Points requiring clarifications in relation to the Request for Proposal No. 66 **"Understanding the financial inclusion potential of the Agri Space in Punjab, Pakistan"**

We have the following queries/ clarification requirements with respect to certain content mentioned in the Request for Proposals (RFP) and for which your feedback/ expectations from the consultants is sought:

S#	Clarification/ Information Required	Comments
1	What is the definite universe for this study? As per brief (Figure 1, page 14) Is the study universe be restricted to 78,000 farmers ONLY of one scheme of e-credit or all three mechanisms (as per figure 1 on page 14) will be part of the scope?	All three mechanisms will be part of the scope
2	Punjab consists of 36 districts, 9 divisions and **three cultural belts (Southern Punjab, Central Punjab and Northern Punjab).** How is the universe of this program spread across districts and divisions of Punjab? Were all 36 districts of Punjab were accounted for this program or was it launched in selected districts of Punjab? Please provide the district wise distribution of the universe (78,000).	The programme was rolled out in all 36 districts of Punjab. The concentration of the programme has been in the Central Punjab but is also spread in other parts of the province. The district wise distribution will be provided at a later stage through the Punjab Agri department. For sample information, see answer to Question 8.
3	What is the desired level of analysis required by Karnadaaz? Are the results required at overall level, by division or by district as well	A provincial level analysis is required, but representation may be provided for all three mechanisms utilized as above.
4	And at what is the desired level of statistical confidence (95% or 90%) and desired error margin (+/- 5% or +/-7%) to analyze the survey results at geographical cuts (Overall Punjab, Division and each District)? This is necessary to ascertain to calculate the desired sample size and to arrive the optimal sample design to fulfill the analysis needs. Kindly fill the below table with your desired confidence level and error margin. <table><tr><td>At overall level</td></tr><tr><td>At individual cultural belts level</td></tr><tr><td>At individual division level</td></tr><tr><td>At individual district level</td></tr></table>	95% CI and 5% MoE. As stated earlier, a provincial level analysis, with representation of all three mechanisms is required. <table><tr><td>Desired confidence level</td><td>Desired error margin</td></tr><tr><td>95%</td><td>+/- 5%</td></tr><tr><td>N/A</td><td>N/A</td></tr><tr><td>N/A</td><td>N/A</td></tr><tr><td>N/A</td><td>N/A</td></tr></table>

5	We believe, the target farmers (beneficiaries) can be segmented into various levels of Agri land ownership ranging between 2.5, 5 and 12 acres. Would you like to share the split of targeted universe by Agri land ownership for this particular study?	The agri land ownership primarily had a cut off at max 12 acres under this programme in the initial phase. This was later increased till 50 acres. The split of land ownership can be provided at a later stage if required to the organisation successful.
6	Number of districts in Punjab the e-credit scheme is spread across?	The scheme is spread across all districts of Punjab.
7	We understand that the scheme has three interventions. From the TOR, 78,000 farmers were given a mobile phone linked to a mobile wallet, we would like to know what proportion of farmers are in the other two intervention groups.	The total number of unique beneficiaries of this scheme is 500,000 approximately, which includes nearly 78,000 farmers opening a mobile wallet/ given a smart phone.
8	Is there an indication on the appropriate sample size for the study?	The consultant may suggest an appropriate sample size, which undertakes a provincial level analysis, and has representation of all three types of mechanisms used to disburse the loans. KRN does not have a specific requirement of geographical coverage, or analysis based on a split of land ownership.
9	Is there an indication on the price ceiling for the financial proposal?	No.
10	Is there a list of farmers that can be potentially shared?	The list of farmers will be shared with the organization that is successful.
11	What mode of communication was utilized to propagate 'Kissan Package'; would the farmers know whether the loan they applied for and received is provided under 'Kissan Package' ?	This is the Punjab E-Credit Scheme. Information on the scheme was disbursed through Newspaper advertisements and through electronic media, such as TV advertisements. It is not easy to identify if the farmers who applied and received the loan knew about the actual scheme or knew the partner financial institution.
12	Is there a definition for 'smallholder farmers' in terms of landholding or proportion of agri income compared to their overall income	Small holder farmers had initially been categorized as those farmers who own land less than 12 acres. However, this limit was later increased under the programme.
13	Was this activity carried out across Punjab including all districts?	See answer to Question 2
14	Do we have any target district that need to be focused/ included in the scope? or are we covering all the districts in Punjab	See answer to Question 8

15	Are we required to report the incidence/ reach by district or just at an overall level in Punjab. This would have bearing on the sample design.	See answer to Question 8
16	Under section 2: Instruction to bidders, Heading C: Preparation and submission of proposals, point no. 10: iii: 3 customer references on letterheads related to the subject RFP, duly authorized by the clients. The accuracy shall be the sole responsibility of the bidder. a) Past references should be related to exercise regarding Agriculture/ Digital Financial inclusion or the general exercises we have done previously? b) How old the references should be? c) When we say references, do we mean project completion certificates?	a) Relevant reference are preferable, however, those can pertain to general assignments as well. b) The most recent and relevant references will be preferred. c) No
17	Under section 2: Instruction to bidders, Heading C: Preparation and submission of proposals, point no. 10: iii: 3 customer references on letterheads related to the subject RFP, duly authorized by the clients. The accuracy shall be the sole responsibility of the bidder : v: 3 customer references, evidence in the form of reports, policies, number of evaluations and projects etc, to be furnished at the time of submission of RFP. – Can you please elaborate further on this point please?	As required above, the reference certificates will suffice, however KRN may ask for reports/ outputs of the previous relevant assignments (not the confidential ones) from the final bidder.