

Terms of Reference

Project	“Strengthening Trust, Integrity and Compliance in and between SMEs and Public Sector in Moldova”
Team Leader	Nadia Kovalcikova
Implementing Agency	GFA Consulting Group GmbH through GFA Grant Fund Moldova
Contract duration	16 March 2026 – 18 May 2026
Location(s)	Chisinau
Donor(s)	SDC
Contribution to	Output 1.3 of the STIC Project Logframe, Activity: SMEs and their associations have knowledge and competencies on how to move from informal to formal sector

I. BACKGROUND AND CONTEXT

The STIC (Strengthening Trust, Integrity and Compliance in and between SME’s and Public Sector in Moldova) Project is a strategic initiative aiming to reinforce the institutional capacity, improve public sector transparency, and strengthen governance in the Republic of Moldova. A cornerstone of this effort involves fostering trust between Small and Medium-sized Enterprises (SMEs) and public institutions – especially those involved in regulatory, fiscal, and service delivery roles. SMEs in Moldova’s agri-food and construction sectors play a vital economic role, but evidence suggests trust in public institutions is inconsistent or deteriorating. This survey seeks to empirically assess SME perceptions of public institutions, with the results feeding into national trust-building and governance reform strategies.

II. OBJECTIVE AND SCOPE OF WORK

Objectives:

The specific objectives of the survey are to:

- Identify the key public institutions with which SMEs most frequently interact.
- Measure the level of trust SMEs have in these institutions.
- Measure the level of participation and trust in professional organisations/associations and communication/dialogue platforms.
- Identify the key factors of trust/mistrust and (non-)participation from the perspective of SMEs.

The findings of this survey will, in the first place, serve to establish baselines for relevant impact and output indicators for monitoring purposes. They will also serve as a valuable resource for national authorities, political decision-makers, civil servants, the media, donors, SMEs, professional organisations, and development partners of the Republic of Moldova. It will provide a clear understanding of the current situation, enabling informed discussions of existing challenges and the identification of appropriate solutions.

Scope of work:

The selected service provider will be responsible for the following:

- Survey Design and Sampling:

- Develop a survey methodology and final questionnaire (based on the appended indicative questions) to be followed during the implementation of the Survey on trust of SMEs in public institutions and professional organisations in Moldova.
- Finalise the methodological approach and the survey instrument, integrating gender, regional, and size considerations, sector-specificities.
- Develop a sampling strategy ensuring statistically valid representation of SMEs in both the agri-food and construction sectors.
- Data Collection and analysis:
 - Conduct interviews using a selected methodological approach (e.g., face-to-face, telephone, or online interviews), to be proposed based on feasibility and cost-efficiency.
 - Ensure geographic, demographic, and vulnerable groups coverage across all regions of Moldova.
 - Ensure data is cleaned, validated, and securely stored.
 - Conduct quantitative analysis of the trust levels, the key factors of trust or mistrust from the perspective of SMEs.
- Reporting
 - Deliver an analytical report, including visualisations (charts, graphs) and key findings, with key findings validated through triangulation across data sources and methods.
 - Present findings to stakeholders through a summary presentation.

III. DELIVERABLES AND TIMELINE

No.	Deliverable	Due Date
1.	Baseline methodology proposal, including sampling methods	23.03.2026
2.	Draft outline of the survey and questions as per specific needs and following key points, such as (but not limited to): SME Profile	28.03.2026
3.	Finalised methodology and questionnaire	02.04.2026
4.	Carry out the Baseline survey	20.04.2026
5.	Enter and clean data, provide the database in a mutually agreed software to STIC	27.04.2026
6.	Submit the quantitative data draft report in Romanian or English and discuss with STIC on further data to be included in the final report	03.05.2026
7.	Final report in English and Romanian	15.05.2026

All deliveries will be submitted to PFU in draft for feedback and finalised within 10 working days of receiving comments. Any delay in client feedback shall automatically extend the final submission timeline.

