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TERMS OF REFERENCE

For a Research House to conduct a COVID-19 Recovery Tracking Survey on Access to, Usage and perceived quality of Key Basic services indicators amongst vulnerable groups in Zimbabwe

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FinMark Trust invites proposals from research houses/ companies with relevant research experience and expertise to conduct the Key Basic services key indicators Survey to understand the impact of and potential recovery from COVID-19 and other crises, as well as establish current access to, use and experiences of basic services in Zimbabwe, particularly amongst vulnerable groups. The scope of work is provided in the following terms of reference.

1. INTRODUCTION AND BACKGROUND

FinMark Trust (FMT) is an independent trust established in 2002 with the objective of making markets work for the poor. Initial core funding was provided by UKaid from the Foreign Commonwealth and Development Office (FCDO) through its Southern Africa office. Additional funders have come on board including the UNCDF, the Bill & Melinda Gates Foundation, the MasterCard Foundation as well as private and public institutions at country level. Thus, FMT has a catalytic role, driven by its purpose to start processes of change that ultimately lead to the development of inclusive financial systems that can benefit all consumers.

Geographical disparities along urban and rural lines has defined constraints to access to basic services which enables economic development through people being able to acquire knowledge, access to resources, markets, and additional investment opportunities. Efficient systems ensure that citizens will spend less time on tasks such as getting water, producing energy, or commuting long distances to access health services.

Basic services are either provided by government (public services) or by the private sector with varying implications for access and usage. Inclusive revenue and business models ought to consider the characteristics of most households in developing economies. This pertains to aspects such as proximity to physical infrastructure (drainage systems, electricity grid, public healthcare centres, etc.), low and uncertain disposable income, variable levels of literacy, access to digital technology such as mobile phones and payments infrastructure such as ATMs, and mobile money agents. However, COVID-19 and mandated limitations to movement is likely to affect the ability of households in accessing basic services subject to their level of wealth and accumulated assets.

A level of digital readiness is required for effective government led interventions that aim to alleviate the negative impact of COVID-19. The ability to identify the most vulnerable households becomes a challenge without the digital identification systems. Therefore, the SADC FI programme is looking to build some evidence to help define interventions for navigating the impact of COVID on FCDO programme delivery in relation to the quality of household consumption. The main objective is to identify vulnerable households with varying characteristics and assess the enablers and constraints of access to and usage of basic services. The expected outcome is to generate competency in measuring household consumption of basic services and the role of financial health in this process.

2. SURVEY OBJECTIVES

The key objective of this survey is to understand the impact of and recovery from the COVID-19 and other crises on basic services engagement through a survey that tracks the impact of COVID-19 on the access and usage of energy, water and sanitation, health and education services either publicly or privately provided. Digital readiness will be key in accessing (and paying) for some of these services such as education. This information will be available for use by key stakeholders such as policymakers, regulators, and financial service providers to consider appropriate long-term sustainable interventions across these service domains. This is particularly with vulnerable groups in mind.

3. SAMPLE REQUIREMENTS

The focus of the survey should be on the most vulnerable households based on how they are described by development agencies or government. Vulnerability can be informed by probability poverty index (PPI) and/or financial health constructs, or households that have recently benefited from government programmes (identified as vulnerable to food insecurity, poor, etc.) if data is available or recruitment of respondents can capture vulnerability. Preference is to have 70% sample of households that are vulnerable and 30% of those just above the threshold of vulnerability to assess any nuance in the two segments.

With the use of telephonic surveys, we require a sample that is representative of this target of these vulnerably Zimbabwean households or as close to representative as telephonic surveys can allow. There are two possible routes for the sample: (1) we will provide a database of cell-phone numbers for the service provider to call, (2) we will require the service provider to come up with a sample of cell-phone numbers.

We are trying to source an appropriate list. For the purposes of this proposal, please base costs on sampling and respondent recruitment using one of the following sources for that task:

- Research House-sourced panel or lists.
- Random digit dialling.

We have outlined costing options that accommodate each assumption. We request proposers to suggest a classification of vulnerable people (using context-appropriate schema e.g. Socio-economic measurement index (SEM), PPI, etc.) and recommend preferred/available sampling sources and make sure to highlight these bases in their costing assumptions.

