



Subject: Request for Proposals: Digital Financial Services Study in India

Date Issued: 23 May 2017
Deadline for Questions: 30 May 2017 by 5:00pm U.S. Eastern Time
Deadline for Proposals: 13 June 2017 by 5:00pm U.S. Eastern Time

Attention Prospective Offerors:

InterMedia Survey Institute (“InterMedia”) requires the technical services of one subcontractor to perform a nationally representative household survey in India as part of the Financial Inclusion Insights (FII) project implemented by InterMedia with funding from The Bill & Melinda Gates Foundation (the “Funder”), as described in the attached Request for Proposals (RFPs). This procurement is being conducted through full and open competition in accordance with Funder requirements. Proposals will be accepted from qualified research firms, both for profit and nonprofit. InterMedia anticipates the award of one subcontract to accomplish the purposes described in the RFP. InterMedia provides no guarantee that a subcontract will be awarded.

Please refer to Sections B and C for information regarding proposal requirements. Offerors are responsible to ensure that electronic versions of the proposal packages are received by InterMedia by the due date and time as specified above. Failure to comply with the submission date and time will deem any submission unacceptable and it will not be reviewed or evaluated. Faxed proposals are not acceptable, nor will they be reviewed or evaluated. Section D states the criteria by which proposals will be evaluated.

All questions related to the RFP must be submitted to FIIbids@intermedia.org on the date and time indicated above. Unless otherwise notified by an amendment to the RFP, no questions will be accepted after this date.

This RFP in no way obligates InterMedia to award a subcontract nor does it commit InterMedia to pay any cost incurred in the preparation and submission of a proposal. Award of any subcontract(s) under this RFP is subject to availability of funds and approval of the Funder.

Sincerely,

//_____//

Attachment: Request For Proposals: Digital Financial Services Study in India



REQUEST FOR PROPOSALS: DIGITAL FINANCIAL SERVICES STUDY IN INDIA

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SCHEDULE

InterMedia requires the technical services of one subcontractor to perform a nationally representative household survey in India. InterMedia invites research firms with local expertise, staff, and experience to propose to implement a computer-assisted personal interviewing (CAPI)-based survey in India. Offerors are invited to submit a best-price proposal for the work to be accomplished in partnership with InterMedia. To qualify for the award of a subcontract, an Offeror must have a working office(s) and staff in India prior to the submission of a proposal.

- I. **Type of Subcontract** – Any award resulting from this RFP will be a Fixed Price Subcontract valid for one wave of research only.
- II. **Submission of Questions** – All questions regarding the RFP must be submitted no later than 30 May 2017 (5:00 pm U.S. Eastern Standard Time) via e-mail to: FIIbids@intermedia.org. No questions will be answered over the phone or in person; all questions must be submitted via email to the address provided. Responses to questions raised by any single Offeror will be shared and made publicly available to all prospective Offerors on InterMedia’s website <<http://www.intermedia.org/new-financial-inclusion-insights-fii-asia-summer-2017/>>. Answers to all questions submitted will be posted on the same webpage by 2 June 2017.
- III. **Submission of Proposals** – Proposals must be in English and delivered electronically to FIIbids@intermedia.org no later than 13 June 2017 (5:00 pm Eastern Standard Time). Only electronic submissions of proposals will be accepted under this RFP. Proposals must be received by the closing date and time indicated above. Offerors are responsible for ensuring timely delivery of proposals. Offerors are encouraged to submit Technical and Cost Proposals as **separate attachments to the same e-mail**. The Technical Proposal will be reviewed in advance of any



review of the Cost Proposal in order to ensure that all submissions are technically sound and acceptable. A failure to respond appropriately to the technical specifications of this RFP will disqualify Offerors from review of their Cost Proposals or for consideration of award.

- IV. Offeror's Agreement with Terms and Conditions** – The complete submission of all requested items will constitute the offer. Failure or refusal to assent to any of the terms and conditions of this solicitation, imposition of additional conditions or any material omission may constitute a deficiency, which may make the proposal unacceptable, thereby eliminating the proposal from further consideration. InterMedia reserves the right to award a subcontract without discussion and/or negotiation; however, InterMedia also reserves the right to conduct discussions and/or negotiations, which, among other things, may require an Offeror to revise its proposal (Technical and/or Cost). Issuance of this RFP in no way obligates InterMedia to award a subcontract, nor does it commit InterMedia to pay any costs incurred by the Offeror in preparing and submitting the proposal.
- V. Compliance with RFP Instructions** – The Offeror is requested to submit a proposal that is directly responsive to the terms, conditions, specifications, and provisions of this RFP. Offerors are required to fully review all instructions and specifications contained in this RFP. Failure to do so will be at the Offeror's risk.



SECTION A: STATEMENT OF WORK

The purpose of this Statement of Work (SOW) is to provide guidance to the Offeror (also referred to as the Subcontractor) on developing a Technical Proposal that meets the requirements of this RFP. Relevant sections of the awardee's approved final Technical Proposal in response to this RFP will be incorporated into the Subcontract. Offerors should note that InterMedia is bound by a Master Service Agreement (MSA) with the Funder, whose terms and conditions flow down to InterMedia subcontractors with equal force and effect. The final Subcontract is NOT subject to negotiation or adjustment except in minor cases. The Annexes in this document cannot and will not be edited or negotiated and must be accepted as stated (see Sections E and F for Subcontract Terms and Conditions).

BACKGROUND

The Financial Inclusion Insights (FII) Program provides demand-side insights into the drivers and constraints to financial inclusion through rigorous quantitative and qualitative research and identifies pathways to ensuring that those most in need have the financial tools necessary to improve their economic capability. The program was conceived in 2013 in partnership with The Bill & Melinda Gates Foundation and has worked to build meaningful knowledge about the financial landscape in eight countries across Africa and Asia through bespoke reporting and analysis and through the web-based open data platform, Finclusion.org.

InterMedia seeks a research firm with a local office, staff, expertise, and past performance to partner with InterMedia to implement a computer-assisted personal interviewing (CAPI)-based survey in India. The survey will measure and track awareness and use of digital financial services (DFS) across the population and among specific consumer segments, such as poor adults and rural women. The survey will also measure the various ways individuals use DFS, such as person-to-person (P2P) transactions, bill payments, and airtime "top-ups" as well as innovative services, such as insurance premiums and savings products.

This survey will set quasi-baseline measurements for specific Measurement, Learning, and Evaluation (MLE) indicators. The survey will measure changes in these core indicators, as well as provide data to track market developments and provide consumer-focused insights.

The details of the survey and the proposed survey implementation methodology are in the following sections. Offerors should use the Technical Proposal to clearly outline how they would address each of the requirements, giving examples of relevant past performance where possible.

METHODOLOGY

The Subcontractor will be responsible for implementing a nationally representative survey in India (N=45,000).

The survey will be nationally representative of individuals aged 15 and older, covering both urban and rural areas across all population-strata, except military bases and other restricted areas. The survey will be conducted using CAPI. The questionnaire will require approximately 60 minutes to administer. The Subcontractor will be responsible for the management and direct implementation of the survey preparation, including logistical considerations, fieldwork/data collection, and dataset finalization.

The Subcontractor will be responsible for the following activities and must detail its approach to these activities in the Technical Proposal as outlined below:

1. Country-Specific Questionnaire Inputs

InterMedia will provide the Subcontractor with a questionnaire that requires limited country-specific

inputs on the local financial products and service providers, including banks, mobile money providers and non-bank financial institutions including, but not limited to, micro-finance institutions and savings groups. The Subcontractor will assist with customizing demographic questions to ensure their contextual relevance, including country-specific education systems and main sources of income and employment. The Subcontractor also will be responsible for reviewing the questionnaire in terms of the cultural appropriateness of sensitive questions. Subcontractors must demonstrate knowledge of the financial services markets in India. Subcontractors should also be aware that there are some “indicator” questions included in the survey that cannot be changed, as they will be used to benchmark off past waves of research.

2. Translation of the Questionnaire

The Subcontractor will be responsible for translating the customized questionnaire into the languages required in each area, including, but not limited to Assamese, Bengali, Bihari, Gujarati, Hindi, Kannada, Kashmiri, Konkani, Malayalam, Manipuri, Marathi, Nepali, Odia, Punjabi and Telugu. After completing the translation, the subcontractor will back-translate the questionnaire to English and provide a detailed report on the results. Prospective subcontractors should describe in detail in their process, capability, and experience with providing thorough and accurate translations in the Technical Proposal.

3. Scripting and Pretest of the Questionnaire

Subcontractors will be responsible for scripting the questionnaire or adapting a general script to one that is suitable for CAPI administration by the Subcontractor using the Subcontractor’s devices. The scripting must be tested by InterMedia and the scripted survey questionnaire must be piloted in India before fieldwork begins. The CAPI testing phase includes the Subcontractor providing a dummy data set with a minimum 2,000 cases. Ample time (i.e., no less than two weeks) will be allowed for review and revisions on this dataset and a second dummy dataset if necessary.

