

# FINANCIAL INCLUSION **insights**

APPLIED RESEARCH FOR  digital financial inclusion

**Subject: Questions and Answers for Request for Proposals (RFP): Financial Inclusion Insights Survey in Pakistan**

1. The RFP requires “The Subcontractor’s expertise with digital user experience research;” Can you please elaborate this point?

Vendors who demonstrate successful past performance on research projects focused on users of digital products and services, including financial ones, will earn points under the proposal evaluation criteria of relevant work experience on research focused on financial inclusion, mobile service provision, and mobile money.

2. Is back translation report a deliverable? Or is it for the contractor’s own betterment of the translation?

Back translation is required for Deliverable 2.

3. What platform will be used for questionnaire scripting and CAPI administration? -- uses its own proprietary data collection tool i.e. -- through which we ensure maximum quality assurance and control. Would we be allowed to use our own platform? Given that It has ability to capture GPS location, passively record audio for QA, generate live automated quota reports and similar features?

Vendors should propose the best solution for CAPI.

4. We understand that sub-contractors own team will be leading the training and one of us would be the lead trainer. Is that correct? Or the representative from FII will be the lead trainer?

The vendor will co-lead the training together with a representative from FII.

5. Is it necessary to conduct only one training session for entire Pakistan as this might be logistically unfeasible? Or a provincial training session can be done?

Vendors should propose the best solution for training.

6. “FII personnel do not carry or pay out revenue for legal reasons.” Can you please elaborate this point?

Payment will be remitted for deliverables only. FII personnel will not pay any expenses outside of the contractual deliverables.

7. It is requested to confirm if AJK and GB will be included for the survey or not.

Proposals should specify any areas recommended for exclusion from the sampling frame and justify the reasons for exclusion.

8. It is requested to confirm that whether Multi-Stage Cluster Sampling or Multi Stage Stratified sampling technique which will be used? Primary reason for this question is that the Sampling Frame develop by the Pakistan Bureau of Statistics is based on Stratification. Based on this stratification a random sample is drawn based on each stratum and then selected clusters (Primary Sampling Units) are assigned by PBS. In Pakistan all well-known household surveys Like PDHS, MICS, PSLM and LFS are conducted by using stratified sampling technique.

Stratified multi-stage cluster sampling should be used. Stratification by urban or rural area should be used to ensure that the sample is representative of the urban and the rural population separately.

9. Will there be a confirmation of proposal submission via email?

Yes, submission will be confirmed via email.

10. Census data of ex-FATA was reported separately from KP. Therefore, the data for ex-FATA and KP will have to be merged for a provincially representative sample. This issue would require exploration with PBS.

Vendors should propose the most efficient solution for sampling.

11. The RFP mentions that “the questionnaire will mainly consist of quantitative questions”. Should it be expected there will be a qualitative part, albeit small, in the questionnaire?

A small number of questions may include both quantitative answer choices and “specify other” options with open-ended responses that must be entered by the interviewer.

12. Based on the sampling methodology, the pre-testing number could vary given the power. Would FII be open to change in the number of pre-testing interviews. It is expected that the optimum number of pre-test interviews would increase slightly from 50.

Vendors should propose the most efficient solution for pretesting.

13. Is the definition of household drawn from standard PBS definition or is it different?

Households are defined as a group of people who share at least two of the following three conditions: those who (1) share the same food pot, (2) share the same roof, or (3) have a common decision maker

14. Will FII provide the application for listing? It is recommended to have the listing on tablets to reduce the time required for manual entry. If contractor is to be develop the application for listing, then it is requested to mention it in the RFP.

Household listing is not required. The RFP has been amended to remove household listing. Please see Amendment 1 at <http://finclusion.org/work-with-us/>

15. Will FII provide experts for a TOT (training of trainers)? These trainers will go on to train field team members in their respective locations. While the contractor technical team will train these experts, participation and training by FII experts would be extremely beneficial.

FII will provide one expert to co-lead the training.

16. This requirement is envisioned in case of simultaneous training of field staff across Pakistan. If FII will agree to phased training and phased launch of field data collection, then a TOT wouldn't be a mandatory and direct field staff training will be conducted. Therefore, would FII consider a phased training and launch of field work?

Vendors should propose the most efficient solution for training.

17. Cost of training will depend upon the requirements of venue. Till when will FII share the requirements as it will direct have cost implications.

Training requires a large enough room for all participants to be comfortably seated and concentrating. Climate control, writing materials, refreshments, etc. should be provided to ensure that participants are able to concentrate on the training.

18. There is a confusion regarding replacement. In the image below (RFP page 7), the first statement says a selected respondent cannot be successfully interviewed, no replacement of household or respondent will be allowed. Whereas, in the last line explains that replacement will be allowed only after three attempts. The contractor assumes that replacement is allowed, however, under specific circumstances i.e. after three repeat attempts. Please confirm.

Replacement will be allowed only in cases where an interview cannot be completed with the selected respondent after three repeat attempts.

19. Moreover, standard replacement protocols are requested to be shared for household replacement or should the contractor propose them based on standard protocols of statistical bureaus in the country?

Vendors should propose standard replacement protocols.

20. Contractor will be responsible for all permissions for data collection. However, GPS coordinates collection permission require a lengthy and difficult process. What support would Kantar/Karandaaz be able to provide for GPS coordinates collection permission from Governments?

Vendors are responsible for obtaining necessary permissions

21. A standard practice in most surveys is to take 3 coordinates of a given cluster, from three different points (as a triangle) to geolocate clusters (example, PDHS 2018). Would FII be open to a proposal for a similar methodology of GPS coordinates compared to what is mentioned in the RFP? This is proposed in light of recent heightened security situation in the country and the involvement & sensitivity of security establishment towards GPS coordinates collection.

GPS coordinates should be collected by the CAPI device during the interview.

22. In the data collection section of RFP, on page 8 (image below), there is a mention of “audio recordings” as a specification for tablets. It is requested to clarify which audio is expected to be recorded by the tablets?

Vendors may propose to collect audio recordings of interviews for quality control purposes.

23. Does the FII questionnaire has questions related to labour force participation? This is being asked because in such case, specialized coding would be required for the industry and skills occupation from the standardized coding schemes. This will have a direct implication for additional human resources, time and cost. This is being asked because Wave 5 report – FII Tracker Survey has various segmentations such as education, financial health and income. If there are questions relevant to current work or nature of employment, these would require specialized codes for analysis and final dataset preparation.

Relevant survey items are included in the questionnaire. Vendors are not responsible for devising these items.

24. Are there questions related to training or kind of training received by respondents? This is being asked because financial literacy training has become core part of most technical and vocational education training programs. And if it is being asked, then this would require specialized training coding which will have direct time and cost implication.

Relevant survey items are included in the questionnaire. Vendors are not responsible for devising these items.

25. For syntax writing, data cleaning, secondary editing etc.; for all data processing related tasks, the contractor may recommend CSPro as the primary software and language. This software is capable of completing all tasks and producing all required deliverables as per the specifications in RFP. Will Kantar data processing team willing to work with this software? All final deliverables including cleaned dataset in SPSS as well as tables in prescribed format by Kantar provided codebook will be provided.

Vendors should propose the most efficient solution for CAPI