






# Women's World Banking

## Contract Execution Form

Contract Information	
Consultant/Vendor Name: <b>Centro de Investigación y Docencia Económicas, A.C.</b>	Contract Term: <b>February 24, 2021 – February 23, 2022</b>
Contract Title: <b>Retainer Contract, Research in Mexico</b>	Total Contract Value: <b>N/A - Retainer</b>
Contract Type: Check One: <input checked="" type="checkbox"/> New Agreement <input type="checkbox"/> Modification/Amendment <input type="checkbox"/> Notice to Proceed  Check One: <input type="checkbox"/> Flat Rate <input type="checkbox"/> Hourly or Daily Rate <input type="checkbox"/> MOU <input type="checkbox"/> Purchase Order <input checked="" type="checkbox"/> Retainer	
Contract Description	
This retainer contract engages the consultant to conduct client-focused quantitative and qualitative research through a variety of methodologies in Mexico.	
Procurement	
Procurement Type: Check One: <input checked="" type="checkbox"/> Public RFP/RFQ <input type="checkbox"/> Targeted RFP/RFQ <input type="checkbox"/> Best Value Selection <input type="checkbox"/> Single Source Procurement <input type="checkbox"/> Best Efforts <input type="checkbox"/> Procurement waived based off of policy	
Funding Allocation	
Funder ID:  N/A - Retainer	Project ID:  N/A - Retainer
Approval	
Project Manager	 Mehrdad Mirpourian (Feb 25, 2021 13:28 EST)
Director of Accounting	 Casey Gregory (Feb 25, 2021 12:50 EST)
CFAO	 Carlos Hornillos-Dalismo (Feb 25, 2021 14:55 EST)

## RETAINER CONSULTANT AGREEMENT BETWEEN

**Women's World Banking, Inc.** ("WOMEN'S WORLD BANKING") with principal offices located at 122 East 42<sup>nd</sup> Street, 42nd Floor, New York, New York 10168,

and

**Centro de Investigación y Docencia Económicas, A.C.** (the "Consultant"). The Consultant together with WOMEN'S WORLD BANKING shall be referred to as the "Parties" and each, a "Party."

WHEREAS, WOMEN'S WORLD BANKING and the Consultant desire to enter into this consulting agreement (this "Agreement") in order to engage Consultant to perform certain temporary consulting services in connection with research in Mexico (the "Project") pursuant to this Agreement; and

WHEREAS, WOMEN'S WORLD BANKING and the Consultant acknowledge and agree that, in performing such services pursuant to this Agreement, the Consultant shall be an independent contractor to WOMEN'S WORLD BANKING, and the Consultant shall not be considered as having employee status with respect to WOMEN'S WORLD BANKING or any of its subsidiaries or affiliates for any purpose.

WHEREAS, WOMEN'S WORLD BANKING and the Consultant acknowledge and agree that, this Agreement does not initiate or guarantee Services to be performed by Consultant. All Services will be initiated by WOMEN'S WORLD BANKING through a Notice to Proceed (the "Notice") to the Consultant. Each Notice will be signed by WOMEN'S WORLD BANKING and the Consultant and include deliverables and Service Fees as specified in Article 4.

NOW, THEREFORE, WOMEN'S WORLD BANKING and the Consultant hereby agree as follows:

### Article 1

WOMEN'S WORLD BANKING hereby engages Consultant as an independent contractor commencing on February 24, 2021 and continuing through and until February 23, 2022 (the "Consulting Period"), subject to earlier termination under Articles 7 and 10 of this Agreement. At the conclusion of the Consulting Period, WOMEN'S WORLD BANKING will conduct a review of the Consultant and may, at its sole discretion, extend the terms and value of the Contract, through an Amendment. The Consultant will have no longer than fifteen (15) days to accept or decline such an extension.

The Consultant will provide consulting services to WOMEN'S WORLD BANKING and its affiliates which shall include, but not be limited to, the services set forth in Annex 1 (the "Consulting Services") and such Consulting Services shall be provided in accordance with the terms and conditions set out in the Waiver of Liability and Hold Harmless

Agreement attached as Annex 2. The Consultant acknowledges that the Consultant is not authorized to act on behalf of or otherwise bind WOMEN'S WORLD BANKING, to negotiate or execute contracts on behalf of WOMEN'S WORLD BANKING, or to represent to any person or entity that the Consultant has the power to create any obligation on behalf of WOMEN'S WORLD BANKING, without WOMEN'S WORLD BANKING's express written consent.

WOMEN'S WORLD BANKING shall not provide any training for the Consultant, nor shall WOMEN'S WORLD BANKING provide the Consultant with any office or other working space or facilities, tools, supplies, materials or equipment, unless at WOMEN'S WORLD BANKING's discretion they are necessary. If the nature of the Consulting Services provided by the Consultant requires that the services be performed at WOMEN'S WORLD BANKING's premises, however, then WOMEN'S WORLD BANKING will provide the Consultant such temporary working space and facilities as may be reasonably necessary but WOMEN'S WORLD BANKING will not integrate the Consultant into its business operations. WOMEN'S WORLD BANKING will not control and will have no right to control the exact manner, precise means or exact method by which the Consultant performs the Consulting Services. However, WOMEN'S WORLD BANKING will have the right to exercise general supervision over the results to be derived from the Consulting Services and the date(s) by which such Consulting Services will be completed, and will determine whether such Consulting Services were satisfactory to WOMEN'S WORLD BANKING. The WOMEN'S WORLD BANKING liaison for the projects that the Consultant will be working on is Mehi Mirpourian (or such other person as designated by WOMEN'S WORLD BANKING from time to time).

