

REQUEST FOR PROPOSALS (RFP)

Technical Assistance to" Tanmeyah" Jordan Microfinance Network Europe Aid/138471/DH/SER/JO

Market Research on Social Performance Management amongst Jordanian Microfinance institutions and its Impact on the Clients

RFP Date of Issuance:	January 13 2019
RFP # and Title	Europe Aid/138471/DH/SER/JO – Market Research on Social Performance Management amongst Jordanian Microfinance institutions and its Impact on the Clients
Due Date for Questions:	<p>20 January 2019</p> <ul style="list-style-type: none"> ➤ Submission of questions or requests for clarification in writing via email to info@tanmeyahjo.com by 14:00 Hours local time in Jordan, mentioning the market study name in the subject line. ➤ mentioning the market study name in subject line the study name. ➤ Please note that inquiries and answers to inquiries will be shared with all registered Offerors. ➤ Please do not contact any employee of Tanmeyah regarding this RFP. Contacting individual employees shall be a cause for disqualification. ➤ NO TELEPHONE INQUIRIES WILL BE ANSWERED. ➤ Answers to be shared on Tanmeyah’s website tanmeyahjo.com on 24 January 2019
Deadline for Proposals:	<p>13 February 2019</p> <p>The bidder shall submit the proposal in one external envelope marked clearly Bid Ref RFP-2018-02 containing inside two sealed envelopes by the closing date.</p> <p>Sealed envelope must contain Two hard copies of the complete technical proposal. Each complete technical proposal should include the following:</p> <ul style="list-style-type: none"> • Hard copy of proposal and supporting documents (marked clearly Bid Ref # and name) • Signed Submission Letter. • One CD-ROM containing electronic copy of the technical proposal only and supporting documents <p>To be delivered to the address specified below: Durret Khalda Complex No. 324 Khalda- Amman Floor 5. Office name Tanmeyah “Jordan Microfinance Network”</p> <p>IMPORTANT: The Technical Proposal shall contain no price or cost information.</p> <p>The second internal sealed envelope must contain the financial proposal, and a separate CDRom containing only the financial proposal must be included.</p>
Anticipated Start Date:	3 March 2019 <i>(Start date is subject to change)</i>
Anticipated Period of Performance:	12 Weeks

**TECHNICAL ASSISTANCE TO
JORDAN MICROFINANCE NETWORK - TANMEYAH**
Europe Aid/138471/DH/SER/JO

Market Research on
Social Performance Management amongst Jordanian *Microfinance institutions* and its Impact on the
Clients
Terms of Reference (ToR)

Assignment Topic:	Deep dive into how Jordanian Microfinance institutions (MFIs) define their social goals, set their social strategies and manage social performance within their institutions, how the social performance data collected is used by the MFIs, and how it can be further leveraged to achieve desired micro and macro goals and impact.
Research Coverage:	The Hashemite Kingdom of Jordan

1. Background

Tanmeyah - Jordan Microfinance Network - was founded in 2007 by five Jordanian MFIs, and is largely recognized today as the official representative of the microfinance industry in Jordan. The network is registered with the Ministry of Industry and Trade as a non-profit organization with the goal of facilitating an enabling environment for the development of a sustainable microfinance industry in Jordan. In order to do so, the network provides a suite of services that address the service gaps and needs of the various stakeholders in the industry.

The “Technical Assistance to Jordan Microfinance Network – Tanmeyah” project is part of a larger program funded by the European Union (EU) under the name of “Promoting Financial Inclusion through Improved Governance and Outreach of Microfinance in Jordan,” which was designed to support the implementation of the National Microfinance Policy Framework (NMPF). The technical assistance under this project is provided in tandem with a direct grant from the EU to Tanmeyah. The overall objective of the technical assistance and financial support is to contribute to the implementation of the objectives set for the network in the NMPF. In order to do so, the technical assistance project will support Tanmeyah over a two-year period in its advocacy and awareness raising efforts, information dissemination through data collection and research, communication and branding, as well as in building the internal capacity of the network’s team.

2. Rationale of the study

Long before the concept of social performance management was formally introduced or the Universal Standards for Social Performance Management (USSPM) globally endorsed, Jordanian MFIs had developed social missions and objectives – whether to empower women, or reduce poverty, or extend access to financial services to marginalized or financially excluded populations. Nonetheless, we don’t know much on the evolution of these social goals over time and how they are translated into policies and products and services within the MFIs. This research will investigate the tools and methods used by Jordanian MFIs, as well as the infrastructure in place, to measure social performance. This includes the

indicators used to measure social performance and the frequency that the MFIs monitor social performance and how the data is validated. Moreover, the research will also examine how this data is used by MFIs to make any adjustments or changes in strategic or operational directions and whether or not that has been translated into any tangible impact(s) on the clients.

