



Maldives Pension Administration Office
Republic of Maldives

Pension and Social Protection Administration Project
IDA Credit No.: 4611-MV
Date: December 18, 2014

Terms of Reference for conducting a telephone follow-up survey in the Maldives on pension awareness

A. Background

In accordance with the Government of Maldives Pension Act, which was ratified on 13 May 2009, the Maldives Pension Administration Office (MPAO) is an independent organization mandated with the planning, development, implementation and administration of two pension plans in Maldives. The World Bank has supported the establishment of MPAO and the overall pension reform through the Pension and Social Protection Administration Project.

The MPAO continues to undertake major public information dissemination and outreach in an effort to generate public awareness and educate stakeholders and the public about two pension programs: the Old Age Basic Pension as well as the Maldives Retirement Pension Scheme. The Old Age Basic Pension began in February 2010 and the Maldives Retirement Pension Scheme commenced in May 2010 for state employees and in May 2011 for private sector employees. This direct contributory scheme is now open to voluntary participation of self-employed entrepreneurs (employees) in 2014.

A baseline (phone) survey was conducted in June 2010 to assess the attitudes, awareness and perceptions towards retirement and towards pensions among the Maldivians. As pensions are a new concept for most Maldivians, the baseline survey was useful to identify what retirement means to Maldivians, how they plan for retirement, what their motivators would be to join a retirement plan and what benefits they think a retirement plan would have. The results from the survey have been used to formulate MPAO pension implementation, communications and future planning. It also served as an initial assessment marker for subsequent surveys.

A follow-up survey is required now to assess the level of understanding of pension schemes among the Maldivians and to what extent they have taken the opportunity to make use of the pension schemes as instruments to plan for retirement.

The MPAO seeks consultancy services to:

- (i) Undertake a telephone follow-up survey to measure the existing knowledge, attitude and practices on pensions and retirement in the Maldives;

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- (ii) Perform the analysis of baseline and follow-up survey data and estimate the changes in attitudes, perceptions; and practices; and
 - (iii) Prepare a report based on the findings of the analysis. .

B. Objectives

The objective of this assignment is to determine the current level of attitudes and perceptions towards retirement and towards pensions, and estimate the changes relative to baseline. More specific, this assignment aims to:

- a) assess knowledge, understanding, awareness and opinions of pension reform, the two pension plans, eligibility for the plans and how to get more information about the schemes.
- b) assess the benefits that the recipients of the schemes enjoy at present
- c) assess the satisfaction of public regarding the service delivery by MPAO and its partners that are involved in implementing the pension schemes and disseminating the required information to the public

C. Tasks to be carried out and scope of work

The consultant firm is expected to accomplish the following specific tasks under this Terms of Reference:

- a) Propose the methodology for the telephone follow-up Survey, which ensures the comparability of the follow-up survey with the baseline survey and that the people chosen to survey are representative of the country as a whole, as well as by gender and pension participant/beneficiary types. The pension schemes are targeted to specific audiences comprising of senior citizens, the private sector, the public sector and the self-employed.
- b) Conduct the survey and employ appropriate measures to ensure the quality of data collected;(Sample size 4100)
- c) Enter and Analyze the data collected from the survey
- d) Carryout a comparative analysis of the baseline survey and follow-up survey
- e) Prepare a detailed report with special emphasis on the recommendation for future communication strategies to outreach the stakeholders
- f) Conduct Focus Group Discussions(FGD)s as below:

Focus groups in three regions: namely, North, South and Male' region. Conduct 4 Focus Group discussions (Youth (age: 16-35), Employees (age:16-65), women and elderly (65 years and above)

Role of the Firm

Responsibilities and key roles of the Firm include:

a) Questionnaire related responsibilities:

- Prepare the questionnaire in consultancy of MPAO, and taking into account the requirement of comparability with the baseline survey instruments. A profile of respondents will be required (sex, age, region/location, age, education, occupational category);
- Translation into Dhivehi and piloting of the questionnaire
- Printing of questionnaire

b) For Survey

- Review baseline survey report and questionnaire/ sample design/ data, project documents, agreements and other papers and studies relevant to the project
- Develop, review and finalize the indicators, sampling frame, methodology, survey, tools and execution plan of the follow-up survey in cooperation and consultation with the MPAO, and ensure comparability with baseline
- Hire, manage and train the telephone interviewers and be conversant in Dhivehi
- Share the survey design and plan with the CEO, Project Manager and PR Team of MPAO for approval before executing the survey
- Execute the telephone survey and collect the data
- Process, analyze the data and prepare a draft report on the survey findings (including comparison with baseline data) with recommendations
- Conduct a debrief session with the CEO, MPAO staff and other stakeholders on the survey findings and ensure that their feedback is reflected in the final report.
- Provide an electronic version in PDF and five (5) hard copies of the final report to the Director Stakeholder Relations.

