

Request For Quotation

Request for Proposal (RFP): Selection of Service Provider(s) to Conduct a Study

RFQ Reference No: 30000008342

Issuing/Publishing Date: 24/06/2025 9:32 AM

County: India

Open for Response Date: 24/06/2025 9:32 AM

REQUEST FOR PROPOSAL AND QUOTATION (RFP AND RFQ) for Selection of Service Provider(s) to Conduct a Study on Remittances to India

Date: 24th June 2025

International Organisation for Migration (IOM) requests proposal and quotation for the provision of services as detailed in the RFQ submission form below.

When preparing your quotation, please be guided by the RFQ Instructions and Data. It is your responsibility to ensure that your quotation is submitted on or before the deadline. Quotations received after the submission deadline, for whatever reason, will not be considered for evaluation.

Thank you and we look forward to receiving your quotations.

Last Date of Application: 18/07/2025

Email ID for Submission of proposal: iomindiaprocedure@iom.int

This Request for Quotation comprises the following documents:

Section 1: Supporting Documents Checklist and Delivery Requirements:

Section 2: RFQ INSTRUCTIONS TO PROPOSERS

Annex 1: Schedule of Requirements

Annex 2: Quotation Submission Form (Bidder need to Select Yes in BIDDER'S DECLARATION OF CONFORMITY with name signature and stamp)

Annex 3: Technical and Financial Offer and Contract Terms and Conditions (Bidder is requested to fill SERVICES in ANNEXURE 3, from page 13 to 15 with company name stamp and signature)

SECTION 5: TERMS OF REFERENCE

Issued by: Route des Morillons, 17 Geneva Switzerland

Name:

Title:

Date: 2025-06-24 09:32:37.0

This document is considered valid if digitally authorized by the IOM Approver. This is system-generated and does not require any IOM signature.

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Requirements

**Response is required*

IOM's procurement and logistics would like to invite you to submit your proposal in accordance with the requirement mentioned.

Kindly note please include taxes in your quotation along with the rates.

The proposal must include the following details:

1. Technical Proposal
2. Financial Proposal (Price with Taxes)
3. A detailed description demonstrating the Company/Service Provider's capabilities.
4. Experience
5. knowledge and expertise align with the requirements outlined in this document.

Please note the Application must be submitted only through IOM India email at iomindiaprocurement@iom.int

No later than 17:00 Hrs, Friday, 18 July 2025. Late Applications will not be considered.

- null The Proposals are to be e-mailed to iomindiaprocurement@iom.int on or before 17:00 Hrs, Friday, 18 July 2025. If the capacity of the attachments exceeds 6MB, you can share the required documents through Microsoft OneDrive file sharing platform or any other online file sharing platform. Late Proposals will not be accepted.
- null The IOM reserves the right to accept or reject any proposal and to annul the bidding process and reject all Proposals at any time prior to contract award, without thereby incurring any liability to affected Service Providers/ Consulting Firms.

Section 1. Supporting Document Checklist

Proprietary and Confidential

*1. Technical Proposal

Select one of the following:-

- ☐ a. Yes(*Response attachments are required*)
☐ b. No(*Response attachments are required*)

Comments:

*2. Financial Proposal

Select one of the following:-

- ☐ a. Yes(*Response attachments are required*)
☐ b. No(*Response attachments are required*)

Comments:

*3. Memorandum of Association

Select one of the following:-

- ☐ a. Yes(*Response attachments are required*)
☐ b. No(*Response attachments are required*)

Comments:

*4. Portfolio of relevant projects and initiatives

Select one of the following:-

- ☐ a. Yes(*Response attachments are required*)
☐ b. No(*Response attachments are required*)

Comments:

*5. Past three years annual reports

Select one of the following:-

- ☐ a. Yes(*Response attachments are required*)
☐ b. No(*Response attachments are required*)

Comments:

Lines
Delivery Requirements:

Currency of the Quotation: INR					
INCOTERMS:					
Item No	Description	UOM	Qty	Unit price	Total price
	Kickoff Meeting				
Total Price					
	Submission of Inception Report				
Total Price					
	Submission of Preliminary Findings				
Total Price					
	Submission of Draft Report				
Total Price					
	Submission of Final Report				
Total Price					

SECTION 2: INSTRUCTIONS TO PROPOSERS

Method of Submission	<p>Quotations must be submitted as follows:</p> <p><input type="checkbox"/> E-tendering</p> <p><input checked="" type="checkbox"/> Email</p> <p><input type="checkbox"/> Courier / Hand delivery</p> <p><input type="checkbox"/> Other Click or tap here to enter text.</p> <p>Bid submission address: iomindiaprocurement@iom.int</p> <ul style="list-style-type: none"> File Format: Click or tap here to enter text. File names must be maximum 60 characters long and must not contain any letter or special character other than from Latin alphabet/keyboard. All files must be free of viruses and not corrupted. Max. File Size per transmission: Click or tap here to enter text. Mandatory subject of email: Click or tap here to enter text. Multiple emails must be clearly identified by indicating in the subject line "email no. X of Y", and the final "email no. Y of Y". It is recommended that the entire Quotation be consolidated into as few attachments as possible. The proposer should receive an email acknowledging email receipt.
Cost of preparation of quotation	IOM shall not be responsible for any costs associated with a Supplier's preparation and submission of a quotation, regardless of the outcome or the manner of conducting the selection process.
Supplier Code of Conduct	All prospective suppliers must read the UN Supplier Code of Conduct and acknowledge that it provides the minimum standards expected of suppliers to the UN. The Code of Conduct, which includes principles on labour, human rights, environment and ethical conduct may be found at: Supplier Code of Conduct (ungm.org).
Conflict of Interest	UN encourages every prospective Supplier to avoid and prevent conflicts of interest, by disclosing to UN if you, or any of your affiliates or personnel, were involved in the preparation of the requirements, design, specifications, cost estimates, and other information used in this RFQ.
General Conditions of Contract	Any Purchase Order or contract that will be issued as a result of this RFQ shall be subject to the IOM General Conditions of Contract for provision of goods/services/transportation/medical services available at https://www.iom.int/do-business-us-procurement .
Eligibility	Bidders shall have the legal capacity to enter into a binding contract with IOM and to deliver in the country, or through an authorized representative.
Currency of Quotation	Quotations shall be quoted in INR
Duties and taxes	The International Organization for Migration is exempt from all direct taxes,

	<p>except charges for public utility services, and is exempt from customs restrictions, duties, and charges of a similar nature in respect of articles imported or exported for its official use. All quotations shall be submitted net of any direct taxes and any other taxes and duties, unless otherwise specified below:</p> <p>All prices shall:</p> <p><input checked="" type="checkbox"/> be inclusive of VAT and other applicable indirect taxes</p> <p><input checked="" type="checkbox"/> be exclusive of VAT and other applicable indirect taxes</p>
Language of quotation and documentation including catalogues, instructions and operating manuals	English
Documents to be submitted	<p>Bidders shall include the following documents in their quotation:</p> <p><input checked="" type="checkbox"/> Annex 2: Quotation Submission Form duly completed and signed</p> <p><input checked="" type="checkbox"/> Annex 3: Technical and Financial Offer duly completed and signed and in accordance with the Schedule of Requirements in Annex 1</p> <p><input type="checkbox"/> Other Click or tap here to enter text.</p>
Quotation validity period	Quotations shall remain valid for Click or tap here to enter text. days from the deadline for the Submission of Quotation.
Price variation	No price variation due to escalation, inflation, fluctuation in exchange rates, or any other market factors shall be accepted at any time during the validity of the quotation after the quotation has been received.
Partial Quotes	<p><input checked="" type="checkbox"/> Not permitted</p> <p><input type="checkbox"/> Permitted (please specify, i.e. by LOTs only or by line item, etc)</p>
Payment Terms	<input checked="" type="checkbox"/> As per the agreement.
Contact Person for correspondence, notifications and clarifications	<p>Focal Person: Saanvi VASHISHTH</p> <p>E-mail address: svashishth@iom.int</p> <p>Attention: Quotations shall not be submitted to this address but to the address for quotation submission above.</p>
Clarifications	<p>Requests for clarification from bidders will not be accepted any later than 14/07/2025. days before the submission deadline.</p> <p>Responses to request for clarification will be communicated Click or tap here to enter text. by Click or tap to enter a date.</p>
Evaluation method	<p><input checked="" type="checkbox"/> The contract will be awarded to the lowest price substantially compliant offer.</p> <p><input type="checkbox"/> Other Click or tap here to enter text.</p>
Evaluation criteria	<input type="checkbox"/> Full compliance with all requirements as specified in Annex 1

