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**REQUEST FOR PROPOSAL (RFP)**

**Digital Financial Literacy Survey: East and Southern Africa and the Caribbean**

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| **TO INTERESTED VENDORS/COMPANIES** | **DATE: October 3, 2023** |
| **REFERENCE: 98037** |

Dear Sir / Madam:

We kindly request you to submit your Proposal for **“Conducting a Digital Financial Literacy Survey in East and Southern Africa and the Caribbean**.”

Please be guided by the attached hereto as Annex 1-2, in preparing your Proposal.

Proposals may be submitted on or before **Tuesday, October 24, 2023** **5:00pm East African time** via return email [uncdf.procurement@uncdf.org.](mailto:uncdf.procurement@uncdf.org. ) Please cc: [lynda.kasagg@uncdf.org](mailto:lynda.kasagg@uncdf.org); [prossy.birungi@uncdf.org](mailto:prossy.birungi@uncdf.org).

Your Proposal must be expressed in **English** and valid for a minimum period of 120 days.

In the course of preparing your Proposal, it shall remain your responsibility to ensure that it reaches the address above on or before the deadline. Proposals that are received by UNCDF after the deadline indicated above, for whatever reason, shall not be considered for evaluation. Kindly ensure that your Proposal is signed and in the .pdf format, and free from any virus or corrupted files.

Technical and Financial Proposals **MUST BE Submitted as two different files clearly marked as “Technical Proposal” and “Financial Proposal.”** Each document shall include the Proposer’s name and address. The Financial Proposal must be password protected.

Services proposed shall be reviewed and evaluated based on completeness and compliance of the Proposal and responsiveness with the requirements of the RFP and all other annexes providing details of UNCDF requirements.

The Proposal that complies with all of the requirements, meets all the evaluation criteria and offers the best value for money shall be selected and awarded the contract. Any offer that does not meet the requirements shall be rejected.

Any discrepancy between the unit price and the total price shall be re-computed by UNCDF, and the unit price shall prevail, and the total price shall be corrected. If the Service Provider does not accept the final price based on UNCDF’s re-computation and correction of errors, its Proposal will be rejected.

No price variation due to escalation, inflation, fluctuation in exchange rates, or any other market factors shall be accepted by UNCDF after it has received the Proposal. At the time of Award of Contract or Purchase Order, UNCDF reserves the right to vary (increase or decrease) the quantity of services and/or goods, by up to a maximum twenty-five per cent (25%) of the total offer, without any change in the unit price or other terms and conditions.

Any Contract or Purchase Order that will be issued as a result of this RFP shall be subject to the General Terms and Conditions attached hereto. The mere act of submission of a Proposal implies that the Service Provider accepts without question the General Terms and Conditions of UNCDF/UNDP in this link: <http://www.undp.org/content/undp/en/home/procurement/business/how-we-buy.html>

Please be advised that UNCDF is not bound to accept any Proposal, nor award a contract or Purchase Order, nor be responsible for any costs associated with a Service Providers preparation and submission of a Proposal, regardless of the outcome or the manner of conducting the selection process.

UNCDF’s vendor protest procedure is intended to afford an opportunity to appeal for persons or firms did not award a Purchase Order or Contract in a competitive procurement process. **In the event that** you believe you have not been fairly treated, you can find detailed information about vendor protest procedures in the following link:

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

**UNCDF encourages every prospective Service Provider to** prevent and avoid conflicts of interest, by disclosing to UNCDF if you, or any of your affiliates or personnel, were involved in the preparation of the requirements, design, cost estimates, and other information used in this RFP.

UNCDF implements a zero tolerance on fraud and other proscribed practices, and is committed to preventing, identifying and addressing all such acts and practices against UNCDF, as well as third parties involved in UNCDF activities. UNCDF expects its Service Providers to adhere to the UN Supplier Code of Conduct found in this link : <http://www.un.org/depts/ptd/pdf/conduct_english.pdf>

