

RFA: Study and final report on market development approach in Senegal, Benin and Zambia.

COMPILED ANSWERS TO APPLICANTS QUERIES

PUBLICATION DATE: June 6, 2019

1. Do you confirm that the project timeline is 24th June 2019 to 24th October 2019 and not 2023 as mentioned on your website? Will the due deadline be extended, should the project start later than the 24th of June?

- ***Yes, erratum for the date published. The project timeline is from June 24, 2019 to October 24, 2019.***

2. Will UNCDF be ok if a LTA firm / a firm that has worked on projects with UNCDF in these countries during the past 4 years bid on this project?

- ***Yes, if the technical and financial proposals meet the requirements.***

3. Will UNCDF help in getting permissions from the different stakeholders involved for the interviews?

- ***Yes, but the provider will have to do the extra mile if needed, applying a broad capacity to engage stakeholders for accessing the needed information.***

4. One of the deliverables is to provide at least 5 videos of interviews. Will equipment, editing help, digital support etc. be provided by UNCDF for this purpose or the consultant is expected to provide high quality videos?

- ***UNCDF will not provide equipment, digital support or any other technical support to produce the 5 videos. Production will be in the responsibility of the provider, this can be subcontracted.***

5. Research team must be French speaking. Will the lead consultant for Zambia need to be fluent in French as well?

- ***The lead consultant for Zambia does not need to be fluent French.***

6. The minimum qualification criteria state a requirement to work in English and French. The proposed lead researchers are not proficient in French but expected to use translators in conducting the key informant interviews. Is this acceptable?

- **Yes.**

7. Can you clarify how this report will be used in conjunction with the mid term evaluation? As we understand it, the mid term evaluation answered the following questions that are also mentioned in the RFA:

- *“What has been the overall contribution to date of MM4P’s direct financial and technical support to its partners, and to the development of strong digital finance systems in the programme countries?”*
- *“What will be MM4P’s likely contribution to increasing access to digital financial services, in general and specifically for low-income, rural, un- (and under-) banked, and female clients and with what effects?”*
- *The MTE also included a selection of lessons learned*

To differentiate between the two reports, we suggest capturing personal reflections and anecdotes through sections in the written deliverables and videos rather than through another formal impact evaluation.

- ***As mentioned in the RFA, the objective of the study is to complement the evaluation. The objective is not to redo another impact evaluation. The proposed option could be accepted but will need to be complemented with a systematic contribution analysis.***

8. Regarding the question on ‘How have digital financial services contributed to changes in people’s lives (livelihood) with a specific focus on Youth and women based on some market development stories?’ Per the RFA, there is not enough time nor budget to support the design and implementation of a client impact evaluation. To solve for this, we propose working with UNCDF to develop a scoring rubric to shortlist the number of projects to feature, interviewing key stakeholders and weaving their stories into the videos and final deliverables, linking provider stories to client stories. Does this seem reasonable?

- ***Yes, this option seems reasonable.***

9. We would need a longer timeline and budget to support the design and implementation of a client impact evaluation, which as per the RFA, is not necessary. Will the consultants have access to previous programme documentation from the MTE to help in answering this question?

- ***Mid Term Evaluation document can be found here:***
<https://erc.undp.org/evaluation/evaluations/detail/10018>

10. How does the MM4P programme distinguish between ‘projects’ and ‘Ecosystem building activities’? Does the term ‘Market development approach’ in the RFA incorporate both of these terms?

- **Yes the market development approach incorporate both ecosystem building activities and projects. Ecosystem building activities are activities focusing on several stakeholders in the market (ex: trainings, workshops, market researches, exposure visits, public-private dialogues, working groups, etc.). A project is technical or financial support to a dedicated partner. They are both part of the market development approach.**

11. Our understanding of a contribution tracing is that it is a detailed evidence gathering technique, used to validate and understand the mechanisms of change for a set of specific results that have been found. It does not typically seek to find implicit, tacit or additional results, but rather seeks to understand how an observed result occurred. To do a detailed contribution tracing of all MM4P engagements, including MM4P projects, technical assistance and all ecosystem activities will require theories of changes with results for all activities listed. If that is an accurate interpretation of the RFA, will these ToCs and results be provided to the consultants prior to the start of the engagement?