	<input checked="" type="checkbox"/> Full acceptance of the General Conditions of Contract <input type="checkbox"/> Comprehensiveness of after-sales services <input type="checkbox"/> Earliest Delivery /shortest lead time <input type="checkbox"/> Others (for ex, environmental criteria/considerations, etc)
Right not to accept any quotation	IOM is not bound to accept any quotation, nor award a contract or Purchase Order
Right to vary requirement at time of award	At the time of award of Contract or Purchase Order, IOM reserves the right to vary (increase or decrease) the quantity of services and/or goods, by up to a maximum 25% of the total offer, without any change in the unit price or other terms and conditions.
Type of Contract to be awarded	Service Contract
Expected date for contract award.	01/08/2025
Policies and procedures	This RFQ is conducted in accordance with Policies and Procedures of IOM
UNGM registration	IOM is encouraging all suppliers to register at the United Nations Global Marketplace (UNGM) website at www.ungm.org . The Bidder may still submit a quotation even if not registered with the UNGM, however, if the Bidder is selected for Contract award of USD 100,000 and above, the Bidder is recommended to register on the UNGM prior to contract signature. For vendors who do not have the technical means to register in UNGM, the UNGM has implemented an assisted vendor registration functionality that allows IOM procurement personnel to add local vendors to the UNGM.

ANNEX 1: SCHEDULE OF REQUIREMENTS

Technical Specifications for Goods:

Item No	Minimum technical requirements	Unit	Quantity
	Click or tap here to enter text.		
	Click or tap here to enter text.		
	Click or tap here to enter text.		
	Click or tap here to enter text.		

Delivery Requirements:

Delivery Requirements	
Delivery date and time	Bidder shall deliver the goods Click or tap here to enter text. After Contract signature.
Delivery Terms (INCOTERMS 2020)	Click or tap here to enter text.
Customs clearance (must be linked to INCOTERM)	<input type="checkbox"/> Not applicable Shall be done by: <input type="checkbox"/> Name of organisation <input type="checkbox"/> Supplier/bidder <input type="checkbox"/> Freight Forwarder
Exact Address(es) of Delivery Location(s)	Click or tap here to enter text.
Distribution of shipping documents (if using freight forwarder)	Click or tap here to enter text.
Packing Requirements	Click or tap here to enter text.
Training on Operations and Maintenance	Click or tap here to enter text.
Warranty Period	Click or tap here to enter text.
After-sales service and local service support requirements	Click or tap here to enter text.
Preferred Mode of Transport	Choose an item.
Other information	

ANNEX 2: QUOTATION SUBMISSION FORM

Bidders are requested to complete this form, including the Company Profile and Bidder's Declaration, sign it and return it as part of their quotation along with Annex 3: Technical and Financial Offer. The Bidder shall fill in this form in accordance with the instructions indicated. No alterations to its format shall be permitted and no substitutions shall be accepted.

Name of Bidder:	Click or tap here to enter text.	
RFQ reference:	Click or tap here to enter text.	Date: Click or tap to enter a date.

