

REQUEST FOR PROPOSAL (RFP)

For

**Endline Evaluation Study – HSBC GCC Women
Entrepreneurship Program**

**NASSCOM Foundation
January 2026**

Request for Proposal

1. ABOUT NASSCOM FOUNDATION

Established in 2001, nasscom foundation has been witness to the transformative power of technology for over two decades. Part of the nasscom ecosystem, we are the only neutral not-for-profit organization representing the Indian tech industry. We remain rooted to our core philosophy of TechForGood, where our efforts are focused on unlocking the power of technology by creating access and opportunity for those who need it the most. We work on helping people and institutions transform the way they tackle social and economic challenges through technology. We have five key areas of intervention - Digital Literacy, Skilling and Employability, Women Entrepreneurship, Scaling Social Innovation and Empowering NGO Ecosystem.

2. ABOUT THE PROGRAM

The project “Upskilling Women Entrepreneurs and Enhancing Their Participation in the Digital Economy”, supported by HSBC Electronic Data Processing India Pvt. Ltd. (HSBC GCC) and implemented by nasscom foundation, aims to digitally enable women entrepreneurs to strengthen their enterprises and expand their participation in the digital economy.

The project engages with 4,000 women entrepreneurs across selected states through structured digital capacity building, handholding, and market linkage support.

The intervention supports women entrepreneurs through:

- Digital awareness and capacity building
- Adoption of digital payments, social commerce, and bookkeeping tools
- In-depth handholding and mentoring
- Market access and enterprise strengthening support

The program follows a staged pathway covering digital awareness, application, adoption, and advanced adoption, enabling women entrepreneurs to transition from low digital exposure to sustained digital and business integration.

As of the current phase of implementation, the project has completed large parts of mobilisation, training, and onboarding activities across states, with women entrepreneurs actively engaging in digital learning modules, platform adoption, and enterprise support services. The program is now moving into its mature implementation and consolidation phase, where the focus is on strengthening adoption, enabling market linkages, and capturing outcome-level changes.

As the project approaches its completion phase, nasscom foundation intends to commission an independent End-line Evaluation to assess outcomes, document impact, and generate evidence-based learning.

Project Period: Till March 2026

I. IMPLEMENTATION MODEL

The HSBC Women Entrepreneurship Program follows a phased implementation model designed to support women entrepreneurs in progressing from basic digital awareness to sustained digital and enterprise integration. The model is anchored in a structured pathway of Preparation, Capacity Building, Handholding and Market Linkages, ensuring both scale and depth of impact.

Phase 1: Preparation

This phase focuses on laying the foundation for implementation and participant engagement. Key activities include:

- Identification and onboarding of on-ground implementation partners
- Mobilization and selection of women entrepreneurs based on defined criteria
- Conducting baseline assessment and training needs analysis
- Finalization of training content, tools, and logistics
- Training of Trainers (ToT) and field team preparation

Objective: To ensure the right beneficiaries, partners, and systems are in place before program rollout.

Phase 2: Capacity Building (Application)

This phase delivers structured and intensive digital and enterprise training to women entrepreneurs, including:

- Session on digital literacy, financial literacy, entrepreneurship, e-commerce readiness, and government schemes
- Pre- and post-training assessments
- Facilitation of digital registrations and guided practice

Objective: To build foundational and applied capabilities enabling women to use digital tools for business purposes.

Phase 3: Handholding Support (Adoption)

Post-training, beneficiaries receive sustained handholding support, which includes:

- Refresher training and doubt resolution
- Continuous guidance on digital tool usage

- Adoption support over an extended period

Objective: To ensure consistent adoption and integration of digital practices into enterprise operations.

Phase 4: Market Linkages and Intensive Support (Acceleration)

This phase supports enterprise growth and formalization through:

- Shortlisting women entrepreneurs for ONDC onboarding and social commerce enablement
- Market linkage facilitation
- Support for formal registration (Udyam, GST, FSSAI)
- Access-to-finance facilitation
- Motivation and community-level advocacy

Objective: To accelerate business growth, expand market access, and strengthen enterprise sustainability.

