**Terms of reference for financial inclusion survey in [*Country*]**

**[*Date]***

About [*organisation*]

Describe your organisation here.

**About this project**

Describe your project here.

EXAMPLE DESCRIPTION

The purpose of this pilot project is to link demand-side understandings on how low-income individuals meet financial needs with an appreciation of actual usage patterns based on supply-side transaction data. We hope to gain insights into how these people use financial instruments (formal and informal) to manage their financial lives and identify factors that drive usage of financial instruments. These insights can inform financial inclusion strategies and policies and allow financial service providers to create financial services that better serve the needs of low-income consumers.

We require data to be collected in a demand-side (consumer) survey to allow us to build insight into the following:

1. **Usage and needs measurement frameworks**

* This project will leverage measurement frameworks that we have developed, these frameworks consider financial access and behaviour in relation to actual use cases to unpack the needs that people have arising in financial action.

1. **Claimed vs actual behaviour**

* We will be analysing the transactional data and sourcing respondents from the [*Transactional data provider*]’s clientele as well as the broader adult population in a demand side survey. The aim of this will be to understand people in relation to both their claimed behaviour and their actual transactional behaviour

**Scope of work**

DETAILS OF WHAT WORK YOUR ORGANISATION REQUIRES DONE. PLEASE SEE THE EXAMPLE AND INSERT THE REQUIRED INFORMATION.

An internationally qualified research firm is required to complete the following main activities:

to contextualise the provided survey questionnaire to the [*Country*] context

to propose an appropriate probability sampling design / or implement a sampling design provided by [*organisation*]

to collect data from the [*Country*] regions detailed in the sample section below

to provide a technical report detailing the experiences from the data collection exercise

1. **The survey and set up**

We require advice to ensure that the questionnaire is market appropriate. The questionnaire is [*insert number*] minutes in duration and will be designed by [*responsible institution*].

The research house is expected to:

Review the questionnaire and contextualise it to suit the context in [*Country]*, as well as translations of the final questionnaire from English to [*Country language(s)*]. The contextualisation will pertain mainly to the relevance of the use cases as well as the financial product lists.

Script and test the survey using an appropriate CAPI platform that allows for more complex scripting functions such as looping, piping and randomisation

Pre-test the translated versions of the questionnaire in field by conducting several face-to-face interviews and adapt the translation where necessary

Recruit an adequate number of supervisors and enumerators to ensure that fieldwork is completed within a period of[*insert number*] weeks

Produce enumerator training materials and field manualsin English and [*Country language(s)*]

Conduct supervisor and enumerator training, allowing for [*insert number*] day(s) of training which will include a pre-test survey to test enumerators’ readiness to go to field in terms of having mastered the questionnaire as well as the sampling approach.

1. **Sample and fieldwork**

We need to collect in-person (face-to-face) survey data using more than one sampling method.

We require the “main” survey to be representative of [*specified area*]. The sampling frame for this will be provided by [*Country sampling authority*]. The ideal sample size for this portion of the work is a minimum of n=[*number*].

* + Please also propose your own sampling design as it is possible that [*Country sampling authority*] will not be able to assist. Specify in detail the proposed method, the sampling frame to be used and the proposed weighting scheme.
  + We would like the sample design to be the same or very similar to the one used by [*Country financial inclusion champion*] for their [*financial inclusion survey name*] survey.

In addition, we require a “boosted” sample to be sampled from lists provided. This sample will be sourced from one of the financial service providers in [*Country*] and will be designed to be representative of [*particular financial service provider*]’s user base or a [*particular segment*]. The ideal sample size for this portion of the work is a minimum of n=[*number*]. This sample must be sampled from the lists and we must be able to tie the survey responses collected back to a respondent identifier that can be linked to transactional data coming from this same list.