The pretest will include approximately 10 interviews in each urban and peri-urban areas. Within one day after the end of the pretest, the Subcontractor must provide a written report on the outcome of pretest interviews to InterMedia along with recommendations for changes to be made to the questionnaire. **Any changes proposed to the questionnaire as a result of the pilot interviews must be approved by InterMedia.** Competitive Technical Proposals will describe the Subcontractor’s approach to pretesting and how this approach will enhance the quality of the survey data.

4. Pilot Test of the Questionnaire

During field training, the Subcontractor will be responsible for a pilot test of the questionnaire in all its translations. The pilot is the field practice portion of the training. Piloting of the questionnaire must include at least two (2) interviews per interviewer in rural enumerations areas (EAs) and two (2) interviews per interviewer in urban EAs.

After the completion of the pilot test, a debriefing session will be held with InterMedia in which any difficulties the interviewers and respondents had with the administration of the questionnaire will be discussed. Within one day after the end of the debriefing, the Subcontractor must provide a written report on the outcome of pilot test to InterMedia, identifying gaps in enumerator knowledge and practices, along with course correction efforts. Additionally, the Subcontractor will provide the raw data from these pilots within three (3) working days. A competitive Technical Proposal will describe a Subcontractor’s approach to pilot testing and how this approach will contribute to training interviewers and enhance the quality of the survey data.



The Subcontractor will then deliver to InterMedia a final English version of the questionnaire, reflecting all approved changes after pretesting and before the start of interviewing. The Subcontractor will also deliver the final field version in the vernacular language(s) of the survey country.

At the conclusion of the piloting phase, prior to the launch of fieldwork, the Subcontractor will provide InterMedia with all relevant field materials, including, but not limited to contact sheets, fieldwork plans, maps, reporting tools, etc.

5. Sampling Design

The Subcontractor will be responsible for submitting a detailed sampling design in writing to InterMedia prior to the fieldwork based on our sampling criteria. Refer to **Appendix A: Sampling Guidelines** (page 28 of the RFP). Offerors should describe an approach to the sampling in the Technical Proposal; however, a final plan must be submitted and approved within 14 days of contract award.

6. Fieldwork Plan

The Subcontractor will create a detailed plan for realizing the nationally representative sampling design provided by InterMedia with respect to all logistical and staffing arrangements, including locating and evaluating the accessibility of all PSUs. If a PSU is identified as inaccessible during fieldwork planning or during fieldwork, this information must be communicated immediately to the InterMedia point of contact, and InterMedia will select a replacement PSU as soon as possible. In no case will the Subcontractor select a replacement independently; however, the Subcontractor should be prepared to offer replacement suggestions.

The fieldwork plan will provide details on when interviews will take place in each PSU and which team of data collectors will complete interviews. This information will be used by InterMedia to organize monitoring activities using an independent quality control team that will be separately managed by InterMedia. All changes to the fieldwork plan, for example rescheduling fieldwork in a PSU to a different day, must be communicated immediately to the InterMedia point of contact and/or the independent quality control team. A competitive technical proposal will describe how the fieldwork plan will be created from the sample design, identify challenges for fieldwork planning in the proposed countries, and describe how such challenges would be overcome.

7. Recruitment and Training

The Subcontractor will be responsible for the timely recruitment of qualified enumeration teams, including interviewers and field supervisors. Supervisors should be chosen from the best trainees that demonstrate clear understanding of the survey objectives, questionnaire, and field procedures. Supervisors must have previous supervisory experience. All field staff must have a minimum of five (5) completed projects' worth of experience in conducting CAPI interviewing, 10 projects worth of experiencing conducting face-to-face interviewing and a secondary education diploma. The Subcontractor must describe the composition of their proposed field team, including total numbers of enumerators and supervisors, regional allocation, as well as their recruitment process. A competitive Technical Proposal will provide clear explanation of how the Subcontractor will identify and evaluate the suitability of potential field staff, including local language fluency.

The Subcontractor also will be responsible for organizing, hosting, and handling all local logistical preparations for the training of field staff. The Subcontractor will advise on the most appropriate approach to enumerator training and will schedule as many sessions as required, although no less than 15 hours, excluding time allocated to the piloting exercise, to thoroughly train interviewers in administering the questionnaire. Training should be carried out centrally when at all possible. InterMedia will send a representative to observe the pre-fieldwork briefing, training, and/or parts of the fieldwork. In addition,



the Subcontractor may be required to provide appropriate translation facilities. The training program must include:

- Detailed explanation of the objectives of the survey, sampling design, and methodology.
- Call back procedures.
- Response records for contact attempts (all attempts, successful, not successful, eligible, non-eligible), non-response records and reasons, substitution after three (3) unsuccessful call-backs.
- Interviewer department and respondent confidentiality.
- Quality control by interviewers' supervisors and the study management team, including use of the interviewer's field log.
- Detailed explanation of the questionnaire, question by question, including routing and filtering, and a comprehensive discussion of directive and non-directive probing.
- Practice interviews, delivered between the trainer and a supervisor, in front of the interviewers under training.
- Discussion of any problems or respondent queries that may arise.
- If necessary, at this stage, a "blackboard practice" to clarify and reinforce learning so far.
- Practice interviews, each interviewer with two other interviewers, and each interviewer role-playing as both interviewer and respondent.
- Logistics of the survey.

The Subcontractor may also be expected to prepare additional training tools, such as interviewer's exams to test interviewing and aptitude skills.

8. Data Collection

Data collection will be completed using CAPI and the Subcontractor is responsible for providing all devices and must ensure that devices are geo-enabled. Technical proposals must specify the number of devices that the Subcontractor will dedicate to survey implementation. Proposals must describe how the Subcontractor will ensure that all interviews are administered using devices that meet requirements in terms of specifications and battery life, as well as backup logistical arrangements in the field, including reserve power banks. GPS coordinates must be collected for all households where interviews take place. The Subcontractor must state that they understand and are able to fulfill this requirement in the Technical Proposal. The software used must enable InterMedia to maintain constant visibility over data collected in the field, although the Subcontractor is responsible for full day-to-day oversight and collection management. Competitive Technical Proposals will describe the Subcontractor's experience with implementing CAPI surveys (particularly in India), challenges that are likely to be encountered, and how the Subcontractor would overcome those challenges such that data quality is assured.

9. Coding and Data Processing

The Subcontractor will provide a fully-labeled SPSS file (both variables and values labeled in English). Guidelines for coding key variables in SPSS format will be shared by InterMedia upon commissioning. No names of interviewers, coders, or supervisors shall be entered in the data sets—just numbers only. Any supplementary information used in coding and cleaning, such as guidelines or instructions to coders and data entry clerks, must be provided.

The subcontractor must write an SPSS syntax to convert the raw data from CAPI to the format prescribed by the InterMedia-provided FII codebook prior to the completion of the piloting phase. InterMedia expects that there will be no delays arising from data conversion throughout the life of the project. Competitive Technical Proposals will describe the Subcontractor's processes and timelines from data export to data delivery.



10. Dataset Finalization

The Subcontractor will send a test SPSS data set with all variables in their prescribed formats to InterMedia as soon as the CAPI codebook prescribed data structure has been established.

The Subcontractor will provide interim datasets complying with InterMedia's prescribed codebook following the completion of 1,000 interviews, 50 percent of all interviews, and at any other requested interval (no more frequent than biweekly). The Subcontractor will make any necessary revisions to the CAPI script or data structure following InterMedia's review of these interim datasets.

The Subcontractor will be responsible for the production and delivery of a cleaned final data sets in SPSS. The production of the final dataset will include three or more rounds of data checking and cleaning in close consultation with InterMedia data analysts to arrive at the final dataset(s) that passes all quality checks and is suitable for public dissemination. These checks involve item-by-item identification of errors and inconsistencies in the data identified in reports sent to the Subcontractor.

The Subcontractor will be responsible for working with the InterMedia team on addressing any issues raised in the data checking process and to complete the timely revision of datasets as needed. The Subcontractor will clean the data following the guidance provided in each data check report. Data checking will continue until the Subcontractor has satisfactorily resolved all errors and inconsistencies identified by InterMedia. Competitive Technical Proposals will describe the Subcontractor's data processing and cleaning capability and how the Subcontractor will undertake data cleaning such that data quality is assured.

11. Database of Respondents Willing to be Re-Contacted

The Subcontractor will establish, for possible future use, a database of respondents who have expressed a willingness to be re-contacted for participation in future research.

12. Technical Reports

The Subcontractor will be required to provide InterMedia with a full technical report within two weeks of the completion of the final dataset; however, drafting the report should begin prior to the completion of dataset finalization.

QUALITY ASSURANCE AND CONTROL

The Subcontractor shall develop and maintain an effective quality assurance (QA) and quality control (QC) program to ensure that services are performed in accordance with this SOW.

Offerors shall submit a QA/QC plan as part of the Technical Proposal. The QA/QC plan must provide specific details on the quality assurance measures that will be taken during data collection, such as supervisor accompaniment, field reporting structures, and feedback and mechanisms that will allow for timely corrections of any problems identified in the field. Please note that all field staff must have experience in conducting social research studies with potentially sensitive questions.