## Article 2

The Consultant acknowledges that the Consultant will acquire information relating to the confidential affairs of WOMEN'S WORLD BANKING and its affiliates, including, but not limited to, technical information, intellectual property, business and fundraising plans, strategies, process material, documents, software, technical materials, manuals, strategic options, models and methodologies. The Consultant agrees that during and after the Consulting Period, the Consultant will not divulge, transmit or otherwise disclose the confidential information, directly or indirectly, other than to persons in the then-present employ of WOMEN'S WORLD BANKING or its affiliates in the proper performance of the Consulting Services, without written consent of WOMEN'S WORLD BANKING. The Consultant further agrees not to copy or record or allow to be copied or recorded any confidential or proprietary information, except as required in the performance of the Consulting Services for WOMEN'S WORLD BANKING. Furthermore, the Consultant agrees that upon ceasing to perform the Consulting Services for WOMEN'S WORLD BANKING, or at any time upon request by WOMEN'S WORLD BANKING, the Consultant will return to WOMEN'S WORLD BANKING all documents, materials and data (and all copies of such documents, materials and data) containing confidential or proprietary information or belonging to WOMEN'S WORLD BANKING, its parents, subsidiaries, and affiliates and their respective clients. The Consultant acknowledges that any violation or threatened violation of the foregoing will result in irreparable harm to

WOMEN'S WORLD BANKING for which there is no adequate remedy at law and will entitle WOMEN'S WORLD BANKING to obtain an injunction and such other relief as may be available to WOMEN'S WORLD BANKING.

The Consultant is not engaged by WOMEN'S WORLD BANKING on a full-time, exclusive basis and the Consultant will retain the right to perform temporary services for the general public during the term of this Agreement. However, WOMEN'S WORLD BANKING's facilities, resources, supplies, materials, or tools will be used for the sole purpose of performing WOMEN'S WORLD BANKING related work. The Consultant and WOMEN'S WORLD BANKING intend and agree that the Consultant is an independent contractor and that nothing in this Agreement will be interpreted or construed as creating or establishing the relationship of employer and employee, agency, partnership, or joint venture between WOMEN'S WORLD BANKING and the Consultant.

### Article 3

All techniques, know-how, plans, products, process materials, technical materials, manuals, strategic options, models and methodologies or improvements, whether or not patentable, copyrights or other intellectual property and proprietary rights developed or created by the Consultant during the course of his engagement as an independent contractor performing the Consulting Services for WOMEN'S WORLD BANKING ("Work Product") will belong exclusively to WOMEN'S WORLD BANKING and will, to the extent possible, be considered a "work made for hire" for WOMEN'S WORLD BANKING within the meaning of Title 17 of the United States Code. However, if the Work Product is not deemed "work made for hire" under Title 17 of the United States Code, the Consultant (as necessary) will automatically assign at the time of creation of the Work Product, without any requirement of further consideration, any right, title, or interest the Consultant may have in such Work Product, including any copyright or other intellectual property rights pertaining thereto, to WOMEN'S WORLD BANKING throughout the universe in perpetuity. Upon the request of WOMEN'S WORLD BANKING, the Consultant (as necessary) will take such further actions, including execution and delivery of instruments of conveyance, as may be appropriate to give full and proper effect to any such assignment. In addition, the Consultant hereby waives any so-called "moral rights of authors" in connection with the Work Product and acknowledges and agrees that WOMEN'S WORLD BANKING may use, exploit, distribute, reproduce, advertise, promote, publicize, alter, modify or edit the Work Product or combine the Work Product with other works, in WWB's sole discretion, in any format or medium hereafter devised. The Consultant further waives any and all rights to seek or obtain any injunctive or equitable relief in connection with the Work Product. Furthermore, the Consultant will not at any time use WOMEN'S WORLD BANKING's name or any Company trademark(s), service mark(s) or trade name(s) in any advertising or publicity without the prior written consent of WOMEN'S WORLD BANKING.

#### Article 4

As full and complete payment for the Consulting Services (and the rights granted) hereunder, WOMEN'S WORLD BANKING will pay the Consultant based off rates outlined in Annex 1 (the "Services Fee"), up to a total maximum Service Fee as specified in each Notice.

WOMEN'S WORLD BANKING will determine, in its sole discretion, whether Consultant's services have been successfully completed as set out in the deliverables section of terms of reference set out in Annex 1. The Consultant will bill WOMEN'S WORLD BANKING monthly by submitting an invoice within fifteen (15) business days after the last day of each month until the conclusion of Consulting Services. A copy of the acceptable form of invoice is attached in Annex 3. WOMEN'S WORLD BANKING will pay invoice in full within thirty (30) days after receipt, unless WOMEN'S WORLD BANKING disputes such invoice.

Non-US citizen and institutional Consultants will provide to WOMEN'S WORLD BANKING, upon execution of this contract and prior to first payment, a completed Internal Revenue Service Form W-8BEN which is the "Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding" to verify that the consultant is not a US citizen or institution.

#### Article 5

WOMEN'S WORLD BANKING will reimburse the Consultant in accordance with standard WOMEN'S WORLD BANKING policy, for all reasonable and business-related expenses incurred in connection with the Consulting Services, accompanied by presentation of invoices and submission of documentary proof of expenses on the forms attached as Annex 3. Such reimbursable expenses will not include any expenses related to office or other working space or facilities, tools, supplies, materials or equipment. The Consultant will be responsible for, and WOMEN'S WORLD BANKING will have no obligation to reimburse, any expenses incurred by the Consultant that are not in accordance with standard WOMEN'S WORLD BANKING policy, attached as Annex 5.

#### Article 6

The Consultant and WOMEN'S WORLD BANKING agree that the Consultant shall not be entitled to participate in any employee benefit plans or arrangements or fringe benefit plans or programs or payroll practices maintained or contributed to by WOMEN'S WORLD BANKING or its affiliates for its employees.

The Consultant shall be solely responsible for payment of all federal, state, local taxes, social security taxes or social insurance obligations or business license fees required by applicable law, arising out of the performance of these Consulting Services. WOMEN'S WORLD BANKING shall not carry worker's compensation insurance or any health or accident insurance to cover the Consultant nor pay any amounts on account of the

Consultant for purposes of social security or social insurance, unemployment insurance, or federal, state or local withholding and employment taxes, and shall not provide any other contributions or benefits on account of the Consultant that might be required or customary in connection with an employer-employee relationship.