VENDOR INFORMATION SHEET [Vendor Information Sheet.xlsx](#)

BIDDER'S DECLARATION OF CONFORMITY This form is mandatory to fill in and sign by every vendor who submits quotation

Yes	No	
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the Supplier, I hereby represent and warrant that neither the Supplier, nor any person having powers of representation, decision-making or control over it or any member of its administrative, management or supervisory body, has been the subject of a final judgement or final administrative decision for one of the following reasons: bankruptcy, insolvency or winding-up procedures; breach of obligations relating to the payment of taxes or social security contributions; grave professional misconduct, including misrepresentation, fraud; corruption; conduct related to a criminal organisation; money laundering or terrorist financing; terrorist offences or offences linked to terrorist activities; child labour and other trafficking in human beings, any discriminatory or exploitative practice, or any practice that is inconsistent with the rights set forth in the Convention on the Rights of the Child or other prohibited practices; irregularity; creating or being a shell company.
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the Supplier, I further represent and warrant that the Supplier is financially sound and duly licensed.
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the Supplier, I further represent and warrant that the Supplier has adequate human resources, equipment, competence, expertise and skills necessary to complete the contract fully and satisfactorily, within the stipulated completion period and in accordance with the relevant terms and conditions.
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the Supplier, I further represent and warrant that the Supplier complies with all applicable laws, ordinances, rules and regulations.
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the Supplier, I further represent and warrant that the Supplier will in all circumstances act in the best interests of IOM.
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the Supplier, I further represent and warrant that no official of IOM or any third party has received from, will be offered by, or will receive from the Supplier any direct or indirect benefit arising from the contract.
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the Supplier, I further represent and warrant that the Supplier has not misrepresented or concealed any material facts during the contracting process.
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the Supplier, I further represent and warrant that the Supplier will respect the legal status, privileges and immunities of IOM as an intergovernmental organization.
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the Supplier, I further represent and warrant that neither the Supplier nor any persons having powers of representation, decision-making or control over the Supplier or any member of its administrative, management or supervisory body are included in the most recent Consolidated United Nations Security Council Sanctions List (the "UN Sanctions List") or are the subject of any sanctions or other temporary suspension. The Supplier will immediately disclose to IOM if it or they become subject to any sanction or temporary suspension.
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the Supplier, I further represent and warrant that the Supplier does not employ, provide resources to, support, contract or otherwise deal with any person, entity or other group associated with terrorism as per the UN Sanctions List and any other applicable anti-terrorism legislation.

Yes	No	
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the Supplier, I further represent and warrant that, the Supplier will apply the highest ethical standards, the principles of efficiency and economy, equal opportunity, open competition and transparency, and will avoid any conflict of interest.
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the Supplier, I further represent and warrant that the Supplier undertakes to comply with the Code of Conduct, available at https://www.ungm.org/Public/CodeOfConduct .
<input type="checkbox"/>	<input type="checkbox"/>	It is the responsibility of the Supplier to inform IOM immediately of any change to the information provided in this Declaration.
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the Supplier, I certify that I am duly authorized to sign this Declaration and on behalf of the Supplier I agree to abide by the terms of this Declaration for the duration of any contract entered into between the Supplier and IOM.
<input type="checkbox"/>	<input type="checkbox"/>	IOM reserves the right to terminate any contract between IOM and the Supplier, with immediate effect and without liability, in the event of any misrepresentation made by the Supplier in this Declaration.

Signature: _____

Name: Click or tap here to enter text.

Title: Click or tap here to enter text.

Date: Click or tap to enter a date.

ANNEX 3: TECHNICAL AND FINANCIAL OFFER – GOODS

Bidders are requested to complete this form, sign it and return it as part of their bid along with Annex 2: Quotation Submission Form. The Bidder shall fill in this form in accordance with the instructions indicated. No alterations to its format shall be permitted and no substitutions shall be accepted.

Name of Bidder:	Click or tap here to enter text.	
RFQ reference:	Click or tap here to enter text.	Date: Click or tap to enter a date.