STAFFING PLAN AND OPERATIONAL CONSIDERATIONS

The Subcontractor will be responsible for arranging and paying for all logistics related to in-country training, data collection, and data cleaning including, but not limited to, lodging, office space, meeting spaces, internet access, equipment, vehicle rentals, security, and drivers and all payments related to their own individual staff and supervisors. InterMedia will not be involved in any disputes between field personnel and the Offeror's management team. Offerors must ensure that the necessary payments are provided to field by agreed upon field dates. All expenses for InterMedia staff will be borne by InterMedia.

WORKPLAN

Offerors must submit a detailed workplan, in Gantt chart form, with their Technical Proposal addressing each of the above tasks and program deliverables. The Subcontractor's responsibilities must be executed in adherence to the survey schedule with exception for unforeseen circumstances.

TASKS	TIMELINE
Go Ahead on Study	3 rd July
Questionnaire contextualization	10 th July
CAPI Scripting Draft V1	14 th July
Sampling and Fieldwork Plan	3 rd July – 14 th July
CAPI Script V2	21 st July
Pretest completion and review	21 st July
Translations complete in CAPI script	21 st July
CAPI Script V3	28 th July
Centralized Field Briefing	31 st July – 2 nd Aug
Final CAPI script	4 th Aug
Interviewer Briefings - Subcontractor will identify briefing structure	7 th Aug – 5 th Aug
Pilots	10 th Aug – 28 th Aug
Fieldwork/Data Collection	14 th Aug – 14 th Nov
Interim Data (SPSS 1st 1,000 Cases)	18 th Aug
SPSS Data 45,000 Cases	20 th November
SPSS Data 45,000 Cases (Post-revision process)	15 th December
Technical Report	30 th December

DELIVERABLES

#	Deliverables
1	Questionnaire Customization
2	Translated Questionnaires
3	Pretest Report
4	Pilot Test Report
5	Fieldwork Plan
6	Weekly Status Reports
7	Final Clean SPSS Data Set
8	Final Technical Report



SECTION B: INSTRUCTIONS FOR PREPARATION OF THE TECHNICAL PROPOSAL

Technical Proposals must be written in English and submitted in searchable Adobe Acrobat portable document format (.pdf). The file should be clearly marked and submitted as follows: **DFS Study India_ Offeror's Name_Technical Proposal (.pdf)**. There is no page limit for the Technical Proposal; however, the proposal should succinctly address the evaluation criteria.

A complete Technical Proposal will consist of components I-IV and the requested annexes assembled in **one** document:

- I. Cover Letter**
- II. Summary of Relevant Work Experience**
- III. Approach and Workplan**
- IV. Staffing Plan**

Annexes:

Annex A – Resumes of Proposed Key Personnel

Annex B – Past Performance Information

Specific details for the preparation of Technical Proposals are provided below:

I. Cover Letter – A cover letter must be submitted using the template provided in **Addendum B** (page 33 of this RFP).

II. Summary of Relevant Work Experience – Offerors must describe their company profile, including the organization's mission and objectives and work experience in India. The response must also detail the Offeror's ability to:

- Manage the implementation of quantitative survey research;
- Conduct social research studies with potentially sensitive questions;
- Perform rigorous and robust data quality checking and cleaning;
- Conduct data collection using CAPI software; and
- Conduct research focused on financial inclusion, mobile service provision, and mobile money (highly preferred).

III. Approach and Workplan – Offerors must submit their proposed approach and supporting activities for addressing the activities and outputs required by the SOW. This section must include the following subsections:

- 1. Proposed Methodology/Approach to the SOW:** The Offeror must detail its proposed approach to the tasking to be carried out in accordance with the SOW:
 - a. Review of the questionnaire for country-specific context and cultural appropriateness of sensitive questions;
 - b. Translation of the questionnaire into all required local languages;
 - c. Pretesting of the questionnaire and approach to enhance the quality of survey data;
 - d. Pilot testing the questionnaire and training interviewers to enhance the quality of survey data;
 - e. Sampling design;
 - f. A fieldwork plan for realizing the sampling design, identifying challenges for fieldwork planning, and describing mitigation strategies for addressing those challenges;
 - g. Recruitment and training qualified enumeration teams;



- h. Implementation of CAPI surveys in India, likely challenges to be encountered, and mitigation strategies for addressing those challenges;
- i. Production and delivery of a cleaned final dataset in SPSS; and
- j. Production and delivery of the final technical report for India.

2. **Workplan:** Offerors must submit a detailed workplan, in Gantt form, with their Technical Proposal addressing each of the SOW tasks and program deliverables.

IV. Staffing Plan – Offerors must describe the proposed technical and managerial team proposed for the implementation of the survey. A staffing plan should be submitted that summarizes the titles, names, and roles and responsibilities of proposed team members. Offerors must clarify how many current staff will be used, or how many additional staff may be needed. In addition, the Offeror should detail how new staff members will be mobilized and trained, and how long this will take.

Annexes (to be submitted as part of the Technical Proposal):

Annex A: Resumes of Proposed Key Personnel – Copies of resumes for any proposed key positions should be included as an annex to the Technical Proposal. If one individual fills more than one of these roles, please state this in the proposal. **Resumes must not exceed three pages per proposed team member.**

Annex B: Past Performance Information - Offerors must submit two to three (2-3) relevant past performance citations using the template provided in **Addendum C** (page 34 of this RFP) that outlines projects that best illustrate the Offeror’s work experience managing and implementing similar projects. Offerors may include more than three citations (please use additional pages as necessary). Citations should detail the following:

- Project Title
- Client Name
- Client Point of Contact Name and Telephone Number
- Total Project Cost
- Type of Agreement (e.g., subcontract, grant, purchase order (fixed price, cost reimbursable))
- Location/Place of Performance
- Project Start-End Dates
- Brief Description of Activities



SECTION C: INSTRUCTIONS FOR PREPARATION OF THE COST PROPOSAL

The Cost Proposal should consist of **two separate attachments**: I) a detailed cost breakdown in Excel with unlocked formulas and II) a budget narrative/justification and supplementary cost information. All files should be clearly marked and submitted as follows:

- I) DFS Study India_*Offeror's Name*_Detailed Budget (.xls)**
- II) DFS Study India_*Offeror's Name*_Budget Narrative and Cost Information (.pdf)**

There is no page limit for the Cost Proposal.

A complete Cost Proposal will consist of the following:

- I. Detailed Cost Breakdown** (Microsoft Excel file with unlocked formulas)
- II. Budget Narrative and Cost Information**

Specific details for the preparation of Cost Proposals are provided below:

- I. Detailed Cost Breakdown** – The detailed cost breakdown must be submitted in Excel with unlocked formulas. Excel spreadsheets for the cost proposals could be presented in the format each Offeror finds most suitable provided that the spreadsheets are presented in a legible format. A breakdown of summary prices in U.S. Dollars must be included that outlines labor costs per deliverable (by person and daily rate), costs of materials, training, production costs, overhead and other costs (e.g., ground/air transportation). This is required in order to determine cost reasonableness. Please note that the Offeror is responsible for all payments related to field implementation. InterMedia personnel do not carry or pay out revenue for legal reasons. Offeror is responsible for any/all costs in the execution of this project. Modifications are only considered when the scope of work changes or some catastrophic event that might otherwise hinder completion occurs. At that time, InterMedia will also need to work with the Funder to consider cost increases. Any necessary modifications will be subject to approval of the Funder.
- II. Budget Narrative and Cost Information** (assembled in **one** document)
 - a. Budget Narrative** – Offerors must provide sufficient detail and justification for costs deemed necessary to accomplish the proposed survey implementation in India. Please provide detail and justification for significant items, including salaries, estimated travel expenses, and items that comprise materials and supplies.
 - b. Cost Information** – The following supplementary cost information is to be submitted with the budget narrative in the same document in the following order:
 - **Priced Deliverable and Payment Schedule** – Offerors must enter their U.S. prices using the template provided in **Addendum D** (page 35 of this RFP) for all specified deliverables. Price shall include all labor, other direct costs (materials, etc.), security, and overhead. The pricing schedule as outlined below is non-negotiable as it is tied to the Master Services Agreement issued to InterMedia by the Funder.

Offerors must provide a statement in their Cost Proposals that they accept and agree to the following pricing schedule:



- i. 20% on contract award
 - ii. 40% pre-training/implementation – this payment will be made once the training dates and plan are confirmed with the InterMedia Research Manager. This includes any authorization documentation required to conduct fieldwork in country (e.g., local government/ministry approvals, etc.)
 - iii. 25% on submission of data (clean and QC approved by InterMedia’s QC Supervisor)
 - iv. 15% final payment on receipt of approved technical report and all technical information.
- **NGO Registration or Business Registration (if applicable)** – The Offeror must submit a copy of the registration certificate documenting its NGO authorization to conduct work in-country. All for-profit firms must submit a copy of their business registration in order to have their proposal evaluated and considered for award.
 - **Audited Financial Statements** – Offerors must provide audited financial statements for the last two years certified by an independent public accountant. If the Offeror does not have audited financial statements, internal financial reports should be submitted.
 - **Financial Capability Questionnaire** – Offers must complete the financial capability questionnaire included as **Addendum E** (page 36 of this RFP).

