

**Response to queries/ clarifications for  
Open Call for a Bid for Survey Agency under the DigiPay Project**

**Q1.** What would be the length of interviews with end consumers when you say the nature of interview would be mix of quantitative and qualitative?

**Q2.** What would be the length of interviews with merchants when you say the nature of interview would be mix of quantitative and qualitative?

**Q3.** What is the size of each questionnaire?

**Q4.** What do you mean by qualitative and quantitative survey? Is this going to be open+close end questionnaire? Please let us know how many open end questions that you are planning to add in the questionnaire? What is going to be the approx. number of questions in the questionnaire and what is going to be the average Length of survey?

**Ans:** The nature of interview will be both closed (multiple choice) and open ended (explanatory) from consumers and merchants. One questionnaire has been prepared which has common questions as well as exclusive questions for merchants and consumers. The total number of questions (inclusive of common and exclusive questions) to each respondent category is not expected to exceed 30.

**Q5.** What would be the sample size for Bank Mitra with whom qualitative interviews would be conducted? Also what is the LOI with Bank Mitra?

**Ans:** The approximate sample size for is expected to be 5 per each state (say 2 for urban/ semi urban areas and 3 for rural areas), subject to availability. Consequently, the total number of Bank Mitra interviews are not expected to exceed around 25 for five mentioned states.

**Q6.** What do you mean by Real time data entry made in computer aided device when the interviews are going to be with PAPI method? You have mentioned that hard copies of the questionnaires would be submitted at the end of the study so these are not CAPI interviews but PAPI interviews. Kindly clarify.

**Q7.** How hard copies of raw data and tabulation will be submitted? As this data would be generated in soft copy and will be shared in soft copy itself.

**Q8.** How do you want the survey to be conducted - CAPI or PAPI? What do you mean by hard copy of data entry and tabulation?

**Ans:** As per the suitability of survey agency, it can use PAPI/CAPI method during the data collection process. If the agency uses PAPI method, hardcopy of the filled questionnaires will need to be submitted, along with the softcopy of data entry/ tabulation in excel format. If CAPI method is used, then only softcopy format of filled questionnaires is required, along with data entry/ tabulation in excel format. A mix of both methods might be required to be used, depending on internet availability, and ease of entry. To the extent a method is used, relevant soft/ hard copies would need to be submitted, along with relevant data entry/ tabulation in excel format.

**Q9.** If possible one survey agency can be contracted for an individual state?

**Ans:** No it's not possible to allow one survey agency for individual state owing to difficulty in evaluation & monitoring as well as subject to cost constraints.

**Q10.** Is the time period extendable?

**Q11.** The timeframe looks very short - the questionnaires are required to be translated into regional languages as well.

**Ans:** The deadline for submission of Bid has been extended to **20<sup>th</sup> November, 2017**. In addition, the maximum time period for the entire assignment should be not more than two and half months from the date of signing the agreement. The agreement is expected to be executed latest by **01 December 2017**. Consequently, the assignment will conclude by **15 February 2018** upon submission of final survey report to the satisfaction of CUTS.

**Q12.** On page No. 3, it is mentioned '*In addition, in each of the selected districts, 10 urban blocks/ village clusters and 10 rural blocks/ village clusters will be selected for the purpose of primary research.*' Please clarify the classification and significance of the rural and urban blocks mentioned in the above clause. Also, it might be difficult to find 20 blocks in a district for example in Kadagu district (Karnataka) only 3 blocks are there and also in Mewat district (Haryana) only 5 blocks are there. So, how many blocks are to be covered from each district.

**Ans:** In case the total number of blocks in any district is less than the indicated requirement, respondents from all the blocks will need to be interviewed.

**Q13.** Can Consumers be surveyed at the retail level/ purchasing points i.e. consumers which will be found at the shops during the survey?

**Ans:** There is no specification on point of contact with the consumer. Depending on the methodology adopted by the survey agency, consumers found at the shops may be

interviewed. Consumers identified otherwise/ through any other mechanisms might also be interviewed. The bidder will need to justify the proposed methodology in the technical proposal.

**Q14.** For Merchants, which are mentioned in the RfP as any shopkeeper (page No. 4), would be only shops of a particular size etc or would include shops of all sizes and also include hawkers, vendors etc?

**Ans:** There is no specification on sizes of merchants, and selection of shops will depend on bidder. However, incorporation of shops of different sizes in the sample size is advisable, to enrich data set and ensure taking into account different perspectives, and getting hierarchical responses. The bidder will need to justify the proposed methodology in the technical proposal.

**Q15.** It is mentioned in the RFP document that states were selected using purposive random sampling method. Please share the details for the methodology and help us understand how do you define the same?

**Ans:** As mentioned in the call for proposal, based of CRISIL Financial inclusion index (2015), we have used purposive sample method for selection of 5 states over the country based on the level of financial inclusion. Similarly, high and low financially inclusive districts for each state have been identified.

**Q16.** There is no mention on the identification and selection methodology for the villages in rural and blocks in urban/semi-urban. Is there any specific blocks and villages in each districts to be selected or you want random selection of any blocks and villages in urban and rural area of each districts. Also please clarify how many number of areas need to cover in each block in urban/semi-urban and how many interviews to be conducted in each areas in urban/semi-urban?

**Ans:** The survey agency will need to select blocks and villages, and will need to justify its selection. Such selection may be through random selection method or any other method which the survey agency may like to implement. Not more than 15 samples should be from the same village or block, unless the total number of villages/ block are less, which justifies collection of more samples from one block/village.

**Q17.** In case of soft copy submission, with whom we need to share the password for the financial bid and please suggest on the date/ time when the password of the financial bid has to be shared?

**Ans:** The password will need to be communicated to [skl@cuts.org](mailto:skl@cuts.org) with the submission of bid i.e. latest by **20<sup>th</sup> November, 2017**.

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