**Thank you and we look forward to receiving your Proposal.**

**Sincerely yours,**

*Bram Peters*

*Programme Manager*

10/3/2023

**Annex 1**

**Description of Requirements**

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| Context of the Requirement | **Conducting a Digital Financial Literacy Survey in East and Southern Africa and the Caribbean**  UNCDF makes public and private finance work for the poor in the world’s 47 least developed countries (LDCs). With its capital mandate and instruments, UNCDF offers “last mile” finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development. This last mile is where available resources for development are scarcest; where market failures are most pronounced; and where benefits from national growth tend to leave people excluded.  With support from 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 economies in the worlds least-developed countries (LDCs). (For more information visit: <https://www.uncdf.org/dfs4resilience>)  This Request for Proposals (RFP) focuses specifically on **Malawi**, **Ethiopia**, and a potential third country in **The Caribbean**.[[1]](#footnote-1) Through the DFS4R programme, UNCDF is seeking applications from legally established research institutions, think tanks, private and/or public sector organizations to conduct a digital and financial literacy (DFL) Survey in these countries. Applicants (hereafter referred to as the “firm”) may apply either as individual entities or as a consortium, and must apply for all three (potential) countries.  **Context**  Digital and Financial Literacy (DFL) are two areas of key importance for sub-Saharan Africa. With current low levels of DFL across the continent and increase in the adoption of digitization of financial services, there is a need to equip Africans, particularly those not yet able to benefit from the rapid increases in technology, with the proper digital and financial management skills. While in recent years significant investments have been made across sub-Saharan Africa (SSA) in core digital infrastructure and with national governments prioritizing the increase of digital connectivity across the continent, there remains work to be done both on the supply and demand sides. Therefore, there is great potential for a rapidly developing digital economy to positively impact many lives in SSA, and while the COVID-19 pandemic has proven to be a catalyst for digitization, the other side of the coin is an increase in the risk of leaving behind the most vulnerable in African countries.  It is against this background that UNCDF, in close collaboration with key stakeholders from public and private sector, aim to support the development of inclusive digital economies in the countries most in need of support in digitization. DSF4Res was initially launched in the Pacific Region in partnership with UNDP and UNCTAD, where UNCDF played a leading role in bringing about profound changes over the past decade, from the development of policies to the Pacific region’s first national level financial education initiative in Fiji. UNCDF now endeavors to apply lessons and tools from these initiatives to other countries we work in.  Interested firms/consortia are directed to the [Fiji DFL Survey Report, 2023](https://www.uncdf.org/article/8317/assessing-digital-and-financial-literacy-in-fiji-a-survey-on-knowledge-skills-and-access?utm_source=UNCDF&utm_medium=post+event+email&utm_campaign=DFLS+report&utm_id=DFLS+Fiji+), for an example of how this survey has been conducted elsewhere, along with the analysis and the survey tool. **UNCDF expects the selected firm/consortium to implement the survey with minor contextualization in these new contexts as opposed to developing a new tool, protocol, and method of analysis.** The firm/consortium will have the benefit of technical assistance from the team that developed and oversaw survey analysis and implementation in seven countries prior to the three in this RFP.  **Objectives of the DFL Survey**  UNCDF’s objectives for conducting the DFL Survey in sub-Saharan Africa and The Caribbean are to:   1. Create a robust database cataloguing the levels of financial, digital, and digital financial literacy for those in target countries, specifically rural communities, women, youth and MSMEs, migrants and FDPs:    * Understanding why the levels observed are low, moderate or high    * Identifying obstacles/barriers in accessing financial and digital literacy training/content 2. Gain deep insights into the types of financial, digital and digital financial literacy interventions (both content and delivery mechanisms) by understanding the needs of those in target countries. 3. Build an inclusive and reliable database to better understand behavior and needs of the different segments of populations of target countries; and 4. Identify priority areas as well as targets for increasing digital and financial literacy/capability and financial inclusion including recommendations and strategies. |
| Implementing Partner of UNCDF | n/a |
| Brief Description of the Required Services[[2]](#footnote-2) | 1. **Specific tasks**   The objective of this Request for Proposals (RFP) is to identify a partner (**individual firm or consortium**) to conduct the DFL Survey. The selected firm should have extensive experience in conducting surveys internationally and regionally to ensure that the rollout of the survey protocol provides UNCDF with quality feedback in understanding the current levels of financial and digital literacy in the target countries (Ethiopia, Malawi, the Caribbean).  Note that the survey has been developed and UNCDF launched the first set of findings 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 firm, via the DFL Survey, will therefore:   * + - 1. Adapt the DFL Survey to the current contexts of Ethiopia, Malawi, and the Caribbean so that the terminology, examples used (such different types of digital products and services available in specific markets) are appropriate and readily understandable. Translation into major 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 technological tools as appropriate in each context, 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 input on survey findings as well as to ensure buy in from UNCDF partners in each locality.       4. Prepare reports and clean datasets in English for each of the countries surveyed.      1. **Scope**   The DFL Survey will be carried out in Ethiopia, Malawi and the Caribbean. It will follow a methodology provided by UNCDF and be adapted, translated, and normed by the selected firm. The firm is required to present an application with a plan for all three (potential) countries.  To complete the DFL Survey, the selected firm will carry out the following tasks:   * + - 1. Review the survey protocol (to be provided by UNCDF) and provide: * A feasibility response and viability of survey plan * A description of how the quantitative survey will be administered/conducted * A detailed consolidated implementation plan (workplan)   + - 1. Adapt and translate the survey so it best fits each country’s local context       2. Conduct the survey: * Develop a sampling framework that is nationally representative for each country (with an explanation of how the sampling framework is nationally representative) including a consideration of key demographic indicators (i.e., age group, gender, location) * Keep a detailed record of “field notes” which 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 the data and conduct data analysis       3. Present initial findings to UNCDF and key programme stakeholders via a draft report/deck and in-person verification workshop (for each country individually)       4. Submit draft country reports for stakeholder review which include key findings and recommendations (for each country individually)       5. Submit final country reports, final data sets (cleaned) for each country, and one overall analysis report that summarizes the findings for all three countries in English[[3]](#footnote-3) |
