

Points requiring clarifications in relation to RFP # 96

S#	Clarification/ Information Required	Comments
1	Page 16 of the RFP states, "Improvements in training content and delivery methodology in light of learnings of the pilot, using an iterative approach." Is there a fixed number of iterations e.g., are the iterations envisioned to happen weekly, bi-weekly etc.?	It is up to the firm to decide the number of iterations. We are looking for a minimum of one (in the form of learnings from the pilot). The firm can propose more details in their plan, for example, if there are some iterations happening during the research period.
2	Can any organization apply for one district OR need to identify multiple districts?	The program that will be developed by the firm will be rolled out by BISP all over the country. Thus, the firm should suggest a sample that is representative of the country, for their research and pilot.
3	<ol style="list-style-type: none"> <li>1. The TORs are silent on fraudulent practices which remains the biggest challenge against the success of such programs. How does Karandaaz expect consultant firm to handle this issue.</li> <li>2. Please provide clarity on location of project activities? Where and who will decide the venues for "pilot training", "Train the trainer" workshops? Also, stakeholder consultations are expected to take place in-person or online?</li> <li>3. The methodology of this project requires resources in terms of 100 beneficiaries of pilot project, beneficiaries for "Train the Trainer" workshop, and Stakeholders for interviews and Focus Group Discussions. Who will be responsible for arranging these resources/people?</li> <li>4. Is there any bank involved as an operating partner for this activity? Who will guide the consultant in terms of pointing out exact beneficiaries of the program?</li> <li>5. RFP mentions a year-long contract on "Letter of Invitation", while the project activities timeline is set from July to Nov (5 months). Clarify.</li> <li>6. In Evaluation Criteria, the prior experience will be evaluated for firm experience only? Or the prior experience of</li> </ol>	<ol style="list-style-type: none"> <li>1. The ToRs mention not only avoidance of fraud but also grievance redressal and complaint mechanism (where the content is explained under scope of work). One of the purposes of this financial literacy program is to enable beneficiaries to access their full payment easily. The firm is free to share more details on these issues.</li> <li>2. The locations will be proposed by the firm and approved by BISP. Consultations should preferably happen in-person if circumstances permit. Else the firm should share a plan for conducting them virtually (in case of a fourth wave of COVID-19.)</li> <li>3. The firm will identify locations and BISP will share details of beneficiaries.</li> <li>4. Bank Alfalah and Habib Bank have contracts with BISP currently. Beneficiary details will be provided by BISP.</li> <li>5. The duration of the contract is kept longer, in case there is a delay in activities due to unforeseen circumstances, such as a lockdown. This does NOT mean an increase in scope of work.</li> <li>6. The prior experience of the team members proposed for this assignment will be evaluated.</li> </ol>

	<p>individuals or team members of firm would also be considered?</p> <p><b>7:</b> Resource would be required in terms of practical demo of funds transfer using digital banking i.e internet connection, projectors etc. Who will be responsible for arranging these resources/people?</p> <p><b>8:</b> Is there any bank involved as an operating partner for account opening activity?</p> <p><b>9:</b> The TORs are silent on fraudulent practices in context of funds unauthorized withdrawn from the account by the fraudster, which remains the biggest challenge against the success of such programs. How does Karandaaz expect consultant firm to handle this issue.</p>	<p>7. It is understood that different equipment will be needed for testing different methodologies in the field. The firm will arrange these and build them into the cost.</p> <p>8. Answered in 4 above.</p> <p>9. Answered in 1 above.</p>
4	<p>Section 11-Currencies of Bid and Payment states that 'The bids shall be submitted in PKR, or in USD provided that the bidder <u>does not have an office or presence in Pakistan</u>'. However, the eligibility requirements state that '<u>Only locally registered firms and consultants will be considered for this procurement</u>'.</p>	<p>Section 11 contained a standard clause for all RFPs. This particular RFP is open to <u>only locally registered</u> firms.</p>
5	<p>1. Will the consultant be involved in the full-scale launch of the financial literacy program or the services shall be limited to train the trainer activity planned before the full-scale launch?</p> <p>2. What shall be the estimated number of participants in the train the trainer activity? Will these trainings (Train the trainer) be centralized at provincial level or shall be conducted at district level?</p>	<p>1. The firm will be responsible until the train the trainer activity. The steps beyond that are the responsibility of BISP.</p> <p>2. BISP envisages at the moment that 20-30 people will need to be trained. Due to the small group size, district level training will not be needed. The sessions can be held at provincial level, and some provinces or regions can be clubbed together.</p>
6	<p>Please also clarify that in case of joint venture, whether the technical evaluation shall be carried out based on the technical knowledge and experience of the lead partner only or combined knowledge and experience of all JV Partners?</p>	<p>Generally, JVs are formed so that the partners can complement each other's skill set. In a different example, if we are looking for a firm to do M&amp;E for a Digital Financial Services (DFS) project, it is okay to suggest one partner with more experience in M&amp;E and the other partner with more experience in DFS. Each partner should have knowledge and experience of whatever they are proposing to add to the project, and they will be evaluated with respect to their area of specialization.</p>