IV. COMPANY QUALIFICATIONS

The company should possess the following competencies:

- Be a legally registered entity.
- Previous experience conducting surveys/studies, including in the SME sector in the Republic of Moldova.
- Experience in designing probability samples for SME surveys and quantitative analysis of survey data.
- Experience in entering and cleaning data from SME surveys.
- Trained and qualified analytical and fieldwork staff.

Relevant experience shall be described on max. 2 pages, plus annexes (copies of registration documents, etc.)

V. TECHNICAL EVALUATION CRITERIA

1. Understanding of the Assignment **(10 pts)**:
 - Clarity of understanding of objectives and context
 - Alignment with ToR requirements
2. Methodology & Survey Design **(20 pts)**:
 - Integration of gender, region, SME size, sector-specific aspects
 - Data cleaning & storage procedures
3. Work Plan & Timeline **(20 pts)**:
 - Alignment with ToR deadlines
 - Logical sequencing of activities
4. Company Experience & Capacity **(15 pts)**:
 - Legal registration & operational capacity
 - SME sector experience
5. Team Composition - qualifications of key experts **(10 pts)**:
 - Roles & responsibilities clearly defined
6. Reporting & Presentation - clarity of proposed report structure **(5 pts)**:
 - Proposal for presentation of findings

VI. FINANCIAL EVALUATION CRITERIA

The financial proposal carries a weight of 20 points.

The service provider offering the lowest evaluated price will receive the maximum score of 20 points. All other financial proposals will be scored proportionally using the formula: Financial score = [20 points x (lowest of all evaluated offered prices)/(evaluated price)].

VII. TIMELINE AND BUDGET TERMS

The Baseline study shall start as early as reasonably possible in March 2026. The quantitative results shall be made available as early as reasonably possible, not later than 03 May 2026. The final report will be developed and presented subsequently, by 18 May 2026.

The technical proposal to be submitted should contain all elements below:

- A description of the Company qualifications according to point “company qualification”.
- A financial proposal.
- An activity schedule with the deadlines for every output.

VIII. INDICATIVE LIST OF QUESTIONS

The questions below are limited to those directly related to the indicators we need to measure. The Contractor will add the full set of customary questions related to the socio-economic profiles of the respondents. The Contractor is invited to fine-tune the questions below. The proposed lists of answers are indicative – the Contractor may propose modifications to these lists based on professional knowledge, experience, and good practices, or opt for open questions if duly justified in light of the survey's objective.

Section A: SME Profile

1. Main sector of activity:
 - Agri-food (please specify): _____
SUBSECTORS: Processing Meat and Milk, Winemaking etc, (tbd with the sociological company)
 - Construction (please specify): _____
 - Other (please specify): _____
2. Size of your enterprise
 - Micro (1–9 employees)
 - Small (10–49 employees)
 - Medium (50–249 employees)
3. Region of operation
 - North Center South Chişinău Gagauzia Nationwide Left bank of the Nistru River
4. Years in operation
 - Under 1 year
 - 1–5 years
 - 6–10 years
 - More than 10 years
5. Formal status
 - Fully formal operation
 - At least partly informal
 - Fully informal
 - No response

Section B: Institutional Interaction

6. List the 3–5 public institutions your enterprise interacts with most frequently.
(e.g. ANSA, ANSP, INST, ODA, ASP, AIPA, State Tax Service, Labour Inspectorate, Environmental Agency, Environment Agency, customs etc.)
7. Frequency of interaction with each institution listed
 - Daily
 - Weekly
 - Monthly
 - Quarterly
 - Yearly
 - Rarely
 - Depends on the time of the year (more frequently on autumn and spring, less frequent during winter and summer, or has no season component)
8. Type of interaction per institution
 - Licensing & Permits
 - Tax & Customs
 - Inspections
 - Subsidy/Grant Application
 - Public Procurement
 - Information/Guidance