| List and Description of Expected Outputs to be Delivered | |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Phase** | **Activity** | **Deliverables** | **Timeline** | **% Payment** | | **Ethiopia and Malawi** | | | | | | **I. Survey Preparation - SSA** | * Review of previous surveys (Pacific Region) * Meeting to launch survey activities * Review of survey protocol | * Notes and recording from a virtual or hybrid meeting held with UNCDF and key stakeholders identified by UNCDF to launch survey activities * Work plan with overview of survey feasibility and viability * Implementation plan for data collection, preparation, cleaning and analysis (per each country) | Month 1 | 30% | | **II. Tool Context-ualization - SSA** | * Contextualization of survey tools | * Adapted, tested, piloted and finalized survey instruments in local languages (one set per country) | Month 2-3 | | **III. Data Collection - SSA** | * Implementation of the survey * Data drafting and analysis | * Detailed field notes with suggestions/recommendations for future survey implementations (as described above) * Draft reports for Ethiopia and Malawi in English | Month 4-8 | 40% | | **IV. Analysis and Reporting - SSA** | * Presentation of findings * Finalization of data sets * Creation of reports in English for Ethiopia and Malawi | * Completed in-person verification workshops * Final reports for Ethiopia and Malawi * Final cleaned datasets in English for Ethiopia and Malawi | Month 9-10 | | **The Caribbean[[4]](#footnote-4)** | | | | | | **V. Preparation and Implementation - C** | * Meeting to launch survey activities * Review of survey protocol * Contextualization of survey tools * Implementation of the survey | * Notes and recording from a virtual or hybrid meeting with UNCDF and key stakeholders identified by UNCDF to launch survey activities * Work plan with overview of survey feasibility and viability * sImplementation plan for data collection, preparation, cleaning and analysis * Adapted, tested, piloted and finalized survey instruments in local languages | Month 10-15 | 20% | | **VI. Analysis and Reporting - C** | * Data drafting and analysis * Presentation of findings * Finalization of data sets * Creation of report for the Caribbean (English) * Creation of final “summary” report (English) | * Draft report, Caribbean * Completed in-person verification workshop * Final reports for Caribbean * Final cleaned datasets in English for Caribbean * Final summary report | Month 16-18 | 10% |   . |
| Person to Supervise the Work/Performance of the Service Provider | *DFS4Res Digital and Financial Literacy Specialist* |
| Frequency of Reporting | *Upon completion of the each phase as seen in the TOR deliverables* |
| Progress Reporting Requirements | Every two weeks via a bi-weekly check-in meeting |
| Location of work | Exact Address (See attached TOR)  At Contractor’s Location |
| Expected duration of work | 18 months |
| Target start date | November 20, 2023 |
| Latest completion date | June 30, 2025 |
| Travels Expected | Firm/consortium will travel within country as necessary for data collection and are expected to have staff/teams in-country to oversee and complete the work. One international trip per country may be included in the work plan and budget if the firm headquarters is located outside of the listed countries. |
| Special Security Requirements | N/A |
| Facilities to be Provided by UNCDF (i.e., must be excluded from Price Proposal) | Office space and facilities  Land Transportation  Others (Provide access to the offices of the grantee where the baseline study will take place) |
| 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 Dollars  Euro  Local Currency |
| Value Added Tax on Price Proposal[[5]](#footnote-5) | must be inclusive of VAT and other applicable indirect taxes (Indicate the total price before VAT and also indicate VAT as a separate line where applicable)  must be exclusive of 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 exceptional circumstances, UNCDF may request the Proposer to extend the validity of the Proposal beyond what has been initially indicated in this RFP. The Proposal shall then confirm the extension in writing, without any modification whatsoever on the Proposal. |
| Partial Quotes | Not permitted  Permitted |
| Payment Terms[[6]](#footnote-6) | |  |  |  | | --- | --- | --- | | **Deliverables** | **Timeline** | **% Payment** | | * Kick-off meeting * Feasibility plan created and approved * Implementation plan for Ethiopia and Malawi created and approved | Month 1 | 30% | | * Finalized, approved survey instruments | Month 2-3 | | * Detailed field notes * Draft reports for Ethiopia and Malawi approved (English) | Month 4-8 | 40% | | * Completed in-person verification workshops * Final reports for Ethiopia and Malawi (English) approved (~50 pages each, not counting annexes) * Final datasets (English) for Ethiopia and Malawi approved | Month 9-10 | | * Kick-off meeting * Feasibility plan created and approved * Implementation plan for the Carribean created and approved * Finalized, approved survey instruments | Month 11-15 | 20% | | * Detailed field notes * Final report approved (English) for Caribbean (~50 pages, not counting annexes) * Final summary report (English) approved (~20 pages, not counting annexes) * Summary deck of key findings | Month 16-18 | 10% | |
| Person(s) to review/inspect/ approve outputs/completed services and authorize the disbursement of payment | *Digital Finance for Resilience Programme Manager* |
| Type of Contract to be Signed | Purchase Order  Institutional Contract  Contract for Professional Services  Long-Term Agreement[[7]](#footnote-7)  Other Type of Contract |
| Criteria for Contract Award | Lowest Price Quote among technically responsive offers  Highest Combined Score (based on the 70% technical offer and 30% price weight distribution)  Full acceptance of the UNCDF Contract General Terms and Conditions (GTC). This is a mandatory criteria and cannot be deleted regardless of the nature of services required. Non acceptance of the GTC may be grounds for the rejection of the Proposal. |
| Criteria for the Assessment of Proposal | **Technical Proposal (70%) maximum points 100**  Expertise of the Firm (40 points)  Methodology, Its Appropriateness to the Condition and Timeliness of the Implementation Plan (30 points)  Management Structure and Qualification of Key Personnel (30 points)  **Financial Proposal (30%)**  To be computed as a ratio of the Proposal’s offer to the lowest price among the proposals 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 : |
| Contract General Terms and Conditions | General Terms and Conditions for contracts (goods and/or services)  General Terms and Conditions for de minimis 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 | Form for Submission of Proposal (Annex 2)  General Terms and Conditions / Special Conditions (refer to link above)  Detailed TOR  Others |
| Contact Person for Inquiries  (Written inquiries only)[[8]](#footnote-8) | *uncdf.procurement@uncdf.org; lynda.kasagga@uncdf.org*  Any delay in UNCDF’s response shall be not used as a reason for extending the deadline for submission, unless UNCDF determines that such an extension is necessary and communicates a new deadline to the Proposers. |
| Other Information *[pls. specify]* |  |

