



TERMS OF REFERENCE

DIGITAL MERCHANT PAYMENT (DMP) SBCC NUDGE DESIGN, A/B TESTING, AND RCT DATA ANALYTICS

JULY 2026

1. ABOUT FSDT

Established in 2004, the Financial Sector Deepening Tanzania (FSDT) is a donor-funded market facilitator that focuses on the financial sector. FSDT's main goal is poverty reduction through the transformation of the financial sector to ensure it offers quality, inclusive, and sustainable financial solutions that improve the livelihood, well-being, and empowerment of underserved Tanzanians.

The work done by FSDT is guided by the Market Systems Development (MSD) approach, which aims to create lasting improvements in income, access to jobs, services, and products for people living in poverty by focusing on transforming economic systems and addressing the root causes of market failures.

The FSDT 2026-2030 strategy is designed to support an inclusive financial sector with effective regulation, infrastructure, evidence use, and solutions that reach underserved groups—especially women, youth, and MSMEs—enhancing resilience, livelihoods, and empowerment in Tanzania. The strategic goal is to achieve a transformative and inclusive financial sector, ultimately improving the financial health of Tanzanians.

2. BACKGROUND OF THE ASSIGNMENT

FSDT, in partnership with the Bank of Tanzania (BoT), is implementing a research and evidence-generation initiative to accelerate adoption of Digital Merchant Payments (DMP) in Tanzania.

FinScope Tanzania 2023 clearly showed a disconnect in the country's digital financial landscape. While 72% of Tanzanians reported actively using mobile money and other digital financial services, only 9% utilized merchant payments in the past 12 months prior to the Survey. More recent Bank of Tanzania data reinforces this finding, showing that less than 15% of the total digital transaction volumes are attributed to person-to-person (P2P) payments. This clearly shows that despite high mobile money penetration, usage for retail purchases remains low, with awareness, trust, pricing perceptions, coordination failures, and ecosystem incentives limiting uptake. Building on these findings, FSDT and the Bank of Tanzania have committed to working together to identify the underlying challenges and design practical solutions aimed at scaling up the adoption and usage of merchant payments. Their shared objective is to elevate P2P transactions to levels comparable with the widespread uptake of person-to-person (P2P) payments.

This assignment represents Phase 2 (A/B and RCT) of a sequenced research design that includes:

1. FIGI-based landscaping study (covered in Phase 1)
2. Lab-in-the-field A/B testing
3. Randomized Controlled Trial (RCT)

Following the FIGI-based landscaping study (Phase 1), the next phases focus on testing behaviourally informed SBCC (Social and Behavior Change Communication)

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interventions. These will first be refined through a lab-in-the-field A/B testing phase and subsequently evaluated through a cluster-randomized controlled trial (RCT) that measures real transaction behaviour using anonymised Financial Service Provider (FSP) administrative data.

This TOR covers the behavioural design, A/B testing implementation, and RCT data analytics support required to generate robust causal evidence on which communication and engagement strategies most effectively drive DMP adoption.

3. RATIONALE FOR THE ASSIGNMENT

Low DMP uptake is not only a structural or regulatory issue, but also a behavioral one. Consumers and merchants often rely on habitual cash practices, may mistrust digital systems, misunderstand fees, or underestimate the benefits of interoperability. Effective interventions therefore require:

- Behavioral diagnosis translated into practical SBCC nudges
- Experimental testing of message framing and delivery channels
- Rigorous measurement of real behavioral outcomes using transaction data

This assignment ensures that SBCC interventions are not based on assumptions but are behaviorally optimized and empirically validated before scale-up.

Overall, the objective of this assignment is to design, test, and analytically evaluate SBCC interventions that promote DMP adoption by:

- Translating landscaping insights into behavioral nudge strategies
- Designing and implementing lab-in-the-field A/B testing of SBCC messages
- Developing final RCT treatment communication packages
- Providing statistical analysis of RCT outcomes using administrative transaction data
- Translating evidence into actionable policy and scale-up guidance

4. SCOPE OF WORK

The firm will serve as the behavioral design and impact analytics lead for the SBCC, A/B testing, and RCT phases of the DMP study. The role combines behavioral science, experimental design, and advanced quantitative analysis to ensure that communication strategies are both behaviorally grounded and empirically validated.