Currency of the Quotation: Click or tap here to enter text.					
INCOTERMS: Click or tap here to enter text.					
Item No	Description	UOM	Qty	Unit price	Total price
1.	Click or tap here to enter text.				
2.	Click or tap here to enter text.				
3.	Click or tap here to enter text.				
4.	Click or tap here to enter text.				
5.	Click or tap here to enter text.				
Total Price					
Transportation Price					
Insurance Price					

Installation Price	
Training Price	
Other Charges (specify)	
Total Final and All-inclusive Price	

Compliance with Requirements

	You Responses		
	Yes, we will comply	No, we cannot comply	If you cannot comply, pls. indicate counter proposal
Minimum Technical Specifications	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
Delivery Term (INCOTERMS)	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
Delivery Lead Time	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
Warranty and After-Sales Requirements	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
Validity of Quotation	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
Payment terms	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
Other requirements <i>[pls. specify]</i>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.

Other Information:

Estimated weight/volume/dimension of the Consignment:	Click or tap here to enter text.
Country/ies of Origin: <i>(if export licence required this must be submitted if awarded the contract)</i>	Click or tap here to enter text.

I, the undersigned, certify that I am duly authorized to sign this quotation and bind the company below in event that the quotation is accepted.	
Exact name and address of the company Company Name: Click or tap here to enter text. Address: Click or tap here to enter text. Click or tap here to enter text. Phone No.: Click or tap here to enter text. Email Address: Click or tap here to enter text.	Authorized Signature: Date: Click or tap here to enter text. Name: Click or tap here to enter text. Functional Title of Authorised Signatory: Click or tap here to enter text. Email Address: Click or tap here to enter text.

ANNEX 3: TECHNICAL AND FINANCIAL OFFER - SERVICES

Bidders are requested to complete this form, sign it and return it as part of their quotation along with Annex 2 Quotation Submission Form. The Bidder shall fill in this form in accordance with the instructions indicated. No

alterations to its format shall be permitted and no substitutions shall be accepted.

Name of Bidder:	Click or tap here to enter text.	
RFQ reference:	Click or tap here to enter text.	Date: Click or tap to enter a date.

Technical Offer

Provide the following:

- a brief description of your qualification, capacity and expertise that is relevant to the Terms of Reference.
- a brief methodology, approach and implementation plan;
- team composition and CVs of key personnel

Financial Offer

Provide a lump sum for the provision of the services stated in the Terms of Reference of your technical offer. The lump-sum should include all costs of preparing and delivering the Services. All daily rates shall be based on an eight-hour working day.

Currency of Quotation: Click or tap here to enter text.

Ref	Description of Deliverables	Price
1.		
2.		
3.		
4.		
5.		
Total Price		

Breakdown of Fees

Personnel / other elements	UOM	Qty	Unit Price	Total Price
Personnel				
e.g. Project Manager/Team Leader	day			
Other expenses				
International flights				
Subsistence allowance				
Local Transportation				
Communication				
Other Costs: (please specify)				
Total				

Compliance with Requirements

Proprietary and Confidential

	You Responses		
	Yes, we will comply	No, we cannot comply	If you cannot comply, pls. indicate counter proposal
Delivery Lead Time	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
Validity of Quotation	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
Payment terms	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
Other requirements [pls. specify]	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.

I, the undersigned, certify that I am duly authorized to sign this quotation and bind the company below in event that the quotation is accepted.	
Exact name and address of company Company Name Click or tap here to enter text. Address: Click or tap here to enter text. here to enter text. Click or tap Phone No.: Click or tap here to enter text. Email Address: Click or tap here to enter text.	Authorized Signature: Date: Click or tap here to enter text. Name: Click or tap here to enter text. Functional Title of Authorised Signatory: Click or tap here to enter text. Email Address: Click or tap here to enter text.