**Annex 2**

**FORM FOR SUBMITTING SERVICE PROVIDER’S PROPOSAL[[9]](#footnote-9)**

***(This Form must be submitted only using the Service Provider’s Official Letterhead/Stationery[[10]](#footnote-10))***

[insert: *Location]*.

[insert: *Date]*

To: [*insert: Name and Address of UNDP focal point]*

Dear Sir/Madam:

We, the undersigned, hereby offer to render the following services to UNCDF in conformity with the requirements defined in the RFP dated *[specify date]* , and all of its attachments, as well as the provisions of the UNCDF General Contract Terms and Conditions :

1. **Qualifications of the Service Provider**

*The Service Provider must describe and explain how and why they are the best entity that can deliver the requirements of UNCDF by indicating the following:*

1. *Profile – describing the nature of business, field of expertise, licenses, certifications, accreditations;*
2. *Business Licenses – Registration Papers, Tax Payment Certification, etc.*
3. *Latest Audited Financial Statement – income statement and balance sheet to indicate Its financial stability, liquidity, credit standing, and market reputation, etc;*
4. *Track Record – list of clients for similar services as those required by UNCDF, indicating description of contract scope, contract duration, contract value, contact references;*
5. *Certificates and Accreditation – including Quality Certificates, Patent Registrations, Environmental Sustainability Certificates, etc.*
6. *Written Self-Declaration that the company is not in the UN Security Council 1267/1989 List, UN Procurement Division List or Other UN Ineligibility List.*
7. **Proposed Methodology for the Completion of Services**

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| *The Service Provider must describe how it will address/deliver the demands of the RFP; providing a detailed description of the essential performance characteristics, reporting conditions and quality assurance mechanisms that will be put in place, while demonstrating that the proposed methodology will be appropriate to the local conditions and context of the work.* |

1. **Qualifications of Key Personnel**

*If required by the RFP, the Service Provider must provide :*

1. *Names and qualifications of the key personnel that will perform the services indicating who is Team Leader, who are supporting, etc.;*
2. *CVs demonstrating qualifications must be submitted if required by the RFP; and*
3. *Written confirmation from each personnel that they are available for the entire duration of the contract.*
4. **Cost Breakdown per Deliverable\***

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| --- | --- | --- | --- |
|  | **Deliverables**  ***[list them as referred to in the RFP]*** | **Percentage of Total Price *(Weight for payment)*** | **Price**  ***(Lump Sum, All Inclusive)*** |
| 1 | Deliverable 1 |  |  |
| 2 | Deliverable 2 |  |  |
| 3 | …. |  |  |
|  | Total | 100% |  |

*\*This shall be the basis of the payment tranches*

1. **Cost Breakdown by Cost Component [*This is only an Example]*:**

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| --- | --- | --- | --- | --- |
| **Description of Activity** | **Remuneration per Unit of Time** | **Total Period of Engagement** | **No. of Personnel** | **Total Rate** |
| **I. Personnel Services** |  |  |  |  |
| 1. Services from Home Office |  |  |  |  |
| a. Expertise 1 |  |  |  |  |
| b. Expertise 2 |  |  |  |  |
| 2. Services from Field Offices |  |  |  |  |
| a . Expertise 1 |  |  |  |  |
| b. Expertise 2 |  |  |  |  |
| 3. Services from Overseas |  |  |  |  |
| a. Expertise 1 |  |  |  |  |
| b. Expertise 2 |  |  |  |  |
| **II. Out of Pocket Expenses** |  |  |  |  |
| 1. Travel Costs |  |  |  |  |
| 2. Daily Allowance |  |  |  |  |
| 3. Communications |  |  |  |  |
| 4. Reproduction |  |  |  |  |
| 5. Equipment Lease |  |  |  |  |
| 6. Others |  |  |  |  |
| **III. Other Related Costs** |  |  |  |  |

*[Name and Signature of the Service Provider’s Authorized Person]*

*[Designation]*

*[Date]*

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# **Terms of Reference**

**SEEKING A Research FIRM/CONSORTIA**

**Conducting a Digital Financial Literacy Survey in East and Southern Africa and the Caribbean**

**About UNCDF**

The United Nations Capital Development Fund (UNCDF) makes public and private finance work for the poor in the world’s 47 least developed countries. With its capital mandate and instruments, UNCDF offers “last mile” finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development. UNCDF’s financing models work through two channels: financial inclusion that expands the opportunities for individuals, households and small businesses to participate in the local economy, providing them with the tools they need to climb out of poverty and manage their financial lives; and by showing how localized investments — through fiscal decentralization, innovative municipal finance and structured project finance — can drive public and private funding that underpins local economic expansion and sustainable development.

By strengthening how finance works for poor people at the household, small enterprise and local infrastructure levels, UNCDF contributes to the Sustainable Development Goals (SDGs), particularly Goal 1 on eradicating poverty and Goal 17 on the means of implementation. UNCDF also contributes to other SDGs by identifying those market segments where innovative financing models can have transformational impact in helping to reach the last mile and address exclusion and inequalities of access. To achieve these goals, UNCDF is providing financial support and technical expertise to the public and the private sector. It provides capital financing – in the form of grants, soft loans and credit enhancement products – and the technical expertise to unleash sustainable financing at the local level.

UNCDF, through the Digital Financial Services for Resilience Programme (DFS4Res) is seeking applications from legally established research institutions, think tanks, private and/or public sector organisations to conduct a digital and financial literacy (DFL) survey in DFS4 Res countries Ethiopia, Malawi, and a to-be-determined country in The Caribbean. Applicants, whether individual firms or consortia, are hereafter referred to as “the firm.”

**Project Background**

Digital and Financial Literacy (DFL) are two areas of key importance for sub-Saharan Africa. With current low levels of DFL across the continent and the increase in the adoption of digitization of financial services, there is a need to equip Africans, particularly those not yet able to benefit from the rapid increases in technology, with the proper digital and financial management skills. While in recent years significant investments have been made across sub-Saharan Africa (SSA) and The Caribbean in core digital infrastructure and national governments are prioritizing to increase the digital connectivity across the continent, there remains work to be done both on the supply and demand sides. Therefore, there is great potential for a rapidly developing digital economy to positively impact many lives, and though the COVID-19 pandemic has proven to be a catalyst for digitization, the other side of the same coin is an increased risk of leaving behind the most vulnerable in African countries.

