish harvesting. The area's population is impoverished because of the evil of indebtedness, which is extensively prevailing. Almost all fishermen are heavily indebted as they have taken loans from moneylenders/middlemen or agents of seafood processors based in Karachi. Due to prevailing poverty, the area fishermen are bound to take loans (or "advances") from a series of these moneylenders. The capacity of most fishermen to pay back these loans is extremely limited because of the small size of fishing boats, limited seasonal operations, and unreliable price structures controlled by the moneylenders/middlemen. The project is planned to investigate the details of indebtedness in various settlements in the Kalamat lagoon and propose a programme of empowerment of the communities to eliminate the evil of indebtedness. This will be achieved by providing access to information and marketing channels not controlled by middlemen. The Project will enable these fishermen to access formal loans (mostly interest-free) through banks, as provisions exist in banking channels for such operational loans. In addition, a programme for minimising post-harvest losses will also be implemented, enabling fishermen to retain fish until better rates are available and get direct access to better markets. Through various project activities, the dependence of poor fishermen on moneylenders for seeking operational and other loans will be minimised if not eliminated.

The evil of indebtedness is extensively prevailing in the coastal areas of Pakistan. Almost all communities exploiting the fish resources are entwined in the vicious circle of debt. Due to limited access to financial resources, the fishermen are bound to take loans (or "advances") from fish processors based in Karachi through a series of middlemen. The capacity of most fishermen to pay back these loans is extremely limited because of the small size of fishing boats, limited seasonal operations, and unreliable price structures controlled by the moneylender/middlemen. In the Kalamat Lagoon area, the entire fishermen population is heavily indebted, leading to extreme poverty in these neglected communities. WWF-Pakistan, in 2004, carried out a preliminary study of the indebtedness along the Pakistan coast, whereas no other research is available which focused on the issue of debt. The project will focus on a detailed understanding of indebtedness in various settlements in the Kalamat lagoon and propose a programme of empowerment of the communities to eliminate the evil of debt through access to information and marketing channels not overwhelmingly controlled by middlemen. The fishermen of the Kalamat Lagoon, based in 5 permanent and four temporary settlements, will directly benefit from the Project. The Project will enable these fishermen to access formal loans (mostly interest-free) through banks. A programme to reduce post-harvest losses will be implemented under the auspices of the project, enabling fishermen to retain fish until better rates are available and develop low-tech value-added products to access the consumers directly, thus multiplying their income. Through various project activities, the dependence of poor fishermen on moneylenders/middlemen for seeking operational and other loans will be minimised if not eliminated.

Brief Project Description: Indebtedness is a serious issue in coastal fisheries, especially in isolated regions like Kalamat Khor, where communities rely on traditional shrimp harvesting methods like gillnetting and cast-netting. Only a small portion of the Guresunt fleet occasionally fishes outside Kalamat, notably around Astola Island and Bidok. Fishing operations are often

financed by middlemen, who control access to marketing. Fishermen typically take two types of loans. Middlemen extend operational loans from middlemen, who provide necessary inputs (ice, water, fuel, rations) under the condition that the catch is auctioned through them. The middlemen deduct the loan from gross sales, paying the fishermen their remaining income. In addition, fishermen acquire larger loans for boat repairs and household expenses, which can range from Rs 50,000 to Rs 1,000,000. This debt often binds fishermen to work for the lenders, as loans are slowly amortized over a year. Fishermen also take loans from processing plants for upfront money (Rs 100,000 to Rs 500,000) with conditions to sell their catch through specific middlemen, further entrenching their dependency. The Government of Monaco, through the Prince Albert II of Monaco Foundation, collaborates with IUCN Pakistan to support the “Building Resilience of Coastal Ecological and Social Systems of Pakistan” (BRCESSP) project, which aims to restore coastal ecosystem resilience in Pakistan. This initiative focuses on enhancing the resilience of coastal communities and restoring degraded ecosystems. IUCN Pakistan has provided funds to WWF-Pakistan entitled “Freeing Coastal Fishing Communities from the Shackles of Debt in the Kalmat Khor Region”. To combat this cycle, the mentioned project will empower fishermen with direct access to marketing channels by providing insulated plastic containers and ice, allowing them to wait for better prices. It will explore establishing cooperatives for operational support and giving access to formal bank loans to reduce reliance on informal loans. Additionally, training in post-harvesting practices and developing low-cost, value-added products will enable direct marketing, bypassing middlemen. Community-based enterprises will foster saving practices, especially involving women. The project aims to create a direct transportation system for fish to markets in Karachi, reducing middlemen influence. Ultimately, it seeks to minimize indebtedness in Kalmat Khor, with potential for replication in other regions, expanding its impact over time.

2) PROJECT CORE OBJECTIVES

Objective 1: Empower fishing communities by implementing a holistic approach that includes the provision of fishing gear, postharvest training on best practices, and direct access to markets through a joint transportation system.

