

**Date: 29/07/2019**

***Hiring of Consultancy Firm for “Baseline Study and Needs Assessment on Member Socioeconomic Status, Digital Readiness, Gaps and Expectations”***

**Request for Expression of Interest**

SEWA has applied through Government of India for financing from the World Bank towards the cost of the **India Digital inclusion of Informal Sector (TF0A9908) Project** and intends to apply part of the proceeds for above consulting services.

The **objective of this assignment** is to design and implement a comprehensive baseline study to assess:

- Socioeconomic status of target members, digital readiness of SEWA members and key SEWA entities / social enterprises
- Financial literacy levels amongst SEWA members and key SEWA entities/social enterprises
- Status of members’ access to Digital Financial Services (DFS) as well as needs and aspirations
- Status of members’ access to core SEWA services and products
- Skill mapping of SEWA members and micro enterprises

The study will focus on a total of 29 districts in six project states of Gujarat, Rajasthan, Uttar Pradesh, Bihar, Assam and Meghalaya. The agency is expected to produce a comprehensive report based on the findings from the study.

SEWA now invites eligible consulting firms (“Consultants”) to indicate their interest in providing the Services. Interested Consultants should provide information demonstrating that they have the required qualifications and relevant experience to perform the Services.

A Consultant will be selected in accordance with the **CQS method** set out in the “The World Bank Procurement Regulations for Borrowers under Investment Project Financing”, dated July 1, 2016, revised in November 2017 and August 2018.

The detailed selection criteria are provided in the attached Terms of Reference (TOR) as Annexure 1

The Firm would be appointed for a period of 180 days and must complete the assignment and submit the deliverables within this time period.

Expression of Interest (along with information indicating qualification to perform the Services) super scribed ***“Baseline Study and Needs Assessment on Member Socioeconomic Status, Digital Readiness, Gaps and Expectations”*** must be delivered to the address below and email soft copy on or before **10<sup>th</sup> August, 2019 (5.00 PM)**. Late submissions may be rejected.

**KINDLY NOTE THAT NO FINANCIAL BID SHALL BE SUBMITTED AT THIS STAGE.**

For further information please refer to the ToR available on the SEWA website. ([www.sewa.org](http://www.sewa.org))

Ms. Smita Bhatnagar

Senior Coordinator

SEWA Manager Ni School

Contact:

Email: [mail@sewamanagernischool.org](mailto:mail@sewamanagernischool.org)

Address: SEWA Manager Ni School,

8. Navrang Colony,

Besides Kashmira Chambers,

Navrangpura – 380009, Ahmedabad, Gujarat

## **Annexure 1: Terms of Reference (ToR)**

### **JSDF TF0A9908: India SEWA 2025 Digital Financial Inclusion of Informal Sector**

#### **Terms of Reference (ToR)**

#### **Baseline Study and Needs Assessment on member socioeconomic status, digital readiness, gaps and expectations**

### **1. Background**

JSDF TF0A9908 “India SEWA 2025 Digital Financial Inclusion of Informal Sector” is a Japan Social Development Fund<sup>1</sup>-supported and World Bank Group<sup>2</sup>-managed project with the objective of fostering increased use of digital financial services (DFS) by women engaged in informal activities. The project works with women from low-income and marginalized households and excluded communities in 29 districts across six Indian states, namely, Gujarat, Rajasthan, Uttar Pradesh, Bihar, Assam and Meghalaya.

The project is implemented by the **Self Employed Women’s Association (SEWA)**. SEWA is a trade union registered in 1972 and is a community-based organization of poor self-employed women members with a membership of over 1.7 million women across 18 states. SEWA's main goals are to organize women workers for full employment, which means workers obtain work security, income security, food security and social security (at least health care, child care and shelter). SEWA works through a network of grass root member lead organizations across diverse areas targeting member welfare - food and health security, income security, financial inclusion among others. SEWA has several sister organizations which are registered as Co-operatives or Section 25 companies or Non-governmental organizations which work closely with SEWA to

---

<sup>1</sup> The **Japan Social Development Fund (JSDF)** is a partnership between the Government of Japan (GoJ) and the World Bank, conceived in the wake of the Asian financial crisis in the late 1990s. It was established in June 2000 as a grant mechanism to provide targeted assistance to groups made vulnerable by the financial crisis in low- and lower-middle-income countries around the world. The objectives of the JSDF program is to provide grants in support of community-driven development and poverty reduction projects that empower the poorest and most vulnerable groups not reached by other programs and improve their lives through direct benefits.