It is against this background that UNCDF, in close collaboration with key stakeholders from public and private sector aim to support the development of inclusive digital economies in the countries on the continent most in need of support in digitization. The Digital Finance Services for Resilience Programme (DFS4Res) was initially launched in the Pacific Region in partnership with UNDP and UNCTAD, where UNCDF played a leading role in bringing about profound changes over the past decade, from the development of policies to the Pacific region’s first national level financial education initiative in Fiji. UNCDF now endeavors to apply lessons and tools from these initiatives to countries in SSA.

**The Digital and Financial Literacy Survey**

The Survey Protocol was developed first by UNCDF in the Pacific region as a response to the lack of centralized digital and financial literacy data available there, as is the case in many LDCs. With the help of an expert consultant, the lead-up to the development of the survey protocol went through numerous consultations with the respective central banks, key NGOs, and educational institutions such as universities and TVETs. The consultant was also tasked with anticipating a survey protocol that could be adapted for other parts of the world, such as SSA. The result is a survey protocol designed in such a way that while the first iteration is specifically tailor made for the Pacific region, key components of it match international standards and the survey is ready for adaptation to new contexts.

The DFS4Res Programme is expanding the DFL Survey to the SSA and The Caribbean contexts in order to better understand the needs of those in target countries in terms of digital and financial literacy and to be able to provide concrete data on areas of weaknesses and opportunities for collaboration with key stakeholders in the digital and financial literacy space. This will enable the DFS4Res programme to create tailor-made activities and projects as a response to the learning needs of those in target countries, specifically women, MSMEs, rural dwellers, youth, migrants and FDPs. With digital economies across the globe in a period of fast growth, SSA will require a digitally and financially enabled workforce and digitally and financially literate end users. Tailor-made initiatives based on robust data will ensure that SSA has the skills needed for citizens to be more employable, entrepreneurial, productive, creative, and successful while ensuring they remain safe when maneuvering through the digital economy.

The key outputs to be achieved through implementation of the DFL Survey are to:

* Adapt the DFL Survey instrument to Ethiopia, Malawi, and the Caribbean so that the survey questions and indicators are relevant to products and services in these specific markets as well as in major local languages.
* Provide cleaned datasets and reports with nationally representative data that will allow UNCDF and stakeholders in these contexts to understand the current level of digital and financial knowledge, skills, attitudes and behaviours.
* Present report findings to UNCDF and the wider stakeholder community so that the information can be used in prioritizing digital financial literacy content for specific groups in these contexts and in policy and regulation as possible.

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

The contracted firm will be guided by UNCDFs DFL survey protocol and as well as advisory support and will complete the adaptation of the survey, data collection, preparation, analysis and reporting. The DFL survey and survey protocol is to be translated from either English into local language(s) for each country; to be overseen and completed by the firm.

Applicants will be required to work closely with UNCDF personnel as well as with both public and private stakeholders in each country during the adaptation, translation, norming, field work and analysis stages of the research.

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

1. **Scope and Objectives**

The DFL Survey will allow UNCDF and the greater stakeholder community to understand the current knowledge, skills, attitudes and behaviours of citizens of Malawi, Ethiopia and the Caribbean. The survey results will provide data that will assist in identifying gaps and priorities for digital and financial literacy programmes to target and allow comparison between different target groups as well as comparison between countries.

The objective of this RFP is to select a firm (or consortium) with extensive experience in conducting surveys internationally and regionally to ensure that the rollout of the survey protocol which provides UNCDF with quality feedback in understanding the current levels of financial and digital literacy in the target DFS4 Res countries (Ethiopia, Malawi, The Caribbean. The scope of work will include but is not limited to the following and the number of reports will depend upon the number of countries that the selected firm will cover.

The DFL Survey firm will:

* + Adapt the DFL Survey to the current contexts of Ethiopia, Malawi, and The Caribbean (all three contexts) so that the terminology, examples used (such different types of digital products and services available in specific markets) are appropriate and readily understandable. Translation into major local languages will be part of the adaptation, testing and finalization of the survey instrument.
  + Conduct the DFL survey using both in-person and computer-aided 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.
  + Lead a verification process with UNCDF and key stakeholders in each country to gather local input on survey findings as well as to ensure buy in from UNCDF partners in each locality.
  + Prepare reports and clean datasets in English for each of the countries surveyed.

Applicants must also be able to provide assurance/proof of their ability to legally conduct research in Ethiopia, Malawi and the Caribbean whether through establishment of a consortium or firm presence. It will follow a methodology provided by UNCDF and be adapted, translated, and normed by the selected firm. The firm/consortia is required to present an application with a plan for the three localities.

1. **Specific Tasks**

Specific tasks to be completed by the selected firm are:

1. Review the survey protocol (to be provided by UNCDF) and provide:

* A feasibility response and viability of survey plan
* A description of how the quantitative survey will be administered/conducted
* A detailed consolidated implementation plan (workplan)

1. Adapt and translate the survey so it bests fits each local context
2. Conduct the survey:

* Develop a sampling framework that is nationally representative for each country (with an explanation of how the sampling framework is nationally representative) including a consideration of key demographic indicators (i.e., age group, gender, location)
* Keep a detailed record of “field notes” which 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 the data and conduct data analysis
3. Present initial findings to UNCDF and key programme stakeholders via a draft report/deck and verification workshop (for each locality individually)
4. Submit draft country reports for stakeholder review which include key findings and recommendations (for each country individually)
5. Submit final country reports, final data sets (cleaned) for each country, and one overall analysis report that summarizes the findings for all three localities in English[[11]](#footnote-11)

The firm/consortium will engage with UNCDF country staff, the Digital and Financial Literacy Specialist, and an external DFL expert to ensure quality of survey tools, methodology, analysis and reporting. UNCDF will also provide technical assistance during the period of this activity.