- 1.1. Fisherman groups formed and provided insulated plastic containers (I PCs), ensuring catch retention for higher prices or better returns.
 - 1.1.1 Survey for collection of baseline information about fishing operations in the Kalmat Khor area, which will include but not be limited to fishing season, fishing boats (fleet size), nets, fishing methods, and disposal channels
 - 1.1.2 Establish fishermen groups (cooperatives) that will form and operate a marketing system devoid of money lending.
 - 1.1.3 Procure and distribute insulated plastic containers (IPCs) and ice to ensure catch retention until higher prices are achieved or better returns are guaranteed
 - 1.1.4 Promote use of IPCs for retention of fish for longer duration and transportation to major markets
- 1.2 Fishermen communities trained on best post-harvesting practices via smallscale community or household-based organizations ensuring value addition and direct marketing of fishery-related products.
 - 1.2.1 Train fishermen communities for better post-harvesting practices, including developing low-cost value-added products that can be directly marketed, thus evading prevailing marketing channels.
 - 1.2.2 Establish small-scale community-based or household-based enterprises which will ensure low-cost and low-tech value addition and direct marketing of these value-added products through a specialized marketing mechanism for these fishery products
- 1.3 Direct transport and access to markets in Karachi for fishermen developed, reducing dependence on middlemen and empowering them to overcome debt.
 - 1.3.1 Establishment of direct linkage/access to fishermen to marketing channels, which middlemen do not generally control.
 - 1.3.2 Develop a system of direct transportation of the produce to market in Karachi through pooling the resources and enabling the community to evade middlemen and collectively transport the fish catch through a joint transportation system to be established under the project

Objective 2 - Improve the financial resilience of communities through direct access to formal loans from banks and a system of informal savings involving women, to reduce dependence on middlemen and eliminate debt-related challenges

- 2.1 Fishermen provided access to formal loans from banks minimizing reliance on informal loans
 - 2.1.1 An assessment of informal loans/ gratification money made available in the Kalmat area, which forms the basis of "bounded" fishermen
 - 2.1.2 Collection and compilation of information about non-traditional loans, their extent, loan burden to individual fishermen, paying capacity, modus operandi of operational and long-term loans, repayment condition, and amortization.
 - 2.1.3 Negotiate with the banks to directly provide fishermen access to formal loans so their reliance on informal loans is minimized.
- 2.2 Women of Kalmat Khor engaged to contribute to the system of informal savings and its utilization for small-scale processing of seafood (such as boiled dried anchovies)

- 2.2.1 Establishment of an informal saving system for the household for which womenfolk of the communities will be engaged, and a system of everyday savings will be established.
- 2.2.2 Establishment of women controlled small scale processing of seafood (such as boiled dried anchovies) established in Kalamat Khor area
- 2.3 Savings by communities (both women and men) and increased income used for improved livelihood conditions of the coastal communities of Kalamat Khor
- 2.3.1 An assessment of the additional income generated/ saved by coastal communities will be made
- 2.3.2 As assessment of the use of additional income by the community for improvement of livelihood improvement will be made.

2) GENERAL CONDITIONS

- 1) The WWF-PAKISTAN reserves the right to reject or accept any proposal. The WWF-PAKISTAN reserves the right to proceed with the implementation of any Service, in whole or in part, as described in the Proposal.
- 2) The WWF-PAKISTAN reserves the right to engage in discussions with any BIDDER to clarify responses or discuss certain issues with regards to the proposal or services requested. The WWF-PAKISTAN has no obligation to notify the other BIDDERS of the discussions, clarifications, or other information provided by a BIDDER. Any additional information required for preparation of the BID shall be distributed to all participants at the same time.
- 3) The WWF-PAKISTAN reserves the right to award the proposal based on experience, qualification, completion date, service cost and other criteria, and not necessarily the lowest cost.
- 4) Based on the RFP BID the WWF-PAKISTAN is entitled to change/replace or omit any clause/part of the preliminary defined scope of services of the proposal. The WWF-PAKISTAN shall conduct negotiations with WWF to achieve the full compliance to the requirements.
- 5) The WWF-PAKISTAN reserves the right in the event the successful CONSULTANT fails to comply with the terms and conditions as listed, to cancel this contract and award it to another CONSULTANT without penalty or action against the WWF-PAKISTAN. The RFP does not constitute an agreement or order.
- 6) The RFP is not a binding agreement between the parties, submission of a proposal or response by a proponent is voluntary.
- 7) By submitting a bid, the BIDDER is deemed to have acknowledged all of the undertakings, specifications, terms and conditions, **WWF Fraud and Corruption Prevention and Investigation Policy and WWF's Environment Social & Safeguard for consultant agreement** and to be bound by them if the BID is accepted. All expenses incurred by the Bidder in connection with the preparation of its proposal are to be borne by the RFP participant, and the WWF-PAKISTAN shall not incur any obligation whatsoever toward the Bidder regardless of whether such bid is accepted or rejected.

