

QUESTIONS & ANSWERS
REQUEST FOR APPLICATIONS (RFA)
Demand-Side Research
 12 February 2021

FREQUENTLY ASKED QUESTIONS

The FAQ document is based on queries received from potential applicants, and has been updated regularly. Please note that in some cases multiple queries were received which asked the same questions in different ways. Similar questions have thus been combined and in some cases edited for clarity. This is the final version of the FAQ, and no further updates are expected.

Section: Eligibility

1. Are there any restrictions on geographies or nationalities?

No. Qualified demand research consulting firms from any United Nations member state will be considered for the Demand Side Research assignment, provided the proposal reflects the required experience.

2. We understand that the Performance-Based Grant Agreement referred in this RFA will be similar to the one available on [this link](#)?

Please see the latest PBA template uploaded on the RFA website.

3. In lieu of "certified" financial statements, is it possible to provide unaudited financial statements for now, and then provide audited ones if we are to be selected?

As per published RFA, the lead applicant must be a registered entity with at least three years of operations and must have statutory accounts and audited financial statements for at least three operating years.

Therefore, an audited (or at least verified by any external party or government authority) financial statements are to be submitted as part of the application. Should the applicant not comply with this criterion, applicant will be indeed excluded from the process.

4. Can you provide a list of all firms that have asked questions?

To ensure fairness of the process, UNCDF will keep names of the consulting firms asking questions and applying to this RFA confidential throughout the process.

5. Does an existing LTA with UNCDF offer any benefit to a bidding organization for this RFA, or is it not useful given that this is an open bid?

RFAs are subject to open competition. An LTA, or long-term agreement, is a procurement modality while the current selection process is an RFA, which entails different selection procedures and approvals. UNCDF does not give preference to any organization bidding on this RFA for having an existing LTA (and conversely, does not count the absence of an LTA against any bidder).

6. What is the profile/skillset of the team member you are expecting to complete this task?

UNCDF will leave the staffing and proposed project organization structure to the discretion of the applicants. Please see the Eligibility Criteria and Evaluation Criteria (Page 15-18 of the

RFA) of the RFA for reference. At a minimum, UNCDF expects the consulting firm to include personnel with adequate exposure and experience in migration and remittance domain.

Section: Structuring of the Proposal

- 7. Is it acceptable for proposals to submit a per-country pricing schedule to account for the variable costs, since the final selection of countries for the qualitative behavioural research is awaited?**

Although the applicant may choose to breakdown sub-components of their financial proposal on a per-country basis, UNCDF encourages applicants to include a lump-sum budget quote for completion of the assignment.

- 8. Will the "staff" criteria for the technical proposal make allowances for the ongoing COVID 19 travel restrictions and safety precautions and for the fact that the four Programme Partners for qualitative research are not confirmed?**

The applicants are encouraged to propose a core team of experts for different components of the assignment. UNCDF looks forward to the proposals from the applicants on managing the tentative nature of the final countries for the Qualitative Behavioural Research.

- 9. Due to COVID-19, is any international travel expected?**

While UNCDF appreciates the difficulties in travel in the COVID-19 scenario, some components of the assignment may demand that the personnel from the consulting firm conduct field research and workshops. Hence, limited travel might be required for completion of the assignment. UNCDF looks forward to the proposals from the applicants on managing and delivering on different components of the assignment with minimal physical travel given the COVID-19 scenario.

- 10. Do we have to budget costs for in-country physical workshops to be conducted with RSPs and UNCDF staff?**

As part of the Qualitative Behavioural Research, the consulting firm is expected to conduct four concept distillation/idea generation workshops, expectedly physical workshops, with personnel from the selected Programme Partners and UNCDF. The applicants, therefore, are encouraged to incorporate cost of these workshops into their financial proposal. The delivery of the training, mentoring and workshops on the Human-Centered Design (HCD) toolkit and the digital financial literacy toolkit are platform-agnostic, and the UNCDF team looks forward to the discretion and proposal of the applicants in conducting these two, either through physical workshops/training or virtual workshops/training.

