

|  |  |  |
| --- | --- | --- |
| **REQUEST TO TENDER (RFP)** | | |
| COMPANY NAME AND ADDRESS | DATE:July 18, 2023 | |
| REFERENCE: 97901 | |

Dear Madam/Dear Sir,

We kindly ask you to send us your submission under **REALIZATION OF A REVIEW ON DIGITAL AND FINANCIAL LITERACY: DIGITAL FINANCIAL SERVICES FOR RESILIENCE (DFS4Res)**.

Please use the form set out in Appendix 2 attached hereto for the purpose of preparing your submission.

Submissions can be submitted until Monday, August 28, 2023, and by email to:

**United Nations Capital Development Fund**

[uncdf.procurement@uncdf.org](mailto:uncdf.procurement@uncdf.org)

Your submission must be in **English or French** and have a minimum validity period of **120 days.**

As part of the preparation of your submission, it will be your responsibility to ensure that it reaches the address indicated above by the deadline at the latest. Submissions received by UNCDF after the deadline indicated above, for any reason, will not be considered. If you submit your submission by email, please ensure that it is signed, in .pdf format and free of viruses or corrupted files.

Technical proposal and financial proposal files MUST BE COMPLETELY SEPARATED and sent separately and clearly marked as "**TECHNICAL PROPOSAL – [RFP 97901]"** or "**FINANCIAL PROPOSAL – [RFP REALIZATION OF A REVIEW ON DIGITAL AND FINANCIAL LITERACY: DIGITAL FINANCIAL SERVICES FOR RESILIENCE (DFS4Res)** **97901 – ]REALIZATION OF A REVIEW ON DIGITAL AND FINANCIAL LITERACY: DIGITAL FINANCIAL SERVICES FOR RESILIENCE (DFS4Res)**", as applicable. Each document must include the name and address of the nominator.

The proposed services will be reviewed and evaluated against the completeness and compliance of the submission and compliance with the requirements outlined in the RFP and all other annexes providing details on UNCDF requirements.

The bid that meets all requirements, meets all evaluation criteria and has the best value for money will be selected for contract award. Any bid that does not meet the requirements will be rejected.

Any difference between the unit price and the total price will be recalculated by UNCDF. The unit price will prevail, and the total price will be corrected. If the Service Provider does not accept the Final Price based on the recalculation and error corrections made by UNCDF, its bid will be rejected.

No price changes resulting from cost increases, inflation, exchange rate fluctuations, or any other market factors will be accepted by UNCDF after receipt of the bid. Upon award of the contract or purchase order, UNCDF reserves the right to modify (upwards or downwards) the quantity of services and/or goods, up to a maximum of twenty-five percent (25%) of the total amount of the offer, without modification of the unit price or other conditions.

Any contract or purchase order issued under this RFP shall be subject to the terms and conditions attached hereto. The mere submission of a quote implies unreserved acceptance by the service provider of UNCDF's general terms and conditions (Appendix 3).

Please note that UNCDF is not obligated to accept any bid or award a contract/purchase order and is not responsible for any costs associated with the preparation and submission of a bid by the service provider, regardless of the outcome or modalities of the selection process.

The purpose of the challenge procedure that UNCDF makes available to suppliers is to allow persons or companies not selected for the award of a purchase order or contract to appeal in a competitive tendering procedure. If you feel that you have not been treated fairly, you can obtain detailed information on the dispute procedures available to suppliers at:

<http://www.undp.org/content/undp/en/home/operations/procurement/protestandsanctions/>

**UNCDF encourages each prospective service provider to avoid and prevent conflicts of interest by informing UNCDF** whether you, any of your  **affiliates or any of your personnel have been involved in the preparation of the requirements, project, specifications, cost estimates and other information used in this RFP**.

UNCDF has a zero-tolerance policy towards fraud and other prohibited practices and is committed to preventing, identifying and sanctioning all such harmful acts and practices to UNCDF and third parties involved in UNCDF's activities. UNCDF expects its suppliers to comply with the United Nations Supplier Code of Conduct, which can be accessed through the following link: <https://www.un.org/Depts/ptd/sites/www.un.org.Depts.ptd/files/files/attachment/page/pdf/unscc/conduct_english.pdf>