1. **Deliverables and Schedules/Expected Outputs**

The table below outlines the key activities, deliverables and estimated timeline.

|  |  |  |  |
| --- | --- | --- | --- |
| **Phase** | **Activities** | **Deliverables** | **# days /timing** |
| **Ethiopia and Malawi (SSA)** | | | |
| **I. Survey Preparation - SSA** | * Review of previous surveys (Pacific Region) * Meeting to launch survey activities * Review of survey protocol | * Lead a virtual or hybrid meeting with UNCDF and key stakeholders identified by UNCDF to launch survey activities * Feasibility response and viability of survey plan * Implementation plan for data collection, preparation, cleaning and analysis (per each country) | Month 1 |
| **II. Tool Context-ualization - SSA** | * Contextualization of survey tools | * Adapted, tested, piloted and finalized survey instruments in local languages (one set per country) | Month 2-3 |
| **III. Data Collection - SSA** | * Implementation of the survey * Data drafting and analysis | * Detailed field notes (as described above) * Draft reports for Ethiopia and Malawi in English | Month 4-8 |
| **IV. Analysis and Reporting - SSA** | * Presentation of findings * Finalization of data sets * Creation of reports in English for Ethiopia and Malawi | * Completed in-person verification workshops * Final reports for Ethiopia and Malawi * Final cleaned datasets in English for Ethiopia and Malawi | Month 9-10 |
| **The Caribbean (C)** | | | |
| **V. Preparation and Implementation - C** | * Meeting to launch survey activities * Review of survey protocol * Contextualization of survey tools * Implementation of the survey | * Lead a virtual or hybrid meeting with UNCDF and key stakeholders identified by UNCDF to launch survey activities * Feasibility response and viability of survey plan * Implementation plan for data collection, preparation, cleaning and analysis * Adapted, tested, piloted and finalized survey instruments in local languages | Month 11-15 |
| **VI. Analysis and Reporting - C** | * Data drafting and analysis * Presentation of findings * Finalization of data sets * Creation of report for the Caribbean (English) * Creation of final “summary” report (English) | * Draft report, Caribbean * Completed in-person verification workshop * Final reports for Caribbean * Final cleaned datasets in English for Caribbean * Final summary report | Month 16-18 |

1. **Key Performance Indicators and Service Level**

* A kick-off meeting will be conducted at the beginning of the first phase of the project for Ethiopia and Malawi, and the Caribbean, to agree on the minimum standard of services acceptable. Changes to the deliverables must be reported to UNCDF in writing and accepted in writing.
* Bi-weekly meetings (virtually) will be held between the firm/consortium and the DFL Specialist to troubleshoot, review progress, and ensure smooth and timely completion of deliverables.
* At least two high-level progress meetings will be required per phase, which will include the larger project team (such as the DFS4Res Programme Manager). The first meeting will be to discuss the planning and the second meeting will be to approve the deliverables.
* Monitoring of progress shall be measured both per the activities of the contractor as well as the performance of the UNCDF partners involved in the project.
* Payments will be linked to the approval of deliverables. Should a deliverable not meet the standard agreed, UNCDF will withhold payment and discuss remedial actions with the contractor.

1. **Governance and Accountability**

* The contractor will be supervised by UNCDF’s Digital and Financial Literacy Specialist based in Rwanda.
* Approval and acceptance of deliverables will require the agreement of both UNCDF’s Digital and Financial Literacy Specialist and UNCDF’s Programme Manager for DFS4Res in Brussels.
* The firm/consortium is expected to work closely with UNCDF’s country teams in Malawi, Ethiopia, and the Caribbean, as well as the Digital and Financial Literacy Specialist and an expert technical assistant who originally developed the survey.

1. **Facilities to be provided by UNCDF**

No facilities will be provided by UNCDF.

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

* The assignment is for 18 months.
* The target date of commencement is 20th November 2023, and the target date for finalization of the contract is 30th June 2025.
* The average turn around time for output revision and comments by UNCDF will be one week.

1. **Duty Station**

The firm/consortium should demonstrate that key staff will be available on the ground in each country; an established presence is preferable but not required. Support staff may be based in the firm/consortium’s headquarters or field offices in other localities than Malawi, Ethiopia and the Caribbean.

1. **Professional Qualifications of the Successful Contractor and its key personnel**

**Required qualifications for eligible firms/consortia**

* Minimum 10 years of demonstrable institutional experience in field research, preferably in at least one of the three localities in this RFP;
* Demonstrable experience in conducting and analyzing quantitative surveys with large sample sizes (such as over 1,000 per country), with at least three similar projects completed in the last five years (within the consortium if applicable);
* Proven experience in conducting development research, evaluations and collecting and compiling data for studies and research that includes both field-based (in-person) and technology-assisted methodologies;
* Demonstrable experience in engaging with government institutions, development partners, and other key stakeholders and use of tact and sensitivity when handling sensitive information;
* Sufficient and technically qualified personnel to monitor and implement activities and deliver all required outputs. The survey team members must have the following:
  + Demonstrable strong oral and written communication;
  + Good interpersonal skills and ability to work in a multi-cultural and multi-ethnic environment with sensitivity and respect for diversity;
  + Ability to work independently with minimal supervision and maintain flexible working hours;
  + Strong analytical skills;
  + Firms/consortia that have completed similar surveys in Malawi, Ethiopia and/or the Caribbean would have an added advantage, though not a pre-requisite.

Firms must also demonstrate corporate competencies key to United Nation’s values:

* Demonstrates integrity by modeling the UN’s values and ethical standards (human rights, tolerance, integrity, respect, and impartiality).
* Promotes the vision, mission, and strategic goals of the UN.
* Displays cultural, gender, religion, race, nationality and age sensitivity and adaptability.