- 11. The RFA document mentions that a UNCDF grant agreement will be signed and that an overview of eligible costs is available in section 3.2. This section is missing from the currently available documents on the RFA pages, yet is crucial for the drafting of the budget for both assignments. Would it be possible to let us know where we may find additional information regarding the grant agreement and eligible costs for the assignments, or alternatively could this information be shared with us?**

This is correct and sincerest apologies. Please note the below when drafting your budget. Please also note that expenses in the budget can be negotiated during the negotiation phase, prior to signing the PBA. The general criteria for eligibility of costs under UNCDF funding include the following.

Eligible Costs:

- Eligible costs must be incurred by the applicant during the project (after the signature of the Performance-based Agreement and up to the end of the Grant period).
- Eligible costs should be indicated in the estimated overall budget of the action attached to the Performance-based Agreement.
- Costs must be identifiable and verifiable, in particular being recorded in the accounting records of the applicant and determined according to the applicable accounting standards of the country where the lead applicant is established.
- Costs must comply with the requirements of applicable tax and social legislation.
- Costs must be reasonable, justified and comply with the principle of sound financial management, in particular regarding economy and efficiency.
- Consultancy costs – under studies, technical assistance and other advisory services under the Programme carried out by international and national consultants – are eligible as follows. Professional and consultancy services are services rendered by people with a special skill, and who are not officers or employees of the organization applying for the grant. Consulting services must be justified, with information provided on their expertise, primary organizational affiliation, normal daily fee, and number of days of expected service. Consultants' travel costs, including for subsistence, are to be shown as travel expenditure. The applicant may be required to justify the daily fee.
- Workshop costs are eligible, for the workshop venue, food and beverages, and publication material.
- Training expenditure (digital education, soft skills) for the project's final remittance service provider is eligible. If applicable, this will include all related expenditure, such as the cost of the venue, participant travel.
- Investment costs directly attributable to the project, relating to research and innovation, are allowable.

Ineligible costs:

The following costs are ineligible and not accepted:

- Returns on capital and dividends paid by a beneficiary
- Debt and debt service charges
- Provisions for losses or debts
- Interest owed
- Costs declared by the applicant in the framework of another action receiving a grant financed from another donor
- Indirect costs, also called overheads

12. Does UNCDF have any preference on the concurrency or sequencing of the various research components?

Components of the assignment are inter-dependent on each other. The UNCDF team foresees that the two primary client research components (Lean Data Survey and the Qualitative Behavioural Research) will need to draw hypotheses and assumptions from the demand-side data analytics conducted across the 10 Programme Partners. Moreover, it might be preferable to start the Qualitative Behavioural Research once the Lean Data Survey has shown some initial trends, so that those trends (and the assumptions therein) can be tested through the qualitative research tools. Once these assignments (Data Analytics, Lean Data Survey and Qualitative Behavioural Research) are complete, development of the two toolkits (HCD toolkit and the Digital Financial Literacy toolkit) may occur simultaneously.

13. How flexible is the start date for this project?

UNCDF expects the assignment to start by May 7th, 2021.

Section: Engagement with Program Partners

14. What other information could you share on the Programme Partners (i.e., names, sizes, skill sets, previous experience with HCD)?

The applicants are encouraged to review the level of detail provided from Page 11-13 of the RFA on countries of engagement and the Programme Partners and propose accordingly. More details on the Programme Partners have been provided in FAQII uploaded along this document.

15. Beyond the 10 Programme Partners, is the Demand Research Firm expected to plan and develop engagement strategies with the broader audiences mentioned (e.g., regulators, policymakers, think tanks, etc)?

Apart from the RSPs and academic entities, policymakers and regulators are intended audiences of the assignment, so that the output of the research and the toolkits enable development of migrant-centric and gender-inclusive evidence-based policy making too. To that extent, the consulting firm is expected to present the research output and the toolkits in ways that can be adopted, contextualized, and consumed by the policymakers and regulators as well. However, the immediate engagement of the selected consulting firm, in terms of disseminating, training and mentoring of the toolkits and the research report, will remain limited to the UNCDF team and the identified Programme Partners.

16. How do you envision the role of each partner (the Demand Side Research team, the role of the UNCDF team, and the 10 Programme Partners) to undertake the Lean Data Survey?

