

**Clarifications On
CUTS' INVITATION OF BIDS FOR MULTI PARTY PRIVACY AND ITS
CORRELATION WITH DIGITAL CREDIT IN INDIA SURVEY**

We received some questions on our call for bid invitations. To this end, we are providing below mentioned clarifications:

1. Geography of the project and sampling methodology for confirmation
 - a. Urban, Semi Urban or Rural. ***Mixed. All locations should be covered for better representation.***
 - b. Digital credit is mostly offered in Urban or to some extent semi urban based on location and pincode. ***We understand your concerns, but we would like 30% of the total sample size to be digital borrowers, ideally, we would like to ensure maximum representation of DFS users in our survey. The rest of the sample could consist of individuals who might be interested in using digital financial services.***
 - c. We will use random stratified data for the survey and a minimum of 25 to 35 percent of total sample size will be from one location (total 3 to 4 locations). This is thought necessary for the reasons that:
 - i. A thin sample size may not give proper insight from the data
 - ii. There will be administrative and monitoring challenges also when respondents are thinly spread.
- Our priority would be to select at least 6 locations, one from each zone. The distribution of the sample must be justified based on a robust methodology***
2. Joint liability loan to be covered or not? **All digital loans are okay to be covered.**
3. Percentage of sample size for pilot survey? ***5-10 percent for the pilot is completely fine with us but it will not be included in the total sample size which is 2000 complete genuine responses.***
4. Number of in-depth interviews and focus group discussion to take place in total: **This is internal to CUTS and not the survey's part.**
5. Initial controlled observation analysis is pilot or 1st part from a sample of 2000 respondents. If the pilot is to be done from a total provided sample of 2000, then we shall conduct the pilot with initial 5 to 10 percent of the sample, that is 100 to 200 respondents will be surveyed from a pre identified location. The response from this will be used to improvise various aspects of this survey (questionnaire, methodology, sampling and so on). ***Initial controlled observation is separate from the pilot. Pilots will be separate from the total survey.***
6. We will prefer offline mode for 95% data. Reasons for this are
 - a. Availability of respondents online
 - b. Faith of respondent on interviewer
 - c. Productivity in online is very low
 - d. Verification and quality assurance.

- e. A balance of 5 percent will be done online through telephone and mail to get the insight.
We encourage offline surveys.
- 7. Target states and districts including quota sampling as age group, gender and education. ***You are free to provide these details with reasons in the proposal. It is one of the criteria for evaluation of bids.***
- 8. Was there any prior survey conducted earlier on this line? ***No.***
- 9. Database available for this survey or not. Listing activity needs to be done if the database is not available. ***Not available.***