4.1. Behavioral SBCC and Nudge Design

The firm will translate insights from the landscaping study into a structured behavioral diagnosis and SBCC strategy. This will involve identifying the cognitive, social, and contextual factors that influence payment decisions among merchants, consumers, and suppliers. These may include risk perceptions, trust dynamics, mental models around

fees, habit persistence around cash, liquidity management practices, social norms, and coordination failures across supply chains.

Based on this diagnosis, the consultant will develop a behavioral framework that links barriers to specific behavioral levers (e.g., simplification, social proof, loss aversion, trust cues, norm activation). Using this framework, the consultant will design SBCC message variants tailored to:

- Merchants (business benefits, interoperability, onboarding clarity, trust in irreversibility of DMP)
- Consumers (safety, convenience, cost savings, elimination of cash handling)
- Suppliers (efficiency, traceability, improved liquidity cycles)

Messages must incorporate gender-responsive framing, local language adaptation, and clear communication of interoperability through TANQR/TIPS. Delivery channel strategies (e.g., influencer engagement, peer merchant champions, SMS/WhatsApp prompts, posters, market activations) will also be designed, with clear hypotheses on how each channel is expected to influence behavior.

4.2. Lab-in-the-Field A/B Testing

The firm will design and implement a “lab-in-the-field” A/B testing phase to experimentally compare SBCC message variants and delivery concepts in a controlled setting.

This phase will involve:

- Development of an experimental design and randomization protocol
- Finalization of survey tools and feedback instruments
- Training of field teams on message exposure procedures

Implementation of A/B testing with approximately 900 participants across merchant and consumer segments, with outcomes measured including message recall, comprehension, perceived relevance, trust shifts, perceived benefits, and stated intention to use DMP. The consultant will conduct rapid statistical analysis to rank message variants and identify the most effective framings and channels. The purpose of this phase is to optimize communication strategies prior to the RCT, not to measure real transaction outcomes.

4.3. RCT Treatment Communication Framework and Toolkit

Based on A/B findings, the firm will finalize the SBCC communication architecture for the RCT treatment arms. This includes translating tested messages into practical implementation materials and guidance for field actors.

Deliverables will include:

- Message scripts for merchant, supplier, and consumer campaigns

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- Visual communication materials (posters, flyers, market signage concepts)
- Influencer and merchant champion briefing guides
- SMS/WhatsApp prompt templates
- Guidance notes on sequencing and repetition of messages

The consultant will also define the behavioral hypotheses underlying each treatment arm (T1.1, T1.2, T2 outlined below), linking communication components to expected behavioral mechanisms.

4.4. High-Level Summary of Expected RCT

The Randomized Controlled Trial (RCT) will rigorously test whether the during the A/B testing pre-screened targeted awareness interventions can increase DMP adoption, transaction frequency, transaction values, merchant onboarding, and digital supply-chain payments. The RCT will be implemented across multiple districts (both urban and rural as per NBS definition) using a cluster-randomized design to compare outcomes between treatment and control areas. Further, considering various consumer and user groups will be touched through the RCT demographic differences in reception will also be highlighted promptly.

Three main treatment arms will be tested. The first will target merchants (T1.1) with awareness campaigns focused on TANQR interoperability, onboarding support, trust-building, and the business benefits of digital payments. The second will target suppliers (T1.2) with messaging on digitized B2B payments, invoicing, and improved cash-flow management. The third will target consumers (T2.1) with behavior-change campaigns emphasizing convenience, safety, and the elimination of cash-handling challenges. Control districts will receive no intervention.