SECTION D: EVALUATION CRITERIA

After the closing date stated in the RFP, each proposal submitted to InterMedia will be assessed on its technical merits and subsequently on its price. **The Technical Proposal is worth 70 points, while the Cost Proposal is worth 30 points.** The Technical Proposal will be evaluated against the following criteria:

TECHNICAL	POINTS TO CONSIDER	MAX POINTS
Overall Response	<ul style="list-style-type: none"> ● Completeness of the response ● Overall compliance with the RFP requirements 	5
Relevant Work Experience	<ul style="list-style-type: none"> ● Robust in-country staff and facilities ● Organizational experience with managing and implementing quantitative survey research projects of similar size, scope, and complexity ● Relevant expertise with managing and implementing relevant survey research projects in India <ul style="list-style-type: none"> ○ Experience is sufficiently detailed to enable an assessment of the Offerors knowledge of local service markets, fieldwork planning, and ability to mitigate any challenges ● Ability to conduct social science research studies with potential sensitive questions ● Experience conducting data collection using CAPI software ● Experience with research focused on financial inclusion, mobile service provision, and mobile money 	15
Proposed Methodology and Approach	<ul style="list-style-type: none"> ● The Offeror demonstrates strong understanding of the goals and methodology of the survey described in Section A: Scope of Work ● The Offeror demonstrates robust knowledge of the financial services markets in India ● The Offeror’s capacity to provide thorough and accurate translations for the languages required ● Approach to recruitment of interviewers ● Quality of the approach to training ● Quality of the CAPI implementation plan and procedures for the registration of the GPS coordinates of every household survey ● The quality assurance/quality control plan that provides specific details on the QA/QC measures that will be taken during data collection, such as supervisor accompaniment, field reporting structures, and feedback and mechanisms that will allow for timely corrections of any problems identified in the field ● Quality of the data cleaning process ● Realistic description of constraints to implementation as well as tangible solutions to these constraints ● The workplan reflects an accurate understanding the activities involved in implementing a nationally representative survey and the duration of tasks associated with such activities 	25



Staffing Plan and Proposed Key Personnel	<ul style="list-style-type: none"> • Description of the technical and managerial resources selected for the project, including size of the team, positions, and roles and responsibilities • Ability of the Offeror to quickly and efficiently mobilize and train staff • CVs of key personnel that demonstrate depth of experience and relevant qualifications to perform the work 	20
Past Performance Information	<ul style="list-style-type: none"> • Examples of past performance/organization experience managing and implementing quantitative survey research projects of similar size, scope, and complexity 	5
TOTAL SCORE		70

The Cost Proposal will be evaluated against the following criteria:

FINANCIAL	POINTS TO CONSIDER	MAX POINTS
Overall Response	<ul style="list-style-type: none"> • Completeness of the response • Overall compliance with the RFP requirements 	5
Detailed Budget	<ul style="list-style-type: none"> • Accuracy with which proposed costs represent the most likely cost of performance. An assessment of cost realism will be performed to evaluate and verify the Offeror's understanding of the contract requirements described in the SOW • Presentation of any cost saving initiatives. InterMedia has implemented previous waves of survey research in India for the Funder and is aware of cost savings that can be made in the course of this work. • Reasonableness of proposed fees, including the ability of the Offeror to control costs and propose salary rates that align with the staffing plan and individual roles and responsibilities 	20
Financial Stability	<ul style="list-style-type: none"> • Offeror provides sufficient evidence of being in good financial standing 	5
TOTAL SCORE		30

The proposal with the best overall score based on technical merit and price will be recommended for award of Subcontract. InterMedia's evaluation panel will consist of select technical experts who will first evaluate each response for compliance with the Technical Proposal requirements of this RFP. Responses that are deemed to not meet all of the mandatory requirements will be considered non-compliant and removed from further consideration.



SECTION E: INTERMEDIA TERMS AND CONDITIONS

- 1) **Goods and/or Services.** The Subcontractor will provide the work, equipment, products, reports, and deliverables or other items (“Goods”) and/or perform the services (“Services”) specified in **Section A – Scope of Work**.
- 2) **Inspection and Acceptance.** InterMedia will evaluate the goods and services upon delivery for conformity with the specifications in the SOW. If InterMedia determines that any part of the Goods or the Services do not conform to the specifications, the Subcontractor will be notified and shall be given a reasonable period of time to ensure, at the Subcontractor’s own cost, that the quality, quantity and description of the Goods meet the specifications or that the Services have been correctly performed. If the Subcontractor fails to deliver Goods that conform to the quality, quantity and description of the specifications, or to perform the Services to the satisfaction of InterMedia within a reasonable time to be agreed between the parties, InterMedia may terminate this Subcontract. If so terminated, the Subcontractor agrees to refund any amounts previously received from InterMedia in connection with such non-conforming Goods or Services, within **ten (10) days** from the effective termination date.
- 3) **Goods & Services Specifications Changes.** The Subcontractor understands that there may be additions, deletions or other charges that may affect the purchase of Goods or the Services specifications during the Subcontract Term. Upon receiving InterMedia’s notice of any change through a written modification to the Subcontract, the Subcontractor will work in good faith to accommodate those changes to the applicable specifications. For any substantial change to the Goods or Services specifications, the Parties will negotiate in good faith for equitable adjustments to the payments made to the Subcontractor and the delivery schedule under **Section A**.
- 4) **Intangible Property.**
 - A) Intangible property (including all types of intellectual property) created or developed, or for which ownership was purchased, under the Subcontract (the “Works”), shall be titled to InterMedia. The Subcontractor hereby irrevocably and unconditionally assigns to InterMedia all right, title, and interest in and to all such Works. Works shall not be reproduced or disseminated, other than for the purposes of completing the tasks described in this Subcontract, without the express, written approval of a duly-authorized representative of InterMedia.
 - B) Ownership of all intangible property (including, without limitation, brands, trademarks, service marks, franchise rights, copyrights, rights in data, and other rights) created or developed or for which ownership was purchased by either Party before the Effective Date, or created or developed or for which ownership is purchased by either Party subsequent to such Date but not under this Subcontract and with non- Subcontract funds, shall be and remain that Party’s exclusive property at all times (“Proprietary IP”). The other Party shall receive rights in such Proprietary IP, if at all, only through separate written licensing agreements.
 - C) InterMedia shall be entitled to all intangible property and other proprietary rights including but not limited to patents, copyrights, and trademarks, with regard to products, or documents and other materials which are produced or prepared or collected in consequence of or in the course of the execution of this Subcontract. At InterMedia’s request, the Subcontractor shall take all necessary steps, execute all necessary documents and generally assist in securing such proprietary rights and transferring them to InterMedia in compliance with Funder rules, guidelines, and procedures governing patents and inventions, including but not limited to government-wide regulations issued by the U.S. Department of Commerce.



- 5) **Communications with Funder or Host Country Officials.** Except as otherwise approved by InterMedia, all communications (whether oral, written, or electronic) by the Subcontractor, its personnel, contractors, suppliers, and lower-tier subcontractors concerning or affecting performance of any aspect of the Subcontract, the Prime Award, and the Program, shall be made solely to InterMedia and not directly to the Funder or Host Country officials.
- 6) **Public Notices and Communications.**
 - A) Any public notices or communications by the Subcontractor to the public, and in particular to the mass media or any public forum whatsoever (including press, radio, television, cinema, internet, etc.) relating to this Subcontract shall be subject to prior authorization in writing by InterMedia. If InterMedia authorizes the Subcontractor to supply the public with information, the Subcontractor shall ensure that such information is provided accurately.
 - B) The Subcontractor shall not use the names or logos of InterMedia without the advance written consent of InterMedia. The Subcontractor shall not refer to its relationship with InterMedia or to the Subcontract without InterMedia's prior written approval.
- 7) **Sub-agreements.** The Subcontractor shall obtain the prior written approval of InterMedia for all lower-tier sub-agreements. The approval of InterMedia of a lower-tier sub-agreement shall not relieve the Subcontractor of any of its obligations under this Subcontract.
- 8) **Insurance.**
 - A) The Subcontractor is solely responsible for all applicable taxes, benefits, worker's compensation insurance or equivalent, health insurance, social insurance, all risk property insurance, comprehensive general liability insurance with financially sound and reputable insurance companies, and any other insurance as required under this Subcontract and/or applicable laws.
 - B) The Subcontractor warrants that it shall obtain and maintain adequate insurances against all risks in respect of (i) any property and any equipment used for the execution of this Subcontract. and/or purchased with Subcontract funds; and (ii) its General Indemnity obligations under Section 13 herein and any other indemnification obligations under this Subcontract.
 - C) The Subcontractor shall be solely liable for the loss or theft of, or damage to, any and all items purchased with Subcontract funds (including items in the possession of its lower-tier subcontractors), and, immediately upon any such loss, theft or damage, shall replace such items at its own expense. In addition, the Subcontractor shall be solely liable for the loss or theft of any Subcontract funds held in cash by the Subcontractor or any of its agents or lower-tier subcontractors and shall have no recourse to InterMedia or the Funder for any such loss or theft.
- 9) **Procurement and Property.**
 - A) The Subcontractor shall ensure that any procurement conducted using Subcontract funds utilizes transparent, fair, and competitive procurement policies and practices. The Subcontractor shall inform InterMedia about the policies and practices that it shall use to contract for goods and services under this Subcontract.
 - B) The Subcontractor shall not use Subcontract funds to (1) procure goods or services over US \$0 in transaction value without InterMedia prior approval, or (2) create or transfer ownership of intangible property (including, without limitation, copyrights, patents, trademarks, and other intellectual property) without InterMedia's prior approval in writing. Such approval will not be unreasonably withheld, but may be subject to certain conditions or reservation of certain rights.



