



Terms of Reference | Data Collection Firm

Quantitative Survey

1. About 3ie

The International Initiative for Impact Evaluation (3ie) promotes evidence-informed, equitable, inclusive and sustainable development. We support the generation and effective use of high-quality evidence to inform decision-making and improve the lives of people living in poverty in low- and middle-income countries. We provide guidance and support to produce, synthesize and quality assure evidence of what works, for whom, how, why and at what cost. 3ie is registered as a non-governmental organization in the United States. It has offices in New Delhi, London and Washington, DC.

1.1 Description of the Project

3ie is conducting a pilot study, funded by the International Growth Centre (IGC), to assess whether flexible, socially and religiously acceptable microfinance products can improve female labor force participation (FLFP) in Jordan. The study focuses on measuring hypothetical demand for and predicted uptake of Sharia-compliant microfinance products (Murabaha, Musharakah, and Mudarabah) among female National Aid Fund (NAF) beneficiaries. The study will also test the theoretical pathways underlying both product selection and its potential impact on business outcomes among women. The findings will generate evidence to support NAF and other microfinance institutions in identifying the most effective loan models for their beneficiaries.

The study uses randomization within the survey itself. Respondents are randomly assigned to one of two groups: 'Group R', which receives questions about Murabaha financing, and 'Group HD', which receives questions about Musharakah and Mudarabah financing. This design allows the study to measure differential interest and uptake across product types and identify the drivers of women's financing preferences.

3ie is seeking proposals from qualified data collection firms based in Jordan to carry out primary data collection in support of this evaluation.

1.1.1 Objectives

The objective of this consultancy is to implement a quantitative survey to support the impact evaluation of Islamic microfinance products among female National Aid Fund beneficiaries in Jordan, following international best practices and protocols. The survey will be conducted on a sample of female NAF beneficiaries across Jordan. The list of respondents will be confirmed by the 3ie Impact Evaluation Technical Team (TT) during or at the time of contracting.

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The primary outcomes of interest include:

- Predicted uptake rates of Sharia-compliant microfinance products (Murabaha, Musharakah, Mudarabah)
- Drivers of product preferences among female NAF beneficiaries
- Theoretical mechanisms linking product features to women's business outcomes and empowerment, including asset diversion, risk-sharing, repayment flexibility, household autonomy, and religious compliance pathways

1.1.2 Activities and Specifications of the Service

The firm in charge of the consultancy (henceforth, "the firm") will be responsible for the following principal activities:

- a. Scripting of the survey questionnaire provided by 3ie into SurveyCTO.
- b. Adaptation, including translation and back translation of questionnaires, manuals and data entry programs.
- c. Development of protocols for secure data collection, transmission, and implementation of research ethics protocols.
- d. Securing all local and national authorizations required for implementation of the survey prior to fielding.
- e. Training of all staff working on the survey.
- f. Conducting face-to-face interviews with respondents.
- g. Data management and quality assurance.

The following table summarizes select requirements and deadlines:

Item	Description	Unit of Observation	Quantity	Timeframe
1	Scripting, translation, and piloting of survey questionnaire	Survey tool	1 tool	3 weeks from the signing of the contract
2	Face-to-face interviews (45–60 minutes, two-stage design)	Individual female NAF beneficiaries	3000 completed interviews	3 months from the signing of the contract

Organization and Schedule of Fieldwork

Given that all respondents are women, the firm must ensure that interviews are conducted by enumerators of the same sex as the respondents and demonstrate experience working with female respondents from vulnerable populations.

Given the project's September 2026 deadline and the requirement to obtain a government permit prior to fieldwork (typically 8–12 weeks), the survey must be completed as quickly as possible following contract signing. Firms should factor this into their proposed timeline and demonstrate the capacity to mobilize rapidly.

Data Collection and Transmission Technology

3ie will provide the firm with the survey questionnaire. The firm will be responsible for scripting it into SurveyCTO and translating it into Arabic. The firm will be required to purchase a dedicated SurveyCTO subscription for this project, budgeted within the total contract amount. The subscription must be project-specific, with server access limited to essential team members only to ensure data privacy. The firm must grant the 3ie research team complete shared access to directly download the data and to upload and update SurveyCTO forms.

The firm will pilot-test the scripted instrument with at least 20 respondents to ensure the contextual and unbiased appropriateness of the questions. After the pilot, the firm will work closely with the TT to adapt, revise, and finalize the instrument as required. All costs will be borne by the survey firm.

Ethical and Secure Data Collection, Entry and Transmission Procedures and Safeguards

Any personal identification information collected during the survey should be securely kept by the field team, which must inform the evaluation team and take appropriate remedial actions in case of any loss of sensitive data.

Data Ownership

3ie would retain the right to the full data, with complete access to all names, phone numbers, and survey data for individuals gathered through this exercise. The agency must be available to respond to queries after submission of the datasets.

a. Adaptation of Questionnaires, Manuals and Data Entry Program

3ie will provide the firm with the survey questionnaire, listing of respondents. The questionnaire will be provided in English. The firm will be responsible for translating it into Arabic, back-translating it into English, and scripting it into SurveyCTO. The TT will approve the final versions of the questionnaire. The firm will pilot-test the instrument with at least 20 respondents prior to fieldwork. All costs will be borne by the survey firm.

b. Develop Protocols for Ethical Data Collection, Entry and Transmission

The firm will develop protocols to ensure ethical data collection and robust protection and privacy of respondents at every stage. The field team must securely maintain all personal identification information, and the TT must be promptly informed in case of any loss of sensitive data. These protocols will specify who will have access to the data and outline the methods for secure data handling.

c. Train All Staff Working on the Survey

The firm will ensure that staff are trained prior to the survey, including training on ethics and sensitivity when working with female respondents from vulnerable populations, and on the importance of clearly communicating the hypothetical nature of the financing products described in the survey. All staff working on the project must attend the training, including the team lead, field managers, data managers, supervisors, and enumerators, independent of their previous experience in surveys. The TT will provide guidance on training content. The firm must provide the physical infrastructure and necessary instructors for the training.

d. Face-to-Face Interviews

The objective of the survey is to measure hypothetical demand for and predicted uptake of Sharia-compliant microfinance products (Murabaha, Musharakah, and Mudarabah) among female National Aid Fund beneficiaries in Jordan, and to test the theoretical mechanisms underlying product preferences and their potential links to female labor force participation.

The survey is structured in two stages:

Stage 1: Pre-randomization (administered to all respondents): All respondents complete modules covering:

- Demographics and household information
- Time use
- Intra-household dynamics and empowerment

- Mental health and women's satisfaction
- Goal-setting and decision-making
- Gender norms
- Entrepreneurship indicators

Note: Given the sensitive nature of several modules (mental health, gender norms, empowerment), enumerators must be trained to administer these topics with appropriate care and sensitivity.

Stage 2: Post-randomization (administered by product group): Respondents are randomly assigned to one of two groups:

- **Group R (Murabaha):** Respondents receive a description of Murabaha financing, a fixed-repayment, asset-purchase product, and are asked about their interest, drivers of uptake, and concerns.
- **Group HD (Musharakah and Mudarabah):** Respondents receive descriptions of two profit-sharing products - Musharakah (joint ownership) and Mudarabah (institution-owned, profit-sharing), and are asked about their interest, drivers of uptake, and concerns for each.

In both groups, enumerators must clearly communicate that the products described are hypothetical and do not represent an actual financing offer. Interviews are expected to last between 45 and 60 minutes on average per respondent. Interviews must be conducted by enumerators of the same sex as the respondent.

The firm will coordinate appointments with respondents from a list of female NAF beneficiaries provided by 3ie. This approach assumes that the list is up to date and that at least 60% of contact numbers on the provided list are valid and reachable. If the valid contact rate falls below 60%, the firm must notify the TT immediately and the parties will agree on a course of action before proceeding.

The agency must make repeat contact attempts to complete the survey in case the respondent is initially unavailable. A specific protocol will be agreed upon with the TT to define technical aspects such as the number of contact attempts, replacements, and others.

e. Data Entry, Management, and Quality Assurance

The firm's monitoring activities during data collection should include, but not be restricted to:

- Ensuring the fieldwork locations are in accordance with the field plan approved by the TT
- Conducting random field checks in a timely manner to ensure proper administration of the survey and data collection
- Ensuring the supervisors sit through a full survey with enumerators in the initial few weeks
- Conduct spot-checks (visual observation) of at least one interview with each enumerator on any given day. The spot-check sample should constitute at least 15% of the survey sample
- Conducting high-frequency checks and reporting them to the TT—which will conduct its independent checks in parallel
- Ensuring regular feedback sessions with the field team

The data collection agency's responsibilities related to preparation of final data, transfer and quality assurance include:

- The firm will be responsible for arranging and managing all the procurement and logistical needs to successfully complete the data collection
- This may include but is not limited to arranging transport to study locations, venues and supplies for field staff training, stationery, tablets and laptops for the survey operations, and personal protection gear
- Providing copies of datasets and data entry error reports/logs showing the frequency of discrepancies noted and actions taken to the TT
- Providing the raw and final copies of the dataset, along with a complete codebook, after properly labelling all variables to the TT within two weeks of completion of fieldwork

Note: The agency must be available to respond to queries after the submission of the dataset. 3ie will conduct independent data quality assurance and coordinate closely with the firm to implement adjustments and course-corrections to the survey, as needed.

1.2 Impact Evaluation Technical Team

The impact evaluation's technical team (TT) comprises 3ie research staff and consultants.

1.3 Inputs Provided by the Technical Team

The TT will provide the firm with the following inputs:

- List of NAF beneficiaries (sample)
- Reference questionnaire in English
- Training materials

The firm will be responsible for providing all inputs and materials not listed above that are required to perform the service.

1.3.1 Selection and Training of Staff

Positions and Qualifications

For the overall management of the survey, the firm will nominate a central team that includes a Project Manager, a Head of Field Operations, and a Head of Data Management. During the entire period of performance, the members of the central team will be exclusively dedicated to the survey and will not be able to participate in other projects or professional activities within or outside of the firm.

For data collection, the firm will mobilize the necessary field teams to complete the work within the established timeframes. Each team will be directed by a supervisor and composed of female enumerators.

The responsibilities and minimum qualifications of the staff are the following:

- **Project Manager:** Responsible for developing the project within the established timeframes and maintaining permanent communications with the TT, the relevant local government officials, and other relevant stakeholders.

Profile: Professional with at least a post-graduate degree in economics, social sciences, or a related field with a minimum of 5 years of experience in managing large-scale surveys, preferably in Jordan or the MENA region.

- **Head of Field Operations:** Responsible for the translation and piloting of the questionnaire; selection and training of the field teams; developing the survey plan according to the guidelines given by the TT; defining the quality control procedures; and assuring the logistics and control of the field operations.

Profile: Professional with at least a post-graduate degree in economics, statistics, or other social sciences with a minimum of 5 years of experience in survey field operations in Jordan or the MENA region.

- **Head of Data Management:** Responsible for scripting and debugging of the data entry programs; the logistics and control of data entry in the field; and the consolidation and delivery of databases to the TT.

Profile: Professional with experience in developing applications using existing data entry software and managing large database construction and quality control with a minimum of 3 years of experience.

- **Field Supervisors:** Responsible for day-to-day supervision and logistics, including coordinating appointments with respondents and conducting spot-checks.

Profile: University degree preferred, with at least two years of experience supervising fieldwork. Arabic language fluency is essential.

- **Enumerators:** Responsible for conducting interviews according to best practices and survey requirements. Enumerators must be of the same sex as the respondent.

Profile: Minimum one year of experience in surveys. Arabic language fluency is essential.

The firm is required to recruit and train 25% more field supervisors and 30% more enumerators than needed to provide for replacement due to attrition. The CVs of the central team members must be an integral part of the firm's technical proposal. If the members of the central team have worked together on successful past projects, that will be considered positively.

2. Characteristics of the Consultancy

1. **Type of consultancy:** International consultancy (survey firm)
2. **Duration:** The firm must complete all data collection by July 2026 to allow sufficient time for data cleaning and analysis prior to the project's September 2026 deadline. Given the government permit timeline of 8–12 weeks, the firm must initiate the permit process immediately upon contract signing. The detailed work plan and timeline will be developed in consultation with the TT at the time of contracting.
3. **Work location:** Jordan
4. **Qualifications:** Applicants must meet the following minimum requirements:
 - Only legally registered organizations in Jordan, or with an operational presence in Jordan, are eligible to apply
 - Demonstrated experience conducting large-scale face-to-face surveys in Jordan
 - Experience working with female respondents and/or vulnerable populations
 - Arabic language capacity for survey administration and translation
 - Demonstrated expertise in data quality assurance, including high-frequency checks and data cleaning

- Sufficient staff with full-time availability to work from the time of signing the contract
- Demonstrated experience with CAPI data collection, including SurveyCTO or equivalent platforms
- Experience obtaining government permits for data collection in Jordan is desirable
- Demonstrated ability to mobilize quickly and deliver within tight timelines

3. Key Deliverables

- Scripted, translated, and pilot-tested survey instrument
- Translated draft questionnaire in Arabic and back-translation in English
- Report from pilot testing with comments and recommendations for changes
- Government permit and any other required authorizations for field data collection
- Training plan and list of field staff trained
- Electronic versions of the survey data as it is being collected on a continuous basis
- 3,000 completed face-to-face interviews
- One final cleaned and de-identified dataset with codebook in STATA and/or CSV format
- Completion report summarizing fieldwork, challenges encountered, and methods of resolution

4. Proposal Format

Proposals should include the following:

- A description of the organization's experience and qualifications to carry out the proposed scope of work
- A work plan describing how the firm will complete the scope of work, including personnel roles, project management structure, duty of care policies, and risk identification and mitigation plans
- Indicative field plan with field team structure, team size, and expected productivity to ensure timely completion
- Indicative data quality assurance plan
- Financial proposal indicating the all-inclusive fixed total contract price, not to exceed **USD 61,000**, with a breakdown of costs by activity (please use 3ie's [budget template](#))
- Estimated timeline for completion of main activities

The qualifications, methods, and work plan should not exceed 15 pages, using 11pt Arial font, 1.15-line spacing, and 1-inch margins.

5. Selection

All proposals that qualify will be reviewed by a 3ie panel using a combined scoring method. Qualifications and methodology will be weighted at 70 percent, and the price offer will be weighted at 30 percent. 3ie may request shortlisted firms to make presentations of their approach. 3ie reserves the right to not award the contract in case no applicant meets the requirements.

6. Submission

Please submit complete proposals to **slokhande@3ieimpact.org**, with the subject line 'Proposal for Data Collection – IGC Islamic Microfinance Evaluation in Jordan.'

The deadline for submission of proposals is **19 May 2026 by 23:59 Jordan time**.

Only complete submissions meeting the eligibility requirements will be considered. 3ie will only contact shortlisted survey firms. Requests for clarification before the final application may be directed to **slokhande@3ieimpact.org**.