

Invitation to tender for research project on financial literacy, numeracy and digital literacy

Deadline for submission of tenders: Monday 30 August 2021 at 5 pm

The National Adult Literacy Agency (NALA) invites tender submissions to carry out research on financial literacy, numeracy and digital literacy. The overall aim of the research is to help us understand how best to support adults with unmet financial literacy, numeracy and digital literacy needs. Further information on NALA and the tender are set out below.

About NALA

NALA is an independent charity committed to making sure people with unmet literacy, numeracy and digital literacy needs can fully take part in society, and have access to quality learning opportunities that meet their needs. We believe literacy is a human right and collaborate with our partners to influence policy and practice to support the development of literacy, numeracy and digital literacy skills.

Context

Literacy, numeracy and digital literacy are life skills that allow us to participate in, and make sense of, the world. These skills involve listening, speaking, reading, writing, using numbers and everyday technology to communicate, to build relationships, to understand information and make informed choices. We also need strong financial literacy skills where we can make informed judgements and take effective decisions regarding the use and management of money.

Unmet adult literacy and numeracy needs have devastating consequences for individuals, communities and the economy. People at the lowest literacy and numeracy levels earn less income, have poorer health and are more likely to be unemployed.¹ Whereas good numeracy is linked to a range of positive financial behaviours including saving frequency and keeping up with bills.

Literacy, numeracy and digital literacy needs in Ireland

The OECD International Survey of Adult Skills shows that about 18% of Irish adults (aged 16 to 65) are at or below level one on a five level literacy scale. This means they struggle with reading and

¹ CSO (2013). PIAAC 2012 - Programme for the International Assessment of Adult Competencies: Survey Results from Ireland.

understanding everyday text. For example, reading a letter from the bank or understanding payslips. It also shows 25% of Irish adults scored at or below level one for numeracy. So one in four adults will have difficulties using maths in everyday life. For example, basic addition, working out a bill or calculating percentages. The survey also found that 42% of Irish adults struggle with basic digital tasks such as looking up a website or sending an email.

Financial literacy, numeracy and digital literacy skills

Financial literacy is a combination of awareness, knowledge, skills, attitudes and behaviours necessary to make sound financial decisions and ultimately achieve individual financial well-being.² Research shows there is a lack of financial knowledge among some of the population and considerable room for improvement in terms of financial behaviour.³ In addition to this, there is potentially growing financial exclusion where people do not have the skills, confidence and technology to access online financial services.

Aim of this project

The aim of this research project is to:

1. Capture and understand the financial literacy, numeracy and digital literacy challenges adults face in today's digital world.
2. Develop an understanding on how best to support adults with unmet financial literacy, numeracy and digital literacy needs to develop effective financial and monetary skills in today's digital world.

Objectives

The objectives are to:

1. Capture the awareness, knowledge, skills, attitudes and behaviour of managing and dealing with finances from adults living in various settings in Ireland.
2. Elicit the views of adults and adult education providers, about the reality of accessing and interacting with financial services, including online services.
3. Produce draft reports for feedback and a final report that will include the findings.
4. Identify recommendations on policy, practice and further research in financial literacy, numeracy and digital literacy.

² OECD / International Network on Financial Education (INFE) (2020). [International Survey](#) of Adult Financial Literacy

³ OECD (2012) Measuring Financial Literacy Results of the OECD / INFE [Pilot Study](#)

Timeframe

October 2021 to March 2022 (6 months)

Methodology

1. Desk based research October – November 2021

International Literature review: A review of reports and other sources concerning existing research, strategies, approaches and practices in financial literacy, numeracy and digital literacy.

2. Engage with Advisory Group

NALA will set up an Advisory Group comprising of relevant stakeholders including NALA staff and Board members, adult literacy learners, representatives from financial service providers, people from the community and voluntary sector and adult literacy practitioners. This group will support the research project, read and give feedback on reports and agree a plan to disseminate the findings.

3. Fieldwork: Interviews and focus groups with agreed participants November 2021 – January 2022

The successful tenderer will conduct, record and transcribe interviews and focus groups with a number of community members from a range of settings (both urban and rural) to ensure a representative sampling. The interviews will capture their awareness, knowledge, skills, attitudes and behaviour of managing and dealing with their finances. In collaboration with the researchers, NALA will design a semi-structured interview schedule with the researchers and input from the advisory group and other key stakeholders. The interviews will be done in accordance with NALA's General Data Processing Regulation (GDPR) Policy. The successful tenderer will analyse the data and prepare a draft report of the findings for discussion with the advisory group, SOLAS and the Department of Further and Higher Education.

4. Draft and final reporting February – March 2022

The researchers will produce a Final Report within the agreed timeframe. The report will incorporate feedback on the draft reports that will be provided at each stage of the research (for example, literature review, and analysis of qualitative data). The Final Report should be written using [NALA's plain English guidelines](#). NALA will send it for peer review. The researchers will present the findings from the Final Report to NALA and the advisory group.

Final Report

March 2022

The successful tender will present the Final Report, print-ready, peer reviewed and written in plain English, to NALA in March 2022. The successful tenderer will provide a draft report of each stage of the project to NALA. The Final Report will summarise the research and relevant findings and will provide recommendations on policy, practice and further research in financial literacy, numeracy and digital literacy.