Interventions will include merchant champions, peer learning, pop-up registration booths, referral incentives, influencer campaigns, and localized communication materials. Districts will be assigned to different combinations of treatments, allowing the study to isolate the effects of merchant-only, consumer-only, and combined interventions. A more detailed breakdown of the treatments is presented below; however, it is key to note that the detailed designs of the “treatments” shall be a result of the landscaping study and the initial A/B testing; however, on a high level, the below is expected:

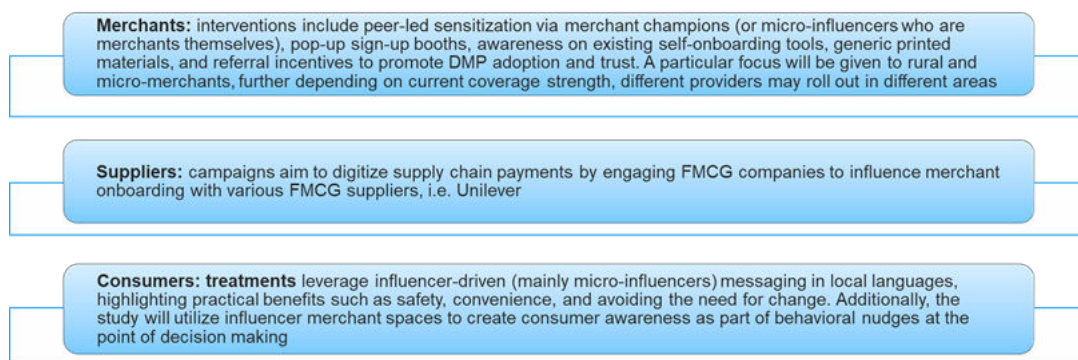
The RCT; being an on-platform approach and powered by transaction-based outcomes, will be using a cluster randomized design. To generate meaningful and statistically robust results using administrative transaction data, the RCT will be designed to ensure sufficient exposure of both consumers and merchants to the awareness interventions. On the consumer side, the study will aim to reach a minimum of 5,000 unique transacting consumers across the treatment clusters during the intervention period. This will be achieved by implementing consumer-facing treatments (T2) in approximately 25–40 clusters, such as wards, district or mobile tower catchment areas. Based on typical transaction densities in active trading areas, each treated cluster is expected to generate between 150 and 250 unique transacting consumers over three months, resulting in an overall exposure of 3,750–10,000 consumers. This exceeds the minimum threshold of 5,000 and allows for meaningful analysis across different contexts, including urban and rural areas and varying market sizes. Consumer exposure will be driven through localized awareness campaigns, influencer engagement, and community-based messaging, with

outcomes measured exclusively through anonymized Financial Service Provider (FSP) transaction records.

On the merchant side, the merchant-facing treatments (T1.1 and T1.2) will be implemented in approximately 25–40 clusters, targeting an estimated 800–1,200 eligible merchants in total. This corresponds to roughly 20–30 merchants per cluster, primarily drawn from high-frequency, daily-consumables sectors such as kiosks, food stalls, small shops, and pharmacies. Of these, at least 300–500 merchants are expected to be active digital payment users during the study period, defined as completing regular DMP transactions according to an agreed activity threshold. This scale ensures that changes in merchant onboarding, transaction frequency, and transaction values can be reliably detected using FSP administrative data, while also capturing variation across business size, location, and value chain participation.

Under a four-arm design (Control, T1.1, T1.2 and T2), a recommended minimum structure is approximately 80 clusters in total, with around 20 clusters per arm. This configuration would result in roughly 40 clusters receiving consumer-facing treatments and 40 clusters receiving merchant-facing treatments, providing adequate exposure for both sides of the market. By combining sufficient geographic coverage with high-frequency transaction data, the study will have the statistical power to detect meaningful changes in digital merchant payment usage, assess differential impacts across treatment arms, and generate credible evidence on which combinations of awareness strategies most effectively drive sustained DMP adoption at scale.