- C) Title to property financed by the Funder under this Subcontract shall be held by InterMedia or if InterMedia so directs by another entity. The Subcontractor shall care and account for all property financed under the Subcontract, and shall ensure that such property shall be used solely to further program objectives. Upon project completion, the Subcontractor shall submit the program asset list, request prior approval on final disposition of property, and subsequently dispose of property as instructed by InterMedia in writing. Should the Subcontractor be approved to retain property purchased under the Subcontract, the property shall be used to further program objectives.

10) Invoicing and Payments.

- A) Invoices that do not strictly comply with the Subcontract will be returned for correction and resubmission.
If Subcontractor becomes aware of a duplicate payment or that InterMedia has otherwise overpaid, Subcontractor shall immediately notify InterMedia in writing and request instructions for handling the overpayment.

11) Independent Contractor.

- A) Notwithstanding normal award and administration processes and the provision of guidance by InterMedia program staff, the relationship between the Parties in implementing the program shall be that of an arm's length independent contractor rather than a servant or agent. The Parties do not intend to create any kind of joint venture, partnership, or other formal business relationship or association of any kind whatsoever. Nothing herein shall be construed to provide for the sharing of profits and losses arising out of or relating to the efforts of either or both Parties, except as may be specifically provided herein. The Subcontractor shall have no authority, whether express or implied, to purport to contract for or bind InterMedia in any manner or to any extent, and shall make clear to all third parties with which it deals that it has no such authority.
- B) The Subcontractor personnel, shall at all times be under Subcontractor's sole supervision, direction and control, and shall not be deemed to be InterMedia personnel for any purpose. Subcontractor is solely responsible for payment of all wages, salaries, and other amounts due or to become due to such personnel in connection with the Subcontract and for all reports and obligations to social security, income tax withholding, unemployment compensation, worker's compensation, and the like. The Subcontractor shall indemnify and hold InterMedia harmless against any claim or liability (including, without limitation, fines, penalties and reasonable attorney's and expert consultant fees and costs) resulting from the Subcontractor's failure to comply with the provisions of this Article.
- C) Subcontractor understands and acknowledges that performance of the Scope of Work may expose its employees to a variety of risks and dangers including, without limitation, disease or infection, acts of terrorism, hostage taking, other physical violence or threats to safety, theft, armed conflict, or civil unrest. These risks could result in injury, illness, temporary or permanent disability, property or financial loss, psychological trauma, or death. Subcontractor agrees that it will take full responsibility for its employees who are performing Services under this Subcontract and that its employees have agreed to undertake any assignment under this Subcontract voluntarily, and with full knowledge of its risks and dangers. Subcontractor further agrees that it will:
 - i) take full personal responsibility for its employees' safety, security and health;
 - ii) freely assume all risk of harm to or loss of health, life or property for its employees;
 - iii) release and forever discharge InterMedia (including its directors, officers, employees, agents and insurers) from any and all costs, claims, losses, damages, or liability of any nature arising in connection with any injury, illness, physical or mental trauma, property or financial loss, disability or death Subcontractor's employees may suffer as a result of performance of the



Scope of Work for InterMedia; and

- iv) secure from each of its employees performing Services under the Subcontract a written release and discharge forever of InterMedia (including its directors, officers, employees, agents and insurers) from any and all costs, claims, losses, damages, or liability of any nature arising in connection with any injury, illness, physical or mental trauma, property or financial loss, disability or death Subcontractor's employees may suffer as a result of performance of the Services for InterMedia.

12) Notice of Conditions Interfering with Performance. The Subcontractor shall notify InterMedia in writing, within ten (10) days of the date the Subcontractor learns, or in the exercise of reasonable care should have learned, of the occurrence and potential effects of any condition which interferes with, or which it is reasonable to believe will or may interfere with, (1) successful implementation of the program or (2) complete and timely performance of Subcontractor's obligations under the Subcontract. The notice shall identify the condition, the impact (anticipated as of the date of the notice) on planned activities and the accomplishment of the Subcontract's purposes and results, and the steps the Subcontractor intends to take to try to correct or mitigate the condition.

13) General Indemnity. Each Party shall hold harmless, defend and indemnify the other and their respective directors, officers, agents and employees from and against all causes of action, losses, claims, liabilities, or damages (including but not limited to costs, reasonable attorneys' fees, and amounts paid in reasonable settlement thereof) which arise or are alleged to arise as a result of the negligent acts, errors or omissions or willful misconduct of the indemnifying Party, its directors, officers, agents or employees. Each Party's obligation to indemnify the other party as set forth above is conditioned on the indemnified party giving the indemnifying party prompt written notice of all claims, providing reasonable cooperation in their investigation and defense, and permitting the indemnifying party to defend said claims at the indemnifying expense with legal counsel of the indemnifying party's choice.

14) Confidentiality. Each Party acknowledges that any information obtained in performing this Subcontract regarding the operation of the other Party or its products, services, policies, systems, programs, personnel, finances, plans, procedures, donor relations or any other aspect of its business, is confidential and proprietary. Each Party will hold such information confidential and will not [i] use such information for any purpose other than performance of this Subcontract or [ii] disclose such information, directly or indirectly, to any other person, without in each instance the prior written consent of the other Party. However, neither Party shall be liable for disclosure or use of the other Party's confidential and proprietary information which:

- i) was at the time of receipt otherwise known to the receiving Party;
- ii) has been published or is otherwise within the public domain or is otherwise generally known to the public at the time of the disclosure to the receiving Party or becomes part of the public domain or otherwise generally known to the public through no breach of this Subcontract;
- iii) is independently developed by the receiving Party; or
- iv) is required to be released by law or court order. When disclosure is required by law, such disclosure shall be made only after the receiving Party has notified the disclosing Party in writing and the disclosing Party has been provided an opportunity to take appropriate action to protect its legal interest in the confidential and proprietary information.

15) Ethics and Integrity. The Subcontractor agrees, in executing this Subcontract and in performing its obligations in connection therewith, to ensure that it, its officers, directors, employees, agents, lower-tier subcontractors and suppliers:



- i) scrupulously avoid any actions in violation of (or that might reasonably be considered by any person as possibly being or appearing to be in violation of) any laws, regulations, rules or Funder policies relating to ethics and integrity; and
- ii) have not engaged, and will not engage, in any corrupt practice (including, without limitation, the offering, giving, receiving or soliciting of anything of value to influence the action of any public official or any officer or employee of IM) or fraudulent practice (including, without limitation, misrepresentation of facts in order to influence a procurement practice or the execution or administration of the Subcontract or the Prime Award, to the actual or potential detriment of InterMedia or the Funder).

16) Suspension.

A) InterMedia may suspend this Subcontract in whole or in part, at any time or from time to time, for any of the following reasons:

- i) material Subcontractor noncompliance; or
- ii) Subcontractor's financial insolvency, bankruptcy, assignment in favor of creditors, or similar or comparable status; or
- iii) Funder suspension, termination or non-funding of all or part of the Prime Award.

In each case, written notice will be issued stating the effective date of the action and what funds, if any, will be available to support expenditures after such date.

- B) The cure period shall be effected by written notice to the Subcontractor, which notice shall identify the basis for suspension and/or possible termination, the reason(s), therefore, the effective date of the action, a statement identifying which part (or all) of the remainder of the Subcontract Term or the program activities are subject to suspension and/or possible termination, and procedures and standards, as appropriate, for phasedown costs and submission of final invoices. The notice shall be effective on the date stated in the notice, or the date the notice is delivered to the Subcontractor, whichever is later.
- C) The Subcontractor shall have thirty (30) days to cure all issues as identified in the notice, failing such deadline InterMedia may terminate the Subcontract in whole or part effective on such date.

17) Termination.

A) InterMedia may unilaterally terminate this Subcontract at any time, in whole or in part, for any of the following reasons:

- i) Material Subcontractor noncompliance; or
- ii) Subcontractor's financial insolvency, bankruptcy, assignment in favor of creditors, or similar or comparable status; or
- iii) Funder termination or non-funding of all or part of the Prime Award.