The Consultant agrees to indemnify and hold harmless WOMEN'S WORLD BANKING and its affiliates, and its respective employees, from and against any taxes, penalties, interest, liabilities, costs or expenses (including, without limitation, court costs and reasonable attorneys' fees) incurred by WOMEN'S WORLD BANKING, or any affiliate or employee thereof, arising out of or related to (i) the Consultant's breach of his obligations under the above paragraph, (ii) any amounts actually paid by WOMEN'S WORLD BANKING to the Internal Revenue Service and/or any state or local tax authority as a result of claims that WOMEN'S WORLD BANKING should have withheld from monies paid to the Consultant in accordance with this Agreement or otherwise paid on account of the Consultant; or (iii) any amount of benefits actually paid or provided to or on behalf of Consultant as a result of a reclassification of the Consultant as an employee of WOMEN'S WORLD BANKING or its affiliates or determination that WOMEN'S WORLD BANKING or any affiliate shall be considered the employer of the Consultant for any purpose.

The Consultant agrees to indemnify and hold harmless WOMEN'S WORLD BANKING from and against any and all claims, liabilities and/or expenses (including, without limitation, court costs and reasonable attorneys' fees) resulting from, arising out of, or relating to the Consulting Services performed by the Consultant hereunder or any breach of the covenants, representations or warranties made by the Consultant hereunder.

#### Article 7

The Consultant agrees to abide by all laws, rules and regulations applicable to WOMEN'S WORLD BANKING. The Consultant also agrees to read and abide by all Company policies, procedures, rules and regulations that are applicable to independent contractors.

The Consultant covenants, represents and warrants that the Consultant (i) did not engage in any practice likely to influence the contract award process to WOMEN'S WORLD BANKING's detriment, and did not and will not get involved in any Anti-Competitive Practice; and (ii) the negotiation, the procurement, and the performance of the contract did not and shall not give rise to any Act of Corruption or Fraud.

The Consultant agrees to comply with national and international environmental and labor standards, in a manner consistent with the laws and regulations applicable in the jurisdiction of the implementation of the Project, including the fundamental conventions of the International Labor Organization (ILO) and international environmental treaties. Consulting Services rendered are and will not be of illicit origin or purpose, and in particular (without limitation) are not linked to drug trafficking, fraud, corruption, organized criminal activities, terrorism or the financing of terrorism.

If, during the engagement of the Consultant, the Consultant violates any laws, rules and regulations or any Company policies, procedures, rules or regulations, as determined by WOMEN'S WORLD BANKING in its sole discretion, WOMEN'S WORLD BANKING will take appropriate corrective action, which may include the termination of the Consulting Services (without advance notice). This includes the Discrimination and Harassment Policy attached as Annex 7, and the Child Protection Code of Conduct as attached in Annex 8.

#### Article 8

The Consultant covenants, represents and warrants that the Consultant's performance of the Consulting Services does not and will not violate any applicable law, rule, regulation, contracts with third-parties or third-party rights in any patent, trademark, copyright, trade secrets or similar right. The Consultant further warrants that the Consultant is the lawful owner or licensee of any software programs or other materials used by the Consultant in the performance of the Consulting Services except those made available to the Consultant by WOMEN'S WORLD BANKING for use hereunder and that the Consultant has all rights necessary to convey to WOMEN'S WORLD BANKING the unencumbered ownership of any Work Product and/or deliverables.

#### Article 9

The Consultant hereby undertakes that the Consultant shall comply with all applicable laws and regulations relating to anti-bribery and anti-corruption. The Consultant agrees not to make or cause to be made any offer, promise, gift, payment, commission, consideration or benefit of any kind, directly or indirectly, which could be construed as an illegal or corrupt practice under the Foreign Corrupt Practices Act or otherwise, as an inducement or award to any person in relation to or arising from this Agreement. The Consultant also agrees to promptly report to WOMEN'S WORLD BANKING any request or demand for any improper financial or other benefit of any kind in connection with this agreement.

#### Article 10

WOMEN'S WORLD BANKING may terminate this Agreement at any time and, to the extent practicable, will provide five (5) business days' advance written notice of such termination (unless WOMEN'S WORLD BANKING terminates this Agreement for cause, in which case WOMEN'S WORLD BANKING may terminate this Agreement without advance notice). The Consultant may terminate this Agreement at any time upon fifteen (15) business days' advance written notice of such termination. If WOMEN'S WORLD BANKING and/or the Consultant terminate this Agreement for any reason prior to the end of the Consulting Period, Consultant will only be entitled to receive any unpaid Services Fees already invoiced to WOMEN'S WORLD BANKING and, without duplication, a pro-rated portion of the Services Fee for the then-current month. In such event, Consultant immediately will deliver to WOMEN'S WORLD BANKING: (i) a

written invoice for a pro-rated portion of the Services Fee for the then-current month (if applicable); and (ii) any then-existing Work Product resulting from the Consulting Services. WOMEN'S WORLD BANKING will pay the invoice in full within thirty (30) days after receipt, unless WOMEN'S WORLD BANKING disputes such invoice.

#### Article 11

The Consulting Services are of a unique and specialized nature, to be rendered personally by the Consultant in reliance upon the Consultant's unique experience, knowledge and skills. The Consultant therefore may not assign, transfer, or subcontract this Agreement or any of Consultant's obligations hereunder without the prior written consent of WOMEN'S WORLD BANKING. WOMEN'S WORLD BANKING may assign any of its rights or delegate any of its duties under this Agreement. Except for the prohibition on assignment contained in this paragraph, this Agreement shall be binding upon and inure to the benefit of the parties hereto and the successors and assigns of WOMEN'S WORLD BANKING and the Consultant.

