

TERMS OF REFERENCE

Consultancy to

- i) **develop Information, Education and Communication Materials and**
- ii) **sensitization of various stakeholders and general public on the Financial Services Registry**

1. INTRODUCTION

The Financial Sector Deepening Trust (FSDT) was incorporated in Tanzania in 2004 with the overall aim to develop a deeper financial system that can provide greater access to finance for more Tanzanians. FSDT is supported by the Canadian Department of Foreign Affairs, Trade & Development (DFATD), Department for International Development (DFID), Swedish International Development Cooperation Agency (SIDA), Embassy of Denmark (DANIDA) and Bill and Melinda Gates Foundation. FSDT provides the following types of support to stimulate the financial sector:

- Provide funding to support the development of new financial products that address the needs of poor households and micro and small enterprises;
- Support improvements in the policy, legislative and regulatory framework affecting delivery of services;
- Support initiatives aimed at improving financial market integration and access to wholesale forms of finance by financial service providers addressing poor households and micro and small enterprises;
- Support initiatives aimed at enhancing the supply of appropriate business services to financial service providers in Tanzania.

FSDT is seeking a firm that will provide Market Engagement Support to the Financial Services Registry (FSR) Project to:

- i) **develop Information, Education and Communication Materials**
- ii) **sensitize various stakeholders and general publics**

This document outlines the terms of reference for this scope of work.

1.1. PROJECT BACKGROUND

FSDT on behalf of Bank of Tanzania has previously conducted two geo surveys of financial access points in Tanzania – the first in 2012, and once again in 2014. The objective of these mapping exercises was to collect GPS location, and financial service data of physical financial access points. This visibility of existing access points helps drive data driven decision making in improving access to financial services in both private and public sectors.

Despite the success of the mapping exercises, this approach has suffered several challenges including:

- **Accessibility of Data** - The data still lacks an institutional home. Stakeholders that want to access and use the data do not know where to retrieve it. Outside of the periodic mass survey, industry driven data collection is predominantly manual, which

limits the efficiency in accessing the data. This manual nature limits the ability to analyze the data to provide insights for decision making;

- **Outdated Data:** Due to the nature of the approach used, there is a window between data collection and data publishing. This reduces the effectiveness of the data as it greatly varies from the real time data. In addition, the exercise conducted by FSDT can only be conducted every several years due to practicality and viability reasons;
- **Sustainability** - The current mass survey approach of collecting data is expensive and largely depends on external funding. A feasible and viable mechanism must be put in place to ensure continuity. Banks and Mobile Network Operators (MNOs) are currently mandated by BoT to report this data, however this currently does not apply to Microfinance institutions (MFIs), and several other types of Financial Service Providers (FSPs);
- **Engagement of private sector** - The current approach fails to fully engage the private sector or to meet the data requirements of their existing use cases. This is because the private sector is not actively involved in the collection of data;

The FSR is aimed at addressing these challenges by automating the data collection process and providing digital access to the access point data as well as decision making support tools.

1.2. INTENDED REGISTRY BENEFITS

The Financial Services Registry aims to provide functionality that not only allows the capture, storage, reporting and analysis of financial access point data but also afford the ability to integrate with other stakeholders existing systems. These capabilities will allow stakeholders in the ecosystem to efficiently access and analyze up-to-date financial outlet data to assist in making informed decisions to increase access to financial services in Tanzania. Specifically, the intended benefits of the FSR are as follows:

1. **Availability of Up-to-Date Data** - The FSR shall facilitate capturing of location data as part of registration and updating processes of access points therefore providing real-time data for the FSR beneficiaries. This will enable timely and accurate data driven decision making;
2. **Business Intelligence** - Service providers will have access to up to date data for both supply and demand analysis. This will help inform data driven decisions on location and types of financial products and services to scale. In the long-term, it is envisioned that consumers will also be able to leverage this information to improve efficiency of access to financial products and services;
3. **Ease of Access to Centralized Data** - The FSR stands to provide a central source of accurate, validated and up to date data on access point statistics and distribution network across country. Beneficiaries from across various industries can access the centralized repository with ease through automation and integration. Access to a centralized pool of quality data will propel data driven decisions and strategies;
4. **Cost Effectiveness** – The FSR central approach of data collection, validation and distribution, as well as integration with existing registration processes, will eliminate the need for other stakeholders across the country to conduct costly recurring exercises to collect this data;

5. **Compliance & Oversight**– The National Payments Act, 2015, mandates electronic money issuers to report their agents’ identities, physical addresses and GPS coordinates to the regulator as an input towards cash flow monitoring and management. The FSR aims to provide a standard platform for high quality data collection, therefore eliminating the need and cost of each FSP having to acquire their own technology;
6. **Standardize Access Point Identification** - The FSR system will also provide a platform to standardize access point identification across service providers by establishing unique IDs, which shall in turn help to strengthen KYC procedures.

1.3. The Project

The Financial Services Registry is a sustainable mechanism of identifying where financial services are offered across Tanzania. The Financial Services Registry initiative will develop an open registry of Financial Service Points in Tanzania, which will be housed within, and owned by, the Bank of Tanzania. The Registry will provide a unique ID to each Financial Service point in Tanzania.