**We thank you and look forward to your submission.**

**Sincerely,**

**Bram Peters**

**DFS4Res Program Director**

**July 18th , 2023**

**Annex 1**

**Description of Requirements**

|  |  |
| --- | --- |
| Context of the Requirement | **REALIZATION OF A REVIEW ON DIGITAL AND FINANCIAL LITERACY : DIGITAL FINANCIAL SERVICES FOR RESILIENCE (DFS4Res)**  This project will be managed by UNCDF. UNCDF puts public and private finance at the service of the poor in the world's 47 least developed countries (LDCs). Through its mandate and instruments, UNCDF offers "last mile" financing models that unlock public and private resources, particularly at the national level, to reduce poverty and support local economic development. This last mile is the one where the resources available for development are scarcest, market failures are most pronounced, and the benefits of national growth tend to exclude populations.  With the support of the European Union (EU) and the Organization of African, Caribbean and Pacific States (OACPS), UNCDF has launched the DFS for Resilience (DFS4Res) programme, which aims to unlock the potential of digital financial services (DFS) for the resilience of the economies of least developed countries (LDCs). (For more information, see: <https://www.uncdf.org/dfs4resilience>).  This call for proposals concerns in particular Niger and Gabon. As part of the DFS4R program, UNCDF seeks applications from legally established research institutions, think tanks, private and/or public sector organizations to conduct a survey on digital and financial literacy (LNF) in these countries. Candidates (hereinafter referred to as the "Firm") may apply either as individual entities or as a consortium and must apply for both countries.  **Context**  Digital literacy and financial literacy (DFL) are two areas of critical importance to sub-Saharan Africa. Given the current low levels of DFL on the continent and the increasing adoption of digitalization of financial services, there is a need to equip Africans, especially those who are not yet able to benefit from rapid advances in technology, with adequate digital and financial management skills. While significant investments have been made in sub-Saharan Africa in basic digital infrastructure in recent years and national governments are prioritizing improving digital connectivity on the continent, there is still work to be done on both the supply and demand sides. Therefore, a burgeoning digital economy can positively impact many lives in sub-Saharan Africa, and while the COVID-19 pandemic has proven to be a catalyst for digitalization, the flip side of the same coin is an increased risk of leaving the most vulnerable in African countries behind.  It is in this context that UNCDF, in close collaboration with key stakeholders from the public and private sectors, aims to support the development of inclusive digital economies in countries most in need of digitalization support. DSF4Res was initially launched in the Pacific region in partnership with UNDP and UNCTAD, where UNCDF has played a leading role in achieving profound change over the past decade, from policy development to the first national financial education initiative in the Pacific region. in Fiji. UNCDF is now working to apply the lessons and tools learned from these initiatives to other countries in which it works.  **Objectives**  **UNCDF's objectives** **for conducting the DFL survey in Sub-Saharan Africa are:**   1. Create a robust database of financial, digital and digital literacy levels in target countries, particularly rural communities, women, youth and MSMEs, migrants and displaced persons:  * Understand why observed levels are low, moderate or high * Identify barriers/barriers to accessing financial and digital literacy training/content.  1. Gain in-depth knowledge of the types of financial, digital and digital education interventions (both content and delivery mechanisms) by understanding the needs of people in target countries. 2. Build an inclusive and reliable database to better understand the behaviours and needs of different population segments in the target countries; and 3. Identify priority areas and targets to increase digital and financial literacy/capacity and financial inclusion, including recommendations and strategies. |
| Implementing Partner of UNCDF | Not Applicable (N/A) |
| Brief Description of the Required Services | 1. **Key functions**   The objective of this Request for Proposal (RFP) is to select a partner (sole proprietorship or consortium) to conduct the DFL survey. The selected company must have extensive experience in conducting surveys at international and regional level to ensure that the deployment of the survey protocol that provides UNCDF with quality feedback to understand current levels of financial and digital literacy in the target countries (Niger, Gabon).  Note that the survey has been developed and that UNCDF will launch the first set of results for Pacific countries in June-July 2023, therefore applicants will not need to develop a survey from scratch but will use the UNCDF survey as a basis.  The selected company, through the DFL survey, will therefore have to:  1.Adapt the DFL survey to the current contexts of Niger and Gabon so that the terminology and examples used (such as the different types of digital products and services available in specific markets) are appropriate and easily understandable. Translation into the main local languages will be part of the adaptation, testing and finalization of the survey instrument.  2.Conduct the DFL survey using both in-person and computer-assisted technologies (i.e. CATI, CAPI), ensuring the integrity of the data collected, and keeping detailed notes of any changes to be made for future iterations of the survey.  3.Lead a verification process with UNCDF and key stakeholders in each country to gather local feedback on the survey results and ensure buy-in from UNCDF partners in each locality.  4.Prepare specific reports and data sets in English for each of the countries studied.   1. **Scope of work**   The DFL survey will be conducted in Niger and Gabon. It will follow a methodology provided by UNCDF and will be adapted, translated and standardized by the selected company. The company must submit an application with a plan for both target countries.  To successfully complete the DFL survey, the selected company will perform the following tasks:   1. Review the survey protocol (to be provided by UNCDF) and provide a feasibility and sustainability response to the investigation:  * A response of feasibility and viability of the investigation plan * A description of how the quantitative survey will be administered/conducted. * A description of how the quantitative survey will be administered/conducted. * A detailed consolidated implementation plan (work plan)  1. Adapt and translate the survey to best fit each local context. 2. Conduct the survey:  * Develop a nationally representative sampling frame for each country (with an explanation of how the sampling frame is representative at the national level), including consideration of key demographic indicators (e.g. age group, gender, location). * Keep a detailed record of "field notes" that should include potential changes for future iterations of the survey.  1. Manage the data collection process, including data quality assurance, and provide regular updates on progress to UNCDF designated counterparts. 2. Clean and analyze data. 3. Present initial results to UNCDF and key programme stakeholders through an in-person draft report/verification workshop (for each country individually). 4. Submit draft national reports with key findings and recommendations (for each country individually) for stakeholder consideration. 5. Submit final national reports, final (cleaned) datasets for each country, and an overall analysis report that summarizes the results for both countries. |
| List and Description of Expected  services to be Delivered | Note that the below activities and deliverables must be carried out in each of the two countries where the survey is conducted: **Niger and Gabon**.   |  |  | | --- | --- | | **Activities** | **Deliverables** | | One (1) Kick-off meeting of survey activities for each of the target countries (Niger and Gabon) | * Lead a virtual or hybrid meeting with UNCDF and key stakeholders identified by UNCDF to initiate survey activities in Niger * Lead a virtual or hybrid meeting with UNCDF and key stakeholders in Gabon | | Review of Investigation Protocol: 1 for Niger, 1 for Gabon | * Feasibility Response and Viability of Survey Plan * Implementation plan for data collection, preparation, clean-up and analysis (for each of the 2 countries) | | Contextualization of survey tools; Niger and Gabon | * Survey instruments adapted, tested, piloted, finalized, reviewed, and accepted in writing by the DFL Specialist and Country Team Leaders in local languages (one set per country, for a total of two countries, Niger and Gabon) | | Implementation of the survey in Niger and Gabon | * Representative sampling frame at national level and justification for the framework (one in Niger, one in Gabon) * Detailed field notes – 1 set for Niger, and 1 set for Gabon (as described above) | | Presentation of the first results   * 1 Presentation in Niger * 1 Presentation in Gabon | * Datasets (1 for Niger, and 1 for Gabon) for review by UNCDF * Breakdown of results for each verification workshop at the country level (Niger and Gabon) * Verification workshop in each country (Niger and Gabon) | | * Creation of interim reports for each country * 1 Presentation in Niger * 1 Presentation in Gabon | * (one) interim report for each country studied (Niger and Gabon) | | Finalization of national reports   * 1 Presentation in Niger * 1 Presentation in Gabon | * 1 (one) final report for each country studied (1 for Niger, 1 for Gabon) | | Finalization of the overall analysis report | * 1 (one) summary final report combining results from all countries studied (Niger + Gabon) | |
| Person to Supervise the Work/Performance of the Service Provider | 1. DFS4Res Program Manager (Initial Review) 2. Digital and Financial Literacy Specialist, UNCDF (Final Acceptance) |
| Frequency of Reporting | Bi-weekly updates will be required to ensure progress and allow UNCDF to support every step of the way. These meetings can be virtual, hybrid or in-person |
| Progress Reporting Requirements | The company will have to update on the progress of activities via email or during calls or meetings at least every two weeks. |
| Location of Work | Exact address(es)  At the service provider's head office |
| Expected Duration of Work | The project is expected to last approximately eight (months), with the final report detailing the results in all countries studied to be submitted by 31 July 2024. |
| Target Start Date | November 1st, 2023 |
| Latest Completion Date | August, 31st, 2024 |
| Travels Expected | Please note that the company must have a physical presence (through a consortium partner or its own site) in Niger and Gabon. The selected firm is required to explain and cover any travel costs to be incurred in their proposal. No extra travel costs outside of the contract will be covered by UNCDF.  Travel will be determined when selecting the company, as different candidates will have different locations. Depending on the location of its offices, the service provider must include the cost of travel in its offer. |
| Special Security Requirements | Pre-travel UN security clearance  Follow-up to United Nations basic and higher security training  Comprehensive travel insurance  Other[The safety of company personnel is the responsibility of the company and not that of UNCDF] |
| Facilities to be Provided by UNCDF (i.e., must be excluded from Price Proposal) | ☒ Not Application (N/A) |
| Implementation Schedule indicating breakdown and timing of activities/sub-activities | Required  Not required |
| Names and curriculum vitae of individuals who will be involved in completing the services | Required  Not required |
| Currency of Proposal | United States dollar  Euro  Local quote |
| Value Added Tax on Price Proposal | Must include VAT and other applicable indirect taxes  Must exclude VAT and other applicable indirect taxes |
| Validity Period of Proposals *(Counting for the last day of submission of quotes)* | 60 days  90 days  120 days  In certain exceptional circumstances, UNCDF may request the Bidder to extend the period of validity of its Bid beyond what was originally indicated in this RFP. The bid must then confirm the extension in writing, without any modification of the bid. |
| Partial Quotes | Prohibited  Authorized |
| Payment Terms | Note that the below activities and outputs must be carried out in each of the two countries where the survey is conducted: **Niger and Gabon**.   |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | **Activities** | | **Outputs** | **Percentage** | **Target due date** | | Condition of payment | | * 2 kick-off meetings of survey activities Review of Investigation Protocol with UNCDF and key stakeholders (hybrid or virtual) | | * Completion of a virtual or hybrid meeting with UNCDF and key stakeholders identified by UNCDF to initiate survey activities: 1 in Niger, 1 in Gabon | 15% | Week 2 | | Within thirty (30) days from the date on which the following conditions are met:   1. UNCDF's written acceptance of the quality of the services (and not their mere receipt); and 2. receipt of the invoice from the service provider. | | * Review of investigation protocol: 1 for Niger, 1 for Gabon | * Feasibility Response and Viability of Survey Plan (1 Niger, 1 Gabon) * Implementation plan for data collection, preparation, clean-up and analysis (1 Niger, 1 Gabon) | |  | |  |  | | * Contextualization of survey tools | | Adaptation, testing, piloting, finalisation and written acceptance of survey instruments in local languages by UNCDF (one for Niger, one for Gabon) | 25% | Week 6 | |  | | * Implementation of the survey Data writing and analysis | | * Detailed field notes (1 set for Niger, 1 set for Gabon) covering number of respondents contacted, number of surveys or interviews completed, demographic information, and information on key observations that can be used to improve or adjust the survey in the future as well as understand the process in the field (as described above) * Interim reports for both Niger and Gabon | 20% | Week 15 | | | * Presentation of results to UNCDF, key stakeholders identified from the beginning of the project, and as possible the wider stakeholder community | | * Final reports for Gabon and Niger * Final presentation (online, hybrid, or in-person to be determined) * Final synthesis report | 25% | Week 20 | | | * Finalization of datasets | | Final data sets cleaned in English and French (1 for Gabon, 1 for Niger) | 15% | Week 30 | | |
| Person(s) to review/inspect/ approve outputs/completed services and authorize the disbursement of payment | 1. DFS4Res Program Manager (Initial Review) 2. Digital and Financial Literacy Specialist, UNCDF (Final Acceptance) |
| Type of contract to be signed | Order form  Institutional contract  Professional Services Contract  Long-term contract  Other type of contract |
| Criteria for Contract Award | Lowest price offered among technically admissible tenders.  Highest combined score (technical offer accounting for 70% and price for 30%)  Unconditional acceptance of the terms and conditions of the UNCDF contract (CGC). This is a mandatory criterion that cannot be removed, regardless of the nature of the services requested. Non-acceptance of the CGC may constitute grounds for rejection of the bid. |
| Criteria for the Assessment of Proposal | **Technical submission (70%) - Please refer to the ToR for more details.**   * + - Company expertise: 20 points     - Methodology, its adequacy to the conditions and timing of the implementation plan: 20 points     - Management structure and qualifications of key personnel: 20 points     - Capacity building and innovation: 10 points   **Financial submission (30%)**  To be calculated by comparing the bid price to the lowest bid price received by UNCDF. |
| UNCDF will award the contract to: | One and only one service provider  One or more service providers, depending on the following factors |
| Type of Contract to be Signed | Purchase Order  Contract Face Sheet (Goods and-or Services) UNCDF (this template is also utilized for Long-Term Agreement[[1]](#footnote-2) and *if LTA will be signed, specify the document that will trigger the call-off. E.g., PO, etc.)*  Other Type/s of Contract |
| Contract General Terms and Conditions[[2]](#footnote-3) | General Terms and Conditions for contracts (goods and/or services)  General Terms and Conditions for de minimi contracts (services only, less than $50,000)  Applicable Terms and Conditions are available at:  <http://www.undp.org/content/undp/en/home/procurement/business/how-we-buy.html> |
| Annexes to this RFP | Submission Form (Appendix 2)  General Conditions / Special Conditions (Appendix 3)  Detailed TOR |
| Contact Person for Inquiries  (Written inquiries only) | UNCDF IDE Procurement  Digital and Financial Literacy Specialist  [uncdf.procurement@uncdf.org](mailto:uncdf.procurement@uncdf.org)  Late responses from UNCDF may not be used as a pretext for extending the deadline for submission of bids unless UNCDF deems such an extension necessary and communicates a new deadline to bidders. |
| Other information |  |