#### Article 12

This Agreement is governed by and construed in accordance with the laws of the State of New York, without regard to its conflicts of laws principles, and the Consultant agrees that the exclusive jurisdiction for any disputes arising out of or relating to this Agreement will be the state and federal courts located within the State of New York, County of New York. THE CONSULTANT AND WOMEN'S WORLD BANKING HEREBY IRREVOCABLY WAIVE ANY RIGHT TO A JURY TRIAL FOR ANY DISPUTES ARISING OUT OF OR RELATING TO THIS AGREEMENT.

#### Article 13

This Agreement may be executed in any number of counterparts and by the different Parties hereto in separate counterparts each of which shall be deemed to be an original and all taken together, which shall constitute one agreement.

#### Article 14

The use of headings in this Agreement is for convenience only and shall not be deemed to control or affect the meaning or construction of any provision hereunder. If any portion of this Agreement is held to be unenforceable by any court of competent jurisdiction, the parties intend that such portion be modified to make it enforceable to the maximum extent permitted by law. If any such portion cannot be modified to be enforceable, such portion shall become null and void leaving the remainder of this Agreement in full force and effect.

## Article 15

The Consultant agrees not to disclose, directly or indirectly, the terms of this Agreement, except as required to be disclosed to any governmental authority or agency, to comply or obtain compliance with this Agreement, to the Consultant's legal, financial or tax advisors (all of whom must first agree not to disclose the terms or existence of this Agreement) or as required by applicable law.

## Article 16

This Agreement constitutes the entire agreement between the Consultant and WOMEN'S WORLD BANKING regarding the subject matter hereof and supersedes any prior agreements or understandings regarding the Consulting Services. This Agreement may be modified only by a document signed by the parties and referring explicitly hereto. WOMEN'S WORLD BANKING's and the Consultant's failure to insist upon strict compliance with any term of this Consulting Agreement shall not be deemed a waiver of such term or any other terms at that time or at any other time, unless it is in writing and signed by the party to be charged.

*[The remainder of this page is intentionally left blank.]*

**IN WITNESS WHEREOF**, the Parties hereto, acting through their representative thereunto are duly authorized and have caused this Agreement to be signed in their respective names, as of the date first below written.

**WOMEN'S WORLD BANKING, INC.**

122 East 42<sup>nd</sup> Street, 42<sup>nd</sup> Floor  
New York, New York 10168

By *Carlos Hornillos-Dalisme*  
Carlos Hornillos-Dalisme (Feb 25, 2021 14:55 EST)  
Carlos Hornillos-Dalisme  
Chief Financial & Administrative Officer

Date Feb 25, 2021

**CENTRO DE INVESTIGACIÓN  
Y DOCENCIA ECONÓMICAS, A.C.**

Carretera Mexico-Toluca 3655,  
Col. Lomas de Santa Fe,  
Alc. Alvaro Obregon,  
C.P.01210, Mexico City, Mexico

DocuSigned by:  
*Carlos Antonio Heredia Zubieta*  
3201A6C1E0A54C7...  
By  
Carlos Antonio Heredia Zubieta  
Legal representative

02/03/2021  
Date \_\_\_\_\_

**Annex 1****TERMS OF REFERENCE FOR CONSULTANTS**


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<b>NAME OF CONSULTANT:</b>	Centro de Investigación y Docencia Económicas, A.C. (CIDE)
<b>ADDRESS:</b>	Carretera Mexico-Toluca 3655, Col. Lomas de Santa Fe, Alc. Alvaro Obregon, C.P.01210, Mexico City, Mexico
<b>PHONE #:</b>	+52 55 5727 9800
<b>EMAIL:</b>	carlos.heredia@cide.edu; cristina.galindez@cide.edu
<b>NAME OF ACTIVITY:</b>	Research in Mexico
<b>TIME PERIOD:</b>	February 24, 2021 – February 23, 2022

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**OBJECTIVES AND RESPONSIBILITIES**

The objective of the consultancy is to conduct client-focused quantitative and qualitative research through a variety of methodologies, as needed.

By collaborating with WWB, the LNPP (CIDE) will strengthen three key areas of its work: the development and implementation of applied research with the highest standards; the generation of evidence for the solution of public problems in Mexico and the advancement in the knowledge of the financial inclusion of women in the country. In this sense, this project represents an opportunity for the Laboratory to strengthen international alliances on issues of shared interest.

**IRB Approval and Management:**

- Identify what Institutional Review Board (IRB) the research firm would use.
- Create and share informed consent form with Women's World Banking for approval.
- Organize and submit all documentation to obtain ethical research clearance by a local Institutional Review Board.
- Share full IRB submission (in English) with Women's World Banking for review, feedback and approval.
- Obtain all permits and local government approvals, as required.
- Manage ongoing issues that may arise from local IRB.

### **Qualitative Research:**

Conduct qualitative research including but not limited to:

- Individual semi-structured interviews
- Key Informants
- Customer (low-income and urban and rural populations)
- Focus group discussion
- Observations

Interview guides:

- Provide input on the interview guide developed by Women's World Banking
- Translate guides into local language
- Pilot questions on the interview guide
- Record any modifications made to the guide
- Share results from the pilot with Women's World Banking

Participant recruitment:

- Successfully recruit participants for group sessions and/or interviews. Arrange for a convenient time and location with the participant to participate in the research and follow up with this person to ensure availability. Number of participants and method of participant selection will be determined at time of qualitative research and may be informed by quantitative surveys or other inputs. Segments may include, but are not limited to: low-income women, factory workers, mobile money users or non-users, remittance receivers, entrepreneurs or MFI or FSP clients and non-clients.

Logistics:

Additionally, the firm will be responsible for all logistics related to the interviews (securing space, refreshments, recruitment of participants, and provision of participant compensation/incentives). This may include the following activities:

Venues:

- Identify and secure research venues for sessions. Venues should be neutral, quiet locations that offer privacy, are easily accessible by participants, and acceptable for cultural norms for women; Two-way mirrors are not required; and Videotaping of sessions may be required.