Input into the design of the **sample** for the survey in close cooperation with FMT. The methodology assumes up to three waves starting with a total sample of either 300 or 500 targeted respondents.

Costing for three waves based on the assumption that waves two and three can be recruited for independently of wave one ie. wave one participation is not a necessary requirement for further interviews, in other words that this is not a panel survey.

Proposals must clearly highlight the sampling methodology that will be employed and the reliability and representivity thereof.

Note that the following quota management stratification distribution is to be used for costing of all study options requested.

Table 1: Targeted Sample stratification splits for quota management (to be quoted by the Research suppliers)

Urban	Rural	Female	Male	18-24	25-34	35-44	45-54	55+
30%	70%	60%	40%	20%	25%	25%	20%	10%

A random sampling technique should be applied to sampling within each stratum i.e. location, formality, sector, etc.

For the 2 subsequent waves 60-80% of the survey will remain consistent over time, with scripting requirements to allow for the replacement of an ad hoc section that is approximately 3-6 minutes in length.

4. SCOPE OF WORK

For the implementation of this tracker, the Research House will be required to:

a) <u>Participate in a one-day briefing session conducted by FinMark Trust (virtually)</u>

1. **Database cleaning and recruitment exercise for those relevant cost options**: Using available databases availed to FMT such as administrative data from in-country development agencies or government departments such as the Department of Social Development or sourced by the RH, which contain a list suitable prospective respondents together with other key stratification classification information, a cleaning and recruitment exercise will be performed. The research supplier is required to clean the database to verify contact lists and recruit respondents from the databases following an appropriate sample design to ensure a robust sample frame with adequate subsamples of for all stratification requirements is achieved. The idea is to ensure the different quotas are populated. Respondents aged 18 years and older are eligible for interviews. This exercise will form the sample frame.
2. **Survey**:
    - It is required that the survey is implemented through computer assisted telephonic interviewing (CATI).
    - For the costing options using the recruited list, the administration of the survey will be conducted as scheduled during the recruitment exercise. If a selected respondent is unavailable at the scheduled time, then up to three recalls at different times of the day and days of the week are made to maintain the integrity of the sample.

- If a person is repeatedly unavailable or refuses participation, then very strict substitution rules are applied for substitution to allow matching criteria of a substitute from the sample frame.

b) **Instrument design:** A draft questionnaire will be supplied to the research supplier for further customisation and aligning to ensure the instrument is fit for purpose. This will be the main questionnaire for the first wave. Questionnaire administration will take about **20 minutes** for wave one with the tracking questionnaires for waves two and three likely to take about **15 minutes**. The tracking questionnaires will focus on a subset of content of interest for tracking. Besides shortening, these questionnaires may also be adapted with limited new relevant content, based on insight from the first wave. The draft questionnaire for wave two will be given to the research supplier and will be administered 3-6 months post the completion of the first wave. Subsequently, the draft questionnaire for wave three will be given to the research supplier and administered 3-6 months from the completion of wave two.

c) **Pre-test** the translated version of the main questionnaire in Shona and Ndebele by conducting a number of telephonic interviews and adapt the translation where necessary

d) **Recruit** an adequate number of supervisors with appropriate skills and enumerators to ensure that **data collection for wave one is completed** within a period of **four weeks**

e) Customise and/or update previous enumerator **training materials** and **field manuals** (in English, Shona and Ndebele)

f) Conduct supervisor and **enumerator training** with assistance from FinMark Trust, allowing for **2 days** of training which will include a **pilot** survey to test enumerators' readiness to go to field in terms of having mastered the questionnaire as well as the sampling approach

g) **Conduct a pilot survey** at the end of the enumerator training to test the ability of the enumerators to conduct the fieldwork in terms of:
- Implementation of survey methodology
- Administration of the questionnaire

h) Conduct the **data collection** for the survey on the following basis:
- Interview recordings are mandatory.
- Data collection for wave one is likely to be from end September to end October 2020
  - Conducting **telephonic interviews using CATI methodology** with each of the selected respondents (duration of the interviews is about 20 minutes). With sample size options as indicated. All calls should be recorded.
- Data collection for wave two is likely to be 90 to 180 days from the completion of wave one. Wave three data collection is likely to be 90 to 180 days from the completion of wave two.
  - Conducting **a total of 300 or 500 telephonic interviews (depending on cost option selected) using CATI methodology** with each of the selected respondents from wave one (duration of the interviews is about 10 minutes).
- Implementing necessary quality control measures to ensure the validity and accuracy of the data collected by:

- Having adequate supervision teams and processes in place
- Ensuring that adequate back-check procedures as well as questionnaire checking processes are in place

Please also detail all quality control measures that will be in place for the duration of the fieldwork. We would like all surveys to be recorded and made available to our team for quality assurance purposes, clearly linked to captured data for ease of comparison. We would also like a part of our research team to observe the training of enumerators to ensure reliable implementation of the survey instrument.

i) **Capturing script for the survey data** and produce **three clean datasets**. Quality control measures should include:
   - Data capture training - ensuring inter alia a thorough understanding of the questionnaire
   - Data checking procedures and data validation programmes
j) Produce **final clean datasets in SPSS** for the purpose of analysis
k) Produce a **technical report** in English addressing the sampling approach, the data collection and quality control process as well as data capture and cleaning processes.

Final deliverables: clean and structured datasets in SPSS (in English) as well as technical report

No analysis or report writing is required. A separate line cost can be included in the budget for consideration purposes only. The timelines for this exercise will also be required should the bidder wish to quote for analysis and report writing.

No qualitative study is required to complement the above. However, a separate line cost can be included in the budget for consideration purposes only. If qualitative, this should assume a maximum sample size of n=30 in-depth interviews and the approach for this should be clearly specified in the technical proposal and how the research supplier perceives it to be of benefit to the study. Appropriately scoped desk research can be motivated on a similar basis. Timelines should be included if the research supplier chooses to propose a qualitative component.

5. COSTING OPTIONS

We request costings for the following table of options.

<u>The key parameters over these costs are:</u>

- Basis for target vulnerable sample classification
- The number of waves – either just one or three
- The size of the sample
  - If just one wave, we are interested in costing for sample size options of either 300 or 500
  - If three waves, costing based on a sample of 500 for the first wave and 300 for subsequent waves

        - Costing for three waves based on the assumption that waves two and three can be recruited for independently of wave one i.e. wave one participation is not a necessary requirement for further interviews, in other words that this is not a panel survey.
- The source of the sample to be recruited, whether this is you as research house using an existing panel or sourcing your own appropriate lists, or recruiting through random digit dialling.
    - Please provide detail of relevant assumptions made in the sample source bases for your costs.

Number of waves	Sample size	Sample source
1	300	RH-sourced lists / panel
1	500	RH-sourced lists / panel
1	300	Random digit dialing
1	500	Random digit dialing
3	500 in wave 1, 300 in waves 2 & 3	RH-sourced lists / panel
3	500 in wave 1, 300 in waves 2 & 3	Random digit dialing

6. TECHNICAL AND FINANCIAL PROPOSALS

Research houses are invited to submit technical and financial proposals clearly indicating the budget for the scope of work outlined above within the suggested timeframe.

7. TIMELINE

The scope of the project will be determined after the first wave of data collection. If subsequent waves are to be implemented, we expect them to be at 3-6 month intervals following the first wave. The Research house should provide a detailed timeline for executing the project activities as outlined above including perceived project risks and contingency plans. Questionnaire and sample design phases are estimated to be completed within 4 weeks running concurrently. The data collection phase needs to be completed within 4 weeks for wave one, and within 3 weeks for waves two and three.

8. BUDGET

The financial proposal should provide a detailed costing for the scope of work and deliverables described above. Costs should be broken down into professional fees and expenses and quoted in **US Dollar (USD).**

9. REQUIRED SKILLS AND QUALIFICATIONS

Proposals from interested research houses must provide evidence of the technical capacity of the Research house to undertake this exercise. This includes capacity to deliver the results in the timeframe provided, as well as some indication of prior experience in conducting a survey of this design within the financial services and MSME sector.