**Requirements for core team composition**

The firm (or consortium) must demonstrate how they have experience in recruiting and oversight of a cohort of experienced enumerators that can be deployed for this work, such as a pre-existing relationship with an entity that has enumerators, past surveys with similar methodologies or an internal cohort of enumerators on the ground. Each country should have a coordinator based in country for the length of the survey activities. The proposed team should be led by one senior team leader and at least one mid-level key staff person with the following experience and qualifications[[12]](#footnote-12):

**Minimum qualification criteria team members:**

**Team leader**

* Postgraduate degree in economics, finance, banking, development, insurance, education or related fields or equivalent experience.
* A minimum of ten (10) years of a dedicated experience with progressive responsibilities in implementing and managing large-scale quantitative research projects over multiple countries.
* A minimum of ten (10) years of experience conducting and/or overseeing research projects in sub-Saharan Africa; experience in the Caribbean as well is a plus.
* Proven expertise and a good understanding of economics and markets with particular emphasis on the digital financial landscape.
* Proven experience in conducting development research, evaluations and collecting and compiling data for studies and research that includes both field-based (in-person) and computer assisted methodologies. (Examples of at least three (3) prior evaluations or research projects shall be provided.)
* Ability to produce high-quality (detailed and yet concise) diagnostic study reports (as a team leader).
* Oral and written proficiency in English.

**Mid-level/Coordinator:**

* At least a bachelor’s degree in economics, finance, banking, development, insurance, education or related fields.
* A minimum of five (5) years of a dedicated experience with progressive responsibilities in implementing and managing large, preferably quantitative research projects.
* A minimum of five (5) years of experience conducting and/or overseeing research projects in sub-Saharan Africa; experience in the Caribbean as well is a plus.
* Proven understanding of economics and markets with particular emphasis on the digital financial landscape.
* Proven experience in conducting development research, evaluations and collecting and compiling data for studies and research, including overseeing field-based and computer-assisted research technologies.
* Ability to produce high-quality datasets and demonstrated experience in contributing to the analysis of such datasets.
* Oral and written proficiency in English.

The offer should also include information on the previously conducted studies on related areas during the period of 5 previous years (2017-2022) indicating name of the company that contracted the services. UNCDF may contact one or few of the previous employees for references.

The offer should contain price quote **in United States Dollars (USD).** The price offer should remain valid for at least 90 days to give UNCDF adequate time for making procurement decision.

The standard UNCDF contract would be suggested for signature to the most responsive bidder to UNCDF needs. UNCDF reserves the right to annul the tender and not to award the contract to any of the bidders.

|  |
| --- |
| **The interested firms and/or consortia are invited to provide bids.**  **The offer and the audit reports should be submitted in English.**  **Technical and Financial Proposals must be submitted separately as instructed in the RFP on page 1.**  **Deadline for submission of offers is Wednesday October 24, 2023, 5:00 p.m EAT.**  **Offers are to be submitted electronically to** [uncdf.procurement@uncdf.org](mailto:uncdf.procurement@uncdf.org)  **Note that it is the applicant’s responsibility to ensure that the proposal reaches the required address by the deadline. Proposals received after the above deadline, for whatever reason, will not be considered for evaluation.**  **As proposals will be submitted by email, the applicant must ensure that they are signed and in .pdf format, as well as free from any viruses or corrupted files.** |

1. **Price and Schedule of Payments**

The contract price is a fixed output-based price.  The financial proposal must include:

* Budget quotation for the entire project, with detailed line items
* Planning and foreseen timings
* A detailed price breakdown for each functional grouping or category

The payment schedule will be based on the outputs and will be structured as shown above in the Deliverables and Payment Schedule section. The firm/consortium selected is expected to furnish all office costs and hardware costs for the survey.

1. **Documents to be included when submitting the proposals**

Interested individual consultants/firms must submit the following documents/information to demonstrate their qualifications:

1. **Financial proposal** (including fee, travel cost, DSA (UNDP will not consider proposals that budget more than the UN DSA prevailing rate of Malawi, Ethiopia and the Caribbean) using the UNCDF standard template provided.
2. **Technical proposal including the below, in bidder’s format:**

* **Dossier:** This should include at minimum the sections:
  1. Executive summary
  2. Problem and needs statement showing an understanding of the purpose of the survey
  3. Overall survey methodology (sampling, data security, etc.)
  4. Proposed methodology for data collection and analysis demonstrating an understanding of the prior study (see the Fiji study linked in the RFP)
  5. Workplan with activities, deliverables and timetable
* **Personal P-11 forms or CVs for key proposed personnel (i.e. team leader, mid-level staff/coordinator)** including experience in similar projects and at least 3 references for each.
* **Optional: Presentation** that visually describes the project (maximum 15 slides, in .pdf format)
* **Certificate(s) of Incorporation**
* **Latest audited financial statements**
* **Official document confirming that the candidate is in order related to tax and social security payments**

1. **Financial proposal**

**Lump sum contracts:** The financial proposal shall specify a total lump sum amount that is inclusive of professional fees and other incidentals that the consultant expects to incur during the performance of the work.

1. **Evaluation Method**

Applicants will be evaluated based on the following methodology, with technical and financial proposals reviewed separately:

* Technical Evaluation Weight - 70% x (Step I: Desk review 100 points);
* Financial Evaluation Weight - 30% (Step II).

