

### Points requiring clarifications in relation to the EOI-18

| S# | Clarification/ Information Required   | Comments  |
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| 1  | I want to confirm if hard copy submission of EOI is mandatory. It can be a challenge due to the COVID-19 lockdown situation.  | If courier services are not available, soft copy can be submitted by deadline and hard copy can be sent to Karandaaz at a later stage.  |
| 2  | Are NGOs having valid registration eligible to apply?   | Registered NGOs can apply. Please refer to the EOI Evaluation Prerequisites and Criteria in the Request for EOI Document.   |
| 3  | 1. From the Karandaaz team, what is the effort/budget available for the assignment? We would like to add a component for telephone/Interactive Voice Response (IVR) surveys in the MSME space for select women led businesses. The purpose of this activity would be to verify the status of the businesses mentioned in the EOI i.e. beauty salons, education, fashion/design, food and health.  | A financial proposal is not required at this stage. Please note that Karandaaz will not be able to disclose the budget at any stage of the competition. The budget proposed by the consultant should be commensurate with the level of effort and methodology stated in the proposal. |
| 4  | 1. As the EOI document states, " <i>Karandaaz maintains a dataset of all its applicants and investees, which could provide a valuable source of data for research on women entrepreneurs, while providing insight on the business development services sought for growth, formalization and scale up</i> ", please clarify if the onus of provision of the datasets would be on the consultant or Karandaaz for the systematic review and assessment of the women entrepreneurship landscape. | Karandaaz will share the dataset relevant to its own Women Entrepreneurship Programme. Provision of all other datasets will be the responsibility of the consultant.  |

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| 5 | <p>The EOI document states <i>“It is expected that the successful applicant will conduct background research on publicly available information and data. However, given the nature of this study and its focus on the entrepreneurship niche within the larger women segment, it is expected that the scope for secondary research will not be sufficient and will have to be supplemented with primary research in the form of quantitative and qualitative data such as key informant interviews, focus groups, surveys.”</i> Will Karandaaz provide logistical support to aid the primary research?</p>  | <p>The Consultant will be responsible for making all logistical arrangements for the primary research activities.</p>                                      |
| 6 | <p>1. We have been working on the impact of COVID-19 in different spheres. Part of the work can be seen in the article linked below, authored by our president, which highlights the impact of COVID-19 on businesses in the SME space.<br/> <a href="http://www.reenergia.com/2020/04/21/pakistans-covid-19-response-what-of-the-small-and-medium-enterprises/">http://www.reenergia.com/2020/04/21/pakistans-covid-19-response-what-of-the-small-and-medium-enterprises/</a></p> <p>We have explored the feasibility and extent of the work from home option across occupations and provinces in partnership with PIDE. We wanted to enquire whether the post-COVID angle, encapsulating the impact on women led businesses, also be a focus for this study?<br/> <a href="https://www.pide.org.pk/pdf/PIDE-COVID-Bulletin-19.pdf">https://www.pide.org.pk/pdf/PIDE-COVID-Bulletin-19.pdf</a></p> | <p>Please refer to the Request for EOI document for guidance on scope of work.</p>   |
| 7 | <p>In light of the COVID- 19 situation, acquiring four hardcopies of the project brief is a challenge as most printing shops are not operational. Would softcopies suffice?</p>   | <p>If courier and printing services are not available, soft copy can be submitted by deadline and hard copy can be sent to Karandaaz at a later stage.</p> |

