

RFP No. IPA/RFP/FIP/008/2024



IPA

Request For Proposals (RFP)

No. IPA/RFP/FIP/008/2024

**RFP for the Analysis of the Competition and Regulatory
Environment of Tanzania's Digital Financial Services Ecosystem**

Issue Date: 19th July 2024

WARNING Prospective Offerors who have received this document from a source other than [IPA's website](#) should contact global_procurement@poverty-action.org to register. Provide the firm's name, contact person, title, and company email address to receive amendments to the RFP or other communications directly. Offerors who fail to register assume responsibility for not receiving communications before the closing date. Amendments to this solicitation will be posted on the same webpage.

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Bidders Questions and Answers Form

RFP Reference:	IPA/RFP/FIP/008/2024
Questions Due:	25/07/2024
IPA Response Due:	30/07/2024

Question 1:	There is a request for a company seal / stamp. Australia has not required company seals for several decades and as a result, my company does not have one. Is this a compulsory requirement?
Answer:	That's not compulsory, your signature and date should suffice.
Question 2:	How are "DFS products and services" defined? Is it primarily mobile money / IPS / transaction accounts or does it extend to other financial products and services (insurance etc.)?
Answer:	The definition of DFS products and services includes mobile money and bank led transactions (such as person to person, person to merchant transactions) and extends to other financial products and services, pricing of which may be influenced by competition and regulatory factors.
Question 3:	In describing recent awards, how should work done in one's own right and work done as a subcontractor be distinguished? Can both types of work be referenced?
Answer:	Yes, Both types of work can be referenced
Question 4:	The RFP notes that "Experience of conducting research on DFS competition and regulatory landscape in Tanzania or sub-Saharan Africa" will be used as part of the Evaluation Criteria? How will other East African or Great Lakes Region experience be considered?
Answer:	We can consider experience from other East African countries and any other work undertaken globally.
Question 5:	Does the request for a copy of certificates include copies of university degrees? If so, would transcripts or other evidence suffice?
Answer:	Transcripts and other verifiable evidence can be used instead.
Question 6:	What would be included in "other relevant compliance documents"?
Answer:	These should be any other attachments that you deem relevant to this section of the RFP.
Question 7:	Any guidance on "realistic and acceptable" Cost / Price Proposal?
Answer:	The cost should be reasonable and within the market rates.
Question 8:	Is there a preference for an individual senior researcher or for a team of researchers?

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Request for Proposals (RFP) | Analysis of the Competition and Regulatory Environment of Tanzania's Digital Financial Services Ecosystem

Innovations for Poverty Action (IPA) is currently pursuing a research initiative to investigate the cost of DFS in Tanzania, called the 'Tanzania Affordable Digital Finance Research Initiative' (TADFRI). TADFRI will generate, along with partners and key stakeholders, data and evidence around the drivers of DFS affordability, as well as recommendations to policymakers and financial service providers on ways to improve affordability.

While the overall research program will pursue several lines of inquiry, **this workstream is intended to deepen our understanding of the competition and regulatory dynamics in the country which may influence the high cost of DFS products and services.** This output will be embedded into the larger policy-driven project (TADFRI) that will generate

credible evidence on how policymakers and the private sector in the country can adopt sustainable strategies to reduce the cost of DFS, allowing for financial stability of the private sector and resulting in improved consumer welfare. We therefore seek an expert with experience in competition and regulatory analysis of DFS ecosystems in low and middle-income countries (LMICs), with a key focus on sub-Saharan Africa.

In light of the above, **IPA expects the offeror to undertake an in-depth analysis of the DFS competition and regulatory landscape in Tanzania to understand how these aspects affect the affordability of DFS.**

Proposals are due Wednesday, August 7, 2024, by 5 PM EDT. Questions and proposals should be emailed to global-procurement@poverty-action.org indicating the RFP number in the subject line.

[View the full RFP here](#), including more background information and detailed application instructions (or click the "Download Full RFP" link on the left-hand sidebar of this webpage). More additional information, [view the Q&A here](#).