Refreshments:

- Arrange for light refreshments (snack and drink) and financial compensation (travel reimbursement) for all participants;

Facilitation/ transcription/ coding:

- Conduct focus group sessions and interviews with women and men, using a semi-structured or structured discussion guide. Women's World Banking will develop the guides with input from the research firm (see above).
- Audio record each interview and share English transcripts with Women's World Banking. Transcripts should be shared within 48 hours of the completion of each research day to ensure that the content is aligned with the expectations of the Women's World Banking research team.
- Logistics point person must be present at focus group sites to ensure logistics of participant arrival and criteria confirmation, as well as facilitate logistics of research venue, refreshments and financial compensation.
- Provide all raw notes from the interviews, including any audio or video recordings.

- Participate in regular discussions with the Women's World Banking research team to discuss emerging themes and reflect on the research approach.  
Analysis:
- Analyze session transcripts through inductive themes analysis, in partnership with the Women's World Banking team. The research firm will lead the analytic coding and synthesis of findings with input from Women's World Banking;
- Develop PowerPoint deck detailing key themes and findings, including breakdown by any relevant segments and geographies. Provide in-depth analytic content from the analysis.
- Interpretation: Identify and hire one or two interpreters for simultaneous translation to participate in all research sessions attended by the Women's World Banking team;

### **Quantitative Surveys:**

#### **Survey:**

- Provide input on the questionnaire developed by Women's World Banking
- Translate questionnaire into local language
- Program the quantitative interview guides into software (e.g., SurveyCTO) to administer computer-assisted personal interviews
- Pilot and test the survey
- Record any modifications made to the survey
- Share pilot results with Women's World Banking
- Update survey based on findings from the pilot prior to going to the field
- Train and supervise quantitative research team
- Ensure deep understanding of the objectives of the research and meaning of the research questions.
- Women's World Banking research team may participate in some aspect of the training (e.g., discuss training plan with field coordinator)
- Supervise enumerators and conduct regular quality checks, providing written reports to Women's World Banking
- Provide research plan that describes the training, research team composition and structure, number of interviews to be conducted per day, strategy to ensure data quality
- Participate in regular progress updates with Women's World Banking team (frequency and channel of communication to be determined)

#### **Recruit all research respondents:**

- Propose sampling methodology for approval by Women's World Banking. Segments may include, but are not limited to: low-income women (segment A, B or C income segments), factory workers, mobile money users or non-users, remittance receivers, entrepreneurs or MFI or FSP clients and non-clients.
- Provide feedback on screening/eligibility criteria developed by Women's World Banking for the given study
- Recruit respondents according to study eligibility criteria
- Assign a unique ID (not a national ID) for all respondents
- Set appropriate survey participant compensation/incentives

#### **Data sharing:**

- On a regular basis, provide de-identified raw data to Women's World Banking to review

- Clean and code collected data
- Provide final survey tool in English and local language, complete and clean dataset with coding scheme, and any data files associated with the survey. All variables and answers should be translated into English

Quantitative implementation report:

- Provide implementation report describing fully the methodology and sampling strategy used, response rates, respondent compensation, and any challenges (and changes) encountered during fieldwork. Report should include descriptive statistics, summary of key findings, and data visualization.

## **COVID-19 AND REMOTE QUALITATIVE AND QUANTITATIVE RESEARCH:**

Due to the Covid-19 pandemic, many of the activities listed under qualitative research may need to be conducted remotely. We expect the research firm to adjust the activities and conduct them online or remotely. Some of these adjustments are:

- Recruit participants for virtual focus groups discussions and / or individual remote interviews
- Develop a standard protocol for contacting participants and conducting remote user interviews
- Arrange for a convenient time and place with the participant to participate in remote research and follow-up with everyone to ensure availability.
- Manage all aspects of remote participant compensation (e.g. airtime top up, etc.).

## **LOCATION OF WORK**

Field research will take place in multiple locations throughout Mexico Firms may apply if they have substantial research experience in Mexico.

## **CONTRACT CONDITIONS**

Terms for each engagement will be established via a Notice to Proceed (NTP), in which activities, deliverables, outcomes and budget will be agreed.

## **TIMELINE**

Consultants will be procured under retainer contracts for the period of one year. Women's World Banking may extend the contract at the organization's discretion.

## PAYMENTS TO CONSULTANT

Payments to the Consultant will be based on the rates below. Consultants will be paid once a month depending on projects. Payment will be made once the Consultant has submitted their invoice once a month and has been approved by the WWB team.

Cost category	Unit	Cost per unit (USD)	Quantity	Total cost (USD)	Notes/comments
<b>Survey instrument</b>					
Translation: English to Spanish	per 500 words (~1 page)	\$16.00	5	\$80.00	
Translation: Spanish to English	per 500 words (~1 page)	\$16.00	5	\$80.00	
<b>Subtotal cost</b>				\$160.00	
<b>Quantitative interviews - face to face</b>					
urban	per person interviewed (1 hr interview)	\$17.00	250	\$4,250.00	The cost consider interviews in Mexico City, Guadalajara and Monterrey. For other Mexican cities, the rate is USD 19.
rural	per person interviewed (1 hr interview)	\$20.00	250	\$5,000.00	
<b>Quantitative phone or virtual interviews</b>					
individual	per person interviewed (30 min interview)	\$16.00	500	\$8,000.00	Cost includes a \$50 pesos (USD 2.24) incentive for the interviewees
<b>Qualitative individual in-depth interviews - face to face</b>					
urban	researcher per day (4 interviews per day)	\$280.00	5	\$1,400.00	
urban	note taker per day	\$84.00	5	\$420.00	