Diagram 1: Anticipated “Treatments”



Merchant Awareness Treatment (T1): In April 2024, BOT launched TANQR with the respective unique payment digits that can be utilized by consumers who are unable to scan the QR code. This initiative achieved payments interoperability; today, a consumer can conduct DMP without the need to seek a till that belongs to their respective service provider. Whereas the National Payment System Annual Report for 2024 reports an increased number of merchants by 28.52 percent, there is still a significant gap in rural areas and among micro merchants who serve consumers on day-to-day consumables. To this effect, the RCT will focus on tailored merchant awareness campaigns that aim to educate merchants about the benefits of digital payments, interoperability through TIPS -TANQR, build trust in security and reliability, as well as facilitate easy sign-up and adoption. Such awareness strategies will include merchant champions, influencers, pop-up sign-up booths placed in busy areas for quick onboarding as well as self - onboarding, printed posters/flyers and incentivized challenges such as referral incentives. In this approach, it is anticipated that tailored awareness campaigns will empower both suppliers and

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merchants to seek onboarding to DMP and encourage consumers to pay digitally instead of cash. Through this campaign, it is anticipated that the coordination challenges that exist between suppliers and merchants will also be addressed, leading to digitized supply chain payments.

The merchant awareness campaigns will be divided into two treatments as shown below.

T1.1: Awareness campaigns targeted at merchants

T1.2: Awareness campaigns targeted at suppliers

Consumer Awareness Treatment (T2): Limited awareness has been identified as a key barrier to adoption of DMP by consumers. According to the FinScope 2023 report, nearly 60% of Tanzania's population is unaware of mobile money merchant payment solutions. To address this barrier, the RCT intervention will introduce a set of targeted awareness campaigns to improve consumers' understanding of DMP. The treatment measures will include, but not be limited to, behavior-changing messages through influencers, localized languages, and addressing consumers' cash-related pain points such as safety, convenience, and no need to carry change.

The consumer awareness campaigns will focus on behavior change messaging through various channels, localized and focused on consumers' pain points.

T2.1: Tailored awareness campaigns for consumers

Key assumptions:

- T1 will be applied across two districts, while one district will have both T1 and T2, and one district T2 only.
- The study will involve multiple supply chains which have a high frequency of payments and quick re-purchase cycles, such as FMCG companies, considering that reactions to changes in payment patterns need to be seen as early as 3 months post intervention. These companies will be determined during the RCT design phase.
- The study will take 3 months since the focus will be on daily consumables.
- The participating FSP/FSPs will provide real-time data on transaction volumes, values, and number of merchants in the selected districts for continuous monitoring throughout the RCT.

Primary outcome measures will include the number and value of Digital Merchant Payment (DMP) transactions, the number of active digital merchants, and the frequency of consumer usage. Data will be drawn predominantly from Financial Service Provider (FSP) transaction records and if needed, complemented by structured merchant and consumer in-depth interviews.

The analysis will apply a difference-in-differences and treatment–control comparison framework to estimate the causal impact of the awareness interventions. Outcomes in treatment districts will be compared with those in control districts before and after the intervention period to isolate the effect of the campaigns from broader market trends. Regression models will be used to

control for baseline differences across locations, merchant characteristics, and consumer profiles, ensuring robust attribution of observed changes to the interventions.

Transaction-level data will be analyzed to assess changes in usage intensity, including shifts in transaction frequency, average transaction value, and the diversity of payment use cases. Merchant-level analysis will examine onboarding rates, sustained activity, and transaction volumes over time, distinguishing between newly onboarded and previously registered merchants. Qualitative information will be leveraged to gauge changes in awareness, perceived trust, and stated preferences for digital versus cash payments.

Subgroup analyses will be conducted to explore differential impacts across urban and rural areas, business sizes, gender of business owners, and selected value chains. This will help identify which segments respond most strongly to the interventions and where additional targeting may be required. Where supplier data is available, network-level analysis will assess whether digital payments are expanding beyond retail transactions into upstream supply-chain relationships.