3. GEOGRAPHICAL COVERAGE AND TARGET GROUP

A. Geographical Coverage

The HSBC Women Entrepreneurship Program is designed with a tiered implementation structure to ensure both scale and depth of impact. While a large cohort of women entrepreneurs is reached through foundational digital and enterprise capacity building, a focused sub-group is provided with more intensive support to enable enterprise growth and market integration. The following table outlines the state-wise distribution of beneficiaries, the intensity of support at each stage, and the geographical spread of the intervention across five states.

State	No. of Districts	Mobilization	Training & Handholding	Social Commerce Adoption	Linkages
Karnataka	3	1000 (300–350 per district)	800 (250–280 per district)	800 (250–280 per district)	400 (125–150 per district)
Tamil Nadu	3	1000 (300–350 per district)	800 (250–280 per district)	800 (250–280 per district)	400 (125–150 per district)
Telangana	3	1000 (300–350 per district)	800 (250–280 per district)	800 (250–280 per district)	400 (125–150 per district)
West Bengal	3	1000 (300–350 per district)	800 (250–280 per district)	800 (250–280 per district)	400 (125–150 per district)
Delhi NCR	3	1000 (300–350 per district)	800 (250–280 per district)	800 (250–280 per district)	400 (125–150 per district)

B. Total Beneficiaries

The HSBC Women Entrepreneurship Program follows a two-stage engagement model, wherein 4,000 women entrepreneurs are supported under the Application and Adoption stages through structured digital and enterprise training along with continuous handholding for digital and social commerce adoption. From this cohort, a focused group of 2,000 women entrepreneurs receives additional support under the Advanced Adoption stage, which includes enterprise formalization, access-to-finance facilitation, advanced digital integration. For the endline evaluation, the sampling design is expected to align with this structure, with approximately 80% of the sample drawn from the Application and Adoption cohort and 20% from the Advanced Adoption cohort, to assess both broad program outcomes and deeper enterprise-level impacts.

4. Scope of Work

I. Research Questions

A. Application & Adoption

- How has the project influenced women entrepreneurs' ability to use smartphones and digital applications, including awareness, independent usage, troubleshooting, and cyber safety practices?
- To what extent have women entrepreneurs transitioned from cash-based practices to the use of digital payment applications such as UPI, mobile banking, and net banking?
- To what extent have women entrepreneurs adopted social-commerce platforms for business purposes, including account creation, platform usage, and digital selling?
- How has participation in the project influenced women entrepreneurs' financial recording practices, including awareness and usage of e-accounting applications?

B. Advanced Adoption

- To what extent has the project contributed to women entrepreneurs moving towards enterprise formalisation, including awareness and compliance related to Udyam, FSSAI, and other relevant registrations?
- How has the project influenced women entrepreneurs' engagement with formal financial systems, including awareness of formal credit and application for loans?

C. Enterprise Outcomes

- What changes are observed in enterprise performance and business strengthening indicators, including revenue trends, customer outreach, and business planning practices?

- To what extent has participation in the project contributed to changes in women entrepreneurs' business income and sales, particularly among those who progressed to advanced adoption (formalisation, loans, and business planning)?

D. Economic and Empowerment Outcomes (Cross-cutting)

- How has participation in the project influenced women's enterprise-related decision-making, confidence, and entrepreneurial aspirations towards scaling their businesses?

E. Entrepreneurial Journey and Sustainability

- What enabling factors and barriers are influencing the sustainability of digital practices, enterprise formalisation, and business growth?
- How has the project influenced women entrepreneurs' digital awareness, skills, and confidence?
- To what extent have beneficiaries adopted digital tools for payments, marketing, and business operations?

5. SUGGESTED RESEARCH DESIGN

The endline evaluation is expected to adopt a mixed-methods, theory-driven research design to comprehensively assess outcomes of the HSBC GCC Women Entrepreneurship Program across its full scale and implementation stages. The design should reflect the multi-state nature of the project, the large beneficiary base (4,000 women entrepreneurs), and the tiered support model comprising training, handholding, digital adoption, and advanced market linkages.

The study should be explicitly aligned to the project's Theory of Change and staged implementation pathway (digital awareness → application → adoption → advanced enterprise integration). The research design should enable the assessment of both breadth of outcomes at scale and depth of change among intensively supported women entrepreneurs.