	(4 interviews per day)				
rural	researcher per day (4 interviews per day)	\$280.00	5	\$1,400.00	
rural	note taker per day (4 interviews per day)	\$84.00	5	\$420.00	
<b>Qualitative individual in-depth interviews - phone or virtual interview</b>					
individual	researcher per day (5 interviews per day)	\$280.00	8	\$2,240.00	
individual	note taker per day (5 interviews per day)	\$84.00	8	\$672.00	
<b>Qualitative focus group discussion (FGD) - face to face</b>					
urban	researcher per day (2 FGD per day)	\$280.00	4	\$1,120.00	
urban	note taker per day (2 FGD per day)	\$84.00	3.5	\$294.00	
rural	researcher per day (2 FGD per day)	\$280.00	3.5	\$980.00	
rural	note taker per day (2 FGD per day)	\$84.00	3.5	\$294.00	
<b>Qualitative focus group discussion (FGD) - phone or online</b>					
group	researcher per day (3 FGD per day)	\$280.00	2.5	\$700.00	
group	note taker per day (3 FGD per day)	\$84.00	2.5	\$210.00	
<b>Subtotal cost</b>				\$27,400.00	

<b>Additional costs</b>					
Participant Recruitment per qualitative respondent (this is for the case in which the firm recruits respondents only and does not facilitate interviews)	per person			-	Not applicable
Transcripts: Transcribe verbatim and translate from Spanish to English	per 90 minutes recording	\$256.00	7	\$1,792.00	Transcript rate 176 + translation rate 80
Simultaneous interpreter, Spanish to English	per day	\$360.00	5	\$1,800.00	
Car and driver for Women's World Banking staff	per 8 hours	\$112.00	5	\$560.00	Cost per 8 hours, quantity TBD by WWB
<b>Subtotal cost</b>				\$4,152.00	
<b>Key Staff</b>					
Administrative Manager	per day	\$150.00	5	\$750.00	
Gesell chamber technician	per day	\$70.00	5	\$350.00	
Senior researcher (project coordinator)	per day	\$280.00	10	\$2,800.00	
Senior researcher	per day	\$280.00	5	\$1,400.00	
Senior researcher	per day	\$280.00	5	\$1,400.00	
Research assistant	per day	\$84.00	10	\$840.00	
Research assistant	per day	\$84.00	10	\$840.00	
<b>Subtotal cost</b>				\$8,380.00	
<b>Other costs</b>					
Administrative costs	per project			-	
Office supplies	per project	\$540.00	1	\$540.00	

Refreshments for FGD participants	per participant	\$17.00	70	\$1,190.00	
Incentives for FGD participants	per participant	\$30.00	70	\$2,100.00	
Subtotal cost				\$3,830.00	
TOTAL				\$43,922.00	

**Annex 2**

**WOMEN'S WORLD BANKING, INC.**

**CENTRO DE INVESTIGACIÓN Y DOCENCIA ECONÓMICAS, A.C.**

**WAIVER OF LIABILITY AND HOLD HARMLESS  
AGREEMENT**

1. In consideration for receiving permission to participate in the Project for the term of the agreement, I hereby release, waive, discharge and covenant not to sue Women's World Banking, Inc., its affiliates, subsidiaries, officers, directors, servants, agents or employees (collectively, "WOMEN'S WORLD BANKING") for any and all liability, claims, demands, actions and causes of action whatsoever arising out of or relating to any loss, damage or injury, including death, that may be sustained by me, or to any property belonging to me, whether caused by the negligence of WOMEN'S WORLD BANKING, or otherwise, while participating in the Project, or while in, on or upon the premises where the Project is being conducted, while in transit to or from the premises, or in any place or places connected with the Project.

2. I am fully aware of the risks and hazards connected with participating in the Project, and I am fully aware that there may be risks and hazards unknown to me connected with participating in the Project, and I hereby elect to voluntarily participate in the Project and to engage in activities knowing that conditions may be hazardous, or may become hazardous or dangerous to me and my property. I voluntarily assume full responsibility for any risks of loss, property damage or personal injury, including death, that may be sustained by me, or any loss or damage to property owned by me, as a result of my being a participant in the Project. I further acknowledge and agree that I shall not be covered under any WOMEN'S WORLD BANKING insurance plan or other arrangement designed for WOMEN'S WORLD BANKING employees while I participate in the Project.

3. I further hereby agree to indemnify and save and hold harmless WOMEN'S WORLD BANKING from any loss, liability, damage or costs that may be incurred by WOMEN'S WORLD BANKING due to my participation in the Project.

In signing this release, I acknowledge and represent that:

- A. I have read the foregoing release, understand it, and sign it voluntarily as my own free act and deed;
- B. No oral representations, statements or inducements, apart from the foregoing Waiver have been made;

- C. I am at least eighteen (18) years of age and fully competent; and
- D. I execute this Waiver for full, adequate and complete consideration fully intending to be bound by same.

DocuSigned by:

*Carlos Antonio Heredia Zubieta*

3201A6C1E0A54C7...

Participant Signature: \_\_\_\_\_

Name Printed: Carlos Antonio Heredia Zubieta

**Annex 3**  
**INVOICE**

**Bill to:** Women's World Banking, Inc.  
122 East 42nd Street, 42nd Floor  
New York, New York 10168

**Consultant Name:** \_\_\_\_\_  
**Address:** \_\_\_\_\_  
**Phone Number:** \_\_\_\_\_

**Purpose of Consultancy:** \_\_\_\_\_

**Dates for this invoice:** \_\_\_\_\_

**Total number of days:** \_\_\_\_\_

**Rate:** \_\_\_\_\_

**Consultant Fee:** \_\_\_\_\_

**Expense Reimbursement:**  
*expense totals by type*

Meals:	_____
Ground Transportation:	_____
Flight:	_____
Hotel/Lodging:	_____
Other:	_____
<b>Total Expense Reimbursement:</b>	_____

**Total Amount Due:** \_\_\_\_\_

**Payment Instructions:** \_\_\_\_\_  
*For wire transfers, please complete the attached banking information form*

**Consultant Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**The Consultant will bill Women's World Banking monthly by submitting an invoice within fifteen (15) business days after the last day of each month until the conclusion of Consulting Services.**  
US individuals and entities are required to submit **IRS Form W9**.  
Non-US individuals and entities are required to submit **IRS Form W8-BEN or W8-BEN-E**.