- Legal Disputes
- Other (specify): _____

Section C: Trust in Institutions

9. On a scale of 1–5, how much do you trust each of the listed institutions?
(1 = No trust, 5 = Full trust)
10. How has your trust changed in the last 2 years?
 Increased Stayed the same Decreased Difficult to say
(Optional: Why? _____)
11. What builds your trust in public institutions? (Multiple choice)
- Transparency
 - Professionalism
 - Fair treatment
 - Communication quality
 - Service efficiency
 - Predictability of rules
 - Accountability mechanisms
 - Quantity of published information
 - Other (specify): _____
 - Difficult to say
12. What undermines your trust? (Multiple choice)
- Corruption
 - Bureaucracy
 - Delays
 - Inconsistent rules
 - Poor communication
 - Lack of digital tools
 - Discrimination or political favouritism
 - Incompetence
 - Attitude (e.g. rude, punitive etc)
 - Other (specify): _____
 - Difficult to say

Section D: Corruption incidence

13. In the past 12 months, has your enterprise been asked to provide an informal payment, gift, or service to obtain a permit, license, subsidy, or other official service?
- Yes, and we complied
 - Yes, but we refused
 - No, we were not asked
 - Prefer not to answer
14. How often do such requests (unofficial payments, gifts, favors) occur during interactions with public institutions?
- Never
 - Rarely
 - Sometimes

- Often
- Always

15. If your enterprise refused to provide an unofficial payment or favor, what was the outcome?

- No consequences
- Delay in service provision
- Denial of service or permit
- Failure on inspection outcome
- Other (please specify): _____

16. In your opinion, which of the institutions you interact with most frequently presents the highest risk of corruption?

- Institution 1 (from Q6)
- Institution 2 (from Q6)
- Institution 3 (from Q6)
- All equally
- None

17. In your experience, if an SME faces requests for undue advantages, in what form are these most commonly made?

- Money (cash or bank transfer)
- Gifts (products, vouchers, etc.)
- Services (free or discounted services, favors)
- Hospitality (meals, trips, entertainment)
- Other (please specify): _____
- Prefer not to answer

Section E: Perceptions, Strategies & Proposals

18. Overall, how would you rate the quality of public services received?

- Poor Fair Good Very Good Excellent Difficult to say

19. What positive expectations do you have related to the local government reform?

20. How do you typically resolve problems with institutions?

- Formal complaint/reporting mechanisms
- Personal contacts/informal networks
- Legal actions
- Avoid interaction altogether
- Consult business association
- Avoid conflicts by any means
- I have no problems
- Other: _____

Section F: Professional associations & Network engagement

21. Is your SME part of any business or professional association, chamber of commerce, ministerial groups etc.?

- Yes
- No

22. (If Yes)

- Which one(s)? _____

- Main reason(s) for joining:
 - Advocacy Representation Information Networking Legal Aid Trust-building Other
23. (If No)
Why not? _____
Would you consider joining in the future? Yes No Don't know
24. How much do you trust business associations to represent your interests fairly and effectively?
 Fully trust
 Mostly trust
 Neutral
 Mostly distrust
 Fully distrust
25. Would you be open to participating in future dialogue forums, surveys, or co-design processes with institutions?
 Yes
 No
 (Optional: Preferred format – roundtable, survey, platform, etc.)

Section G: Interaction with STIC project (OPTIONAL)

26. In the past 12 months, have you had any interaction with STIC (e.g., request, training, workshops other services)?
 Yes
 No
27. If your SME has interacted with STIC, to what extent has your enterprise complied with simplified legal and integrity requirements (e.g., reporting, licensing, compliance checklists)?
 Fully compliant
 Partly compliant
 Not compliant
 Not applicable (have not yet interacted with STIC)
28. As a result of engaging with STIC, has your enterprise changed its formal status?
 Yes, moved from partly/fully informal to fully formal
 No change (remained formal)
 No change (remained informal)
 Not applicable