c) Focus Group Discussions (FGD)s:

- A facilitator to lead the discussions. This person will have to introduce the topics, pose the questions, and guide the discussion so that all questions are covered in the allotted time
- Two note-takers to write down the responses
- Someone to write up a report that summarizes the discussions
- Arrange venues for discussions

d) Equipment and Logistics

- Office, computer and telephone equipment for survey management

- ensure proper maintenance and functionality of office equipment
obtaining and carrying the proper insurance for the duration of the activities

D. Support Provided by MPAO

- Provision of background information, including relevant project documents, baseline survey instruments, sampling design, data, and other relevant documentation
- The Project Director Stakeholder Relations and the PR Team of MPAO will assist the Firm to review and design the survey sample, design, tools, methodology and the data collection plan. These will be approved by the CEO of Maldives Pension Administration Office.
- Director Stakeholder Relations will monitor the survey activities

E. Timeframe, deliverables and Payment

The timeframe for this project will be approximately six (6) months. All work should be completed and report should be submitted within six months after signing the contract.

Specific Tasks	Deliverables	Deadline
1. The firm should read the project documentation to obtain the general background and the specific project dynamics to guide the survey	Firm should be familiar with the tasks under this TOR	Immediately after signing the contract
2. Develop draft phone survey tools and FGD methodology	Survey questions and FGD audience with emphasis to the discussion points	Two weeks after signing the contract
3. Develop Training Manual for data collectors and formulate Comprehensive Monitoring and Evaluation Plan (CMEP)	Training Manual for Data Collectors. MPAO will facilitate sessions and do presentations to the enumerators on Pension Scheme	Three weeks after signing the contract
4. Provide an inception report detailing the actual phone survey plan, final tools and indicators to track as per CMEP, and proposed report outline	Inception report to be developed	Three weeks after signing the contract
5. Train the data collectors and FGD leader using the training manual	Data collectors and FGD leader to be trained	four weeks after signing the contract
6. Collect data		Eight weeks after signing the contract

7. Enter clean and validate data	Summary of data cleaning process to be submitted to MPAO	Ten weeks after signing the contract
8. Compile a draft report of the survey and focus group discussions results	Develop draft report	Twelve weeks after signing the contract
9. After feedback revise report and or data tables	Revise Report and data tables	Fourteen weeks after signing the contract
10. Submission of Final Telephone Survey and Focus Group Discussions	Submit five (5) hard copies and soft copy of the final telephone survey and FGD report	Sixteen weeks after signing the contract

F. Payment – please include payment schedule

Task	Deadline	Payment
1. Completion of inception report	Submit within three weeks after signing the contract	20% of the Contract Price
2. Data tables developed	Submit within Eight Weeks after signing the contract	30% of the Contract Price
3. Draft Report and delivery of clean data set	Submit within Thirteen Weeks after signing the contract	20% of the Contract Price
4. Final Report	Submit within Sixteen Weeks after signing the contract	30% of the Contract Price

G. Reporting

The selected firm is to report to Mr. Maniku, CEO, MPAO or a person designated by the CEO.

H. Firm Experience and Qualifications

The Firm should meet the following requirements:

- At least two (2) years of practical professional experience in
 - quantitative and qualitative survey design
 - conducting national surveys

And/or experience in conducting at least two surveys of the similar scale

- Proven training and facilitation skills
- Excellent analytical skills

- Preference will be given to firms with a team composition of social science expert, survey expert, focus group expert/ moderator etc

I. Assessment of Bids

- Firms must meet the minimum qualifications identified in #H above.

Criteria	Weight
Experience conducting surveys sanctioned by the government	10
Experience conducting surveys of similar nature	40
Experience in conducting surveys of similar scope and size	40
Company profile: to assess the capability to conduct the survey	10

J. General Requirements of Proposals

- 1) qualifications of the team members along with their CVs and experience of the Firm;
- 2) a proposed methodology for survey testing across all islands which takes into account urban and rural factors, gender breakdown and target audience segmentation;
- 3) a breakdown of survey timelines.
- 4) Methodology of Focus Group Discussions – how to conduct, gather data and identifying the sample and its rationale
- 5) a Request for Proposal (RFP) will be issued to short listed firms to submit their Technical and Financial proposal.

Contact Information

For any questions, please contact:

Ismail Sujau

Director stakeholder Relations
 Maldives Pension Administration Office
 Ameenee Magu 20379
 Male', Maldives
 Tel: 330-9908 Fax: 330-7759
 Email: admin@pension.gov.mv