ANNEX 3: TECHNICAL AND FINANCIAL OFFER – WORKS

Bidders are requested to complete this form, sign it and return it as part of their quotation along with Annex 2 Quotation Submission Form. The Bidder shall fill in this form in accordance with the instructions indicated. No alterations to its format shall be permitted and no substitutions shall be accepted.

Name of Bidder:	Click or tap here to enter text.	
RFQ reference:	Click or tap here to enter text.	Date: Click or tap to enter a date.

Technical Offer

Provide the following:

- a brief description of your qualification and capacity that is relevant to the Scope of Works;
- a brief method statement and implementation plan;
- team composition and CVs of key personnel

Financial Offer

Description of Works	UOM	Qty	Unit Price	Total Price
Total				

Compliance with Requirements

	You Responses		
	Yes, we will comply	No, we cannot comply	If you cannot comply, pls. indicate counter proposal
Delivery Lead Time	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
Validity of Quotation	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
Payment terms	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
Other requirements [pls. specify]	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.

I, the undersigned, certify that I am duly authorized to sign this quotation and bind the company below in event that the quotation is accepted.

<p><i>Exact name and address of company</i></p> <p>Company Name Click or tap here to enter text.</p> <p>Address: Click or tap here to enter text.</p> <p>Click or tap here to enter text.</p> <p>Phone No.: Click or tap here to enter text.</p> <p>Email Address: Click or tap here to enter text.</p>	<p>Authorized Signature:</p> <p>Date: Click or tap here to enter text.</p> <p>Name: Click or tap here to enter text.</p> <p>Functional Title of Authorised Signatory: Click or tap here to enter text.</p> <p>Email Address: Click or tap here to enter text.</p>
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SECTION 5: TERMS OF REFERENCE

Scope of Work to conduct a study on Remittances to India

I. Background

India has the largest diaspora population in the world, with 32 million Non-Resident Indians (NRIs) and Overseas Citizens of India (OCIs) living abroad as of 2020, according to the Ministry of External Affairs (MEA). Diasporas play a crucial role in development by serving as bridges between societies, fostering economic growth through remittances and investments, and contributing to cultural and social progress in their home countries.

India has consistently been the world's top recipient of remittances over the past decade, receiving approximately \$1 trillion between 2014 and 2024¹. In 2024, remittance inflows reached an estimated \$129.1 billion—the highest annual amount ever recorded by any country. India's share of global remittances stood at 14.3% for the year, the largest proportion held by a single country since the turn of the millennium. In comparison, India received \$120 billion in 2023, \$111 billion in 2022, \$89.1 billion in 2021, and \$83 billion in 2020.

Globally, remittances have played a vital role in reducing poverty and meeting development needs by enhancing food security, education, healthcare, well-being, and housing. Furthermore, international migration has facilitated the exchange of ideas, knowledge, and skills while promoting entrepreneurship, trade, and investment in countries of origin.²

Despite being the top recipient of remittances, India faces gaps in understanding regional disparities, financial inclusion, and the productive use of remittance inflows. Challenges such as high transaction costs, limited access to formal banking, and gender-based differences remain unaddressed. However, significant opportunities exist in leveraging digital payment systems, lowering costs, and directing remittances toward entrepreneurship, housing, and social security schemes. Additionally, analysing migration trends can help shape policies for safe and regular migration. Strengthening research in these areas can bridge existing gaps, ensuring remittances contribute effectively to sustainable development, financial security, and economic resilience for migrants and their families.

The proposed research will focus on key migrant-sending and remittance-receiving regions in Punjab and Haryana, aiming to better understand and leverage the untapped potential of remittances. These states, with a long-standing history of international migration—particularly to Canada, the UK, the US, and the Middle East—receive substantial remittance inflows. However, the use of these funds remains largely skewed towards consumption rather than investment. This study will explore critical challenges such as high remittance transfer costs, low levels of financial and digital literacy, and gender disparities. The findings will inform targeted policy recommendations to enhance financial inclusion, promote

¹ <https://worldmigrationreport.iom.int/wmr-2022-interactive/>

² https://www.google.com/search?q=social+remittance+to+India&rlz=1C1UEAD_en

entrepreneurship, and encourage productive investments, thereby aligning remittances more closely with sustainable development and long-term economic resilience.