- **The Program, Country and Projects ToCs and Results Chains will be shared with the provider.**

12. Given the limited budget and timeline, is the MM4P team open to an alternative qualitative methodology for a contribution analysis? If the objective is to unearth various changes that may not have been previously observed, we propose using a variation on the [Qualitative Impact Protocol](#) (QUIP). QUIP aim to gather a series of narrative casual statements from various ‘stakeholders’ - the focus would first be generative i.e open and asking questions about changes in a respondents lives/business/operations within a specific time period. This enables the respondent to talk about change in a given domain in their own terms and to select a range of experiences. The next stage is to ask supplementary questions that sustain and deepen the conversation about the changes they mentioned and the reasons for that change.

- **This option could be accepted**

13. From previous conversations with the MM4P team, we understood this RFA was going to focus on unraveling the tacit impact MM4P projects had on the mobile money. Can the MM4P team confirm if gathering casual statements such as the ones referenced in the MTE below remains the primary aim of the study?:

“MM4P staff revealed that not all outcomes of their ecosystem activities are systematically captured in the RM framework and that it is easier to report on set indicators and outcomes of TA and grant work in comparison to the informal DFS advice offered to different ecosystem players. Evidence that is not captured includes conversations that lead to new partnerships or small changes within a regulator.” ‘In Zambia, MM4P has influenced partner and ecosystem DFS providers’ willingness and ability to develop, improve or expand DFS to unbanked customers, especially rural populations and women. The programme is well-positioned to achieve its intermediate goal of supporting ecosystem actors to gain scale, reach sustainability

and increased investment in DFS within the program's timeframe (Airtel has already increased investment in mobile money following successes in client uptake following MM4P supported HCD research).

- **As mentioned in the RFA, the objective of the study is to complement the evaluation. The objective is not to redo another impact evaluation. The publication outline section of the RFA mentions key area to focus on: DFS market overview, market constraints addressed and remaining barriers, market development stories, lessons learned from implementation of a market development approach. In-depth interviews with stakeholders are part of the study.**

14. The RFA states that 'The UNCDF team in countries will also support in drafting some specific section of the report based on the agreed templates'. Will the consultancy outline and structure the report and request support from the UNCDF team? If that's the case, can you clarify which sections the team expects to draft?

- **Yes the consultant can request support from the team for certain sections, however the consultants remain the primary authors of each sections, the team can provide complementary information or insights. The sections concerned can't be specified at this stage. It will be agreed during the first month of the project and included in the inception report.**

15. What is MM4P expectations around 'linking' lessons learned to the new UNCDF strategy - can this be elaborated on?

- **UNCDF strategy "Leaving no one behind in the digital era" is an expansion from digital finance to inclusive digital economies. This strategy is also based on the experience in Benin, Senegal and Zambia. The report should outline in a specific section how the lessons learned from the various activities and the evolutions of each market lead to the new strategy. This can be explained by the team via interviews but also from the knowledge of the provider of digital finance and digital economy.**

16. A number of the deliverables in month one such as structure of final report, presentation and video script, would be more appropriate to deliver during the month 2 and 3. The final report structure would be driven by the findings from the data collection. Additionally, our understanding was that the data collection and findings will drive the videos. An outline of the flow may be possible, but not detailed scripts. Is that acceptable?

- **UNCDF objective is from month 1 to have a clear agreement about the templates, scripts and content overview of the deliverables expected at the end of the mission. This is an objective for month 1. The exact and detailed content for these deliverables will be driven by the findings. The option could be accepted.**

17. Is there an expected page count range on the final report?

- ***UNCDF is open to any proposals here based on the approach of the provider.***

18. There are 4 final deliverables stated in the RFA - Are they all required? For example, what are the key differentiator between the PowerPoint presentation and the research brief/summary?

- ***These are all required. The final report is the main document. The PPT is for presenting the finding of the final report at an event or during webinars. The Research brief/Summary deck is there to help promote the full report.***

19. The RFA specifies a requirement for video Recordings of Interviews with DFS Customers. Please confirm who is responsible for the costs of making the recordings?

- ***The provider is responsible for the costs of making the recordings.***

20. For the video recordings, what kind of format is required?

- ***We require an MP4 format.***

21. Will the video recordings be for public consumption or just to be used as proof that the interviews have been conducted?

- ***Videos will be used for public consumption***

22. Annex 1, Section 3 – the purpose of this section is not clear with regards to responding to the RFA. What are bidders expected to respond to regarding section 3?

- ***Annex 1, Section 3 can be left blank for this RFA.***