3) PURPOSE

a. Objective of the Consultancy:

Establish fishermen groups for the operation of improvement marketing system and small-scale community-based or household-based enterprises and informal saving system in Kalamat Khor Under the IUCN Project

b. Specific Tasks:

- a) Undertake visit to fishermen settlement at Chandi, Jonaz, Gure-Sunt, Makola, Sirki, and Kiwari and hold meetings in fishermen and identify fishermen that can be considered for forming fishermen group.
- b) Train fishermen group to manage for better marketing of seafood products at six villages of the Kalamat Khor
- c) Collect the information for the feasibility of establishment of small-scale community-based or household-based enterprises for production of low cost and low tech value addition products including direct marketing of these value-added products
- d) Collect the information for the feasibility of the establishment of an informal saving system for the household
- e) Train the fisherwomen on production of low cost and low tech value addition products.

4) Deliverables

1. Detail documentation of the fishermen group
2. Minutes of the Community Meeting
3. Details of documentation of the training of for better marketing of seafood products
4. Information and data about feasibility report of establishment of small-scale community-based or household-based enterprises
5. Information and data about feasibility of the establishment of an informal saving system for the household
6. Training report of the fisherwomen on production of low cost and low tech value addition products.

5) REQUIREMENTS

6) Timeline of the Assignment

- One Month

7) CORRESPONDENCE & SUBMISSION OF PROPOSAL

Application Submission: Interested consultants should submit the Proposal on the Application Form Available Online or can access through the following Link:

<https://forms.gle/HD8x6J1EoQUyByXx6>

1. If Any Queries may send through Email by attention to the Following:

To: Faiza khan (fakhan@wwf.org.pk)

Cc: Muzzammil Ahmed (mahmed@wwf.org.pk)

The RFP submission deadline mentioned on WWF-Website.

2. Any information and responses to enquiries will be made in writing and distributed by email to all proponents. Enquiries after the foregoing deadline will not receive a response.

8) FORMAT OF THE PROPOSAL

The BID submitted by the participant must be structured as per the below provided instructions:

- 1) **Application Form available at WWF-Website** - General information about the Bidder, covering, qualification and experience, CV and all related Information.
- 2) **Experience:**
 - a) **Description of the complete projects:** the list and general information about the complete projects, description of the role in the project, other accomplishments of the Consultant.
- 3) **Proposal outlining scope consultancy service-** Description of scope and working process, stages, deliverables, exclusions, conditions;
- 4) **Provide template of already complete similar type of reports-** the WWF-PAKISTAN may request additionally;
- 5) **Service Provision Timeline** – Provide Detailed Work Plan as per Deliverable and TORs.
- 6) **Financial Proposal-** the prices shall be provided in Pak Rs, the total price shall include all costs related to service provision including applicable taxes.

Note:

Templates of all Information is provided on Application form available at WWF-Website. Any Additional Information related to the RFP can be attached along with application Form.

9) FINANCIAL PROPOSAL

The proposed prices shall be provided in PKR, the total price shall include all costs related to service provision including all Direct and Indirect taxes, Travel, Boarding & Lodging shall be based on actual receipt up to max Ceiling (If Any). The consultant will submit the cost of the assignment in a lump sum, including all applicable taxes according to the Government of Pakistan and the Government of KP.

The Payment Term: shall be defined by the contract to be concluded between WWF -Pakistan and the consultant.

Financial Proposal				
Description	Units	Quantity	Rate	Total Amount
1. Remuneration: • Field • Office	Man Days [MD] / Man Months [MM]			
2. Air Travel	N/A	N/A	N/A	0
3. Road Travel	Road travel cost for trainer and trainees will be paid by WWF on actual basis.			
4. Boarding/Lodging	Boarding and lodging cost for trainer and trainees will be paid by WWF on actual basis.			
5. Others (Please specify) Training Material, Printing, Photocopies, Colour printing, practical demonstration equipments e.g candler				
Grand Total Inclusive of All direct or indirect Taxes and Out of Pocket Expenses				

Note:

- If there is not Air, Road Travel/Boarding and Lodging and others then simply Write Not applicable.

- In case Road travel cost for trainer and trainees will be paid on actual basis.
- In case Boarding and lodging cost for trainer and trainees will be paid on actual basis.

10) EVALUATION PROCESS

Applicant's proposal shall be evaluated based on Quality and Cost Based Selection (QCBS) method. Under QCBS both technical and financial proposals shall be evaluated as per following criteria against a maximum score of 100 points.

A) Technical Proposal (70%)

- Detailed workplan
- Expression of interest (EOI)
- Company's Profile
- Detailed methodology

B) Financial Proposal (30%)

- Detailed financial proposal which should be inclusive of all applicable taxes and out of pocket expenses. The financial proposal should follow a breakdown structure i.e., specifying cost(s) to each head and subhead
- Company's registration certificate
- NTN detail(s)
- Any legal or technical certification required for the task
- Audited Accounts Report (if available) of last FY

Note: Late/ incomplete submissions will not be accepted. Only three (03) top-ranked firms will be included in the comparative process

11) DOCUMENTATION AND CONFIDENTIALITY

All documents completed based on requirements of the present RFP shall be the property of the WWF-Pakistan, and shall not without the consent of the WWF-Pakistan be used, reproduced or made available to third parties beyond what is necessary in respect of the fulfilment of the Project. All documents issued and information given to the BIDDER shall be treated as confidential.

12) BUDGET

Total Budget for this activity inclusive of all taxes and Out of Pocket expenses are **PKR 750,000/-**