The implementation of the financial services registry is divided into three main phases;

1. **FSR System Development** - The registry will develop a suite of tools to collect and manage this data including:
 - Smartphone based application for field-based registration of new and existing services
 - Web based application for management of Financial Service Registry records
 - Database to house and manage data
 - APIs to allow stakeholders to access the public portions of the dataset
 - Analysis and visualisation tools to allow stakeholders to generate insights from the data

The development of these tools is done by the Bank of Tanzania.

2. **The Mass Registration** – In order to drive better uptake and utilization of the financial services registry the FSR Technical committee through the consultant to be identified will undertake the initial registration of financial access points with support from the financial service providers. The consultant will recruit, train and deploy a team to ‘walk the streets / villages of Tanzania’. This exercise will involve traveling to all areas of the country and walking the streets to identify Financial Service Outlets and then registering them using the smartphone based app provided. The field teams will provide each outlet registered with a unique Financial Services Registry ID sticker which will be printed and provided separately.
3. **Ongoing Registration** – Upon the completion of the Mass Registration, Financial Service Providers will be required to utilize the tools provided to them in the ongoing registration of financial access points. Further, to ensure that the FSR is up to date the FSP will also be required to report suspended and terminated financial access point.

Sustainability will be achieved by providing a standardised reporting mechanism and enforcing the existing regulatory requirement that providers report the locations for their service points, this will be done as part of the on boarding process.

In order for the above stated processes 2 and 3 to roll out as smoothly as possible, ease usability and understanding of the tools developed under phase 1, market sensitization and engagement through various channels is of paramount importance.

This ToR mainly focuses on the tasks and responsibilities of the Market Engagement Partner, that will spearhead the mass media campaign, instruction video creation and dissemination, Tutorials as well as DIY Leaflets and Brochures.

2. THE ASSIGNMENT

To this end, FSDT seeks to launch an awareness and sensitization exercise that will reach and speak to:

- Project Owner and other FSP Regulators –
 - Bank of Tanzania (DMIS, DNPS, DBS, DERP, NFIF Secretariat)
 - Tanzania Insurance Regulatory Authority (TIRA)
 - Tanzania Communications Regulatory Authority (TCRA)
 - Capital Markets and Securities Authority (CMSA)
 - Social Security Regulatory Authority (SSRA)
 - Tanzania Cooperative Development Commission (TCDC)
- Tier I Banks, MNOs and Aggregators
 - NMB
 - CRDB
 - Maxcom
 - Selcom
 - Vodacom
 - Tigo
 - Airtel
- Tier II Banks and MNOs, MFIs, SACCOs
 - Equity Bank
 - Access Bank
 - Bayport
 - Finca Microfinance Bank
 - Halotel
 - Deloitte SACCO
- Other FSPs
 - Pension Funds
 - Insurance Companies
 - Capital Markets
 - Other Banks, MFIs, SACCOs
- Others
 - TAMFI, TBA, ATI, TMOA
 - Umoja Switch
- General Public
 - With particular attention to Agents and Financial Outlet Owners/Managers

FSDT wants to ensure that all internal departments as well as external stakeholders understand their roles and responsibilities for the FSR implementation as well as the subsequent market driven ongoing registration and system usage and registry benefits.

2.1. OBJECTIVES OF THE ASSIGNMENT

The broad objective of this assignment is to develop information, education and communication (IEC) materials and a consumer sensitization campaign in order to raise awareness and adoption of the Financial Service Registry.

The specific objectives are:

1. Raise awareness of FSR mass registration including developing a **consistent cross-industry brand**
2. To develop series of **consumer and user awareness** materials in order to help build consumer's confidence in the FSR and to raise awareness about its use, significance, benefits. The consumer awareness material package should include: animations, radio scripts for both a national and local community audience, printed materials including brochures and leaflets, tailored for the above mentioned beneficiary and user groups

2.2. SCOPE OF WORK (TECHNICAL AND GEOGRAPHICAL)

The consultant will be expected to carry out the following tasks:

Design and marketing of sensitization materials

- Conceptualize, format scripts and information, for radio, print media, animations, leaflets and flyers
- Test and validate the tools with the FSR task force comprised of project owners, project managers, project champions, a selection of FSP reps and chosen stakeholders.

Design awareness campaign

- Analyse the current project and prospective consumer segments. Clearly define the priority audiences that the awareness campaign should target. Analyse their characteristics, needs, factors influencing their decisions and behaviour and nature of content needed to influence behavioural change.
- Propose appropriate communication methods/dissemination channels for the different target audiences, using the designed consumer awareness materials. Determine channels, time of day, frequency, locations, etc.
- Adjust the awareness material package and adjust to the various local contexts and suggestions on additional/complementary messages to be developed.
- Identify the current promotion activities of the existing Financial Service Providers and other stakeholders as well as their capacity to scale up their promotion activities and opportunities simultaneously promote and raise awareness of the FSR.