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| 8  | <p><b>Objective of the Study:</b> Based on the EOI, we understand the objective of the study to be as follows; Kindly confirm our understanding</p> <ol style="list-style-type: none"> <li>1. WLB market-sizing (base-line study) based on; <ol style="list-style-type: none"> <li>1. Financial needs assessment</li> <li>2. Business Advisory needs assessment</li> </ol> </li> <li>2. Study the market from a demand as well as supply perspective.</li> </ol>  | Please refer to the Request for EOI document for guidance on scope of work.   |
| 9  | <p><b>WBL definition to be followed for the study</b></p> <ol style="list-style-type: none"> <li>a. What is the definition of WLB as per Karandaaz? Is it based on shareholding, women in leadership roles or managing director/CEO role?</li> <li>b. Will the self-employed businesses be construed as WLB? Page 2 states that single owner/manager is admissible. Would this mean sole proprietor business or a single person business too? These include executive training, medical/dental, legal consulting business? Kindly confirm.</li> <li>c. Does the study want to address Non-Profit social enterprises as a separate segment within this study or exclude completely from the study.</li> <li>d. Will the above definition (a), (b) and (c) apply for informal / non-registered / self-employed businesses?</li> </ol> | Please refer to the Request for EOI document for guidance on scope of work.   |
| 10 | <p><b>Sample Size related questions</b></p> <ol style="list-style-type: none"> <li>a. What is the geographical coverage expected in the study, does it include large cities and rural areas? Kindly highlight provinces of importance, if any</li> <li>b. Is the minimum business age that will qualify for sampling, or is the study expected to explore start-ups and established businesses?</li> </ol>  | Please refer to the Request for EOI document for guidance on scope of work. Karandaaz cannot comment on methodology proposed at this stage. |

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|    | <p>c. Based on the EOI, D&amp;B proposes the following sample size plan. Kindly let us know if it is aligned to your expectations:</p> <ul style="list-style-type: none"> <li>▪ 300 formal WBL (stratified random sampling – statistically significant sampling approach)</li> <li>▪ Informal businesses on best effort basis based on data support from Karandaaz (cluster based sampling approach)</li> </ul>   |   |
| 11 | <p><b>Primary Research Considerations</b></p> <p>a. In-case the current situation of strict social distancing and travel restrictions prevail, D&amp;B suggests that the research plan will be modified as per the following. Kindly confirm if Karandaaz is ok with this approach;</p> <ul style="list-style-type: none"> <li>• Primary research in semi-urban areas will be covered through telephonic survey</li> <li>• Rural areas will be through secondary research with the help of MFN and MFBs</li> </ul>  | The consultant is expected to propose a methodology based on the limitations created by COVID-19. |
| 12 | <p><b>Business Segments to be explored for the study</b></p> <p>a. What is the minimum number of businesses to identify/categorize them as a segment?</p> <p>b. Will the study require the consultants to divide the segments into sub-segments? For e.g. Beauty-related businesses may include beauty-products trading, small-scale manufacturing of organic products, or beauty-parlor services.</p> <p>c. If micro business is defined as less than 10 employees, would there be a minimum mix of micro, small and medium enterprises to be considered as a segment?</p> | Please refer to the Request for EOI document for guidance on scope of work.                       |

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| 13 | <p><b>Karandaaz Portfolio understanding:</b> The current portfolio has been highlighted to consist of 18 enterprises with a mix of CLP and HPHI businesses. What is the total investment per party in such businesses and how many deals do you see in the next 3 years from the HPHI segment? What is the overall exposure that you are targeting?</p>  | Please refer to the Request for EOI document for guidance on scope of work.                       |
| 14 | <p><b>Query on Page 9</b> - ‘What are the underpinnings of successful programs in terms of number of businesses impacted, size of formal financing, increase in employment?’ - Will Karandaaz recommend the number/ names of programs to be considered for benchmarking.</p>   | Please refer to the Request for EOI document for guidance on scope of work.                       |
| 15 | <p><b>Query on Page 9</b> - ‘Recommendations for Karandaaz Women Ventures, especially to impact greater number of women by targeting larger women segments (sectors, geographies, segments) and providing more varied financial products. Any regulatory bottlenecks should also be identified with potential solutions that have worked elsewhere globally’. - Does the study require consultants to propose detailed product design guidelines/ framework. If Yes, kindly let us know if there are any products identified for benchmarking.</p> | Please refer to the Request for EOI document for guidance on scope of work.                       |
| 16 | <p><b>Data support requested from Karandaz:</b><br/>a. Database of WBL SMEs from MFIs, MFBs (12-15), MFNs and NGOs as applicable</p>   | Provision of all other datasets will be the responsibility of the consultant.                     |
| 17 | <p>Given the current situation amidst the ongoing pandemic, would it be acceptable to collect data digitally through methods such as online surveys and telephonic interviews?</p>   | The consultant is expected to propose a methodology based on the limitations created by COVID-19. |

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