3. Objective and Expected Outcomes

The *objective* of this assignment is to collect information on the tools and systems that Jordanian MFIs use to realize their social goals and how these tools are being used to realize the MFIs' social goals, as well as the impact that the social performance practices has had on clients.

The *expected* outcomes from the Market Research are (a) the social performance indicators that already exists in MFIs, (b) the proxies used to measure these indicators (c) an examination of the social performance management processes within the different Jordanian MFIs, and (d) an analysis of the link between strong and concentrated social performance management and achieving social impact.

4. Scope of Work

Tanmeyah would like to identify a competent market research consultant (individual or firm), hereafter referred to as the *Market Research Consultant*, for this assignment. The *Market Research Consultant* should draw on secondary sources, through comprehensive desk research, as well as conduct fieldwork to collect primary data. A thorough Data Collection Plan should be in place for gathering detailed, relevant, and reliable quantitative and qualitative data and information. The *Market Research Consultant* will be responsible for identifying the most effective tools and methods for data collection (i.e. phone or in-person interviews, focus group discussions, online surveys, questionnaires, etc.) that would realize the research's objective within the given timeframe.

The *Market Research Consultant's* scope of work, *inter alia*, will cover the following:

- **Market Research:** The market research should focus on the following components:
 - Social performance goals of Jordanian MFIs
 - Social performance management practices within Jordanian MFIs (including internal systems, tools, and activities)
 - How are the social performance practices transformed into relevant products and services for clients
 - Impact of social performance management on clients and their families in terms of income and job creation, health, education, empowerment and decision-making, etc.

The study should cover all MFIs that are regulated by the CBJ, MFIs that are not yet regulated by the CBJ and a sample of institutions that practice lending but are not categorized as MFIs.

The market research should also cover the current practices within MFIs regarding the following issues:

- Process of the consumer protection within MFIs
- Any negative perceptions among clients regarding MFIs
- Any negative perceptions among potential customers that abstain lending as a result of negative experiments with individual moneylenders.
- The obstacles that MFIs face as a result of potential clients resistance to financial inclusion.
- Potential clients behavior biases on MFIs.

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5. Qualifications of Market Research Consultant (or Firm)

- Good understanding of social performance universal standards, and other international tools and applications in that area
- Good knowledge of the financial sector in Jordan, and in particular of microfinance
- Demonstrated experience of conducting market research in Jordan using different qualitative and quantitative methods and tools
- Demonstrated experience in producing similar studies related to microfinance and / or banking and social performance and impact
- Willingness to travel across the Kingdom for data collection based on the sampling plan

6. Deliverables

The *Market Research Consultant* shall be expected to submit the following:

- **Market Research Report Outline and Data Collection Plan** (including sampling plan) – *to be submitted within one week of contract signature for approval and signoff*
- **Draft Market Research Report** including at minimum: Abstract, Acknowledgements, Glossary, Abbreviations and Acronyms, Executive Summary, Methodology (including Data Collection Plan), Limitations, Market Assessment (findings), Lessons Learned, Conclusion and Recommendations¹ and Annexes - *to be submitted within six weeks of outline signoff date in English along with an Arabic Executive Summary of the report*
- The report should not exceed 50 pages (excluding annexes).
- **Final Market Research Report** – *to be submitted within one week of receipt of all the comments on the draft Market Research Report*
- **PowerPoint Presentation** summarizing the report's findings and recommendations – *to be submitted along with the final Market Research Report in both Arabic and English.*

7. Copyright

Copyright of the report and all other deliverables prepared under this assignment exclusively belongs to Tanmeyah. The *Market Research Consultant* shall not disseminate the report, or any of the primary data or information collected within to third parties without prior written consent by Tanmeyah.

8. Duration

The market research report is expected to be completed within 60 working days from the date of the contract signature.

9. Proposal

The *Market Research Consultant* shall submit a brief technical and financial proposal that includes the following information (as a minimum requirement):

¹ Including recommendations for further research.

- **Technical:** Brief statement summarizing the understanding of the assignment's objectives, expected outcomes, and deliverables, the research methodology, implementation timetable, qualifications and experience in executing similar assignments, and the proposed implementation team structure (including researchers' skills, competencies, and experience in conducting similar studies). The technical proposal should also include samples of two previous market studies around the same topic or a similar one (one in Arabic and one in English).
- **Financial:** Financial proposal that includes all costs of services provided with sufficient details on quantity, unit cost, and total cost per item. The financial proposal should be expressed in JD.
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10. Evaluation Criteria

The proposals will be evaluated using a weighted score based on the following criteria:

- General understanding of requirements in line with the Terms of Reference (ToR)
- Research methodology proposed
- Qualifications and competence of the consultant(s) / implementation team
- Relevant past experience of the consultant / firm
- Financial proposal