II. Objectives

To create a comprehensive report describing the channels and challenges of remittance transfer, the utilisation of remittances towards overall contribution to development and the socio-economic and demographic profile of remitters and receivers in India. The report would aim at mapping the relation of remittances with the following:

- a. Analyse the trends, volume, and frequency of remittances from major sending countries in relation to migrants' income levels, purposes of transfer, and the broader economic conditions in both origin and destination countries.
- b. Assess the impact of remittances in the target regions, focusing on their role in enhancing household income, reducing poverty, and addressing income inequality. The study will also map the utilization of remittances for asset creation, productive investments, and philanthropic activities.
- c. Assess the level of financial and digital literacy among remittance recipients by examining their understanding and use of formal and informal transfer channels. The study will identify key challenges in remittance transfers, including costs, accessibility, and awareness levels among both remitters and receivers.
- d. Investigate the use of formal and informal remittance channels, examining the reasons behind migrants' preference for informal methods despite the availability of formal systems. The research will explore factors such as cost, accessibility, trust, convenience, and awareness influencing the choice of remittance channels.
- e. Examine gender-based differences in remittance behaviour, including motivations, amount, frequency, and purpose of transfers by male and female migrants. The study will explore how gender and intra-household decision-making dynamics—especially in women-headed households—influence the utilization of remittances for essential needs, investments, and development, aiming to inform policies that promote equitable financial participation and empowerment.
- f. Investigate strategies to reduce remittance transaction costs and enhance access to formal financial channels for migrants and their families. The study will identify barriers to affordable and efficient transfers and recommend policy solutions to improve remittance systems, with the goal of maximizing their developmental impact.

III. Scope of Services

The service provider is expected to develop a comprehensive and inclusive report that identifies trends in remittance transfers and their contribution to development. The research should follow a mixed-methods approach. This includes conducting extensive desk research—drawing on national sample survey data and relevant information from government and private financial institutions—and undertaking primary data



collection. The latter will involve household surveys in selected migrant-sending states across India. In addition, the service provider is expected to organize focus group discussions and stakeholder consultations to validate and strengthen the findings from surveys and interviews.

Scope of Services for the Selected Service Provider:

The selected service provider will be responsible for undertaking a comprehensive research study on remittance flows with the following scope of work:

- a. Trend Analysis: Analyse trends, volume, and frequency of remittances from major sending countries, considering migrant income levels, purposes of transfer, and the prevailing economic conditions in both origin and destination countries.
- b. Impact Assessment: Assess the impact of remittances in the target regions, particularly their contribution to household income enhancement, poverty reduction, and reduction in income inequality. The study should also map remittance utilization for asset creation, productive investments, and philanthropic activities.
- c. Financial and Digital Literacy: Evaluate the financial and digital literacy levels of remittance recipients, with specific focus on their awareness and usage of formal and informal remittance channels. Identify challenges related to cost, accessibility, and understanding of available transfer options for both remitters and recipients.
- d. Channel Preferences and Behaviour: Investigate the reasons behind the continued preference for informal remittance channels among migrants, despite the presence of formal mechanisms. This should include analysis of influencing factors such as cost, accessibility, trust, convenience, and awareness.
- e. Gender and Intra-household Dynamics: Examine gender-based differences in remittance behaviour—including motivation, amount, frequency, and purpose—along with intra-household decision-making dynamics. Special focus should be given to women-headed households to assess the influence of gender on remittance utilization and decision-making authority.
- f. Policy Recommendations for Financial Inclusion: Identify and propose strategies to reduce transaction costs and improve access to formal financial channels. The study should recommend actionable policy measures aimed at enhancing the developmental impact of remittances and promoting financial inclusion for migrants and their families.

The service provider is expected to deliver evidence-based insights through qualitative and quantitative research, stakeholder consultations, and data analysis, leading to practical policy recommendations aligned with the objectives of the study.