UNCDF foresees the consulting firm to plan, institutionalize and run the Lean Data Survey in consultation and with cooperation from the Programme Partner. The client contacts and profile may be available from the Programme Partners, but the conduct of the research will remain the primary responsibility of the selected consulting firm. For details of the deliverable, please refer to the Expected Deliverables section of the RFA (Page 14-15). For each engagement

with a programme partner, there will be a project management plan to ensure that the process, in some cases tailored to the partner, is adhered to.

17. What are the criteria for selecting the 4 Programme Partners to do the Qualitative Behavioural Research with?

As mentioned in Page 13 of the RFA, selection of the Programme Partners for the qualitative behavioural research will depend on:

- Adequate representation of Partners, focused on the migrant origin countries and host countries
- Geographical and profile diversity amongst the Programme Partners
- Practical considerations, including ease of conducting research, sampling adequacy, and willingness of the Programme Partners to share their internal data and partake in the research.

The applicants are encouraged to propose and suggest additional selection criteria as they deem suitable and optimal.

18. Can the selected design firm choose freely or are there specific requirements for selecting the final 4 partners?

Exact countries and Programme Partners for the Qualitative Behavioural Research are yet to be finalized. In the Research Planning phase and based on the trends identified in the data analytics and initial lean data surveys, the consulting firm, in consultation with the UNCDF team, will select four partners for this component of the assignment. The criteria for selection of the four Programme Partners has been mentioned in Page 13 of the RFA. The applicants are encouraged to suggest additional criteria for selection of these four Programme Partners if they deem suitable.

19. We understand that both the toolkits will be adopted and customized by the Programme Partners. What role, if any, do you anticipate the demand research firm might play in helping Programme partners adopt and contextualize the toolkits?

For both the migrant-centric and gender-inclusive HCD toolkit and the digital financial literacy toolkit for the remittance service providers (RSPs), the consulting firm is expected to design and deliver the toolkits that can be readily adopted and customized by RSPs (beyond the Programme Partners) according to their organizational and country contexts. The consulting firm is expected to engage with 4 Programme Partner/RSPs (including the Program Partners with whom the consulting firm will conduct the Qualitative Behavioural Research) in adoption and contextualizing the toolkits, beyond what will be required as part of design and delivery of the same. The efforts on facilitating adoption of the toolkits by the four Programme Partners should, at a minimum, include training and ongoing mentoring of the personnel from the Program Partners by the consulting firm. The consulting firm is also expected to provide training to the UNCDF team (through train-the-trainer mode) to help UNCDF deliver the toolkits to the other RSPs in adopting and customizing the toolkit components. (Please see Page 14-15 of the RFA).

20. If any RSPs and Programme Partners wish to engage members of an applicant consortium for further localization work that is outside the scope of this RFA, is that acceptable to UNCDF?

To ensure fairness and avoid possibilities of any conflict of interest, UNCDF will strongly suggest the selected consulting firm not to engage with the Programme Partners during or immediately following the completion of the assignment, especially in the domain of the assignment and its related components. At the Agreement stage, UNCDF will mandate a buffer period between the completion of the assignment and any further engagement of the selected consulting firm with the Programme Partner, for work specifically related to the components of the assignment.

Section: Data and Sampling

21. Regarding the lean data survey, does UNCDF have a recommendation on the proposed sample size per partner and/or geography?

UNCDF looks forward to the discretion and proposal of the applicant consulting firm on the sampling frame and the sample size. At a minimum, the sample should have a 95% confidence level and 5% confidence interval.

22. Will UNCDF support the selected firm in obtaining a commitment from the Programme Partners in sharing their transaction and profile data?

The UNCDF team is currently engaging with the Programme Partners to ensure their cooperation in sharing client profile and transaction data that might be required for successful completion of the assignments. UNCDF has signed performance-based agreements with four of these partners and the rest are expected to be signed in Feb 2021. The discussion to ensure cooperation from the Programme Partners is expected to continue in the Research Planning Phase, when the consulting firm, in consultation with and help from the UNCDF team, is expected to detail the data requirement and research proposition with the Programme Partners. The consulting firm is expected to conduct the data analytics assessment only with the Programme Partners with whom UNCDF would have signed Non-Disclosure Agreements (NDA) regarding the data sharing arrangements. The selected consulting firm, however, is expected to sign separate NDAs with these Programme Partners.