<sup>2</sup> The **World Bank Group (WBG)** is a family of five international organizations that make leveraged loans to developing countries. It is the largest and most well-known development bank in the world, and is an observer at the United Nations Development Group. The bank is based in Washington, D.C. and provides loans and assistance to developing and transition. The WBG's stated mission is to achieve the twin goals of ending extreme poverty and building shared prosperity. The **World Bank (WB)**, a component of the World Bank Group, is an international financial institution that provides loans to countries of the world for capital projects. It comprises two institutions: the International Bank for Reconstruction and Development (IBRD), and the International Development Association (IDA). The World Bank's most recent stated goal is the reduction of poverty. As of November 2018, the largest recipients of world bank loans were India (\$859 million in 2018) and China (\$370 million in 2018), through loans from IBRD. For more information, visit [www.worldbank.org](http://www.worldbank.org).

provide basic livelihood facilities to SEWA members as well as provide income-generating opportunities to them. Some of these are RUDI, SEWA Trade Facilitation Center (STFC). For more information, visit [www.sewa.org](http://www.sewa.org).

The project targets women SEWA members who lack access and capacity to access digital/mobile technologies for financial transactions and need to be financially literate to keep pace with contemporary market requirements, improve their livelihoods, and increase their incomes. The project also supports SEWA in digitizing its service delivery to serve their members better and improve efficiency and productivity. An estimated 500,000 beneficiaries are expected to be impacted.

The project also collaborates with the Phase 1 (2019-2022) of the IFC<sup>3</sup>-supported ‘SEWA Transformation Plan 2025’, a 360-degree transformation plan for SEWA that takes a phased, systematic approach to enable SEWA expand its membership base across India, strengthen its operating model and significantly improve its service offerings and performance across multiple parameters.

The project seeks to hire an agency to undertake a baseline study. This document spells out the Terms of Reference for the same.

## **2. Objectives**

The objective of this assignment is to design and implement a comprehensive baseline study to assess:

- Socioeconomic status of target members, digital readiness of SEWA members and key SEWA entities / social enterprises
- Financial literacy levels amongst SEWA members and key SEWA entities/social enterprises
- Status of members’ access to DFS as well as needs and aspirations
- Status of members’ access to core SEWA services and products
- Skill mapping of SEWA members and micro enterprises

The study will focus on a total of 29 districts in six project states of Gujarat, Rajasthan, Uttar Pradesh, Bihar, Assam and Meghalaya. The agency is expected to produce a comprehensive report based on the findings from the study.

## **3. Scope of Work**

The agency is expected to undertake the following tasks:

### **Task 1: Submission of a detailed action plan and the methodology**

---

<sup>3</sup> **International Finance Corporation (IFC)**, a member of the World Bank Group, is the largest global development finance institution focused exclusively on the private sector. Working with private enterprises in about 100 countries, IFC provides advisory services to a number of its clients to support them in meeting specific development goals. For more information, visit [www.ifc.org](http://www.ifc.org).

The agency will prepare and submit a detailed action plan describing the methodology in an inception report.

- a. Surveying tools will include individual/household surveys, focus group discussions (FGDs) and in-depth interviews (IDIs) or one-on-one interviews.
- b. The action plan will map surveying tools to the various types of information / data that the study seeks to capture (Refer to Task 2, item b).
- c. Sample size for individual surveys will be decided based on 95% confidence level and a margin of error of not more than 5% (in each project state). FGDs will include a minimum of 10 members.
- d. A detailed action plan should describe district-wise sample sizes, and sequence of activities along with timelines.
- e. The agency will enumerate in the inception report, the inputs / support it requires from SEWA and the timing of these inputs throughout the study's implementation. SEWA's inputs / support may include: (a) Briefing on SEWA's member profiles and SEWA's services / offerings (b) Briefing on management's vision on SEWA's coverage and impact in the sector (c) Regular access to relevant persons, data and teams (d) Facilitation during field visits as requested (e) Overall guidance and oversight on the deliverables, and (f) Other administrative assistance as necessary and appropriate. These will be finalized following discussions after submission of the inception report.
- f. The methodology and action plans detailed out in the inception report will be reviewed and approved by SEWA with advisory support from WBG.

### **Task 2: Presentation of surveying tools**

The agency will prepare and submit detailed drafts of questionnaires for all survey tools that it plans to use in the study.