The application must identify the core management and technical team, their technical expertise in sample design, statistical analysis, field work, questionnaire review, and overall project management. Note that FinMark Trust is moving towards an emphasis on gender in all our work. A gender profile of your full project team is required. A simple summary table is requested. Core team members' CVs must be included, as well as a description of any further resources that may be required. The company's client portfolio and past experience in the financial services industry must be included.

10. SELECTION CRITERIA

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

	Criteria	Weighting
1	Technical soundness of the proposal and general approach	25%
2	Quality control rigor	15%
3	Competence and previous experience of the research house	25%
4	Involvement of local (Zimbabwe) capacity	10%
5	Financial proposal	25%
	Maximum score	**100%**

11. PROPOSAL CONTENT

Organisations should submit a detailed technical and financial proposal. The technical proposal is expected to be clear and concise and should be a maximum of 10 pages and should be numbered and sign-posted as this document is. It should include at least the following sections:

1. Track record: The organisation's track record in conducting surveys of this nature including examples of surveys of this size and magnitude. Please also include three references with contact details for each.
2. Methodology: the organisation's approach to implementing the assessment as described under the Scope of Work section and possible suggestions given the local context.
3. Selection and training of enumerators: include a detailed explanation of how enumerators would be selected and trained
4. Quality assurance: steps taken to ensure validity and reliability of data collection. Will all interviews be recorded? Please also cost a 10% verification check where enumerators listen to the recordings of other enumerators and independently enumerate the same interview (i.e. without seeing the previous enumerators responses).
5. Timeline: a detailed timeline for executing all project activities. Please include a "Fast-track" and "Normal" option.
6. Risk management: a comprehensive list of anticipated project risks and contingency plans.

7. Skills and qualifications: evidence of technical capacity of the firm and core team to undertake this study, and in particular good understanding of the mobile approach.
8. Reporting: Outline and structure of the technical report on findings.
9. Timing: For all quote estimates please include a turn-around time from date of contract signing to key milestones (instrument design/loading, training, data-collection, CSV files).
10. Costing: detailed costing for each activity, broken down by professional fees and expenses. Please also provide costs for each market separately and a combined cost should there be an economy of scale.

12. SUBMISSION PROCESS AND COMMUNICATION OF BIDS

Proposals should be addressed to Bobby Berkowitz, FinMark Trust, Sanofi House 2nd Floor, Grand Central, 2 Bond Street, Midrand **via email**. The deadline is **23 September 2020**. Research houses should provide electronic versions of all documentation.

Deadline for submission of questions and areas for clarification is 16 September 2020. This is to be sent via email.

Shortlisted research houses may be invited to make a presentation of their proposal on a date to be announced. The selected research house and its key project personnel must be prepared to meet with FinMark Trust on a date to be announced, for a virtual briefing.

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

Any queries relating to the preparation of the proposal should be referred to Bobby Berkowitz by email: bobbyb@finmark.org.za.

Guidance notes to bidders

FinMark Trust reserves the absolute right to use its discretion in the interpretation of these award criteria. The following notes are intended to provide broad guidance only on how proposals will be evaluated. Bidders may be required to clarify their proposals by way of a telephone call or presentation.

"Relevant, demonstrated competence of firm(s) in this area" - you should aim to demonstrate how the firm's collective past experience can be applied (or adapted) to address the specific brief set out in the terms of reference. You are welcome to describe the firm's general experience of financial sector development issues (e.g. in other geographies or topical areas) but the evaluation will focus particularly on the application of that experience for the specific task at hand.

"Demonstrated expertise of key individuals to be involved in this project" – the evaluation places considerable emphasis on the role and demonstrated expertise (i.e. track record) of the key individuals to be involved on the project rather than on the expertise of the firm itself.

"Use of local professional capacity (consulting, analysis, coordination etc.)" – FinMark Trust wishes to ensure that local capacity is used and developed. International firms are therefore encouraged to partner with local organisations.

"Content, quality and originality of proposal" – proposals should address the brief set out in the terms of reference in a comprehensive manner. Bidders should aim for innovation as well as professional presentation. Whilst similar, relevant experience in other markets will be an advantage for a bidder, each market is different and so proposals need to reflect the particular characteristics of that market, as well as the challenge set by the terms of reference.

"Fee basis" – value for money, as well as absolute cost, will be taken into account.