**Annex 2**

**SERVICE PROVIDER SUBMISSION FORM[[3]](#footnote-4)**

***(This form must be submitted only on the official letterhead of the service provider)[[4]](#footnote-5)***

[insert place and date]

A: [*insert name and address of UNCDF* coordinator*]*

Dear Madam/Dear Sir,

The undersigned Service Provider hereby agrees to provide the following services to UNCDF in accordance with the requirements set out in the RFP dated *[specify date]* and all of its annexes, as well as the provisions of UNCDF's General Terms and Conditions.

1. **Qualifications of the service provider**

*The service provider must describe and explain why it is best able to meet UNCDF* requirements  *by indicating the following:*

1. *Profile – describing the nature of the activity, area of expertise, licenses, certifications, accreditations;*
2. *Business licenses – registration documents, proof of payment of taxes, etc. ;*
3. *Most recent audited financial statements – income statement and balance sheet to reflect financial stability, liquidity, solvency and reputation in the marketplace, etc. ;*
4. *Background – list of clients who have received services similar to those requested by UNCDF*, containing a description of the subject matter of the contract, the duration of the contract*, the value of the contract and references to contact;*
5. *Certificates and accreditations – including quality certificates, patent registrations, environmental sustainability certificates, etc.*
6. *Written declaration of non-inclusion on UN Security Council list 1267/1989, UN procurement division list or any other UN exclusion list.*
7. **Proposed methodology for the provision of services**

|  |
| --- |
| *The service provider must describe how it intends to meet the requirements of UNCDF by providing a detailed description of the essential execution modalities, information requirements and quality assurance mechanisms that will be implemented and demonstrating that the proposed methodology will be adapted to local conditions and the context of the services.* |

1. **Qualifications of key personnel**

*If requested by the RFP, the service provider must provide:*

1. *the names and qualifications of key personnel who will provide the services, indicating who will act as team leader, who will have a support role, etc. ;*
2. *CVs showing the qualifications of the persons concerned must be provided if requested by the RFP; and*
3. *written confirmation by each staff member that they will be available for the duration of the contract.*
4. **Breakdown of costs by service\***

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Benefits**  ***[list them as they appear in the FLR]*** | **Percentage of total price** | **Price *(package, all inclusive)*** |
| 1 | Service 1 |  |  |
| 2 | Service 2 |  |  |
| 3 | …. |  |  |
|  | Total | 100 % |  |

*\*This will serve as the basis for payment tranches*

1. **Breakdown of costs by cost element *[This is just one example]***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Description of the activity** | **Remuneration per unit of time** | **Total duration of engagement** | **Numberof employees** | **Total price** |
| **I. Services provided by staff** |  |  |  |  |
| 1. Main Office Services |  |  |  |  |
| a. Expertise 1 |  |  |  |  |
| b. Expertise 2 |  |  |  |  |
| 2. Field Office Services |  |  |  |  |
| a . Expertise 1 |  |  |  |  |
| b. Expertise 2 |  |  |  |  |
| 3. Services provided from abroad |  |  |  |  |
| a. Expertise 1 |  |  |  |  |
| b. Expertise 2 |  |  |  |  |
| **II. Fees** |  |  |  |  |
| 1. Travel expenses |  |  |  |  |
| 2. Daily allowance |  |  |  |  |
| 3. Communications |  |  |  |  |
| 4. Reproduction |  |  |  |  |
| 5. Equipment rental |  |  |  |  |
| 6. Other |  |  |  |  |
| **III. Other related costs** |  |  |  |  |

*[Name and signature of the person authorised by the service provider]*

*[Functions]*

*[Date]*

**Appendix 3**

## Terms and Conditions applicable to the Services

**1.0LEGAL STATUS:**

The contractor will be considered to have the legal status of an independent contractor vis-à-vis the United Nations Development Programme (UNDP). The contractor's personnel and contractors shall not be considered in any capacity to be employees or agents of UNCDF or the United Nations.