Key requirements

We will require the following to be included in the tender submission:

- A proposal: A proposal and plan for implementing the research, demonstrating an understanding of the objectives of the work and detailing capacity to carry out the work within the agreed timescale.
- Costs: An estimate of the number of days' work involved and an overall project costing including VAT.
- Experience: Details of the project team to include:
 - The lead researcher and/or person who will take overall responsibility for the project
 - The experience of each research/person assigned to the project to include
 - Relevant research/third level qualifications to include knowledge of qualitative and quantitative research approaches and methodologies.
 - Track record in undertaking similar work and, or any experience in adult literacy.
 - Proven ability to work with the target population.
- Contact details: Name and full contact details (postal and email addresses and telephone numbers) for two relevant and recent referees.

Budget

Please provide a breakdown of costs including an estimate of the number of days' work involved and an overall project costing. The budget for this project is expected to be no more than €20,000 exclusive of VAT.

Co-ordination

The successful tenderer will work with the NALA project team.

Deadline for submission of tender

Please return tender by email to Clare McNally cmcnally@nala.ie and Helen Ryan hryan@nala.ie by **Monday 30 August at 5 pm.**

For further information, please contact: Clare McNally at cmcnally@nala.ie or Tina Byrne at tbyrne@nala.ie

Tender scoring and award criteria

Evaluation of tenders will be based on the following award criteria:

Award Criteria	Marks
Proposal and plan including research approach	25
Understanding of the research's aims / objectives	25
Costs proposed	25
Relevant experience	25

The award will be based on the responses to this tender, which in the opinion of NALA best demonstrates the respondent's capacity to deliver the service required.

Prohibited Practices

A tenderer shall be excluded who:

- is bankrupt or being wound up, whose affairs are being administered by the court, who has entered into an arrangement with creditors or who has suspended business activities;
- is the subject of proceedings for declaration of bankruptcy or insolvency, for an order for compulsory winding up or a court liquidation, or who has a liquidator or receiver appointed over its assets, or for composition with creditors or any other similar proceedings;
- has been convicted of an offence concerning his professional conduct;
- has not fulfilled obligations relating to the payment of social security contributions; and/or
- has not fulfilled obligations relating to the payment of taxes.

Eligible Tenderers

Any conflict of interest or potential conflict of interest, for example, where the tenderer has competing interests or loyalties, must be fully disclosed in writing and brought to the attention of all concerned.

Notification of Award

NALA shall notify all tenderers of the success or failure of their tender as soon as reasonably practicable, and in any event within two months of the closing date for receipt of tenders as set out in this document.

Confidentiality

All the information contained in this document is confidential to NALA and is given on the basis that this confidentiality will be strictly observed by all proposed tenderers and will not be disclosed to any other party without the prior consent of NALA.

General tendering information, terms and conditions

Costs	NALA will not be liable in respect of any costs incurred by any tenderer in the preparation of tenders in response to this invitation to tender or any associated cost.
Tax clearance	The successful tenderer must be in possession of a valid tax clearance certificate from the Irish Revenue Commissioners for duration of the contract. Such a valid tax-free certificate from the Irish Revenue Commissioners must be produced by a successful tenderer before execution of the contract. A valid tax-free certificate means a tax clearance certificate issued by the Irish Revenue Commissioners, and tenderers not resident in Ireland must make application to the Irish Revenue Commissioners for such a certificate if their tender is to be considered.
Company registration	The successful tenderer, if a company, registered and/or carrying on business in Ireland, must comply with all obligations and requirements under the companies Acts 1963 to 2012, including the filing of up-to-date annual returns and a certificate to this effect must be provided by an officer of the tenderer with the tender documentation.
Copyright	This document and its appendices remain the property of the National Adult Literacy Agency.

False or misleading information	Tenderers who intentionally or carelessly supply false or misleading information will be disqualified from this tendering procedure on the discovery of such information.
Compliance of law	Tenderers should be able to provide on demand evidence of compliance with all laws applicable to the provision of the services that are subject to the invitation to tender, and in particular should be able to produce evidence that they have particular regard for statutory terms relating to minimum pay and any legally binding or sectoral agreements if applicable.
Termination	The contract shall contain provisions reserving to NALA the right to terminate any contract awarded if it is not satisfied with the performance by the successful tenderer of the contract. The satisfaction or dissatisfaction of NALA shall be evaluated in the context of the tenderers proposal set out in part three of this document.
Requirements of invitation to tender	Tenders not conforming to the requirements of this invitation to tender will not be considered and will be returned to the tenderer.
Subject to contract	This invitation to tender is not intended to, and does not, create or evidence any legal or binding relationship, obligation or commitment of any nature between NALA and any tenderer. No such legally binding obligation or commitment shall come into being unless and until a formal legal contract is duly executed and delivered by NALA and the successful tenderer.
Disclaimer	This document is for information only and does not constitute, and shall not be interpreted as, an offer for sale, prospectus, or the basis of a contract. Candidates are recommended to read the documents thoroughly. NALA reserves the right to discontinue the procurement process at any time. No liability will be accepted for candidates' costs in connection with the procurement procedure, irrespective of the outcome, whether or not the procedure is cancelled or postponed.