- a. Questionnaires are to be prepared in the following languages: English, Gujarati, Hindi, Assamese, and in the local language of Meghalaya.
- b. Questionnaires are to be prepared after carefully studying the project's objectives, results framework, needs assessments described in Component 1, and M&E indicators of SEWA 2025 Transformation plan. Between the various surveying tools employed, the questionnaires must adequately capture data for all these requirements. An indicative list is as follows:
  - a. Demographic and socioeconomic details: age, family size, education, livelihood activities, income, expenditure patterns, asset ownership, household / livelihood financial needs
  - b. Digital readiness: access to / usage of smartphones and digital devices, 3G/4G connectivity, access to Wi-Fi, access to / usage of internet
  - c. Access to financial services: banks, microfinance institutions, payment banks, prepaid instruments, other financial institutions, banking agents / correspondents
  - d. Access to digital financial products/services: access to Wi-Fi, access to digital finance products/services

- e. Digital literacy levels, financial literacy levels, awareness / usage levels of digital / digital financial products and services, challenges in adoption of technology
  - f. Access to / awareness of government schemes, financial/insurance products, digital finance programs, financial literacy programs
  - g. Access to core SEWA services in food, water, clothes, shelter, health, finance, and education, need for additional services
  - h. Digital and DFS needs of key SEWA activities / social enterprises
  - i. Map core skills of the producer members and their member-based organizations
  - j. Any other aspects relevant to project development objectives and results framework
- c. Questionnaires may constitute qualitative as well as quantitative questions. Questions are expected to be simple, short and concise, and neutrally worded to avoid bias. Open ended questions will be used only when it is not possible to use close ended questions. The agency must strive to make the questionnaire easy to administer and easy to answer.
- d. Once the draft survey, FGD and IDI questionnaires are prepared, the agency, in coordination with SEWA, will undertake a field visit in at least two states to pre-test the questionnaires. The agency will then incorporate the feedback from the field visits as well as from SEWA / WBG inputs and finalize the questionnaires.
- e. The agency may be required to work with an independent consultant during the preparation of the questionnaires (and in Task 1 and 4 to a lesser extent). The agency will accordingly incorporate the consultant's feedback.

### **Task 3: Survey administration**

The agency will administer the finalized surveying tools as per the methodology and operational plans proposed in the inception report.

- a. The agency will use digital tools (third-party surveying tools or custom-developed) to prepare questionnaires, and use a smart-phone or tablet based interface to capture responses. The digital surveys will have the required validations to reduce input errors by surveyors.
- b. Each survey / FGD / IDI will be mapped and geo-tagged, and will feed into a survey map that will be included in the report.
- c. Sample selection will be random, and representative of the distribution of SEWA's membership in the six project states.
- d. The agency will be expected to plan and implement data collection in a manner that ensures that the data collected is free of biases.
- e. The agency will submit and present interim findings at the halfway stage of survey administration.

### **Task 4: Data analysis and report submission**

The agency will submit all raw data collected as well as analyzed data detailed report, capturing qualitative and quantitative findings from all the surveying tools employed in the study. The agency will prepare a corresponding PowerPoint presentation as well.

- a. The agency will submit all the raw data collected as well as the analyzed data

- b. The report will capture state-wise and district-wise findings, in addition to overall findings
- c. The agency will use appropriate analytical statistical tools to analyze the gathered data
- d. Reports will include photo documentations to illustrate survey findings.
- e. The agency will present findings to SEWA, WBG and other relevant participants in a stakeholder workshop. The workshop will discuss the report and interpret the findings. The agency will incorporate feedback from the workshop and submit the final report.

#### 4. Duration of Assignment, Deliverables and Timelines

The duration of the assignment is six months. Deliverables and timelines are as follows:

<b>Deliverable</b>	<b>Timeline</b>
Submission and presentation of inception report	D <sup>4</sup> + 7 days
Submission and presentation of first draft of all surveying tools, including questionnaire for surveys, IDIs and FGDs	D + 30 days
Submission of final draft of all surveying tools after pre-testing and incorporating SEWA's and WBG's feedback	D + 40 days
Submission and presentation of interim findings	D + 100 days
Submission and presentation of draft final baseline study report	D + 160 days
Submission of final baseline study report after incorporating SEWA's and WBG's feedback	D + 180 days

#### 5. Team composition

The agency is expected to put in a place a competent, dedicated team to ensure that the study is of the highest quality. Applying agencies are encouraged to familiarize themselves with the project and specific tasks at their own cost, before submitting the proposal; and propose an adequate number and skill-set for the senior specialists and technical support staff required for this assignment. However, basic minimum requirements per State are specified in the team composition in the following table. The agency is free to employ additional resources as it sees fit.

<b>Team Member</b>	<b>No. of Members</b>	<b>Minimum Qualification and Experience</b>
Project Lead	1	Post Graduate in management/finance/business with minimum of 8years of relevant experience in handling large scale baseline studies, household surveys, market surveys and similar studies. Will be responsible for providing overall direction and guidance to

---

<sup>4</sup> Date of signing contract

		the team. Will interface with SEWA coordinators and other key stakeholders.
Researcher/ Analyst	1	Post Graduate in social sciences, development studies, management with at least 5 years of experience in formulating research strategy and conducting research through large sample surveys. Will be responsible for development of all surveying tools, including the questionnaire. Will contribute to analysis of the data collected.
Surveyors	10	Higher secondary school certificate with fluency in local language. Local recruit is preferred.