**Step I: Technical Evaluation-Desk Review**

A desk review will be conducted to produce a shortlist of applicants according to the criteria listed below.

|  |  |  |
| --- | --- | --- |
| Criteria | Weight | Max. Points |
| **Criteria A:** Expertise of the firm | Profile:   * At least 10 years of prior experience of the applicant in survey implementation and analysis * Firm/consortium portfolio reflects at least two projects of similar scope and size conducted in the last five years * Strong project management, control mechanisms as part of standard procedure * Explicitly states that the applicant already has hardware and other necessary items for survey implementation * Experience in at least one of the localities of this RFP (Ethiopia, Malawi, and the Caribbean); more than one is an asset * Demonstrated expertise of the applicant in digital financial literacy and/or financial inclusion is a plus   Credibility and Reliability:   * List of clients for similar services as those required by UNCDF for this survey exercise, particularly international clients such as prior work with UNCDF or UN agencies, World Bank, etc. * Description of contract scope, contract duration, contract values and contact references are provided   Business Licenses:   * Certificate(s) of incorporation * Audited financial statements (latest) * Confirmation of tax and social security   Certificates and Accreditations   * Applicants may include relevant Certificates, Patent Registrations, Environmental Sustainability Certificates, etc. as appropriate | 40 |
| **Criteria B:**  Methodology, Its Appropriateness to the Condition and Timeliness of the Implementation Plan | Understanding of the Assignment:   * The applicant demonstrates an understanding of the activities and deliverables as they are outlined in this RFP * The scope of work, sequencing and timetable for tasks is well defined and corresponds to those outlined in this RFP * The proposal clearly describes the approach to data collection, analysis, and reporting * The proposal includes information as to how the applicant will approach local requirements to conduct research in each * The proposal includes a clear sampling methodology for a representative sample to be included in the survey * The proposed process for executing the survey is effective and realistic, adequate and feasible within the required timelines   Risk Mitigation and Quality Assurance:   * Proposal contains a sound approach for assuring quality and mitigating risks while undertaking the assignment * The applicant describes how respondent data will be kept secure and anonymous * The proposed reporting arrangements are adequate for the nature and complexity of this assignment   Capacity Building and Innovation:   * The proposal includes an outline of how technology-based solutions may be applied * Applicant has described how local team members (such as enumerators) will be hired and trained | 30 |
| **Criteria C:**  Management Structure and Qualification of Key Personnel | Team:   * Curriculum vitae (CVs) or P-11 forms of key personnel are included, respond to the requirements in this RFP, and are complete * Explanation/overview of team structure and roles (whether applying as a firm or a consortium) | 30 |

Only applicants who obtain a minimum of 70% at the desk review will be considered as technically qualified and will have their financial proposals reviewed and evaluated.

**Step II: Financial Evaluation**

The following formula will be used for evaluation of financial proposals:

Lowest priced proposal ÷ Price of the proposal being evaluated x 30%

1. **Award Criteria**

The contract shall be awarded to the applicant whose offer has been evaluated and determined as:

•  Responsive/compliant/acceptable; and

•  Having received the highest combined score:

Technical (desk review) 70% + Financial 30% = 100%

1. **Calendar**

|  |  |
| --- | --- |
| October 9, 2023 | Opening the application window |
| October 16, 2023 | Deadline for questions |
| October 17, 2023 | Webinar on the RFP |
| October 18, 2023 | Publication of the FAQ document |
| October 24, 2023 | Submission deadline |

1. **Enquiries**

Prior to the frequently asked questions (FAQ) deadline on October 16, 2023, all questions and enquiries should be directed to [uncdf.procurement@uncdf.org](mailto:uncdf.procurement@uncdf.org) while cc’ing jessica.massie@uncdf.org , [lynda.kasagga@uncdf.org](mailto:lynda.kasagga@uncdf.org) and [prossy.birungi@uncdf.org](mailto:prossy.birungi@uncdf.org). Please ensure that any and all questions must be sent with [uncdf.procurement@uncdf.org](mailto:uncdf.procurement@uncdf.org) as primary recipient.

**ANNEX 3: RECOMMENDED SURVEY REPORT CONTENTS**

The final reports (maximum 90 pages, excluding annexes, shall be submitted by the firm/consortium incorporating comments and inputs from UNCDF staff and consultants during the drafting phase of the report. (For an example of a similar report using UNCDF’s DFL Survey, please see: [Fiji DFL Survey Report, 2023](https://www.uncdf.org/article/8317/assessing-digital-and-financial-literacy-in-fiji-a-survey-on-knowledge-skills-and-access?utm_source=UNCDF&utm_medium=post+event+email&utm_campaign=DFLS+report&utm_id=DFLS+Fiji+).

**T**he suggested table of contents of the survey reports is as follows:

* + - Title
    - Table of Contents
    - Acronyms and Designations
    - Notes on Significance Testing
    - Executive Summary
    - Background and Introduction
    - Methodology
    - Detailed Findings
      1. Digital Access, Usage and Literacy
      2. Financial Inclusion and Literacy
      3. Digital Finance
    - Summary and Recommendations
    - Appendices

1. If determined at any point during this project that the potential country in The Caribbean will not be part of the survey, the financial agreement and implementation plan will be revised to reflect only two countries, Malawi and Ethiopia. [↑](#footnote-ref-1)
2. [↑](#footnote-ref-2)
3. Following UNCDF’s commitment to data transparency, UNCDF will make the final, anonymized data sets publicly available via an online portal [↑](#footnote-ref-3)
4. Note that the Caribbean programme has requested a lighter touch and smaller sample size for the survey in that region; therefore the timeline is estimated to be shorter. [↑](#footnote-ref-4)
5. [↑](#footnote-ref-5)
6. These are abridged from the section on activities and deliverables on pages 5-7. Approval must be obtained in writing via email from the DFS4Res DFL Specialist for payments to be requested. [↑](#footnote-ref-6)
7. [↑](#footnote-ref-7)
8. [↑](#footnote-ref-8)
9. *This serves as a guide to the Service Provider in preparing the Proposal.*  [↑](#footnote-ref-9)
10. *Official Letterhead/Stationery must indicate contact details – addresses, email, phone and fax numbers – for verification purposes*  [↑](#footnote-ref-10)
11. Following UNCDF’s commitment to data transparency, UNCDF will make the final, anonymized data sets publicly available via an online portal  [↑](#footnote-ref-11)
12. The mid-level staff person may also be the field-based coordinator in all or one of the localities. [↑](#footnote-ref-12)