B) Termination shall be effected by written notice to Subcontractor, which notice shall identify the basis for termination, the reason(s) therefore, the effective date of the action, a statement identifying which part (or all) of the remainder of the Subcontract Term or the Subprogram activities is terminated, and procedures and standards, as appropriate, for phase-down costs and submission of final invoices.

C) The termination shall be effective on the date stated in the notice.

D) Unless otherwise stated in the termination notice, or as otherwise approved on a case by case basis, InterMedia shall not be obligated to reimburse the Subcontractor for any expenses incurred after



the termination effective date. The Subcontractor shall, with due regard to economy, effect an expeditious but orderly phase-down of Subprogram activities and implementation efforts (including, without limitation, subcontracts and lower-tier subawards).

18) Compliance with Law.

- A) In performing its obligations and exercising its rights under the Subcontract, the Subcontractor shall fully comply with all applicable laws (including without limitation all statutes, decrees, ordinances, administrative orders, rules, regulations, and other mandatory directives, policies, and instructions with binding legal effect), whether in the United States, or elsewhere.
- B) The Subcontractor shall be solely liable to pay all costs of such compliance. In addition, the Subcontractor shall be solely responsible to obtain in a timely and effective manner all licenses, permits, and other approvals (including, without limitation, approvals pursuant to the export control, foreign assets control, sanctions, anti-terrorism, and other similar or related rules in the United States), if any, necessary for Subcontractor's successful implementation of its Program.
- C) The Subcontractor is solely responsible, without reimbursement under the Subcontract, for all costs, risks, damages, and other liability incurred by it as a result of its failure to comply with the applicable law.
- D) The Subcontractor shall indemnify and hold harmless InterMedia for and from all costs, risks, delays, losses, damages and other liability incurred by InterMedia due to Subcontractor's noncompliance with such laws or failure to secure such licenses, permits, and other approvals.

19) Governing Language and Law.

- A) The governing (applicable) language of this Subcontract shall be English, and all notices and other communications relating or pursuant to the provisions of the Subcontract (including, without limitation, those in connection with issues and Disputes) shall be in such language.
- B) This Subcontract, its formation and the facts and circumstances surrounding its making and performance, shall be interpreted in accordance with the following, listed in order of precedence: (1) the express terms and conditions of the Subcontract; (2) the laws in effect in Washington, D.C., USA.

20) Disputes. The Parties shall attempt to resolve all issues arising under or relating to the Subcontract amicably, failing which the Subcontractor may request InterMedia to issue, or InterMedia unilaterally may issue (after giving the Subcontractor an opportunity to provide its views), a written decision with reasons. InterMedia's decision shall be final and conclusive on the matter. The Subcontractor shall, notwithstanding any dispute, continue to perform its obligations under the Subcontract.

21) Force Majeure. Any delay or failure of the Subcontractor of required obligations shall be excused if and to the extent caused by acts of God, fire, storm, lockout, strike, terrorist act, flood, sabotage, embargo, war (whether declared or not), riot, or other causes beyond the reasonable control of the Subcontractor.

If the Subcontractor asserts Force Majeure as a reason for failure to perform its obligations, then the Subcontractor must:

- a. notify InterMedia of the likelihood or actual occurrence of an event described in this clause;
- b. prove that reasonable steps were undertaken to minimize delay or damages caused by foreseeable events; and
- c. fulfill all non-excused obligations.



Upon review of the Subcontractor's notice, InterMedia shall determine whether the term of the Subcontract shall be extended for a reasonable period of time necessary to overcome the effect of such delays.

- 22) Assignment.** The Subcontractor shall not assign, transfer, subcontract, or attempt to do any of the foregoing, except for the following types of general support services: communication, translation, photocopying of documents or similar services, without the prior written consent of InterMedia (absent which such action or attempted action shall have no effect as against InterMedia).
- 23) Severability.** If any provision of this Subcontract is deemed by any court of competent jurisdiction to be void, voidable, invalid or unenforceable for any reason, the remainder of the provisions shall not be affected and shall remain valid and enforceable.
- 24) Non-Waiver.** Failure by either Party to insist upon strict compliance with any provision of this Subcontract shall not be deemed to be a waiver or relinquishment of, or otherwise to affect or modify, any of InterMedia's rights or the Subcontractor's duties hereunder, nor shall any waiver or relinquishment of any such right or duty in one case be construed as a waiver or relinquishment in another case.



SECTION F: FUNDER TERMS AND CONDITIONS

- 1) **Relationship with the Bill & Melinda Gates Foundation.** The Subcontractor has been selected for this Subcontract at InterMedia's and the Foundation's discretion. The Subcontractor may not make any statement or otherwise imply to donors, investors, media or the general public that it is a direct awardee of or subcontractor to The Bill & Melinda Gates Foundation ("Foundation"). The Subcontractor may not use the Foundation's name or marks for any promotional purpose or otherwise, nor refer to this Subcontract or use the Foundations' name or marks in any publicly available materials, including any news release or public announcement, without the Foundation's prior written consent, which may be requested through InterMedia. Any agreements with sub-subcontractors the Subcontractor engages to assist with the performance of the Services must include similar language as the above.
- 2) **Anti-Corruption and Terrorist Financing.**
 - A) The Subcontractor will not transact business with, or provide material support or resources directly or indirectly to, or permit payments under this Subcontract to be transferred directly or indirectly to any individual, corporation or other entity that the Subcontractor knows, or has reason to know, supports, advocates, facilitates, or participates in any terrorist activity (including, without limitation, to any individual or organization identified by the U.S. government as a Foreign Terrorist Organization, a Specially Designated Terrorist, or a Specially Designated Global Terrorist).
 - B) In connection with this Subcontract, Subcontractor will ensure that no payments or other items have been or will be offered, made or authorized by or on behalf of the Subcontractor to any government official or any third party in violation of the United States Foreign Corrupt Practices Act (the "FCPA") or that would otherwise be in violation of the FCPA if the party offering, making or authorizing any such payment were deemed to be subject to the FCPA, or in violation of any similar anti-corruption law applicable to this Subcontract or the parties.
 - C) In addition to other remedies available under this Subcontract, InterMedia, on behalf of the Foundation, may recover from the Subcontractor the amount or value of any prohibited payment, as well as the amount of any loss resulting from termination of this Subcontract in accordance with its terms.
 - D) Any agreements with sub-subcontractors the Subcontractor engages to assist with the performance of the Services must include similar language as the above.
- 3) **Restriction Against Lobbying.** Foundation funds provided to Subcontractor under this Subcontract may not be spent to: (a) influence the outcome of any domestic or foreign election for public office; or (b) support lobbying or other attempts to influence legislation (local, state, federal, or foreign). Subcontractor agrees that the strategies and activities conducted as part of this Subcontract will not simply present a case for or against any legislative positions, but will rather provide a reasoned, objective consideration of facts and issues in a full and fair manner that enables third parties to develop their own positions on any legislation that may be discussed. Subcontractor further agrees that all activities conducted under this Subcontract will comply with applicable state lobbying gift and ethics requirements, and that Subcontractor will request that InterMedia obtain the written consent of the Foundation prior to using Foundation funds for activities requiring lobby registration and/or reporting under the applicable state law. The Foundation has not authorized InterMedia to retain or employ Subcontractor to engage in lobbying activities. Training and information on restrictions on advocacy and lobbying is available here: <http://www.leadfoundation.org/courses.html>.



- 4) **Delivery and Acceptance.** The Foundation will promptly evaluate the Services performed (including any deliverables provided) under this Subcontract. The Foundation will provide InterMedia notice of rejection within 30 days of discovering deficient performance or deliverables, which InterMedia will communicate to Subcontractor immediately. If rejected, Subcontractor will, at no cost to the Foundation, make commercially reasonable efforts to promptly correct the Services. If Subcontractor fails to correct the Services within 30 days after notice of rejection, or such other time as mutually agreed, InterMedia – acting at the direction of the Foundation -- may terminate the Subcontract immediately upon written notice and receive a refund of any amounts paid to Subcontractor for such Services, except that InterMedia will pay Subcontractor the compensation specified in the Subcontract for any portion of the services that the Foundation accepts.
- 5) **Time is of the Essence.** Time is of the essence for the completion of the Services described in this Subcontract. It is anticipated by the Parties that all deliverables described above will be received by InterMedia for submission to the Foundation on or before the due date, and that any delay in the completion of the Services described herein shall constitute a material breach of this Subcontract.
- 6) **Work Authorization.** Subcontractor is fully responsible for securing work authorization, as required, for all jurisdictions in which Subcontractor performs Services. Subcontractor's failure to secure required work authorization may result in the Foundation's direction to InterMedia to immediately terminate this Subcontract, at the discretion of the Foundation. Upon request by the Foundation, Subcontractor will provide InterMedia with a copy of any required work authorization (*e.g.*, Form 1-9 for U.S. work).
- 7) **Confidential and Publicity.**
 - A) "*Confidential Information* " whether written, oral, or observed is defined as: (i) the terms and conditions of this Subcontract or an applicable Work Order; (ii) Project Materials; (iii) information relating to the Foundation's strategy, finances, investments, grant agreements, contracts, existing or prospective grantees, non-publicized or prospective grants, co-chairs, property, guests, or internal events; and (iv) any other information either InterMedia or the Foundation labels or indicates should be treated as confidential or proprietary.
 - B) Subcontractor will use Confidential Information only to perform the Services and, except as otherwise provided in this Subcontract or an applicable Work Order, Subcontractor will not disclose Confidential Information to any third party without the Foundation's prior written consent, which the Subcontractor may request through InterMedia. Subcontractor may disclose Confidential Information (i) on a "need-to-know-basis" to its employees and sub-subcontractors performing Services under this Subcontract, provided the employees and sub-subcontractors have agreed to comply with the requirements of this Section; and (ii) to the extent required by law, regulation, or court order, provided that, in such event, Subcontractor provides the Foundation through InterMedia -- with as much advance notice as is feasible.
 - C) The provisions of this Section will not apply to information or material that: (i) is generally available as part of the public domain prior to disclosure by or on behalf of the Foundation, or becomes so available through no fault of Subcontractor; or (ii) is developed by Subcontractor or is received by Subcontractor from a third party (with no breach of any duty owed by the third party to the Foundation) independent of performing the Services.
 - D) Subcontractor will not use the Foundation's name or marks for any promotional purpose or otherwise, nor will it refer to this Subcontract or any Work Order or use the Foundation's name or marks in any publicly available materials, including any news release or public announcement, without the Foundation's prior written consent.