* + Please quote for [*number*] interviews that are conducted in the same geographic area as the “main” sample

The research house is expected to:

Conduct the fieldwork using the agreed upon sampling design for the main survey

Conduct the fieldwork for the booster sample using lists provided and their recommended approach to sample selection, stratification and weighting to produce a representative sample

Implement the sampling plan as agreed to and capture GPS co-ordinates of each interview

Implement the necessary quality control measures to ensure the validity and accuracy of the data collected by:

* + Having adequate supervision teams and processes in place
  + Ensuring that adequate back-check procedures as well as questionnaire checking processes are in place
  + Data management at all stages (from data collection in field to sorting and cleaning) in order to produce a clean dataset in English. Quality control measures should include data checking procedures and data validation programs

**Deliverables / outputs**

The required deliverables for this survey are:

1) A clean, quality controlled and weighted SPSS data set delivered to [*organisation*] with variable names and labels in English. This should include a variable that indicates if the data was collected as part of the main sample or the boost sample and a respondent ID on the boost sample that allows the data to be linked back to the transactional data.

1. A technical field report in English that addressed the fieldwork and quality control process as well as data capture and cleaning processes

**Proposal content**

Research houses should submit a detailed technical and financial proposal. The technical proposal is expected to be clear and concise and should be a maximum of [*number*] slides or pages.

The proposal should include:

* Methodology: the organisation’s approach to implementing the survey as described under the Scope of Work section and possible suggestions given the local context. Include the expected hit rate on the list-based sample and the ideal list size to achieve a full sample.
* Timeline: a detailed timeline for executing all project activities
* Risk management: a comprehensive list of anticipated project risks and contingency plans
* Skills and qualifications: evidence of technical capacity of the firm and core team to undertake this study, and good understanding of the mobile approach.
* Outline and structure of the technical report
* Financial proposal: detailed costing for each activity, broken down by professional fees and expenses. Please provide costs for the main and the booster samples separately and a combined cost should there be an economy of scale.

**Financial proposal**

The table below summarises the main costing parameters.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Sample size | Coverage | Sampling | | Questionnaire |
| [*number*] | [*Geographic location*] | Sample provided by us through [*Country sampling authority*] | Research House provides sample and weights | Localisation of use cases and product list |
| [*number*] | [*Geographic location*] | [*Responsible institution*] will supply a list of financial service provider’s clientele from which a sample will be randomly selected | | Localisation of use cases and product list  Financial service provider’s clients will answer additional questions |

**Timings**

We require data by no later than [*date*]. The research house appointment will take place in the week of [*date*]. Please provide a timeline showing the main activities and how long each activity is expected to take.

**Budget**

Our budget is limited to US $[*number*]. We have suggested our ideal sample sizes but are looking for the research house to propose the maximum sample size they can provide within this budget.

**Required skills and qualifications**

The research house must provide evidence of its technical capacity to complete the survey. This should include capacity to deliver the dataset in the timeframe provided, indication of prior experience in conducting surveys of this magnitude in a similar context.

The application must identify the core management and technical team, their technical expertise and overall project management. Core team members’ CVs must be included, as well as a description of any further resources that may be required. The company’s client portfolio and experience in the financial services industry must also be included.

**Selection criteria**

Contract selection criteria and award will be made on the basis of the following scoring mechanism:

|  | **Criteria** | **Weighting** |
| --- | --- | --- |
| 1 | Technical soundness of the proposal and general approach | 35% |
| 2 | Competence and previous experience of the Research firm/consortium | 25% |
| 3 | Knowledge of the financial services sector in [*Country*] | 15% |
| 5 | Financial proposal | 25% |
|  | **Maximum score** | **100%** |

**Submission and outcome**

The proposal should be submitted electronically to [*contact person*] or at [*email address*] no later than [date].

Once the selection process has been completed, [*organisation*] will issue a contract confirming the appointment of the research house. If no communication has been received from [*responsible institution*] after 1 month of your submission, please consider yourself as unsuccessful.

Any queries relating to the preparation of the proposal should be referred to [*contact person*] or at [*email address*].