**Annex 4**

**BANKING INFORMATION FORM**

Please complete this form if you prefer to have Women’s World Banking make a wire transfer of payment directly to your bank account. Please submit this form together with your invoice for payments.

<b>YOUR BANK</b>	
Name on Account	
Account Number	
Bank ABA/SWIFT Number	
Bank Name	
Bank Address	
City	
State/Province	
Country	Zip Code

<b>INTERMEDIARY CORRESPONDENT BANK (if necessary)</b>	
Account Number	
Bank ABA/ SWIFT Number	
Bank Name	
Bank Address	
City	
State/Province	
Country	Zip Code

## **Annex 5**

### **WOMEN'S WORLD BANKING Consultant Guidelines**

The WOMEN'S WORLD BANKING Consultant Guidelines are always subject to the applicable Consultant Agreement between the Consultant and WOMEN'S WORLD BANKING. Should a conflict arise, the Consultant Agreement shall prevail.

**Definition of a Consultant:** A consultant is an independent contractor who is engaged by WOMEN'S WORLD BANKING for a specific assignment and for a specified period of time. Consultants are not considered employees of WOMEN'S WORLD BANKING and are, therefore, not eligible for benefits (medical and dental insurance, pension, etc.) provided to WOMEN'S WORLD BANKING employees.

**Travel Days:** WOMEN'S WORLD BANKING pays consultants who are on a daily fee basis for one day inbound and one day outbound for flights of longer than five (5) hours in addition to those days or portion of days actually worked. WOMEN'S WORLD BANKING does not pay for layover days between assignments, but will cover business-related expenses during those days.

**Pre-Assignment Briefing:** When required by the nature of the "Scope of Work," as attached hereto in the TOR, pre-assignment briefing by WOMEN'S WORLD BANKING personnel will be payable at the daily rate plus expenses.

**Trip Report/Assignment Evaluation Report:** Required reports are outlined in the section entitled "Scope of Work," as attached hereto in the TOR. Expectations are that much of the written material be completed while the Consultant is in the field, before traveling on behalf of WOMEN'S WORLD BANKING. This is treated on a case-by-case basis. In addition, the Consultant may be asked to submit an evaluation of the assignment.

**Payment:** Unless otherwise stated in the Agreement, fees are paid within one (1) month of receipt of the invoice (an invoice form is included in each contract). The invoice shall include the Consultant's name, address, a brief description of work performed, and fee rate. Assignment reports and expense statements (including totals) are to be submitted prior to payment of fees. Consultants are asked to submit invoices, itemized receipts and expense statements to the WOMEN'S WORLD BANKING staff member who is managing the assignment.

In order for WOMEN'S WORLD BANKING to close its financial year, WOMEN'S WORLD BANKING must receive all invoices no later than December 31st of the year of the consultancy. All invoices for the last month of each contract year must be received no later than January 15th of the year following the contract year in order to receive payment. Invoices received after that date will be paid at the discretion of WOMEN'S

WORLD BANKING. Payment will only be made to consultants who have a signed Agreement on file in the WOMEN'S WORLD BANKING office.

## Expenses

WOMEN'S WORLD BANKING does not provide consultants with advances, but rather may reimburse for reasonable expenses incurred in conducting WOMEN'S WORLD BANKING work within the following categories upon presentation of receipts or other documentation of expenditures:

- Round trip economy airfare and airport tax, round trip economy train fare and gas and mileage for a car using the most direct and least costly route. All business air travel will be coach/tourist/economy class.

For early reimbursement, consultants may send copies of the airline ticket and receipt of purchase to WOMEN'S WORLD BANKING immediately upon purchase. The consultant must provide WOMEN'S WORLD BANKING with the three (3) lowest airline price quotes that he finds within 24 hours of purchasing the flight (pre-authorization is not required). If the consultant chooses not to purchase the lowest fare, WOMEN'S WORLD BANKING will only reimburse the consultant for the amount of lowest fare unless the consultant provides an explanation as to why a higher priced flight was purchased (for example, there was a 10 hour layover on the lowest priced flight).

- Hotel accommodations, for the duration of the activity subject to existing norms and guidelines within WOMEN'S WORLD BANKING.
- Meals for the Consultant while traveling, within the acceptable range for the country of travel. **NOTE: Meal receipts must be itemized.**
- Taxi fares, including to and from the airport, and for business purposes while in the country. Reimbursement of taxi fares, tips, and meal bills of less than twenty-five dollars (USD \$25.00) are acceptable in countries where receipts are not generally available; however, consultants are requested to obtain receipts whenever possible.
- Laundry and dry cleaning for trips of more than seven (7) days' duration.
- Assignment-related calls such as to the affiliate, to WOMEN'S WORLD BANKING or for visas.

If the consultant resides where the work is to be conducted pursuant to the Agreement, such consultant shall not be reimbursed for travel, hotel accommodations, meals, taxi fares, laundry and dry cleaning.

Consultants performing services over an extended period of time are encouraged to submit monthly expense reports for expenses incurred during that period.

Expenses not reimbursable by WOMEN'S WORLD BANKING include the portion of travel, hotel costs or meals allocated for personal use; theft, loss or damage to property;

lost or stolen cash, traveler's checks or airline tickets; and lodging, food and laundry at the Consultant's home of record. No alcohol-related purchases will be reimbursed unless pre-approved by WOMEN'S WORLD BANKING Executive Management.

The form of invoice is included as an annex to the Agreement. When completing the invoice, please attach receipts to one side of standard-size letter paper and number them to correspond with numbers of the items in the expense report. Several receipts may be attached to each sheet. Upon completion of the invoice, please provide totals in the invoice for each of the following categories: meals, ground transportation, flights and hotel / lodging.

If the consultant is unable to provide typed invoices, they may submit via an online form provided by the WOMEN'S WORLD BANKING team.