- E) Subcontractor acknowledges that the Foundation will have no adequate remedy at law if Subcontractor breaches the terms of this Section. In such event, the Foundation will have the right, in addition to any other available rights, to seek in any court of competent jurisdiction, injunctive or other relief to restrain any breach or threatened breach of this Section without delivery of a bond or other security.
- F) The provisions of this Section will remain in force after completion or termination of this Subcontract and all corresponding Work Orders.

8) Data Privacy and Security. In performing Services under this Subcontract, Subcontractor will:

- A) strictly comply with all applicable laws, treaties, regulations, and conventions governing privacy, data security, and the disclosure, receipt, and use of personally identifiable information (“PII”);
- B) not disclose any PII to InterMedia or to the Foundation or a third party. Subcontractor will remove any PII, including any identifiers that could identify an individual (including, but not limited to, name, date of birth, home address, zip code, telephone number, or email address) from any data or reports prior to publication or to providing or making such data or reports available to InterMedia or to the Foundation or a third party under this Subcontract;
- C) collect, transfer, disclose, store, or otherwise use data, including PII, received by Subcontractor under this Subcontract (“Data”) solely for the purposes of performing Services under this Subcontract or to fulfill any legal requirements;
- D) obtain any consents, waivers, releases, or other permissions (“Releases”) necessary to perform the Services, and determine the proper process, form, and content for such Releases;
- E) establish and maintain commercially reasonable environmental, safety and facility procedures, data security procedures, and other safeguards against the unauthorized access, destruction, corruption, loss, or alteration of PII that are no less rigorous than those maintained by Subcontractor for Subcontractor’s own information of a similar nature;
- F) destroy any PII retained by Subcontractor under this Subcontract as soon as such PII is no longer needed to perform the Services;
- G) deliver or destroy, at the Foundation’s option, any other Data retained by Subcontractor upon expiration or termination of this Subcontract.

Subcontractor’s obligation under this clause will survive the expiration or termination of the Subcontract or until such time as Subcontractor no longer has Data in Subcontractor’s possession.

9) Information Access and Employee Controls. Subcontractor will adhere to generally accepted best practices on information access and employee controls in hosting confidential, sensitive, or protected data, including but not limited to PII. These best practices include without limitation: firewall implementation, virus scanning, securing access control software, logical encryption of data as it leaves the data boundary, secure tunnels, and limitation of physical access to confidential information.

10) Record Maintenance and Inspection. The Subcontractor is required to maintain complete and accurate records for the performance of the Services to enable the Foundation and/or InterMedia to easily determine how the Subcontract funds were expended. The Subcontractor’s books and records must be made available for inspection by the Foundation or its designee at reasonable times, upon 30 days’ advance written notice, to permit the Foundation and/or InterMedia to monitor and conduct an evaluation of operations under this Subcontract. In addition, to support compliance with Sections 8 and 9 herein, Subcontractor must maintain copies of Releases for a period of seven years following expiration or termination of this Subcontract, and make copies of such records available to InterMedia



and/or the Foundation upon request.

- 11) **Indemnification.** Subcontractor will indemnify the Foundation, through indemnification of InterMedia, for Claims arising out of or relating to any breach by Subcontractor of Subcontractor's obligations under Sections 8 and 9 herein.
- 12) **Survival.** Subcontractor's obligations under Sections 8 and 9 herein will survive the expiration or termination of this Subcontract or until such time as Subcontractor no longer has Data in Subcontractor's possession.
- 13) **Releases, Clearances and Licenses.** If Subcontractor includes in any Services any third party content not provided to Subcontractor by InterMedia or the Foundation, Subcontractor will secure and deliver copies of all personal, union, guild, music, location, and other third party releases, clearances, or licenses necessary to provide the Services and assign or grant any rights as required under the Subcontract. Subcontractor must obtain the Foundation's prior written approval, through InterMedia, before agreeing to any conditions or restrictions that might limit the Foundation's ability to exercise the rights granted in the Subcontract. Subcontractor is responsible for complying with any such conditions or restrictions.

Addendums

Sampling Guidelines:

Addendum A: Sampling Guidelines

Technical Proposal:

Addendum B: Cover Letter

Addendum C: Past Performance Citation Template

Cost Proposal:

Addendum D: Priced Deliverables and Payment Schedule

Addendum E: Financial Capability Questionnaire

ADDENDUM A – SAMPLING GUIDELINES

Digital Financial Services Study - India

Sampling Approach for a Nationally Representative Survey (N= 45,000)

1. Objectives

The specific objectives are:

- To track citizens' access to financial services generally and the uptake and use of DFS specifically
- Measure adoption and use of DFS among specific target groups (e.g., poor, rural, unbanked)
- Evaluate service performance among DFS agents and customers, produce consumer insight to support product and service development and delivery

Component	Frequency	Locations
Sample: N = 45,000 Nationally representative All Adults 15 + (determined by National Census figures) 1 hour questionnaire	Once Annually	Nationally representative

2. Sampling Overview

Sample Size

The sample size for this study is 45,000 respondents.

Target Population and Sampling Frame

This survey will utilize the 2011 census

Sample Design

InterMedia will adopt a multistage, stratified, clustered and randomized sampling methodology that includes proportional distribution of the sample (45,000 interviews) across the states of India and eight stratified and rural classes.

Sampling Procedure

The sampling procedure covers the following stages of sample allocation and selection.

- State
- Town/Village Class (Urban/Rural)
- Town/Village
- Household
- Respondent

Stage 1: Stratification at the State Level

India is comprised of 28 states and 7 Union Territories.¹ The total sample of 45,000 interviews will be distributed among 27 states proportionally to the size of the target population (15+) in each state with the exception of one cluster of 7 small states which will be sampled together and account for approximately 1 percent of the total sample. Union territories (UT) will be grouped with their associated states.² Jammu and Kashmir is to be excluded, as are the Andaman & Nicobar Islands.

Stage 2: Stratification at the Town/Village Class Level

The population in each state in India is divided between towns and villages, which are classified as such based on the size of each of their populations. Towns are by definition urban areas and villages are by definition rural.

Population sizes for town and rural village class designations

- Town Class 1: (>4 million) population
- Town Class 2: (1 million – 4 million) population
- Town Class 3: (0.1 million – 1 million) population
- Town Class 4: (0.05 million – 0.1 million) population
- Town Class 5: (<0.05 million) population
- Rural Village Class: (> 3,000) population
- Rural Village Class 2 (1,000-3,000) population
- Rural Village Class 3 (<1,000) population

The sample allocated to each state will be divided among the state's eight town and village class strata proportional to the size of the population residing in each class.

¹ Telangana became the 29th state on June 2 2014, splitting from Andhra Pradesh. This occurred after the census and thus, is not included in the sample frame

² Chandagara will be grouped with Punjab

Stage 3: Selection of Specific Towns and Villages

Once the sample is allocated among town and village class in each state, specific towns and villages within a class will be selected by PPS within each class. The total population of each town and village class in a given state will be divided by the number of towns and villages to be allocated to each town and village class. The resulting number will be the interval by which individual towns and villages are selected. All towns or villages in a given class will be listed alphabetically with their respective populations. After randomly selecting a starting number, specific towns and villages will be selected from each class following the interval calculated.

In order to maintain reasonable costs and timelines, the minimum numbers of interviews will be set per town and village class. In urban town classes with at least one town in the class a town will be included. Any resultant town class oversamples will be weighted to PPS proportion post-hoc.