#### 6. Selection criteria, sub-criteria, and point system for the evaluation of the proposals

Criteria		Points												
Relevant experience of the Consulting firm for this assignment  The points will be given as mentioned below: <table border="1" data-bbox="196 1058 716 1247"> <thead> <tr> <th>Sr No.</th> <th>Number of Years of Experience</th> <th>Marks to be given</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>1 to 5 years</td> <td>10</td> </tr> <tr> <td>2</td> <td>6 to 8 years</td> <td>20</td> </tr> <tr> <td>3</td> <td>&gt; 9 years</td> <td>30</td> </tr> </tbody> </table>		Sr No.	Number of Years of Experience	Marks to be given	1	1 to 5 years	10	2	6 to 8 years	20	3	> 9 years	30	30
Sr No.	Number of Years of Experience	Marks to be given												
1	1 to 5 years	10												
2	6 to 8 years	20												
3	> 9 years	30												
Number of Assignments similar to this one in the past 5 years  The points will be given as mentioned below: <table border="1" data-bbox="196 1373 716 1562"> <thead> <tr> <th>Sr No.</th> <th>Number of assignments</th> <th>Marks to be given</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>1 to 2</td> <td>5</td> </tr> <tr> <td>2</td> <td>2 to 3</td> <td>10</td> </tr> <tr> <td>3</td> <td>&gt; 4</td> <td>20</td> </tr> </tbody> </table>		Sr No.	Number of assignments	Marks to be given	1	1 to 2	5	2	2 to 3	10	3	> 4	20	20
Sr No.	Number of assignments	Marks to be given												
1	1 to 2	5												
2	2 to 3	10												
3	> 4	20												
Key experts' qualifications and competence for the assignment* <ul style="list-style-type: none"> <li>• Project Lead (30 points)</li> <li>• Researcher/Analyst (20 points)</li> </ul>		50												
<b>Total</b>		<b>100</b>												

\*The number of points to be assigned to each of the key expert positions shall be determined considering the following sub-criteria and relevant percentage weights:

- General qualifications (general education,): 25%
- Adequacy for the assignment (experience in the sector/similar assignments): 75%

*Kindly provide substantial details substantiated by adequate documents to prove the above criteria.*

## 7. Payment Schedule

Payment will be made as per the following milestones:

<b>Billing milestone</b>	<b>% of contract value</b>
Submission and acceptance of inception report	10%
Submission and acceptance of final draft of all surveying tools after pre-testing and incorporating SEWA's and WBG's feedback	20%
Submission and acceptance of interim findings	30%
Submission and acceptance of final baseline study report after incorporating SEWA's and WBG's feedback	40%

The payment will be done in Indian Rupees and T.D.S. & other applicable taxes will be deducted from the remuneration amount as per existing government rules.

## 8. Implementation Arrangements

The survey and assessment will be carried out in a total of 29 districts in six project states of Gujarat, Rajasthan, Uttar Pradesh, Bihar, Assam and Meghalaya. The agency will be given access to related project documents, if any, and other information as deemed necessary for this assignment. Access to view relevant documents and other information of the project will be given on prior approval from the concerned management.

## 9. Reporting

The agency will report directly to the Project Coordinator, SEWA.

The data sets, work plan, inception report, interim findings, draft final report, presentations and final Report will be submitted to SEWA per the schedule mentioned in Section 4. The mentioned reports shall be submitted in both hard (3 copies in number) and soft copies. For each round, the data will be double-entered, and the two separate files in a standard analytical and statistical format will be submitted to SEWA in addition to the merged and corrected final panel dataset.

## 10. Termination Clause

SEWA will retain the right of termination of the contract (after entering into agreement) in case of non-compliance or late compliance of deliverables.

## **11. Confidentiality and Intellectual Property Rights**

The agency shall not at any time, without prior written approval of the management, divulge to any other party or publish information, procedures, particulars or documentation related to the affairs of SEWA, its partner organisation or its projects, even after completion of this assignment with SEWA is over.

The survey data and any other material developed shall belong to SEWA.

## **12. Selection Process**

All Selections will be in accordance with the “The World Bank Procurement Regulations for Borrowers under Investment Project Financing”, dated July 1, 2016, revised in November 2017 and August 2018.

The agency shall be fully responsible for providing their employees with the requisite equipment and resources, to enable them to implement the activities of this assignment.