**2.0SOURCE OF INSTRUCTIONS**:

The Service Provider may not request or accept from an authority external to UNCDF any instruction for the provision of its services pursuant to this contract. The Contractor shall refrain from any action that may have adverse consequences for UNCDF or the United Nations and shall perform its obligations with full regard for the interests of UNCDF.

**3.0CLAIMANT'S LIABILITY FOR ITS EMPLOYEES:**

The Contractor shall be responsible for the professional and technical skills of its employees and shall select, for the purposes of the services to be provided under this contract, reliable persons who shall work effectively in the performance of this contract, respect local customs and comply with strict moral and ethical standards.

**4.0ASSIGNMENT:**

Provider shall not assign, transfer, pledge or otherwise dispose of this Agreement, or any part thereof, or its rights, claims or obligations hereunder, unless it has obtained UNCDF's prior written consent.

**5.0SUBCONTRACTING:**

If the contractor requires the services of subcontractors, it must obtain prior approval and authorization from UNCDF for all subcontractors. UNCDF's approval of a subcontractor will not relieve the Contractor of any of its obligations under this Agreement. The terms of any subcontract shall be subject to and shall comply with the provisions of this contract.

**6.0PROHIBITION ON PROVIDING BENEFITS TO PUBLIC SERVANTS**

The contractor warrants that it has not provided, or will not offer, any employee of UNCDF or the United Nations any direct or indirect benefit resulting from this contract or its award. The Provider agrees that any breach of this provision will constitute a breach of an essential term of this Agreement.

**7.0INDEMNIFICATION**

Provider shall indemnify, indemnify and defend, at its own expense, UNCDF, its officers, agents, servants and employees against all actions, claims, demands and liabilities of any kind, including their costs and expenses, resulting from acts or omissions of Provider or its employees, officers, agents or subcontractors, in connection with the performance of this Agreement. This provision shall include, but is not limited to, claims and liabilities for work-related injuries, product liability or liability arising out of the use of patented inventions or devices, copyrighted materials or other intellectual property by the Provider, its employees, officers, agents, servants or subcontractors. The obligations provided for in this article shall not be extinguished upon termination of this contract.

**8.0INSURANCE AND LIABILITY TO THIRD PARTIES:**

**8.1** The service provider shall take out and maintain comprehensive insurance for its property and any equipment used for the performance of this Agreement.

**8.2** The Claimant shall purchase and maintain all appropriate workers' compensation insurance, or its equivalent, in respect of its employees, to cover claims related to bodily injury or death under this contract.

**8.3** The Provider shall also take out and maintain liability insurance in an adequate amount to cover third party claims for death or personal injury, or loss of or damage to property, resulting from the provision of services under this Agreement or the use of vehicles, vessels, aircraft or other equipment owned or leased by the Provider or its agents, servants, employees or subcontractors providing services under this Agreement.

**8.4** Subject to workers' compensation insurance, insurance policies under this section shall:

**8.4.1** appoint UNCDF as an additional insured;

**8.4.2** include a waiver of subrogation by the insurer in the claimant's rights against UNCDF;

**8.4.3** provide that UNCDF will receive written notice from insurers thirty (30) days prior to any termination or modification of insurance.

**8.5** Upon request, the Contractor shall provide UNCDF with satisfactory evidence of the assurances required under this Article.

**9.0CHARGES/PRIVILEGES :**

Provider shall not cause or permit the registration or maintenance of any lien, seizure or other charge by any person with any public authority or UNCDF on any amount due or to become due in respect of services performed or materials provided pursuant to this Agreement or by reason of any other claim or demand directed against Provider.

**10.0OWNERSHIP OF EQUIPMENT:**

UNDP will retain ownership of the equipment and supplies that it may provide and such equipment shall be returned to UNDP upon termination of this contract or when it is no longer required by the contractor. When returned to UNCDF, the said equipment must be in the same condition as when it was handed over to the service provider, subject to normal wear and tear. The contractor shall be liable to compensate UNCDF for equipment that is considered damaged or degraded beyond normal wear and tear.

**11.0COPYRIGHTS, PATENTS AND OTHER ECONOMIC RIGHTS:**

**11.1** Subject to the express written provisions of the Contract to the contrary, UNCDF may claim all intellectual property rights and other economic rights and, in particular, patents, copyrights and trademarks relating to products, processes, inventions, ideas, know-how or documents and other materials that the Service Provider has developed for UNCDF within the scope of the Contract and which will be directly related to the performance of the Contract, or products, prepared or obtained as a result of or in the course of its performance, and the Provider acknowledges and agrees that such products, documents and other materials will constitute works made for remuneration for UNCDF.

**11.2 Where such intellectual property rights or other economic rights** contain intellectual property rights or other economic rights of the provider: (i) existing prior to the performance by the provider of its obligations under the contract, or (ii) which the provider may or may have been able to develop or acquire independently of the performance of its obligations under the contract, UNCDF shall not rely on any ownership rights therein and Provider hereby grants UNCDF a perpetual license to use such intellectual property rights or other proprietary rights solely for the purposes of the Agreement and in accordance with its terms.

**11.3** Upon request, UNCDF shall takeall necessary steps, sign any required documents and generally assist in obtaining such economic rights and transferring or licensing them to UNCDF in accordance with the provisions of applicable law and the contract.

**11.4 Subject to the foregoing, all** maps, drawings, photographs, mosaics, plans, reports, estimates, recommendations, documents and all other data compiled or received by the Contractor pursuant to this Agreement shall be the property of UNCDF and shall be made available to UNCDF for use or inspection at reasonable times and locations, shall be considered confidential and shall be handed over only to authorized UNCDF staff members upon completion of the services performed under the contract.

**12.0USE OF THE NAME, EMBLEM OR OFFICIAL SEAL OF UNCDF OR THE UNITED NATIONS:**

The Contractor shall refrain from making known or otherwise public the fact that it is providing services to UNCDF and shall also refrain from any use of the name, emblem or official seal of UNCDF or the United Nations or any abbreviation of the name of UNCDF or the United Nations in the course of its business or otherwise.

**13.0CONFIDENTIALITY OF DOCUMENTS AND INFORMATION:**

Information and data considered by either party to be proprietary that will be communicated or disclosed by either party (the "Disclosing Party") to the other party (the "Recipient") during the performance of the Agreement and that will be classified as confidential information (the "Information") shall be protected by that party and treated as follows:

**13.1** The recipient (the "Recipient") of such information shall:

**13.1.1** exercise the same caution and discretion to avoid any disclosure, publication or dissemination of the Disclosing Information as it binds itself to for its own similar information that it does not wish to disclose, publish or disseminate; and

**13.1.2** use the Disclosing Information only for the purpose for which it was disclosed.

**13.2** Provided that the Recipient enters into a written agreement with the following persons or entities requiring them to maintain the confidentiality of the Information in accordance with the contract and this Article 13, the Recipient may disclose the Information:

**13.2.1** to any other party, with the prior written consent of the Disclosing Party; and

**13.2.2 employees, officers, representatives and agents of the Recipient who** need to know such Information for the purposes of performing obligations under the contract, and employees, officers, representatives and agents of any legal entity controlled, controlled by the Recipient or with the Recipient who will be under the common control of a third party, who shall also become aware of it in order to perform obligations under the contract, Provided, however, that for the purposes hereof, a controlled legal entity means:

**13.2.2.1** a company in which the relevant party owns or otherwise controls, directly or indirectly, more than fifty percent (50%) of the voting shares; or

**13.2.2.2** an entity whose effective direction is controlled by the relevant party; or

**13.2.2.3** in the case of UNCDF, an affiliate fund such as UNCDF, UNIFEM or UNV.

**13.3** The Provider may disclose the Information to the extent required by law, provided, however, that, subject to and without waiver of the privileges and immunities of the United Nations, the Provider shall notify UNCDF sufficiently in advance of a request for disclosure of the Information to give UNCDF an opportunity to take protective or other appropriate measures before such disclosure is made.

**13.4** UNDP may disclose the Information to the extent required by the Charter of the United Nations, resolutions or regulations of the General Assembly or rules of the Secretary-General.

**13.5 The Recipient shall not be prohibited from disclosing Information obtained by the Recipient from a third party without restriction, which will be disclosed by the** Disclosing Party to a third party without obligation of confidentiality, which will be previously known to the Recipient or which will be developed at any time by the Recipient completely independently of any disclosure made hereunder.

**13.6** These confidentiality obligations and restrictions shall be effective during the term of the Agreement, including any extension thereof, and, unless otherwise provided in the Agreement, shall survive its termination.

**14.0FORCE MAJEURE; OTHER CHANGES IN SITUATION**

**14.1 In the event of** the occurrence of any event constituting force majeure and as soon as possible after its occurrence, the Provider shall notify UNCDF in writing with full details thereof if the Provider is thereby totally or partially unable to perform its obligations and responsibilities under the Agreement. The Contractor shall also notify UNCDF of any other change in circumstances or the occurrence of any event that jeopardizes or may jeopardize the performance of its obligations under the Contract. Upon receipt of the notice required by this Article, UNCDF shall take such action as it deems, in its sole and absolute discretion, to be appropriate or necessary in the circumstances, including granting the Provider reasonable additional time to perform its obligations under the Contract.

**14.2** If, due to force majeure, the Contractor is permanently unable to perform, in whole or in part, its obligations and responsibilities under the Agreement, UNCDF shall have the right to suspend or terminate this Agreement under the same conditions as set out in Article 15 "Termination", Provided, however, that the notice period will be seven (7) days instead of thirty (30) days.

**14.3** The term force majeure, as used in this article, means acts of God, war (whether declared or not), invasion, revolution, insurrection or other acts of a similar nature or force.

**14.4** The Contractor acknowledges and agrees that with respect to the obligations under the Contract to be performed by the Contractor in or for areas in which UNCDF is engaged or is preparing to engage in peacekeeping, humanitarian or similar operations or in which UNCDF withdraws from such operations, any late performance or non-performance of such obligations related to difficult conditions in such areas or civil disturbances occurring therein will not, in itself, constitute a case of force majeure within the meaning of the contract.

**15.0TERMINATION**

**15.1** Either party may terminate this Agreement for cause, in whole or in part, by giving thirty (30) days' written notice to the other party. The initiation of arbitration pursuant to Section 16.2 ("Arbitration") below shall not be deemed to constitute termination of this Agreement.

**15.2** UNDP reserves the right to terminate this Agreement without cause at any time by giving 15 days' written notice to the Contractor. In such event, UNCDF shall reimburse Contractor for all reasonable costs incurred by Contractor prior to receiving such notice.

**15.3** In the event of termination by UNCDF pursuant to this section, no payment shall be due by UNCDF to the Provider, except for services provided satisfactorily and in accordance with the express terms of this Agreement.

**15.4** If the Contractor is placed in receivership or liquidation, if it becomes insolvent or if it ceases to make an assignment for the benefit of its creditors or if a receiver is appointed because of its cessation of payments, UNCDF may, without prejudice to any other right or remedy available to it under these Conditions, Terminate this Agreement immediately. The Service Provider must immediately inform UNCDF of the occurrence of any of the aforementioned events.

**16.0SETTLEMENT OF DISPUTES**

**16.1** **Amicable settlement.**  The parties shall use their best endeavours to settle amicably any disputes, disputes or claims related to this Agreement or its breach, termination or invalidity. Where the parties attempt to reach such an amicable settlement through conciliation, the conciliation shall be conducted in accordance with the UNCITRAL Conciliation Rules which shall then be in force, or in such other procedure as the parties may agree upon between themselves.

**16.2** **Arbitration.** Disputes, disputes or claims between the parties related to this contract or its breach, termination or nullity that have not been settled amicably pursuant to Article 16.1 above, within sixty (60) days from receipt by one of the parties of the request for amicable settlement of the other party, shall be submitted by either party to arbitration in accordance with the UNCITRAL Arbitration Rules then in force. The decisions of the arbitral tribunal shall be based on general principles of international trade law. With respect to all questions of evidence, the arbitral tribunal shall follow the Additional Rules Governing the Presentation and Receipt of Evidence in International Commercial Arbitrations of the International Bar Association, May 28, 1983 edition. The arbitral tribunal shall have the power to order the return or destruction of goods or any property, tangible or intangible, or any confidential information furnished pursuant to the contract, to order the termination of the contract, or to order that any measure of protection be taken in respect of goods, services or any other property, corporeal or incorporeal, or any confidential information provided under the contract, if any, in accordance with the authority of the arbitral tribunal under article 26 ("Interim measures of protection") and article 32 ("Form and effect of award") of the UNCITRAL Arbitration Rules. The arbitral tribunal shall not have the power to award punitive damages. In addition, except as otherwise expressly provided in the contract, the arbitral tribunal shall not have the power to award interest in excess of the London Interbank Offered Rate ("LIBOR") then in effect, and such interest shall only be simple interest. The parties shall be bound by any arbitration award rendered in such arbitration as the final resolution of such disputes, disputes or claims.

**17.0 PRIVILEGES ET IMMUNITES**

Nothing in or relating to this contract, whether express or implied, shall be deemed to waive the privileges and immunities of the United Nations and its subsidiary organs.

**18.0 TAX EXEMPTION**

**18.1** Section 7 of the Convention on the Privileges and Immunities of the United Nations provides, inter alia, that the United Nations, and its subsidiary organs, shall be exempt from direct taxes, subject to remuneration for public utilities, as well as customs duties and charges of a similar nature in respect of articles imported or exported for official use. If any governmental authority refuses to recognize the United Nations exemption for such taxes, fees or charges, the contractor shall immediately consult with UNCDF to determine a mutually acceptable procedure.

**18.2 Accordingly, the Provider** authorizes UNCDF to deduct from the Provider's invoice any amount corresponding to such taxes, fees or charges, unless the Provider has consulted with UNCDF prior to payment and UNCDF has, in each case, expressly authorized the Provider to pay such taxes, fees or charges without prejudice. In this case, the Contractor shall provide UNCDF with written proof that payment of such taxes, fees or charges has been made and duly authorized.

**19.0 CHILD LABOUR**

The provider declares and guarantees that it and its suppliers do not engage in any practice contrary to the rights set out in the Convention on the Rights of the Child, including Article 32 thereof, which provides, inter alia, that a child may not be compelled to perform any work involving risks or likely to compromise his education or to harm his health or physical development, mental, spiritual, moral or social.

Any breach of the foregoing representation and warranty shall entitle UNCDF to terminate this Purchase Order immediately upon notice to Supplier, without liability for termination fees or liability in any other capacity.

**20.0MINES**

Supplier represents and warrants that it and its suppliers are not actively and directly involved in activities relating to patents, development, assembly, production, trade or manufacture of mines or such activities in respect of components primarily used in the manufacture of mines. The term "mines" means devices defined in article 2, paragraphs 1, 4 and 5, of Protocol II to the 1980 Convention on Prohibitions or Restrictions on the Use of Certain Conventional Weapons which may be deemed to be excessively injurious or to have indiscriminate effects.

Any breach of the foregoing representation and warranty shall entitle UNCDF to terminate this Agreement immediately upon notice to Provider, without liability for termination fees or liability in any other capacity.

**21.0COMPLIANCE WITH LAWS**

The Service Provider shall comply with all laws, regulations and rules relating to the performance of its obligations under this Agreement.

**22.0SEXUAL EXPLOITATION**

**22.1** The Provider shall take all appropriate measures to prevent the commission of acts of sexual exploitation or abuse against any person by the Provider itself, by any of its employees or by any other person who may be engaged by the Provider to provide any service under the contract. In this regard, any sexual activity with a person under the age of eighteen, regardless of any law on consent, will constitute sexual exploitation and abuse against such a person. In addition, the claimant must refrain from exchanging money, goods, services, offers of employment or other things of value for favours or sexual activities or from engaging in sexual activities that constitute exploitative or degrading acts, and must take all appropriate measures to prohibit its employees or other persons hired by the claimant from doing so. The Provider acknowledges and agrees that these provisions constitute an essential term of the Contract and that any breach of this statement and warranty shall entitle UNCDF to terminate the Contract immediately upon notice to Provider, without liability for termination fees or liability in any other capacity.

**22.2 UNDP shall not apply the foregoing age rule where the claimant's employee or** any other person who may be engaged by the claimant to provide services under the contract is married to the person under the age of eighteen years with whom such employee or other person has engaged in sexual activity and such marriage is recognized as valid under the laws of the country of citizenship of the claimant. employee or such other person.

**20.POWER TO AMEND**

In accordance with UNCDF's Financial Regulations and Rules, only the authorized officer of UNCDF has the authority to accept on behalf of UNCDF any amendment to this Agreement, a waiver of any of its provisions, or any additional contractual relationship with Contractor. Accordingly, no modification of this Agreement shall be valid and enforceable against UNCDF unless it is the subject of an amendment to this Agreement signed by the Contractor and the authorized officer of UNCDF jointly.

**Annex 4**

**Terms of Reference : REALIZATION OF A REVIEW ON DIGITAL AND FINANCIAL LITERACY: DIGITAL FINANCIAL SERVICES FOR RESILIENCE (DFS4Res)**

1. **Project Description**

**A ABOUT UNCDF**

Founded by a General Assembly resolution in 1966, UNCDF puts public and private finance at the service of the poor in the world's 46 least developed countries. With its capital mandate and instruments, UNCDF offers financial solutions that seek to mobilize public and private resources, both internationally and domestically, to reduce poverty and support local economic development. UNCDF is implementing the Digital Financial Services for Resilience (DSF4Res) programme, a four-year programme (2021 to 2024) supported by the European Union and the Organisation of African, Caribbean and Pacific States and implemented by UNCDF. The program aims to deploy digital finance solutions at scale to deepen financial inclusion and accelerate economic recovery from COVID-19 to make economies and societies more resilient to external shocks. This consultancy will focus on DFS4Res countries in Sub-Saharan Africa and establish a foundation for the most remote populations in these countries to use innovative digital services in their daily lives, which will help them achieve financial sustainability, build resilience, and increase wealth, thereby contributing to the achievement of the Sustainable Development Goals (SDGs).

UNCDF's competencies are exercised in three main areas of work: (1) development and financing inclusive digital economies through a market-driven approach, largely driven by digital finance and innovation; (2) financing local development through fiscal decentralization (including local climate adaptation financing), municipal financing and structured project financing, to stimulate market transformation in local economic development; and (3) investment financing, to boost capital accumulation and market transformation in areas financially underserved, including investment research, required verification, risk reduction, deployment of loans and guarantees, and inflow of investment capital from domestic and international investors. The economic empowerment of women and youth is specifically formulated in all UNCDF activities, and this concerns both its objectives, approaches, theory of change, targets and indicators.

**THE SITUATION**

Digital and financial literacy are two areas of critical importance to sub-Saharan Africa. Given the current low levels of DFL on the continent and the increasing adoption of digitalization of financial services, there is a need to equip Africans, especially those who are not yet able to benefit from rapid advances in technology, with adequate digital and financial management skills. While significant investments have been made in sub-Saharan Africa and the Caribbean in core digital infrastructure in recent years, and national governments are prioritizing improving digital connectivity on the continent, there is still work to be done on both the supply and demand sides. The burgeoning digital economy can therefore have a positive impact on many lives, and while the COVID-19 pandemic has proven to be a catalyst for digitalization, the flip side of the same coin is an increased risk of leaving the most vulnerable in African countries behind.

It is in this context that UNCDF, in close collaboration with key stakeholders from the public and private sectors, aims to support the development of inclusive digital economies in countries on the continent most in need of digitalization support. The Digital Finance Services for Resilience (DFS4Res) programme was initially launched in the Pacific region in partnership with UNDP and UNCTAD, where UNCDF has played a leading role in bringing about profound changes over the past decade, from policy development to the first national financial education initiative in the Pacific region. in Fiji. UNCDF is now working to apply the lessons and tools of these initiatives to countries in sub-Saharan Africa.

**STATEMENT OF THE PROBLEM**

While financial and digital education is a key area for governments on the African continent and the Caribbean, there is a dearth of data that can be used to form a basic picture of current levels of digital and financial education on which capacity-building programmes can build on. As part of the DFS4Res programme in the Pacific, UNCDF has developed a survey on digital and financial literacy that has been standardized, conducted and will serve as the basis for programmes to build digital and financial literacy for those considered the "last mile". UNCDF will now adapt and conduct this survey in the above-mentioned countries to serve as a basis for programmes on other continents.

At the same time, while the adoption of financial services has increased over time, with 23% of Africans having formal accounts in 2011 up from 55% in 2021, and 21% of adults owning a mobile account in 2017 up from 33% in 2021, underutilization and lack of last-mile coverage remain critical barriers to realizing the full potential of financial inclusion. Digital finance has expanded both the variety and depth of services available to the end consumer, while increasing their accessibility, convenience and affordability. In a recent publication, the GSMA estimated that in 2021, the number of registered accounts worldwide reached 1.35 billion, 18% since 2020 and 10 times more than in 2012. In addition, 518 million of these accounts were active on a 90-day basis.

The World Bank's 2021 Global Findex data clearly shows that after the onset of the Covid-19 pandemic, many countries in sub-Saharan Africa have experienced double-digit growth in the use of mobile money accounts (including Gabon) and that these accounts are seen as the main drivers of financial inclusion on the continent. The projected growth in mobile phone ownership and use and the expansion of digital infrastructure, coupled with the relatively low cost of application development, are likely to raise the profile of digital technologies as tools to address the challenges of agricultural productivity, employment and inclusive growth. According to a 2022 UNDP report on Digital Platforms for All, digital technologies and services have the potential to contribute US$184 billion to sub-Saharan Africa's economic value by 2024, and digital financial services could increase the annual GDP of emerging economies by US$3.7 trillion by 2025.

The promise of digital technologies goes beyond payments and encompasses all sorts of digitally powered financial services, often categorized as Fintech (FinTech companies) in the current literature. Innovative technologies are already challenging expensive, agent-managed remittance business models that are cash-intensive and incur high operational and compliance costs. Mobile phone technologies, including mobile money, digital currencies, blockchain and distributed ledgers, digital ID, and cloud platforms, have the potential to significantly reduce the cost of financial services, such as international remittances, and provide greater transparency.

For these reasons, a substantial baseline survey of digital and financial literacy will help identify the different levels of digital and financial literacy today. It will also allow UNCDF to measure the impact of its work on the development of digital and financial literacy at the end of the project. It will enable the DSF4Res programme to examine the level of this knowledge, as well as identify areas to focus on and improve the financial and digital behavior of households in the targeted countries.