WOMEN'S WORLD BANKING staff and consultants employ principles of moderation with respect to hotels and meals.

### **Working Visa**

All consultants must have the appropriate working visa. In the case of long-term consultancies of over six (6) months, WOMEN'S WORLD BANKING may contribute toward the legal fees and expenses of the consultant's obtaining a working visa, with the consultant's assurance that the visa will be in place in advance of the initiation of the consultant's assignment. In the cases where this is necessary, it must be discussed in advance with WOMEN'S WORLD BANKING for approval of expenses.

### **Insurance**

Unless stated otherwise in the Agreement, WOMEN'S WORLD BANKING does not provide health insurance, life insurance, evacuation insurance or disability insurance to consultants.

### **Taxes**

The Consultant shall be solely responsible for payment of all federal, state, local taxes, social security taxes or social insurance obligations or business license fees required by applicable law, arising out of the performance of the consulting services.

U.S. Consultant(s) will provide WOMEN'S WORLD BANKING, upon execution of this contract and prior to first payment, a completed Internal Revenue Service Form W-9. WOMEN'S WORLD BANKING will issue non-incorporated independent US contractors an Internal Revenue Service Form 1099 with respect to the payment of the Services Fee, to the extent required by applicable law.

Non-US citizen and institutional Consultants will provide to WOMEN'S WORLD BANKING, upon execution of this contract and prior to first payment, a completed Internal Revenue Service Form W-8BEN which is the "Certificate of Foreign Status of

Beneficial Owner for United States Tax Withholding” to verify that the consultant is not a US citizen or institution.

### **Copyrights and Publishing**

Unless stated otherwise in the Agreement, all materials resulting from the work contracted by WOMEN’S WORLD BANKING remains the sole property of WOMEN’S WORLD BANKING. In certain cases, WOMEN’S WORLD BANKING may assign, in writing, to the Consultant, permission to utilize these materials for agreed upon purposes.

[illegible]

## **Annex 7**

### **DISCRIMINATION AND HARASSMENT POLICY**

Women's World Banking is firmly committed to a policy against unlawful discrimination and harassment in employment and to the right of all staff members to work in an environment free of unlawful discrimination and harassment, including sexual harassment.

Women's World Banking strictly prohibits discrimination against or harassment of any staff member on the basis of his or her race, color, religion, creed, sex, gender identity or expression, pregnancy and nursing in the workplace, national origin, citizenship, age, disability, genetic information, predisposing genetic characteristics, marital status, partnership status, sexual orientation, and any other characteristic protected by law.

As a Women's World Banking partner, we adhere to this policy in regards to Women's World Banking employees and where local law requires in regards to our employees. Any violation of this clause may result in termination of our agreement.

Examples of such violations are:

1. Unwelcome sexual advances, requests for sexual favors and other verbal or physical conduct of a sexual nature constitute harassment when (a) submission to such conduct is made either explicitly or implicitly a term or condition of employment or work project, (b) submission to or rejection of such conduct is used as the basis for employment decisions or team participation affecting such individual, (c) such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile or offensive working environment
2. Making jokes or derogatory comments regarding a staff member's sex or race
3. Making sexual comments or circulating sexually explicit or suggestive material
4. Requesting a sexual relationship or repeatedly requesting a dating relationship
5. Engaging in inappropriate physical conduct such as improper touching
6. Sending e-mails containing slurs about a staff member's age, disability or religion

Any Women's World Banking manager who receives a report or complaint of discrimination or harassment must report that offense to the Director of Human Resources. All reports of discrimination or harassment will be promptly, thoroughly and impartially investigated. If appropriate, immediate corrective action will be taken, up to and including termination of our agreement.

## **Annex 8**

### **CHILD PROTECTION CODE OF CONDUCT**

I acknowledge that I have read and understand Women's World Banking's *Child Protection Policy* and agree that in the course of my association with Women's World Banking, **I must:**

- treat children with respect regardless of race, color, gender, language, religion, political or other opinion, national, ethnic or social origin, property, disability, birth or other status
- not use language or behavior towards children that is inappropriate, harassing, abusive, sexually provocative, demeaning or culturally inappropriate
- not engage children under the age of 18 in any form of sexual intercourse or sexual activity, including paying for sexual services or acts
- wherever possible, ensure that another adult is present when working in the proximity of children
- not invite unaccompanied children into my home, unless they are at immediate risk of injury or in physical danger
- not sleep close to unsupervised children unless absolutely necessary, in which case I must obtain my supervisor's permission, and ensure that another adult is present if possible
- appropriately use any computers, mobile phones, video cameras, cameras or social media, and never to exploit or harass children or access child exploitation material through any medium
- not use physical punishment on children
- not hire children for domestic or other labor which is inappropriate given their age or developmental stage, which interferes with their time available for education and recreational activities, or which places them at significant risk of injury
- comply with all relevant local legislation, and the United Nations Convention on the Rights of the Child and International Conventions on Child Labor
- immediately report concerns or allegations of child exploitation and abuse and policy non-compliance in accordance with appropriate procedures
- immediately disclose all charges, convictions and other outcomes of an offense, which occurred before or occurs during my association with Women's World Banking that relate to child exploitation and abuse.

**When photographing or filming a child or using children's images for work-related purposes, I must:**

- assess and endeavor to comply with local traditions or restrictions for reproducing personal images before photographing or filming a child
- obtain informed consent from the child and parent or guardian of the child before photographing or filming a child. As part of this I must explain how the photograph or film will be used
- ensure photographs, films, videos and DVDs present children in a dignified and respectful manner and not in a vulnerable or submissive manner. Children should be adequately clothed and not in poses that could be seen as sexually suggestive
- ensure images are honest representations of the context and the facts
- ensure file labels, meta data or text descriptions do not reveal identifying information about a child when sending images electronically or publishing images in any form.
- I understand that the onus is on me, as a person associated with Women's World Banking, to use common sense and avoid actions or behaviors that could be construed as child exploitation and abuse.