<p>7</p>	<ol style="list-style-type: none"> <li>1. Stakeholder consultation: Would a workshop is sufficient to fulfill this or is KRN expecting a different type of consultation process. (Page 16)</li> <li>2. What does categorization of BISP Beneficiaries mean? What data would the bidder be given access to for the purposes of categorization? Would it mean the segmentation of beneficiaries by profession or age or any other criteria? Should we expect an impact on the design of the intervention? (Ref : Page 16)</li> <li>3. Would the utilization of channels mean utilizing the electronic media (TV, radio)? Would these to be covered we understand that the media planning, media buying would be out of the scope of the proposal. Please elaborate (Ref : Page 16)</li> <li>4. Content Development. Would the electronic content development include animation, post production as well? Considering the pricing for animation/post production is based on 'Production minutes' of content, should the bidder scope at least 'X' minutes of 'Production content'? (Ref : Page 16)</li> <li>5. Does the program expect the content be developed in Urdu or there will be other languages in the scope as well. If so how many?</li> <li>6. Pilot testing in 5 locations. Would be in the same province, same language or different provinces/different language (Ref : Page 16)</li> <li>7. How many Tehsil offices are there? Would bidder be expected to cover all Tehsils?</li> <li>8. What would be a good estimate of number of trainers to be trained in train the trainer program? (Please confirm if this is different from a 100 that we read in the RFP document).</li> <li>9. Please confirm the trainer background or profile? Would these be the existing employees of BISP</li> <li>10. How many physical locations would the train the trainer program expect to be covered? Please confirm that the logistic costs associated to such training would be borne by BISP and the bidder would be required to send the trainer only. Would the logistics and</li> </ol>	<ol style="list-style-type: none"> <li>1. The workshop would be the culmination of a series of discussions. The RFP mentions ongoing consultation in the text.</li> <li>2. The categorization is by profession, as described. Detailed understanding of these beneficiaries can be obtained by selecting a sample and interviewing them. The information on management of financial cycles will be tailored according to the profession of the beneficiaries.</li> <li>3. Television and radio should be included if the firm is confident that these are the most effective means of explaining the concepts to the beneficiaries. If there is a TV ad to be produced for the pilot, the production cost will be included, but the airing cost will not be included.</li> <li>4. The firm can decide on the appropriate kind of content and how many minutes of it need to be developed.</li> <li>5. Initially the content will be developed in Urdu and English. The final content will be translated into regional languages but that translation is not the responsibility of the firm.</li> <li>6. The pilot should be done on a sample that is representative of the country, so this means different locations.</li> <li>7. The firm can select few locations for research and five locations for pilot. The audience for train the trainer will be provided. All tehsils do not need to be covered directly. But as mentioned earlier, the sample selected will need to be spread out in different locations.</li> <li>8. 100 is the number of BISP beneficiaries for pilot testing the training module in the field. Once the modules are finalized, they will be imparted during train the trainer program. The audience for train the trainer is estimated to be 20-30.</li> <li>9. The trainers to be trained will be contracted by BISP to work on financial literacy.</li> <li>10. The 20-30 trainers will belong to 13 districts. They can be trained at the provincial level and some regions can be clubbed. The recipients of the training will receive their allowances as per government policy.</li> </ol>
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	<p>lodging/boarding cost of the trainer be covered by sponsors (KRN/BISP)?</p> <p>11. Material Reproduction Costs/Extent : Incase of Physical training material, games, what volume should be included in the proposal? Incase of Digital Material what volume should be included if any?</p> <p>Procurement/Vendor governance Inquiries</p> <ol style="list-style-type: none"> <li>1. Page 18 - Only locally registered firms and consultants will be considered for this procurement. We are registered with tax authorities and have never been blacklisted. We are registered with FBR, SRB and PRA. We understand that we do qualify as the lead bidder for the project unless told otherwise with adequate references to the bidder terms</li> <li>2. Page 2- The submission of Commercial proposal in electronic format would be password locked or unlocked? If Password locked then who should be sent the password and when?</li> </ol>	<ol style="list-style-type: none"> <li>11. The firm should develop enough material to cover the pilot and the training of the trainer. Making further copies will not be the responsibility of the firm.</li> </ol> <ol style="list-style-type: none"> <li>1. If the firm is registered already, then there is no apparent problem with being the lead bidder.</li> <li>2. The only requirement is to keep the technical and financial proposal in separate files. The procurement team at Karandaaz will send the technical proposal to the technical team, and will safeguard the financial proposal until the technical evaluation has been completed.</li> </ol>
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