



INVITATION OF BIDS FOR MULTI PARTY PRIVACY AND ITS CORRELATION WITH DIGITAL CREDIT IN INDIA SURVEY

Date of Issue: 16.02.2023

Date of close: 03.03.2023

General Requirements for the Bid

1. Background and Activities

- a. Consumer Unity & Trust Society (CUTS) in partnership with IIIT Bangalore is undertaking a multi-faceted study titled “‘My data or yours?’ Unravelling multi-party privacy among consumers of digital credit in India.’ This project is taking place under the grant from Center for Effective Global Action’s (CEGA) Digital Credit Observatory (DCO), University of California, Berkeley. Details available [here](#).
- b. The study will be a mixed methods study with four parts: an initial controlled observational analysis, a large-scale survey supplemented by in-depth interviews, focus group discussions, and finally a contextual observational analysis. Focusing on a diverse group of Digital Financial Services (DFS) consumers in India, researchers will learn about the Attitudes, Concerns and Perspectives (ACP) of consumers towards their data and privacy, how different consumer subgroups evaluate trade-offs between access and privacy, and how they navigate privacy boundaries with their lenders and associated third parties such as recovery agents.
- c. In the second part of the study, CUTS plans to conduct a pan- India survey with 2000 respondents representative of geography, gender, age-group, education levels, income-group which comprises all or some digitally literate consumers and have had previous experience with digital credit.
- d. The survey will be conducted in two distinct parts of 1000 consumers each. This will allow researchers to course correct in the second part of the survey exercise of another 1000 consumers. Thus, it will be essential that the target group be evenly divided in all aspects in both parts.
- e. The participants of the bid will be free to choose states for their proposals and the same will be finalised after mutual consultation. The participants should specify the mode (offline, online, hybrid, telephonic, mix) of the survey and their justifications for the same.

CUTS SOLICITS BIDS FOR UNDERTAKING THE BASELINE SURVEY FROM QUALIFIED PROFESSIONAL AGENCIES.

3. Eligibility criteria

- a. Registered consultancy service with valid registration certificate.
- b. Proven experience and expertise on similar assignments or an expertise to conduct the assignment.

- c. Availability of Technical/Finance/Administrative staff to undertake baseline surveys of similar nature.

4. Terms and Conditions

- a. The target states, districts, target audience, sample size will be finalised in collaboration with selected survey agencies.
- b. CUTS will prepare a sample questionnaire as per the objectives of the research, which will be shared with the survey agency, for administration to respondents. The questionnaire will be developed in English but will need to be translated in Hindi and other regional languages by the survey agency. The surveyors will ask the questions in a language well understood by respondents.
- c. The deliverables by the survey agency include: i) pilot survey ii) primary survey iii) data entry and tabulation. All the deliverables will be considered final only upon satisfaction of CUTS.
- d. The survey agency will inform CUTS in advance of the complete survey plan, weekly plan (dates and survey location) and provide weekly updates of progress of survey. To the extent possible, real time data entry will be made in computer aided devices. CUTS will have access to raw data collected by the survey agency. The survey agency will assist CUTS representative(s) to monitor and/or evaluate quality and authenticity of surveys, protect privacy of the respondents and will undertake the survey only after free and informed consent of the consumers.
- e. The time for the entire assignment will be three to four months from the date of signing of agreement. The Payment for bidding agency will be released according to the agreed budget and time.
- f. The aforementioned outputs the primary survey will be sole property of CUTS and not to be shared by the survey agency with any agency or person. The intellectual property in these documents will lie with CUTS. Sharing of these documents outside CUTS will be treated as a breach of agreement.
- g. CUTS reserves the right to terminate without cause the agreement at any time upon 15 days prior written notice to the survey agency. In case of such termination, reasonable costs incurred by the survey agency prior to receipt of the notice of termination, will be reimbursed by CUTS.
- h. CUTS reserves the right to select or reject any bidder without providing clarifications. No separate time will be allowed for clarifications.

5. Guidelines for submission

- a. The bid shall consist of two parts–technical and financial. The technical bid will contain the technical proposal, including the methodology, and the financial bid will contain budget and related price information.

- b. Format and Content of Technical Proposal: The Technical Bid should be not more than 10 pages and should include the following:
- **Motivation for applying:** How this work fits or aligns with the bidder's professional background and/or expertise;
 - **Relevant background:** Brief description of relevant experience/expertise in this area as described;
 - **Methodology:** Proposed methodological approach to carry out the relevant activities, including reaching out to target audience, obtaining relevant information, recording, tabulation and documentation. The time frame corresponding to each activity should also be included. The methodology should provide for a sampling plan with justification as well;
 - **Short institutional profile(s)** and profiles of anticipated team members;
 - **Contact details** of the bidder including email and telephone number.
- c. The Financial Proposal should include Itemised activity based budget.
- d. The bid could be submitted in hard copy or soft copy. The subject of the bid (in case of soft copy) should be **Bids for 'Multi Party Privacy and its Correlation with Digital Credit in India' Survey** which should be emailed to c-cier@cuts.org, njs@cuts.org, and aql@cuts.org.
- e. All Bids should positively reach by 6:30pm on 03 March 2023 (Friday) Indian Standard Time.
- f. There shall be no individual presentation by or meeting with bidders until after the closing date. From the date of issue of this call to the final selection, contact with the CUTS concerning the call process shall not be permitted, other than through the submission of queries to njs@cuts.org and aql@cuts.org, unless a presentation or meeting is initiated by the CUTS, in accordance with the terms of this call.
- g. CUTS may, at any time before the closing date, for any reason, whether on its own initiative or in response to a clarification requested by a (prospective) bidder, modify the call by written amendment. Amendments could, inter alia, include modification of the project scope or requirements, the project timeline expectations and/or extension of the closing date for submission. All prospective bidders that have submitted a proposal with regard to the call will be notified in writing of all amendments to the call and will, where applicable, be invited to amend their proposal accordingly. CUTS may, at its discretion, ask any bidder for clarification of any part of its proposal. The request for clarification and the response shall be in writing.

6. Evaluation Criteria

The evaluation of bids would be based on Quality & Cost Based Selection method wherein the technical score would be given a weightage of 60% and financial score of 40%.

Criteria	Score (%)
Technical Proposal	
Organisation profile (including motivation of applying and relevant background)	20
Team composition (Expertise and experience)	20
Methodology (including clarity of time frame, survey plan, and deliverables)	20
Financial proposal	
Itemised activity-based budget	40
Total	100

7. Important details

Important Details	Dates to Note
Date of Issue of Bid	16.02.2023
Date of close of Bid	03.03.2023
Confirmation of survey agency	20.03.2023

For submission and any clarification/query bidders may contact at the following address:

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