IV. Timeframe

The duration of the assignment will be six (6) months.

V. Support from IOM

IOM will provide support in accessing relevant information sources, leveraging existing content, and offering regular guidance through in-person and virtual meetings. IOM will also facilitate engagement with government officials, private stakeholders, beneficiaries, and trainers, as required.

VI. Experience and/or Skills Required

- Experience of prior social and financial sector experience will be an advantage.
- Sound understanding of the challenges related to financial inclusion, financial literacy.
- Familiarity with remittance-related work will be an advantage.
- The service provider should have a minimum of 3-6 years of relevant experience in community-based quantitative and qualitative research, especially in a similar domain.
- Previous experience of working with government and non-government stakeholders in India at various levels is desirable.

VII. Guidelines for Proposal Submission

Proposals from credible Indian institutions, in consortium with other reputable organizations, will be accepted. The scope of work will not involve any overseas travel.

The technical proposal must contain the following elements for assessment (maximum 10 pages, excluding CVs):

- Understanding of the Scope of Work of the project
- Proposed methodology, approach, plan of action, timelines and costs
- Proposed team and expertise allocated to the project
- Organizational capacities and limitations



Required Skills, Knowledge and Experience

- Demonstrable academic and practical experience analysing data and writing reports
- Demonstrable experience of conducting research using quantitative and qualitative methods
- Strong analytical and communication skills;
- Excellent reporting and presentation skills.

Other desired qualifications:

- Attention to detail and quality and ability to produce outputs as per agreed deadlines
- Expertise and experience in working with international organizations and conducting similar research is an advantage
- Understanding and previous experience of international migration issues, and remittances is an advantage
- Specialized knowledge of experience in gender mainstreaming and gender-sensitive research methodologies is a distinct advantage.

Additional information for due diligence

- Memorandum of Association
- Portfolio of relevant projects and initiatives
- Past three years annual reports

Contact details:

Please send us the proposals latest by 18 July 2025 through email at iomindiaprocurement@iom.int (please complete the Annex A template below).

Annex A - IOM Technical Application Template

Request for Proposal: Selection of Service Provider(s) to conduct a study on Remittances to India

Project Data Table

Geographical coverage:	
Executing Organization:	
Partner Agencies (if any):	
Beneficiaries:	
Duration:	
Total Budget (with a detailed financial proposal)	

Project Summary

Highlight the project's main objectives, activities, and beneficiaries targeted. Max 200 words.

Grant Justification

Justify why your organization is best placed to deliver this project. Explain the value added by your organization (e.g. geographical presence, specific expertise, etc.) Max 200 words.

Needs Assessment

Explain the specific needs of the target group(s), and include any useful market assessment findings. Max 400 words.

Activities Description

Describe the type of activities, number and type of beneficiaries targeted, duration of each activity, location of implementation (name of community, venue/infrastructure where the activities will take place), if there any partners/subcontractors and what is their role in the activities. Also, explain how these activities will contribute to achieving the project objectives, meet the identified needs, and ultimately enhance social cohesion within the community of implementation.

Activity description	Total Beneficiaries	Expected results



Monitoring

Describe how you are planning to monitor the activities and what monitoring tools and techniques will be used to monitor the progress toward the results achieved. Please provide samples of templates/forms that you are planning to use for monitoring purposes, as well as to evaluate the impact of your project activities. Max 150 words.

Workplan

NOTE: The **Red Text** is provided only as an example. Please delete this when you complete your own organization's activities.

Activity	Month 1				Month 2				Month 3				Month 4				Month 5			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
(Example) Preparations of FGD																				
(Example) FGD on peacebuilding																				
(add)																				
(add)																				

List of relevant past projects

Fill the table below with all required details (please include at least three projects):

Project Title	Project start/end date	Project funding (in USD)	Donor	Brief summary of main activities

NOTE: It is advantageous to include more projects under this section if your organization has more than three.