The design must assess outcomes across the following core domains:

- Digital capability, confidence, and sustained adoption
- Use of digital tools for business (payments, social commerce, enterprise tools)
- Enterprise practices, productivity, and market expansion
- Financial inclusion and enterprise formalization
- Income and business performance proxies
- Entrepreneurial journeys and pathways toward enterprise growth
- Women's agency, decision-making, and aspirations

- Sustainability of digital and enterprise adoption

A. Quantitative Component

The evaluation agency will conduct an endline survey with project beneficiaries across implementation geographies to measure outcome-level changes. The survey will assess digital adoption for business use, enterprise practices, market participation, financial and income-related outcomes, and empowerment indicators. Where baseline data is available, baseline–endline comparison will be undertaken. Where baseline data is limited, agencies may propose Where baseline data is not available structured questions to understand changes over time and to assess how the project contributed to these changes.

B. Qualitative Component

The qualitative component will include Focus Group Discussions (FGDs), In-Depth Interviews (IDIs), and Key Informant Interviews (KIIs), along with the development of case studies. This component will explore women’s entrepreneurial journeys, market expansion experiences, and pathways toward enterprise growth, as well as barriers, enabling factors, and sustainability of digital and enterprise adoption.

6. RESPONSIBILITY OF THE AGENCY

The responsibilities of the agency include, but not limited to the followings

- Hiring, training and deploying quality field surveyors, supervisors, monitors and field executives for the baseline and end-line survey
- Develop an inception report, finalize multilingual research tools with NF, and submit an analysis plan.
- Establish robust data collection, monitoring, and reporting mechanisms to ensure accuracy and reliability.
- Submit a comprehensive final report and presentation with findings, survey statistics, and commentary on data quality.
- Coordinate with key stakeholders to clarify and present study findings for program improvement.

7. KEY DELIVERABLES

- Inception Report
- Finalized data collection tools
- Endline dataset and cleaned database
- Topline findings presentation
- Comprehensive Endline Evaluation Report
- Case studies and success stories
- Final dissemination presentation

8. STUDY TIMELINES

Activity	Endline (February 2026) <i>*Field visit needs to be started at earliest</i>
Field activities	Tool refinement based on program learnings + Tool pre-testing (endline) + Finalized translated / accessible tools + Endline survey with beneficiaries + Endline qualitative interviews (learners + caregivers + employers) + Case study documentation
Deliverables	Final Endline Tools + Endline Topline Findings (PPT) + Data analysis + Comprehensive Endline Report + Success Stories

9. PROPOSAL SUBMISSION GUIDELINES

The competitive bids will be evaluated in terms of 70% technical and 30% financial weightage., Proposals costing more than the donor budget amount (less than or equal to 10 lakhs rupees) will not be considered for evaluation. The following criteria will be primarily used for proposal evaluation -

- The experience of the agency in undertaking similar assignments in the past.
- The proposal should detail the personnel and their credentials, demonstrating their capability to handle the assignment effectively.
- The agency's understanding of the project objectives and requirements of the study.
- The proposed strategy for collecting data through surveys, including measures to ensure high data quality.
- Methodology and Study Plan: Including the study strategy, data collection plan, reporting framework, and research methods.
- Timeline: A detailed timeline with Gantt chart for the study, showcasing the feasibility and appropriateness of the proposed schedule.
- Financial Proposal: The financial proposal will be evaluated for its comprehensiveness and feasibility. It should provide a clear budget breakdown and demonstrate cost-effectiveness.

11. SUBMISSION INSTRUCTIONS

Your proposal should include the following:

- A brief outline of the study framework
- A detailed breakdown of your proposed timeline.
- Your team's qualifications and experience.
- Cost breakdown for Endline Study – overheads, staff costs, field operations costs, etc
- Your CV/ Work Profile

Documents to be Submitted: Work Profile, Financial Proposal, Technical Proposal including Key staff profiles and references of past work/case studies.

All proposals should be mailed to rfp@nasscomfoundation.org with the Subject Line - Request for Proposal – “Endline Evaluation Study – HSBC GCC Women Entrepreneurship Program” in a single PDF file by **06th February 2026** Proposals submitted after the deadline will not be considered.