23. For the demand-side data analytics, to what extent will a standard set of data or variables be available from all Partners, or will the available data be idiosyncratic depending on each Partner?

The UNCDF internal data and research team, along with the selected consulting firm, will aim to assess the full set of client profile and transaction data available at the Programme Partners in order to analyze the same for profiling, trend analysis and demand-side insights. Depending on the Programme Partner, however, availability of the data variables and data set formats may vary. The applicants are encouraged to propose the data variables and sets they aim to analyze to gain the insights targeted in the assignment.

24. Will the consultant receive contact details of recipients in home countries or only of customers in host countries?

As detailed in Page 11-13 of the RFA, there are ten Programme Partners, each focusing on either the sender or receiver of remittance. Accordingly, client profile and contact details of only the target customers (either sender or the receiver) of the Programme Partners are expected to be available with them.

25. Does UNCDF have a view on the appropriate mix of qualitative research focus between remittance-sending markets/projects (e.g., UAE, Singapore, Korea) vs. remittance-receiving markets/projects (e.g., Bangladesh, Senegal, Congo, etc)?

Although the exact countries and the four Programme Partners for the Qualitative Behavioural Research are yet to be finalized, UNCDF will look forward to having an adequate mix of countries, especially partners from Least Developed Countries (LDCs). Final selection of the countries and the four Programme Partners is expected only after the initial trends from the data analytics and the lean data survey are available.

26. Can you provide further details on "UNCDF's internal data and research team" (p8)?

The internal data and research team of UNCDF for migration and remittance portfolio, consists of approximately 6 UNCDF staff and consultants, each with various data and research capabilities (big data analysis, qualitative research) working across Asia, Europe and US time zones. The team currently includes Data and Research Lead, Data Analyst, Result Measurement and M&E expert, 2 Big data and research consultants, Demand Side Research expert and Gender Research lead.

In addition, UNCDF has one focal person/country focal person, for each Programme Partner/Country, having product development and HCD experience. UNCDF further has local offices in the developing countries of implementation (Myanmar, Bangladesh, Nepal, Ethiopia, Senegal) who may facilitate logistics for the selected consulting firm.

Section: Delivery of the Assignment/Research

27. Would the research firm be permitted to test initial concepts with target consumers as well?

The consulting firm is expected to analyze and present the client insights to the stakeholders within UNCDF and the Programme Partner in a concept distillation/idea generation workshop, the objective of which is the co-design of product concepts. Based on the proposed methodology, the consulting firm may propose to test the concept(s) through a rapid prototyping exercise with a small group of target customers/consumers to design the low fidelity prototype that the customers prefer, choose and use.

28. Will UNDF be amenable to the applicant presenting an existing digital interface design/platform as a starting point for the development of the toolkits that can be adopted and customized by the RSPs according to their country and customer contexts?

Although the applicant may propose their existing digital interfaces as a foundational basis for the design and development of the toolkits (specifically the digital financial literacy toolkit), UNCDF expects the consulting firm to leverage the learning from the Data Analytics, Lean

Data Survey and the Qualitative Behavioural Research components of the assignment, to design the remittance focused HCD toolkit and the digital financial literacy toolkit for the remittance services. The ultimate focus is on easing and increasing the access, usage and financial resilience of the migrants and their families.

29. Does UNCDF have a narrower and clearer scope and core areas of focus of the digital literacy toolkit that can help the research firm complete the task within the stipulated time?

As mentioned in Page 15 of the RFA, the remittance and migrant-centric gender-inclusive digital financial literacy toolkit should, at a minimum, include:

1. **Accessibility:** Module(s) on improving the accessibility, user experience, and delivery of remittances through a digital ecosystem of financial services that builds migrants' digital and financial literacy towards long-term behavior change.
2. **Usage:** Module(s) on best practices, tools, and resources to ensure outreach to migrants and their families with solutions that reduce dependence on cash, provide informed choices, and deliver end-to-end digital products that the migrants prefer, choose, and use.
3. **Financial Resilience:** Module(s) on financial planning and management, and role of savings, credit, insurance, pension, and other financial services in creating financial resilience amongst migrants and their families.

30. Within the Digital Financial Literacy Toolkit, would UNCDF expect that RSPs may select only specific modules that are applicable to them?

UNCDF expects the consulting firm to design the modular structure of the digital financial toolkit segregated into the Accessibility, Usage and Financial Resilience themes (explained in Question 29), so that the intended providers (RSPs) may, depending on their need and preference, adopt, contextualize, and deliver either certain modules or the toolkit as a whole.

31. How are you thinking about measuring impact?

We imagine a world of inclusive, well-functioning digital economies that leave no one behind — including the hundreds of millions of migrants living and working outside their home countries. The road ahead to inclusive digital economies requires working holistically on the issue of remittances—how migrants send money back home and how their loved ones receive and use it. UNCDF is taking that 360-degree approach. We are working with policymakers, regulators, financial services providers, technology players, academic and training institutes, human-Centered design experts, and migrants themselves. The goal is to deliver migrants safe, affordable, convenient and effective financial tools they need to create better futures.

Please note that across all projects, we implement results-based measurement that estimates socioeconomic outcomes of the migrant-centric remittance and financial products, but these measurement interventions do not engage in impact evaluation methods to measure the attribution of the remittance innovations on migrants' livelihood. However, we are implementing impact evaluation methods for at least one project that in principle require a control group and treatment group comparison around the innovation design. More

information can be found here: [Impact Evaluation on Migrant Remittances and Financial Services](#).

Section: Disseminating the Toolkits

32. Can UNCDF provide some guidance on the digital interface for the Digital Financial Literacy Toolkit? Does the team have a preferred format, such as web-portal, M-app, and open apk?

The UNCDF team looks forward to the discretion and proposal of the applicants around the interface and digital platform for the digital financial literacy toolkit. At a minimum, this toolkit is expected to have a web interface, so that the interested RSPs can access the toolkit for customization and adoption.

33. Can you clarify whether the intended audience for the finished financial literacy toolkit will be customers (i.e., migrants and migrants' families) or Programme Partner staff?

While the content, templates and tools of the digital financial toolkit must be designed keeping in mind the migrants and their families as the final users, the consulting firm is expected to design the delivery methodology of the toolkit in a manner that can be used, adopted and customized by the interested RSPs, across regions and languages, for their catchment and target users/customers. It must be noted that the templates and tools of the Digital Financial Literacy toolkit will finally be used by the migrants and their families, who may have limited literacy or exposure to digital technologies. The consulting firm, therefore, is expected to design the toolkit modules so that they are intuitive and can be easily used by the target customers.

34. The requested language for all deliverable content is English. Would localization to any other languages be therefore out of scope for this RFA?

The applicants are encouraged to incorporate, in their proposal, the scope of localizing (from the language perspective) the digital financial literacy toolkit. The budget, in such cases, should not exceed more than 20% of the budget of the rest of the proposal combined (The limit for rest of the proposal is mentioned in Page 4 and Page 19 of the RFA.) In case the applicant is incorporating the cost of translation/development of the Digital Financial Literacy toolkit in local languages, they should put the budget for the same separately in the Financial Proposal. All other deliverables are expected to be designed and delivered in English only.

35. What is the anticipated timeline for public good/domain availability of content, especially the HCD toolkit and the Digital Financial Literacy Toolkit?

The toolkits on 1) HCD for inclusive digital remittances and financial service innovation and 2) remittance-focused digital financial literacy are intended for the consumption of the RSPs, banks, mobile money providers, financial intermediaries and other firms engaged in the remittance ecosystem, for design and delivery of inclusive, migrant-centric and gender-inclusive products and services and migrant-centric gender-inclusive evidence-based policy making, customized to their country contexts. Hence the toolkits would be made available to the wider participants in the remittance ecosystem, beyond UNCDF's current Programme Partners, once the UNCDF team accepts, reviews and approves the same. The UNCDF team

will aim to disseminate the outputs of the research as well as the toolkits as soon as they are considered ready for public consumption, expected by March 2022. The mode of dissemination, however, may vary depending on the level of engagement required to adopt various templates and tools mentioned in the toolkits.