Implementation plan and budget

- Develop an implementation plan/media roll out plan for the awareness campaign with associated timeline for all activities
- Develop a budget for all proposed activities
- Develop a monitoring tool that provides feedback on the effectiveness/impact of the advert to the targeted audience

The **geographic scope** of the campaign is the entire country including Unguja and Pemba. Hence the material should be easy to translate from English to local vernacular.

Community radio will be used in different zones namely Lake, Central, Southern Highlands, Northern, Coastal, Eastern and the Isles and all content will be customized to the local communities.

3. EXPECTED DELIVERABLES AND REPORTING REQUIREMENTS

The consultant is expected to provide the following outputs:

- Inception report* – outlining in detail the work/activities to be undertaken by the consultant including methodology, implementation plan and timelines. It should also include an overview of the narrative summarizing the consultant’s understanding of the scope and the intended goals of the awareness campaign, detailed by phase, target group and medium and an outline of the final report;
- A comprehensive consumer awareness strategy clearly defining: target audiences, what communication methods will be used and specification such as channels, frequency, languages, etc.;
- An implementation plan for radio and roll out plan for the awareness campaign with associated timeline for all activities;
- Key messages for all materials with the support of the FSR taskforce;
- An audio-visual public service announcement geared towards consumers/general publics that will be used on YouTube and other channels;
- An audio public service announcement geared towards decisionmakers
- A brand, slogan, tagline and jingle including a comprehensive brand manual for the awareness campaign
- Design layout (for printing/production) of FSR brochure, leaflets, banners, campaign, poster, etc.
- Instructional videos, tutorials and podcasts for radio and digital media
- A budget forecast of the costs associated with suggested activities
- A monitoring tool that provides feedback on the effectiveness and impact of the campaign to the targeted audience
- Draft report* – The consultant will deliver the draft report and PowerPoint presentation three weeks before the end of the assignment
- Market Engagement for validation of materials (one-on-one and focus groups) to test materials and communication slogans
- Stakeholder validation workshops* – the consultant is expected to travel to a location to be determined by FSDT to present findings and deliverables to a stakeholder’s workshop before the end of the assignment. This will be done in partnership with FSDT’s Research Team.

- xv. *Final report* – Final Report on consultancy, which should show the methodology used, activities undertaken, successes, challenges, human interest stories, results (planned and unplanned), lessons identified and recommendations on how to address those lessons.

To complete these aforementioned outputs, the consultant will be required to:

- Participate in an inception meeting
- Prepare an Inception Report within one week after the commencement meeting
- Collaborate with key stakeholders in the target countries to collect information, photo and video footage for the development of promotional materials, case studies and other activities
- Conduct on-site visits to selected areas around the country
- Meet with the taskforce composed of selected individuals for consultation and evaluation purposes
- Participate in a selected stakeholder/partner validation workshop on the consumer sensitization campaign and adjust the campaign based on the feedback provided.

Note: all assignment outputs and deliverables will be property of FSDT/FSR

4. TIMELINE

The awareness and sensitization campaign will run from July to December, 2019.

5. PAYMENT SCHEDULE

- 10% upon signature of the contract;
- 10% upon receipt and approval of inception report;
- 25% upon receipt of all final versions of IEC material;
- 25% upon implementation of sensitization exercise;
- 30% upon receipt of a final report

6. PROPOSAL SUBMISSION REQUIREMENTS

- i. Technical proposal not exceeding 10 pages in length with the proposed approach and activities to be taken for the implementation and management of the assignment, including an operational work plan with timelines and track record of consultant/team, etc.
- ii. Portfolio of similar past work performed
- iii. 3 letters of reference from financial and development institutions
- iv. Curriculum vitae of consultant and each member of the team (if a team approach is utilized)
- v. Other supporting material deemed to be relevant to the proposal may be attached
- vi. Financial proposal – financial offer/budget including breakdown of costs

7. EVALUATION CRITERIA

Proposals will be evaluated on the basis of:

- a. Implementation methodology – 40%
- b. Experience of the consultant/team – 40%
- c. Cost-effectiveness/price – 20%

8. QUALIFICATION REQUIREMENTS

The selected consultant/team will have a track record of at least five (5) years of expertise in the development of communication strategy, disseminating communication materials and raising awareness among consumers about the characteristics and benefits of a product.

- Lead applicant should have at least a bachelor's degree in the field of public relations, journalism or marketing, or business management or similar field
- Familiarity with branding compliance and other marketing compliance
- Work experience in Tanzania
- Proficiency in English and Swahili
- Excellent written, oral and interpersonal skills
- Familiarity with financial access mapping and financial sector
- Familiarity with website development and social media platforms is preferred.

9. CLIENT'S INPUT AND COUNTERPART PERSONNEL

Services, facilities and property to be made available to the consultant by the Client:

- i. The consultant will provide data, facilities and support to aid accomplishment and completion of this activity
- ii. The consultant will be provided with relevant documents and contacts to facilitate the assignment.

Professional and support counterpart personnel to be assigned by the client to the consultant;

- iii. The consultant will report to the research personnel and assigned taskforce staff in order to streamline all technical aspects.

10. APPLICATION DEADLINE

Interested and qualified consultants should send their application by 5:00 pm, 30th June, 2019 to procurement@fsdt.or.tz (max 10 MB).