UNCDF, through the Digital Financial Services for Resilience (DFS4Res) programme, is seeking applications from legally established research institutions, think tanks, private and/or public sector organizations to conduct a Digital Financial Literacy (LNF) survey in DFS4Res countries, Niger and Gabon. Applicants, whether sole proprietorships or consortia, are hereinafter referred to as "the enterprise".

**CURRENT ANSWER**

The survey protocol was first developed by UNCDF in the Pacific region in response to the lack of centralized data on digital and financial literacy, as is the case in many LDCs. With the assistance of an expert consultant, the development of the survey protocol was preceded by extensive consultations with the respective central banks, major NGOs and educational institutions such as universities and technical and vocational education and training centers. The consultant was also tasked with anticipating a survey protocol that could be adapted to other regions of the world, such as sub-Saharan Africa. The result is an investigation protocol designed so that, although the first iteration is specifically tailored to the Pacific region, its key elements meet international standards, and the survey is ready to be adapted to new contexts.

The DFS4Res program is extending the DFL survey to contexts in Sub-Saharan Africa and the Caribbean to better understand the needs of people in target countries in terms of digital and financial education and to be able to provide concrete data on areas of weaknesses and opportunities for collaboration with key stakeholders in the digital and financial education space. This will enable the DFS4Res programme to create tailor-made activities and projects to meet the learning needs of people in target countries, especially women, MSMEs, rural dwellers, youth, migrants, and displaced persons. As digital economies around the world experience a period of rapid growth, sub-Saharan Africa will need a digitally and financially empowered workforce and digitally and financially literate end-users. Tailored initiatives based on sound data will equip Sub-Saharan Africa with the skills needed to make citizens more employable, enterprising, productive, creative, and prosperous, while ensuring they remain safe as they move through the digital economy.

**SOLICITATIONS**

The contracted company will be guided by UNCDF's survey protocol, as well as advisory support, and will perform survey adaptation, data collection, preparation, analysis, and report writing. The survey and survey protocol must be translated from French into the local language(s) of each country, under the supervision and with the assistance of the company.

Applicants will be expected to work closely with UNCDF staff as well as public and private stakeholders in each country during the adaptation, translation, standardization, fieldwork, and analysis phases of the research.

Applicants may apply independently or in a consortium, provided that the consortium has a pre-established partnership before submitting the application.

UNCDF will provide successful candidate(s):

• Professional services contract to fund the total cost of project implementation

• Technical assistance and opportunities for collaboration with stakeholders

The successful candidate will be expected to contribute by providing trained field staff/investigators with prior experience in face-to-face and technology-assisted research tools, as well as hardware and software for data collection and analysis, and data protection mechanisms.

Enquiries relating to this invitation to tender (RFP) can be sent by e-mail to [uncdf.procurement@uncdf.org](mailto:uncdf.procurement@uncdf.org).

no later than 11 August 2023

When preparing your proposal, it is your responsibility to ensure that it reaches the address indicated above by the deadline. Proposals received by UNCDF after the deadline indicated above, for whatever reason, will not be considered for evaluation. As proposals must be submitted by email, please ensure that they are signed and in .pdf format, and that they are free of any viruses or corrupted files.

The files of the technical proposal and the financial proposal MUST BE COMPLETELY SEPARATED, sent separately and clearly marked "TECHNICAL PROPOSAL" or "FINANCIAL PROPOSAL", as applicable. Each document must include the name and address of the nominator. The subject of the email should be as follows: RFP Ref: 97901 PRODUCTION OF A REVIEW ON DIGITAL AND FINANCIAL LITERACY: DIGITAL FINANCIAL SERVICES FOR RESILIENCE (DFS4Res).

1. **Objectives**

The survey will enable UNCDF and all stakeholders to understand the current knowledge, skills, attitudes, and behaviors of citizens in Niger and Gabon. The results of the survey will provide data that will help identify gaps and priorities for digital and financial education programmes to be targeted and allow for comparison between different target groups as well as comparison between countries.

1. **Specific tasks**

The objective of this Request for Proposals (RFP) is to select a company (or consortium) with extensive experience in conducting surveys at the international and regional level to ensure the deployment of the survey protocol that provides UNCDF with quality feedback to understand current levels of financial and digital literacy in DFS4Res target countries (Niger, Gabon). The scope of work will include, but is not limited to, the following and the number of reports will depend on the number of countries the selected candidate(s) covers.

Note that the quantitative survey has been developed and candidates will not need to develop a survey from scratch but use the UNCDF survey as a basis.

The selected company must:

1. Adapt the DFL survey to the current contexts of Niger and Gabon, so that the terminology and examples used (such as the different types of digital products and services available in specific markets) are appropriate and easily understandable. Translation into the main local languages will be part of the adaptation, testing and finalization of the survey instrument.
2. Conduct the survey using both in-person and computer-assisted technologies (i.e., TIAC, CAPI), ensuring the integrity of the data collected, and keeping detailed notes of any changes to be made for future iterations of the survey.
3. Lead a verification process with UNCDF and key stakeholders in each country to gather local feedback on the survey results and ensure buy-in from UNCDF partners in each locality.
4. Prepare specific reports and data sets in English for each of the countries studied.

1. **Scope of work**

Applicants must also be able to provide assurance/proof of their ability to legally conduct research in the proposed country(ies). The survey will be conducted in Niger and Gabon. It will follow a methodology provided by UNCDF and will be adapted, translated and standardized by the selected company. The company must submit an application with a plan for both countries.

To complete the survey, the selected company will perform the following tasks:

1. Review the investigation protocol and provide:

* Feasibility Response and Viability of Survey Plan
* Description of how the quantitative survey will be administered/conducted.
* Detailed consolidated implementation plan (include all countries for which the applicant is applying in the application; one or more)

1. Adapt and translate the survey to best fit each local context.
2. Conduct the survey:

* Develop a nationally representative sampling frame (with an explanation of how the sampling frame is representative at the national level)
* Keep a detailed record of "field notes" that should include potential changes for future iterations of the survey.

1. Manage the data collection process, including data quality assurance, and provide regular updates on progress to designated UNCDF counterparts.
2. Clean and analyze data.
3. Present initial results to UNCDF and key programme stakeholders through a draft verification report/workshop (for each country individually).
4. Submit draft national reports with key findings and recommendations (for each country individually) for stakeholder consideration.
5. Submit final national reports, final (cleaned) datasets for each country, and an overall analysis report that summarizes the results for both countries.
6. **Areas of intervention**

UNCDF invites registered entities that can offer innovative and scalable solutions to address one or more of the following challenges in the focus areas. Applicants must also be able to provide assurance/proof of their ability to legally conduct research in the proposed country(ies):

|  |  |
| --- | --- |
| **Areas of intervention** | **Challenges/problem and objectives to seek the solution** |
| Manage and implement the survey protocol in the countries covered by the organization by collaborating with local stakeholders and UNCDF counterparts to ensure sustainable deployment of the survey protocol and reach targeted audiences. | *Challenges:*   1. While COVID-19 restrictions have been lifted for the most part in target countries, organizations must be prepared to put protective measures in place if necessary, as well as be flexible if training and travel are restricted. 2. Infrastructure in rural and hard-to-reach areas of target countries does not always allow for connectivity or face-to-face interviews; Alternative (technology-based) tools must therefore be proposed. 3. Possible bias in respondents' responses   *Objectives:*   1. Create a robust database of financial, digital and digital literacy levels of people living in target countries, particularly rural communities, women, youth and MSMEs, migrants and displaced persons:    * Understand why levels are low, moderate or high    * Identify barriers/barriers to accessing financial and digital literacy training/content 2. Gain in-depth knowledge about the types of financial, digital and digital education interventions (both content and delivery mechanisms) by understanding the needs of people in target countries. 3. Build an inclusive and reliable database to better understand the behaviours and needs of different population segments in the target countries; and 4. Identify priority areas and targets to increase digital and financial literacy/capacity and financial inclusion, including recommendations and strategies |