Class	Minimum # of Interviews per Class
<i>Urban</i>	
Class 1	N/A
Class 2	150
Class 3	100
Class 4	75
Class 5	50
<i>Rural</i>	
Class 1	44
Class 2	34
Class 3	24

Stage 4: Selection of Starting Households within Selected Towns and Villages

In urban areas electoral rolls will be used for starting point selection, while in rural areas a village mapping exercise will be used for starting point selection.

In the selected towns electoral rolls will be used to randomly select (EPS) starting households using a nth number approach. Electoral rolls were deemed appropriate for starting point selection within towns as the rolls are updated before each election and thus represent a relatively recent source of data. Coverage also generally exceeds 90% of the adult members of a town.

Stage 5: Selection of Secondary Sampling Units (SSUs - Households) within the Primary Sampling Units (PSUs)

After the first interview, subsequent households will be selected using the right-hand rule: an interviewer will choose every fifth household in urban areas and every third household in rural areas. The difference in the skip step will ensure an adequate distribution of respondents across the cluster while taking into consideration the difference in population density in urban and rural areas.

When selecting SSUs using an appropriate skip pattern, an interviewer will not include in the count the following:

- Empty/unoccupied buildings and construction sites
- Commercial and trade buildings, such as stores, banks, office buildings
- Transportation centers, i.e., train and bus stations
- Healthcare facilities and health institutions, such as hospitals
- Prisons and other correctional institutions
- Educational institutions, including schools, universities, daycare centers
- Government and administrative buildings
- Other nonresidential facilities

GPS coordinates for all selected households will be collected using hand-held GPS units or CAPI/tablet software.

Stage 6: Selection of Ultimate Sampling Units (USUs – Respondents) within the SSUs

The individual respondent will form the USUs. There are various methods of randomizing respondent selection at the household level for households with more than one person aged 15 years and older; we will use the Kish Grid method, processed through CAPI software. Only one interview will be carried out per household.

Respondents for the interview will be selected from the household members aged 15+, residing permanently in the given place. In case the desired respondent is not at home, the interviewer will call back the same household three times. The call back will be made at a different time.

Household / Respondent Substitution Process

The interviewers at all times must keep a call sheet where they will record each and every household they call on, whether the interview was successful or not, and reasons for non- successful interviews.

The substitution process will only be put into place after four unsuccessful calls to the household, including the first call for the interview. The supervisor must log that all the callbacks were unsuccessful, and ascertain and record the reasons why.

Substitution will be done after:

- The original call for the interview and all three call backs have failed
- A selected respondent in a household refuses to be interviewed
- A selected respondent terminates the interview before it is completed
- The interviewer comes across vacant houses
- The interviewer discovers a dwelling has been destroyed
- The owners/respondent is absent for an extended period of time

Mode of Substitution

Substitution will be done within the PSU. A substitute household will be selected by going first to the household immediately to the left of the household to be substituted, then, if that proves unsuccessful, to the household immediately to the right of the household to be substituted. If that is also unsuccessful, the right-hand rule will be applied from the last successful household interviewed in the area until a successful interview is conducted.

The substitute respondents will be chosen randomly using a KISH grid. For tracking purposes, a variable will be provided in the demographic section to identify original and substitute interviews.

Oversampling in Focus States

Uttar Pradesh and Bihar have been identified as key states of interest that will be the focus of slightly more in-depth analysis. Both of these states are predominantly rural in their population breakdowns – approximately 80/20 rural/urban in Uttar Pradesh and 90/10 rural/urban in Bihar. In order to ensure that the urban populations of these two key states are sufficiently sampled, Bihar and Uttar Pradesh will be oversampled in urban areas to match the national rural/urban composition – approximately 70/30. Post-hoc weighting will be applied to return the rural/urban proportions of these states to their census values in the national figures.

Weighting Procedures

If necessary, post-stratification weighting will be used. This will involve computation of weights to correct any imbalances between the sample characteristics and known population parameters. The latest census population data will be used.

The main variables that will be considered for weighting include town and village class, gender and age.

ADDENDUM B – COVER LETTER (Technical Proposal)

<Date>

TO: InterMedia

To Whom It May Concern:

We, the undersigned, offer to provide the Digital Financial Services Study in India in accordance with your Request for Proposals issued May 23, 2017. Our attached Proposal is for the sum of <Sum in Words (\$0.00 Sum in Figures) >.

Our proposal shall be binding upon us subject to the modifications resulting from contract negotiations, up to expiration of the validity period of the proposal, (i.e., <Expiration date or Validity of Bid >).

We understand you are not bound to accept any Proposal you receive.

Sincerely,

Authorized Signature:

Name and Title of Signatory:

Name of Firm:

Address:

ADDENDUM D – PRICED DELIVERABLES AND PAYMENT SCHEDULE (Cost Proposal)

Offerors shall enter proposed prices in the Bid Amount Column. Deliverables are described on page 10 of the RFP in the SOW. Note that in addition to providing proposed prices for deliverables below, the Offeror should provide a detailed breakdown of costs in an Excel file as part of the Cost Proposal.

The pricing schedule as outlined below is non-negotiable as it is tied to the Master Services Agreement InterMedia has with the client. **Offerors must provide a statement that they accept and agree to the following pricing schedule:**

- i. 20% on contract award
- ii. 40% pre-training/implementation – this payment will be made once the training dates and plan are confirmed with the InterMedia Research Manager. This includes any authorization documentation required to conduct fieldwork in country (e.g. local government/ministry approvals, etc.)
- iii. 25% on submission of data (cleans and QC approved by InterMedia’s QC Supervisor)
- iv. 15% final payment on receipt of approved Technical report and all technical information.

No.	Deliverable	Bid Amount in US\$	Percentage of Total
1	Questionnaire customization		
2	Translated questionnaires		
3	Pretest report		
4	Pilot test report		
5	Fieldwork plan		
6	Weekly status reports		
7	Final clean SPSS data set		
8	Final technical report		
Total			100%

ADDENDUM E – FINANCIAL CAPABILITY QUESTIONNAIRE (Cost Proposal)

The main purpose of this questionnaire is to understand the systems adopted by your institution for financial oversight and accounting of funds.

The questionnaire should be completed by the financial officer of your institution.

SECTION A: General Information

Please complete this section which provides general information on your institution.

Name of Institution: _____

Name and Title of Financial Contact Person: _____

Name of Person Filling out Questionnaire: _____

Mailing Address: _____

Street Address (if different) _____

Telephone, Fax, Email (if applicable) _____

Enter the beginning and ending dates of your institution's fiscal year:

From: (Month, Day) _____ To: (Month, Day) _____

SECTION B: Internal Controls

Internal controls are procedures which ensure that: 1) financial transactions are approved by an authorized individual and are consistent with U.S. laws, regulations and your institution's policies; 2) assets are maintained safely and controlled; and 3) accounting records are complete, accurate and maintained on a consistent basis. Please complete the following questions concerning your institution's internal controls.

1. Does your institution maintain a record of how much time employees spend on different projects or activities?

Yes:

No:

2. If yes, how?

3. Do you maintain inventory records for your institution's equipment?

Yes:

No: (if no, explain)

4. How often do you check actual inventory against inventory records?

5. Are all financial transactions approved by an appropriate official?

Yes:

No:

7. Does your institution use a payment voucher system or some other procedure for the documentation of approval by an appropriate official?

Yes:

No:

8. Does your institution require supporting documentation (such as original receipts) prior to payment for expenditures?

Yes:

No:

9. Does your institution require that such documentation be maintained over a period of time?

Yes:

No:

If yes, how long are such records kept? _____

10. Are different individuals within your institution responsible for approving, disbursing, and accounting of transactions?

Yes: No:

11. Are the functions of checking the accuracy of your accounts and the daily recording of accounting data performed by different individuals?

Yes: No:

SECTION C: Fund Control and Accounting Systems

Fund Control essentially means that access to bank accounts and/or other cash assets is limited to authorized individuals. Bank balances should be reconciled periodically to the accounting records. If cash cannot be maintained in a bank, it is very important to have strict controls over its maintenance and disbursement.

An Accounting System accurately records all financial transactions, and ensures that these transactions are supported by documentation. Some institutions may have computerized accounting systems while others use a manual system to record each transaction in a ledger. In all cases, the expenditure of funds provided by InterMedia must be properly authorized, used for the intended purpose, and recorded in an organized and consistent manner.

1. Does your institution maintain separate accounting of funds for different projects by:

Separate bank accounts:

A fund accounting system:

2. Will any cash from the subcontracts be maintained outside a bank (in petty cash funds, etc.)?

Yes: No:

If yes, please explain the amount of funds to be maintained, the purpose and person responsible for safeguarding these funds.

4. If your institution doesn't have a bank account, how do you ensure that cash is maintained safely?

5. Does your institution have written accounting policies and procedures?

Yes:

No:

6. Are your financial reports prepared on a:

Cash basis: Accrual basis:

7. Is your institution's accounting system capable of recording transactions, including date, amount, and description?

Yes:

No:

9. Is your institution's accounting system designed to detect errors in a timely manner?

Yes:

No:

10. Are reconciliations between bank statements and accounting records performed monthly and reviewed by an appropriate individual?

Yes:

No: