

**KARANDAAZ PAKISTAN**

**Request for Proposal**

October 6, 2018

“Karandaaz Pakistan – D3 (Direct, Design and Digitize) Assessment of BISP”

**SECTION 1. LETTER OF INVITATION**

RFP no. 53

06th October 2018, Islamabad

1. The purpose of this RFP is to solicit bids from companies interested in providing an assessment of Benazir Income Support (BISP). The RFP is designed to assess whether organizations are able to provide the services required, and through a competitive and fair assessment, select a winning vendor for a goods and services year-long contract.
2. Karandaaz Pakistan invites sealed proposals from interested and eligible organizations. More details on the Services required are provided in the Terms of Reference (Section 4 of RFP).
3. The company will be selected under open competitive procedures, in accordance with the procurement policies and procedures of Karandaaz Pakistan.In the event of any conflict or inconsistency in terms and conditions of the request for proposal, Karandaaz Pakistan procurement policies and procedures shall prevail.
4. The full RFP is available at [**www.karandaaz.com.pk**](http://www.karandaaz.com.pk).
5. Both financial and technical proposals must be submitted before Close of Business on October 21st 2018. Offerors must prepare four hard copies of the technical proposal and one hard copy of the cost proposals, and submit in separate **sealed** envelopes to the attention of ‘The Procurement Department’ 1-E, Ali Plaza, D Chowk, Mezzanine Floor, Naziumudin Road, Blue Area, Islamabad

The financial proposal and technical proposals (password protected) should also be sent in separate e-mails to the following email address: [procurement@karandaaz.com.pk](mailto:procurement@karandaaz.com.pk) with the subject line: Responding to RFP for “TECHNICAL proposal – “Karandaaz Pakistan – D3 (Direct, Design and Digitize) Assessment of BISP”” and “FINANCIAL proposal - “Karandaaz Pakistan – D3 (Direct, Design and Digitize) Assessment of BISP””. The password for the financial proposal shall be communicated upon request on the day the proposal is opened.

Yours sincerely,

**The Procurement Department**

Karandaaz Pakistan

**SECTION 2. INSTRUCTIONS TO FIRMS**

**A. General**

1. **Scope of Proposal**

Karandaaz Pakistan issues this Request for Proposal (RFP) for the following services:

“Karandaaz Pakistan – D3 (Direct, Design and Digitize) Assessment of BISP”

Throughout this RFP:

1. The term “in writing” means communicated in written form (e.g., by mail, e-mail, fax)
2. “Day” means calendar day
3. **Fraud and Corruption**

Firms shall comply with Karandaaz Pakistan’s policy regarding fraud and corruption given in Section 3 of the RFP.

1. **Eligibility**

Karandaaz Pakistan may specify certain minimum qualification criteria in the Terms of Reference e.g. minimum years of relevant experience.

The firm has an obligation to disclose to Karandaaz Pakistan any situation of actual or potential conflict that impacts its capacity to serve Karandaaz Pakistan’s best interests. Failure to disclose such situations may lead to the disqualification of the firm or the termination of its Contract. Karandaaz Pakistan’s policy with regard to conflict of interest is given Section 3 of the RFP.

Firms shall provide such evidence of their continued eligibility satisfactory to Karandaaz Pakistan, upon request.

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1. **One Proposal Per Firm**

Each firm shall submit only one proposal, either individually or as a partner in a joint venture. A firm that submits or participates in more than one proposal shall cause all the proposals with the firm’s participation to be disqualified. However, this does not limit the participation of subcontractors and individual experts in more than one proposal.

1. **Cost of Preparation of Proposal**

The firm shall bear all costs associated with the preparation and submission of its proposal. Karandaaz Pakistan shall not be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.

**B. Request for Proposal**

1. **Contents of the RFP**

The RFP includes the documents listed below and any Addendum issued in pursuant to point 8 of this section ‘Amendment of RFP’.

Section 1 - Letter of Invitation

Section 2 - Instructions to firms

Section 3 – Procurement Policy – vendor conduct

Section 4 - Terms of Reference

Annexure A – Proposal Submission Form

1. **Clarification of RFP**

All questions and/or clarifications regarding this RFP must be submitted via email to Procurement@karandaaz.com.pk no later than 5:00PM local time on October 11th, 2018. All correspondence and/or inquiries regarding this solicitation must reference the RFP number. No phone calls or in-person inquiries will be entertained; all questions and inquiries must be in writing

Questions and requests for clarification—and the responses thereto—will be circulated to all RFP recipients who have indicated an interest in bidding by 5:00PM on October 15th, 2018.

Only the written answers will be considered official and carry weight in the RFP process and subsequent evaluation. Any verbal information received from a Karandaaz employee or other entity should not be considered as an official response to any questions regarding this RFP.

1. **Amendment of RFP**

At any time prior to the deadline for submission of bids, Karandaaz Pakistan may amend the RFP by issuing an Addendum.

Any Addendum issued shall be part of the RFP and will be communicated via the Karandaaz Pakistan website. Firms are advised to monitor the site for updates.

To give prospective firms reasonable time in which to take an Addendum into account in preparing their bids, Karandaaz Pakistan may, at its discretion, extend the deadline for the submission of bids, pursuant to point 17 ‘Deadline for Submission of Proposals’ of this section.

**C. Preparation and Submission of Proposals**

1. **Language of proposal**

All documents relating to the proposal shall be written in the English language.

1. **Documents Comprising the Proposal**

The proposal shall consist of the following:

1. Technical proposal consisting of the following;
2. Firm’s organization and experience;
3. Comments and suggestions on the terms of reference, counterpart staff, and facilities to be provided by the client;
4. Description of approach, methodology, and work plan in responding to the terms of reference;
5. Examples of past experience
6. Work schedule and planning for deliverables; and
7. Team composition, assignment, and key experts’ inputs and Curriculum vitae (CV).
8. Financial proposal
9. **Currencies of Bid and Payment**

Firms may express the price only in PKR.

1. **Proposal Validity**

Proposal shall remain valid for ninety (90) days after the proposal submission deadline date established by Karandaaz Pakistan. A proposal valid for a shorter period shall be rejected as non-responsive.

In exceptional circumstances, prior to the expiration of the proposal validity period, Karandaaz Pakistan may request all firms who submitted their proposals to extend the period of validity of their proposal for a specified additional period. The request and the responses shall be made in writing. If the firm agrees to extend the validity of its proposal, it shall be done without any change in the original proposal and with the confirmation of the availability of the key experts. The firm has the right to refuse to extend the validity of its proposal in which case such proposal will not be further evaluated.

If any of the Key Experts become unavailable for the extended validity period, the firm shall provide a written adequate justification and evidence satisfactory to the Client together with the substitution request. In such case, a replacement Key Expert shall have equal or better qualifications and experience than those of the originally proposed Key Expert. The technical evaluation score, however, will remain to be based on the evaluation of the CV of the original Key Expert.

If the firm fails to provide a replacement Key Expert with equal or better qualifications, or if the provided reasons for the replacement or justification are unacceptable to the Client, such Proposal will be rejected.

1. **Proposal Security**

In this procurement, a proposal security is not required.

1. **Alternative Proposals**

Alternative proposals shall not be considered.

1. **Format, Signing, and Submission of Proposals of Proposal**

The firm shall prepare and email a scanned copy of the documents comprising the Proposal as described in point 10 on official company letterhead. Each document shall be signed by a person duly authorized to sign on behalf of the firm. All pages of the proposal shall be initialled by the person or persons signing the proposal.

Both financial and technical proposals must be submitted before Close of business on October 22, 2018. Offerors must prepare four hard copies of the technical proposal and one hard copy of the cost proposals, and submit in separate **sealed** envelopes to the attention of ‘The Procurement Department’ 1-E, Ali Plaza, D Chowk, Mezzanine Floor, Naziumudin Road, Blue Area, Islamabad

The proposal should also be sent to the following email address: [**procurement@karandaaz.com.pk**](mailto:procurement@karandaaz.com.pk) with the subject line: Responding to RFP for ““Karandaaz Pakistan – D3 (Direct, Design and Digitize) Assessment of BISP””.

The Proposal shall contain no alterations or additions, except those to comply with instructions issued by Karandaaz Pakistan, or as necessary to correct errors made by the firm, in which case such corrections shall be initialled by the person or persons signing the Proposal.

1. **Deadline for Submission of Proposals**

Proposals must be received by Karandaaz Pakistan no later than Close of business on October 21, 2018.

Karandaaz Pakistan may extend the deadline for submission of proposals by issuing an amendment in accordance with point 8 ‘Amendment of RFP’, in which case all rights and obligations of Karandaaz Pakistan and the firms previously subject to the original deadline shall then be subject to the new deadline.

1. **Late Proposals**

Any Proposal received late by Karandaaz Pakistan will be considered only at the discretion of the evaluation team

1. **Withdrawal, Substitution, and Modification of Proposals**

Firms may withdraw, substitute or modify their proposals by giving notice in writing before the deadline for submission of proposals prescribed in point 16 ‘Deadline for Submission of Proposal’ of this section.

Each firm’s withdrawal, substitution or modification notice shall be prepared, sealed, marked, and delivered in accordance with point 15 ‘Format, Signing, and Submission of Proposals of Proposal’, with the subject line as: Responding to RFP for “Website Enhancement, Maintenance and Technical Services; Digital Marketing and Design Development of Web Products - “WITHDRAWAL,” SUBSTITUTION” or “MODIFICATION” as appropriate. No Proposal may be substituted or modified after the deadline for submission of proposals.

**E. Proposal Opening and Evaluation**

1. **Proposal Opening**

Karandaaz Pakistan shall open the proposals, including modifications made pursuant to point 18, on the business day following the deadline, as per point 16.

1. **Confidentiality**

Information relating to the examination, evaluation, comparison, and post-qualification of proposals, and recommendation of contract award, shall not be disclosed to firms or any other persons not officially concerned with such process until publication of the contract award. Any effort by a firm to influence Karandaaz Pakistan in the examination, evaluation, comparison, and post-qualification of the Proposals or contract award decisions may result in the rejection of its Bid. Notwithstanding the above, from the time of proposal opening to the time of contract award, if any firm wishes to contact Karandaaz Pakistan on any matter related to the bidding process, it should do so in writing at the address indicated in point 7 ‘Clarification of RFP’.

1. **Clarification of Bids**

To assist in the examination, evaluation, and comparison of proposals, Karandaaz Pakistan may, at its discretion, ask any firm for clarification of the firm’s proposal. The request for clarification and the response shall be in writing, but no change in the price or substance of the proposal shall be sought, offered, or permitted except as required to confirm the correction of arithmetic errors discovered by Karandaaz Pakistan in the evaluation of the proposals in accordance with point 25 ‘Correction of Errors’.

1. **Preliminary Examination of Proposals**

Prior to the detailed evaluation of proposals, Karandaaz Pakistan shall first review each Proposal and check the power of attorney or any other form demonstrating that the representative has been duly authorized to sign the proposal, initialization of all pages, etc.

1. **Determination of Firm’s Eligibility and Qualifications**

Then Karandaaz Pakistan shall determine whether the firm meets the eligibility and qualification requirements of the bidding documents. Firms failing to comply with the eligibility criteria indicated in point 3 ‘Eligibility’ shall be disqualified.

Further, Karandaaz Pakistan shall determine whether the proposal is substantially responsive to the requirements of the bidding documents.

Karandaaz Pakistan’s determination of a proposal’s responsiveness is to be based on the contents of the proposal itself. A substantially responsive proposal is one, which conforms to all the terms, conditions, and specifications of the RFP, without material deviation or reservation. A material deviation or reservation is one (a) which affects in any substantial way the scope, quality, or performance of the service; (b) which limits in any substantial way, inconsistent with the RFP, Karandaaz Pakistan’s rights or firm’s obligations under the contract; or (c) whose rectification would affect unfairly the competitive position of other firms presenting substantially responsive Proposals.

1. **Evaluation of Technical Proposal**

Karandaaz Pakistan shall evaluate the technical aspects of the proposals received, applying the evaluation criteria specified in this point. Each proposal that is not rejected for reasons stated in these Instructions will be given a technical score.

The evaluation criteria, relevant sub-criteria, and point system to be used to evaluate the Technical Proposals shall be:

**Technical Score (80 %)**

**Prerequisites:**

* Officially registered
* Has an NTN/ tax registration details
* Audited financials
* Company website with complete list of projects
* Presence in Pakistan with proven ability to work and travel within Pakistan, specifically in close collaboration with Karandaaz staff and partners

***A firm that does not meet the prerequisites for application will be excluded from the RFP process. Please note that firms must submit the above-mentioned documents in a separate envelope to the Procurement department at Karandaaz Pakistan. Only companies fulfilling the prerequisites will be evaluated on the following criteria:***

1. **Project proposal**

* **Company Profile** (geographic presence, organogram and governance structure, existing network, complimentary skills in the case of consortium) (10%)
* **Past experience**
  + High familiarity with global G2P programs, including Pakistan (15%)
  + local experience, including but not limited to, designing gender intentional programs encompassing social policies, social protection schemes and strategies for women economic empowerment and financial inclusion. Demonstrated prior experience of having worked with BISP an added advantage (evidenced in the form of reports, policies, evaluations etc to be furnished at the time of submission of RFP) (35%)
* **Quality of approach and methodology/workplan** (have experts on Social Policy & Protection, Gender, Graduation programs and G2P programming. Expertise in Digital Payment Systems shall be an added advantage. Proposed methodology and workplan may be used to provide preliminary feedback during inception meetings and assessment stage of the consultancy) (20%)

**The firms that receive more than 50% (40 marks out of 80) will proceed to the financial evaluation stage.**

**NOTE:** Organizations with local presence and local experience of Pakistan shall be given higher preference.

1. **Correction of Errors**

Proposals determined to be substantially responsive shall be checked by Karandaaz Pakistan for any arithmetic errors. Errors shall be corrected by Karandaaz Pakistan as follows:

Where there is a discrepancy between the amounts in figures and in words, the amount in words shall govern.

The amount stated in the proposal shall be adjusted by Karandaaz Pakistan in accordance with the above procedure for the correction of errors and, with the concurrence of the firm, shall be considered as binding upon the firm. If the firm does not accept the corrected amount, the proposal shall be rejected.

1. **Currency for Price Evaluation**

For evaluation and comparison purposes, Kaandaaz Pakitan shall convert all proposal prices expressed in US Dollars into an equivalent amount in PKR, using the selling exchange rates established by the State Bank of Pakistan on the date of proposal opening specified in point 19 ‘Proposal Opening’.

1. **Evaluation of Proposal Price and ranking :**

Financial Proposal (20% of Total Score)

Cost proposals submitted will be evaluated according to price reasonableness determination under full and open competition and known market conditions.

Evaluation of the cost proposal will consider, but will not be limited to, the following:

* Cost reasonableness;
* Consistency with the technical proposal;

20 points will be awarded to the lowest responsive bidder while rest of the bids will be allocated points according to following formula:

Points of a Bidder = (P1/ P2)\* 20

Where:

P1= Price of Lowest Responsive Bidder

P2= Price of the Bidder

**F. Award of Contract**

1. **Award Criteria**

Subject to 31 below, Karandaaz Pakistan shall award the contract to the firm whose proposal has been determined to be substantially responsive to the RFP and which has the highest combined technical and financial score, provided that such firm has been determined to be eligible in accordance with point 3.

1. **Karandaaz Pakistan’s right to accept Any proposal and to reject any or all proposals**

Notwithstanding point 28 above, Karandaaz Pakistan reserves the right to accept or reject any proposal, and to cancel the bidding process and reject all bids, at any time prior to the award of contract, without thereby incurring any liability to the affected firm or firms or any obligation to inform the affected firm or firms of the grounds for Karandaaz Pakistan’s action.

1. **Notification of Award and Signing of Agreement**

The firm whose Proposal has been accepted shall be notified of the award by Karandaaz Pakistan prior to expiration of the proposal validity period in writing. This letter (hereinafter and in the contract called the “Letter of Acceptance”) shall state the sum that Karandaaz Pakistan shall pay the contractor in consideration of the services as prescribed by the contract.

The Agreement shall incorporate all agreements between Karandaaz Pakistan and the successful firm. It shall be signed by Karandaaz Pakistan and sent to the successful firm, within seven (7) days following the Letter of Acceptance’s date. Within seven (7) days of receipt, the successful firm shall sign the Form of Agreement and deliver it to Karandaaz Pakistan.

Karandaaz Pakistan will also promptly notify in writing each unsuccessful firm. After publication of the award, unsuccessful firms may request in writing to Karandaaz Pakistan seeking explanations of the grounds on which their Proposals were not selected. Also, Karandaaz Pakistan shall entertain a complaint from any firm that claims to have suffered or that may suffer, loss or injury due to a breach of a duty by the company in the conduct of this bidding process. Such requests shall be addressed on below mentioned email ID:

**proccomplaint@karandaaz.com.pk**.

**SECTION 3. PROCUREMENT POLICY – VENDOR CONDUCT**

1. **Corrupt or fraudulent practices**

Bidders, suppliers, contractors and their agents (whether declared or not), sub-contractors, sub-consultants, firms or suppliers, and any personnel thereof, shall observe the highest standard of ethics during the procurement and execution of contracts.

Karandaaz Pakistan shall not award contract if it is determined that the bidder, or any of its personnel, or its agents, or its sub-consultants, sub-contractors, firms, suppliers and/or their employees, has, directly or indirectly, engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices in competing for the contract in question. As part of bidding/ solicitation documents, Karandaaz Pakistan will seek declaration of ‘Non collusive non corrupt practices’ from each bidder. Format for such declaration is prescribed in section 3 of the standard bidding document. In pursuance of this policy, following terms are defined as follows:

1. “Corrupt practice” is the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence improperly the actions of another party;
2. “Fraudulent practice” is any act or omission, including a misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a party to obtain a financial or other benefit or to avoid an obligation;
3. “Collusive practice” is an arrangement between two or more parties designed to achieve an improper purpose, including to influence improperly the actions of another party;
4. “Coercive practice” is impairing or harming, or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence improperly the actions of a party;
5. “Obstructive practice” is deliberately destroying, falsifying, altering, or concealing of evidence material to the investigation or making false statements to investigators in order to materially impede investigation into allegations of a corrupt, fraudulent, coercive or collusive practice; and/or threatening, harassing or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation.
6. **Avoidance of conflict of interest**

Any firm participating in the procurement process should disclose any actual or perceived conflict of interest situation/condition. Any firm found to have a conflict of interest shall be ineligible for award of a contract.

A firm shall be considered to have a conflict of interest in a procurement process if:

1. Such firm is providing goods, works, or non-consulting services resulting from or directly related to consulting services for the preparation or implementation of a project that it provided or were provided by any affiliate that directly or indirectly controls, is controlled by, or is under common control with that firm; or
2. Such firm submits more than one bid, either individually or as a joint venture partner in another bid, except for permitted alternative bids. This will result in the disqualification of all bids in which the bidder is involved. However, this does not limit the inclusion of a firm as a sub-contractor in more than one bid. Only for certain types of procurement, the participation of a bidder as a sub-contractor in another bid may be permitted subject to the company’s no objection and as allowed by the standard bidding documents applicable to such types of procurement; or
3. Such firm (including its personnel) has a close business or family relationship with a professional staff of the company who: (i) are directly or indirectly involved in the preparation of the bidding documents or specifications of the contract, and/or the bid evaluation process of such contract; or (ii) would be involved in the implementation or supervision of such contract unless the conflict stemming from such relationship has been resolved in a manner acceptable to the company throughout the procurement process and execution of the contract; or
4. Such firm does not comply with any other conflict of interest situation as specified in the standard bidding documents relevant to the specific procurement process.
5. **Duty of care**

The supplier in performance of services for Karandaaz Pakistan shall exercise duty of care. Duty of care holds the supplier responsible for the safety and well-being of its personnel and any third party affected by its activities.

**SECTION 4. TERMS OF REFERENCE FOR DEVELOPMENT OF A GENDER POLICY**

**TERMS OF REFERENCE**

**Thematic Area**: Women Financial Inclusion

**Project Title: D3 Assessment of Benazir Income Support Program**

**Expected Start Date:** November 2018

**End Date:** March 2019

**Task Manager: Murium Hadi**

**About Karandaaz Pakistan**

KARANDAAZ PAKISTAN, established in 2014 and registered with the Securities and Exchange Commission of Pakistan under section 42, is promoting access to finance for small businesses through commercially directed investments and financial inclusion for individuals. Karandaaz operates through four program vehicles

**Karandaaz Digital**: Provides technical assistance and services to promote financial inclusion through technology enabled solutions. Karandaaz Digital is working with national regulators, public agencies, private corporations, and technology entrepreneurs to strengthen national payments infrastructure, digitizing government to people payments, corporate supply chains, and supporting FinTech innovation in Pakistan.

**Karandaaz Capital**: Provides growth capital through credit facilities and private equity investments in small and medium size enterprises (SMEs) with the objective of generating commercial financial returns for Karandaaz and support broad-based employment generation in Pakistan.

**Karandaaz Knowledge Management and Communication**: Develops and disseminates evidence-based insights and solutions to inform the core themes of the company, including innovation, women entrepreneurship and youth, and to influence the financial eco-system to promote financial inclusion in Pakistan.

**Karandaaz Innovation**: Innovation Challenge Fund (ICF) running under Karandaaz Innovation provides risk capital and grants to partners with an aim to generate innovative yet practicable solutions for solving complex problems in areas of financial inclusion and entrepreneurship. The Fund is especially focused on addressing stubborn barriers faced by SMEs, women and youth in accessing appropriate financial services and participating in the economy.

The company has financial and institutional support from leading international development finance institutions; principally the United Kingdom Department for International Development (DFID) and the Bill & Melinda Gates Foundation.

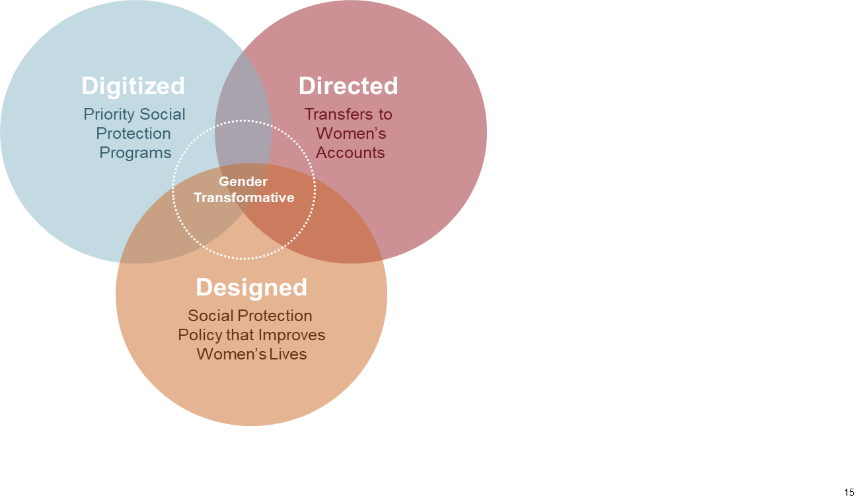
**About the Project**

Karandaaz (KRN) Pakistan is hiring a Consulting Firm to conduct, an assessment of Benazir Income Support Program (BISP). The consulting firm will be responsible for developing develop recommendations encompassing the operational, functional and policy aspects of the various conditional and unconditional programme, including graduation schemes, and complementary services based on the D3 Criteria of Bill and Melinda Gates Foundation.

The aim of the activity is to catalyze empowerment of BISP beneficiaries through applying a gender intentional lens to the existing programs and initiatives.

## Background

The Bill & Melinda Gates Foundation (BMGF) - Financial Services for the Poor (FSP) Program, recognizes that digital transfers of social safety net payments can provide women with independent access to predictable income streams, and the arrival of a digital payment can give female recipients greater agency regarding how the money will be used, particularly if tied to a stored-value product such as an e-wallet. Based on evidence gathered through global social protection programs, BMGF have managed to envisage an ideal G2P digitally enabled program which promotes women economic empowerment through identification of a series of preconditions leading to empowerment. For the said purposes it has developed a D3 Assessment Criteria (attached as Annexure C), based on a ‘Gender Transformative[[1]](#footnote-1)’ approach.



The criteria hypothesize that ‘the economic empowerment effects, such as

1. Access to income and assets
2. Control and benefits from economic gain, and
3. Power to make decisions

of social protection programs could be expanded when they are designed through a gender intentional lens, and the transfers are delivered digitally and directly into an account owned and operated by a woman’. A well-designed program can increase a woman’s control over personal financial decisions and enhance her prospects for economic empowerment.

The D3 Assessment aims to identify what makes the most difference to the economic empowerment of poor women participating in major social safety net programs. It is intended to inform assessments of existing and proposed social protection programs by flagging areas that would be expected to enhance the results for women’s economic empowerment, and those that may be barriers to change unless effectively addressed.

**Fig 1: D3 Criteria**

The D3 Criteria forms an integral part of BMGF’s Gender Equality Strategy. The details of the document are attached as Annexure C.

**Scope of Work**

The assessment will be conducted through a scan of the existing programme, policies, structures, processes, complementary and graduation initiatives.

The envisaged activities are as follows:

* An analysis of the current operational and functional mechanisms of BISP against the D3 criteria. The same shall also include an assessment of applicable regulations and policies.
* A study of BISP initiatives, including unconditional cash transfers (UCT), conditional cash transfers (CCT), complementary, and graduation programs currently running or concluded to arrive at recommendations for successful schemes for ‘graduation out of poverty’.
* Stakeholder mapping and engagement, including but not limited to Government ministries; donors and other development partners that provide technical support to the work of BISP including World Bank, DFID, etc.; State Bank of Pakistan; the media; community; and other gender advocacy organizations. This process will also involve identifying specific individuals that are knowledgeable and competent on the work of BISP for the purposes of developing recommendations for improvement of economic empowerment of BISP beneficiaries.

## Outcome

The outcome of these activities will be a detailed document/report based on D3 Criteria to BISP. This report will provide:

* Identification of opportunities for policy interventions and improvement of BISP’s internal processes and systems, through digitization and re-design.
* Identification of opportunities for development of product features and delivery mechanisms for high-impact use cases that empower women, including private savings, health and education spending, employment opportunities, savings group and livelihood activities, that could be subsequently integrated into the BISP existing or new programme.
* Generate learning products for wider industry dissemination.

**NOTE**: ***The above lists an outline of the activities to be performed under D3 criteria. However, the same is subject to amendments based on the approach and process proposed by the consulting firm under this RFP.***

**Timeline**

The engagement shall commence in October 2018. The consulting firm shall propose man-hours per activity/deliverable and the costs associated with the same. The assignment is required to be concluded no later than April, 2019. The Consulting Firm shall provide a detailed workplan with the following indicative deliverables for the duration of the engagement period. The firm is expected to remain available to respond to any queries thereafter for a period of 6 months post conclusion of the assignment, including a detailed presentation to the senior management of Karandaaz, BISP and its stakeholders, if so required. The decision for any post-conclusion activity shall remain the sole authority of KRN.

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No** | **Task** | **Deliverable** | **Deliverable Weightage** |
| 1 | Approach and Process for successful implementation of D3 | Document submission at the time of RFP |  |
| 2 | BISP detailed document review | Initial Assessment Report establishment  covering policy, frameworks   * procedures, * systems (special emphasis on Digitization efforts) * internal/external resources covering all functional departments of BISP etc | 20% |
| 3 | Stakeholder Engagement | * Stakeholder engagement plan * Stakeholder meetings * Report submission (including summary findings) | 20% |
| 4 | BISP graduation/complementary initiatives | Graduation Report: Identification of opportunities for development of product features and delivery mechanisms for high-impact use cases that empower women, including private savings, health and education spending, employment opportunities, savings group and livelihood activities, that could be subsequently integrated into the BISP existing or new programme. | 40% |
| 5 | Completion Report & Presentation | Identification of opportunities for policy interventions and improvement of BISP’s internal processes and systems, through digitization and re-design. Presentations to be defined in due course of time. | 20% |

A briefing and debriefing meeting will be organized with Karandaaz senior management at the beginning and end of the assignment.

The above is subject to minor amendments post award of the contract based on the consultant’s workplan as agreed upon between Karandaaz and the consulting firm.

**Ownership/Control of Work and Product/Publication**

The ownership of all copyright and other intellectual property rights in respect of any data compilations, research, spreadsheets, graphs, reports, diagrams, designs, work products, software, or any other documents, developed in connection with this Contract will exclusively vest in and remain with Karandaaz which shall have all proprietary rights therein, notwithstanding that the Contractor or its employees may be the author of the intellectual property. All documents relating to the intellectual property or otherwise connected with this Contract, the services, or duties must be returned or delivered to Karandaaz at the time of the expiration or termination of this Contract. The Contractor agrees not to publish or make use of any of the intellectual property, or documents relating thereto, without the prior written approval of Karandaaz, and where approval is granted, without proper attribution to Karandaaz.

**Task Manager/Reporting**

The Consulting Firm will report to Karandaaz Women Financial Inclusion Advisor at Digital Financial Services or any other competent authority designated by Karandaaz Pakistan as task manager. The Task Manager will have final sign off on deliverables and invoices subject to satisfactory completion and endorsement of the same.

**Payment**

Karandaaz will pay the Contractor’s invoice within thirty (30) business days after the receipt of the Contractor’s invoice, whichever is later. Payment will be made in PKR, as agreed, to the account specified in the Contractor’s invoice

**Annex - A**

**PROPOSAL SUBMISSION FORM**

Dear Sir/Madam,

Having examined the Solicitation Documents, the receipt of which is hereby duly acknowledged, “THE FIRM NAME” undersigned, offer to provide consulting for “INSERT REFERENCE NUMBER” to Karandaaz Pakistan in accordance with the Price Schedule attached herewith and made part of this Proposal. “THE FIRM NAME” undertake, if our Proposal is accepted, to commence and complete delivery of all services specified in the contract within the time frame stipulated.

“THE FIRM NAME” agree to abide by this Proposal for a period of 90 days from date fixed for opening of Proposal in the invitation for Proposal, and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

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

Dated: this------day of -------2018

**Name, Designation and Signature of the “firm Representative”**

**Annex - B**

**Template for Submission of cost proposal:**

|  |  |  |  |
| --- | --- | --- | --- |
| **No.** | **Description** | **Cost in PKR** | |
| **Personnel Cost** | **hours worked** |
| 1 |  |  |  |
| 2 |  |  |  |
| 3 |  |  |  |
| 4 |  |  |  |
| 5 |  |  |  |
| 6 |  |  |  |
|  | **Total Cost in PKR with Taxes** |  |  |

Please provide complete budget narrative.

**Annex – C**

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1. A CGIAR Research Program on Aquatic Agricultural Systems (AAS 2012, 3) defines gender transformative approach refers to addressing not only the ‘symptoms’ of inequality but also the ‘the social norms, attitudes, behaviours, an social system the underlie them’ [↑](#footnote-ref-1)