1. **Deliverables and timeline**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Activities** | **Deliverables** | **Percentage** | **Has been approved by** | **Target due date** |
| * Kick-off meeting of survey activities * Review of Investigation Protocol | * Lead a virtual or hybrid meeting with UNCDF and key stakeholders identified by UNCDF to initiate survey activities. * Feasibility Response and Viability of Survey Plan * Implementation plan for data collection, preparation, clean-up and analysis (for each country) | 15% | DFS4Res Program Manager  Specialist DFL, DFS4Res | Week 2 |
| Contextualization of survey tools | * Adaptation, testing, piloting and finalization of survey instruments in local languages (one series per country) | 25% | DFS4Res Program Manager  Specialist DFL, DFS4Res | Week 6 |
| * Implementation of the survey * Data writing and analysis | * Detailed field notes (as described above) * Interim reports for both countries | 20% | DFS4Res Program Manager  Specialist DFL, DFS4Res | Week 15 |
| Presentation of results | * Final reports for the two countries studied * Final synthesis report | 25% | DFS4Res Program Manager  Specialiste DFL, DFS4Res | Week 20 |
| Finalization of datasets | * Final data sets cleaned in English and French for the two countries studied | 15% | DFS4Res Program Manager  Specialiste DFL, DFS4Res | Week 30 |

1. **Evaluation Criteria**

|  |  |
| --- | --- |
| **Evaluation Criteria** | **NOTE**  **.MAX** |
| **RELEVANCE**  To what extent does the candidate have relevant experience in conducting similar surveys, both in terms of subject matter and scale? To what extent does the candidate have significant experience in the country(ies) to be covered? Has the candidate demonstrated a good understanding and proven experience in working with segments of the target population? Does the candidate provide such experience in monitoring, evaluation and writing analytical reports ? | **20** |
|  |  |
| **METHODOLOGY**  The candidate will receive the survey protocol and must clearly follow the protocol itself or explain any deviations or changes. The applicant must explain in detail how their team will reach the intended target audiences and target segments. Specifically:  How will the requester handle the data? What is the system put in place by the candidate to guarantee the security of data and the confidentiality of respondents? How will he perform the analysis? To what extent is the applicant's methodology adapted to the conditions and deadlines of the implementation plan? To what extent are the proposed objectives based on sound logic (e.g. current levels of knowledge, the applicant's ability to deliver results, partnerships)? | **20** |
|  | |
| **EXPERIENCE OF THE TEAM AND THE COMPANY**  What is the composition of the team? Size and roles? What is the relevant experience of the proposed team members in the sector? This includes financial education, digital literacy, research and the production of high-quality analysis and programmatic recommendations. What is the management structure and qualifications of key personnel? | **20** |
|  |  |
| **CAPACITY BUILDING AND INNOVATION**  To what extent does the candidate recruit and build the capacity of local team members such as interviewers, translators, etc. What staff and infrastructure does the applicant already have in the country(ies), and for how long? Does the solution proposed by the candidate integrate the use of local resources? How innovative is the candidate's proposed approach? To what extent does the proposed solution meet the needs of target audiences? | **10** |
|  | |
| **EVALUATION CRITERIA – FINANCIAL** | |
| Financial offer/cost of carrying out the project (including value for money in terms of financial costs in relation to the number of participants surveyed) | **30** |

1. **Additional details**

## Target groups

Citizens of Gabon and Niger (under DFS4Res), particularly rural communities, women, youth and MSMEs, as well as migrants and displaced persons abroad, where applicable.

## Geographical coverage

The survey protocol should be implemented in the target countries for which the candidate is applying, so as to ensure nationally representative data.

## Project duration

The project is expected to last approximately nine months. The final evaluation report must be submitted by July 2024.

## Tongue

Final documents and any correspondence between the applicant organization (in the case of consortia, the lead applicant) and UNCDF must be in English or French.

## Budget

UNCDF will award a grant to selected applicants who technically comply with the evaluation criteria set out in the TOR and RFP. UNCDF contributions will amount to a maximum of 100% of the total cost, with the exception of the material costs listed above which must be provided by the organization/consortium.

Applications should describe how applicants will deploy the grant and whether technical assistance or mentoring services are sought. Additional technical assistance services will be provided by UNCDF under a separate budget line.

1. **Structure of demand**

* Submissions can be submitted no later than Monday the 28th of August, 23:59 pm GMT 2023 by email to: [uncdf.procurement@uncdf.org](mailto:uncdf.procurement@uncdf.org)
* When preparing your proposal, it is your responsibility to ensure that it reaches the above address by the deadline. Proposals received by UNDP after the above deadline, for whatever reason, will not be considered for evaluation. As proposals must be submitted by email, please ensure that they are signed and in .pdf format, and that they are free of any viruses or corrupted files.
* The files of the technical proposal and the financial proposal MUST BE COMPLETELY SEPARATED, sent separately and clearly marked "TECHNICAL PROPOSAL" or "FINANCIAL PROPOSAL", as applicable. Each document must include the name and address of the nominator. The subject line of the email should be RFP Ref 97901: PRODUCTION OF A REVIEW ON DIGITAL AND FINANCIAL LITERACY: DIGITAL FINANCIAL SERVICES FOR RESILIENCE (DFS4Res).

The Bidder’s proposal should be organized to follow the format of the Technical Proposal.as detailed in Annex 2 of this RFP document.

All submissions must be completed in English or French.

1. **Calendar**

|  |  |
| --- | --- |
| July 18, 2023 | Opening the application window |
| August 11, 2023 | Deadline for questions |
| August 16, 2023, 4pm CET / 2pm GMT /10 am EDT | Webinar for the applicants  https://undp.zoom.us/meeting/register/tZYvdOCvqzkiHtRf1jYavETzssji39t-QoO5 |
| August 18, 2023 | Publication of the FAQ document on UNDP website at this link: https://procurement-notices.undp.org/view\_notice.cfm?notice\_id=97901 |
| August 28, 2023 | Submission deadline |

1. **Expected duration of the contract/assignment**

The mission should take place within 9 months from the start date. At the end of the engagement, the firm will be required to submit a certificate of completion justifying the time spent. It is expected that UNCDF will need 2-3 weeks to provide feedback and approve/accept the results.

Expected start date: November 1, 2023

Expected end date: August 31st 2024

1. **Enquiries**

For inquiries and questions, email [uncdf.procurement@uncdf.org](mailto:uncdf.procurement@uncdf.org) .

A document answering the most frequently asked questions will be published by Friday the 18th on the solicitation website. <https://procurement-notices.undp.org/view_notice.cfm?notice_id=97901>

1. *Minimum of one (1) year period and may be extended up to a maximum of three (3) years subject to satisfactory performance evaluation* [↑](#footnote-ref-2)
2. *Service Providers are alerted that non-acceptance of the terms of the General Terms and Conditions (GTC) may be grounds for disqualification from this procurement process.*  [↑](#footnote-ref-3)
3. *This serves as a guide for the Service provider in The RP FrameworkéPreparation of its submission.*  [↑](#footnote-ref-4)
4. *The official letterhead must provide contact information – addresses, email, telephone and fax numbers – for verification purposes.* [↑](#footnote-ref-5)