Together, these analytical approaches will provide a comprehensive assessment of both behavioral and market-level changes resulting from the interventions, generating evidence to inform scalable policy, regulatory, and private-sector strategies for accelerating Digital Merchant Payment adoption in Tanzania.

4.4.1. RCT Data Management and Statistical Analysis

The firm will lead the design and execution of the RCT analytical framework using anonymized administrative transaction data from participating FSPs.

Key tasks include:

- Development of a detailed Statistical Analysis Plan (SAP)
- Definition of primary and secondary outcome indicators, such as:
 - Number and value of DMP transactions
 - Size and transaction frequency per user
 - Number of active merchants
 - Sustained merchant activity rates

The consultant will work closely with FSDT, BoT, and FSP technical teams to structure and validate transaction datasets while ensuring data privacy and confidentiality.

Impact estimation will use appropriate econometric techniques, including difference-in-differences models and treatment-control comparisons. Regression analysis will control for baseline differences across clusters. Subgroup analysis will explore differential effects by gender, geography, merchant size, and sector.

4.5. Knowledge Transfer and Capacity Strengthening

A core expectation of this assignment is that the firm will not only deliver technical outputs but also strengthen the internal capacity of FSDT and the Bank of Tanzania (BoT)

to apply behavioral approaches and experimental evaluation methods in future financial inclusion initiatives.

The firm will therefore design and implement a structured knowledge transfer component alongside the technical work. This will include:

- **Joint technical working sessions** with FSDT and BoT staff during key stages of the assignment (behavioral diagnosis, A/B testing design, RCT analysis planning), aimed at explaining methodological choices, experimental logic, and interpretation of findings.
- **Practical training sessions or clinics** (minimum two) covering topics such as behavioral SBCC design, experimental testing principles (A/B and RCT), and interpretation of administrative transaction data for impact evaluation.
- **Co-development of analytical tools and templates**, including indicator definitions, dashboard structures, and basic analysis scripts where relevant, so that FSDT and BoT teams can independently use and adapt these tools beyond the study period.
- **Documentation of methods and lessons learned**, including a short methodological note or guide summarizing the behavioral framework, A/B testing approach, and RCT analytical methodology in an accessible format for non-academic audiences.

Knowledge transfer activities should be embedded throughout the assignment rather than delivered as a one-off training. The aim is to ensure that FSDT and BoT teams gain practical exposure to behavioral design and impact evaluation processes, enabling sustained institutional capacity to design, test, and assess future digital financial inclusion interventions.

5. KEY DELIVERABLES

The firm is expected to deliver the following key outputs:

- Inception Report (workplan, behavioral approach, A/B framework, RCT analytics roadmap, knowledge transfer plan)
- Behavioral SBCC Strategy Framework (behavioral diagnosis, message logic, channel strategy)
- A/B Testing Design Package (experimental design, tools, randomization protocol)
- A/B Testing Results Report (analysis of message performance and recommendations)
- RCT Communication Toolkit (scripts, materials, influencer and merchant champion guides, digital prompts)
- Statistical Analysis Plan (SAP) for the RCT
- Transaction Data Indicator Framework (definitions and construction of outcome indicators)

- Knowledge Transfer Sessions for FSDT and BoT (minimum two)
- Methodology and Tools Note for institutional learning
- Final RCT Impact Evaluation Report
- Policy and Learning Brief for stakeholders

6. DURATION, LEVEL OF EFFORT AND GOVERNANCE MODALITY

The assignment will span approximately 10–11 months, aligned with A/B testing, RCT implementation, and analysis cycles. The total level of effort is expected to be approximately 110–120 professional days, distributed across a multidisciplinary team.

Tentative Workplan:

Phase	Key Activities	Timing
Behavioural Design	Diagnosis, SBCC framework	Month 1
A/B Testing	Implementation and analysis	Months 2
RCT Preparation	Toolkit and SAP finalization	Month 3
RCT Support	RCT will be ongoing/standby support	Months 4-9
RCT Analytics	Data analysis and monitoring	Months 10
Final Reporting	Synthesis and dissemination	Month 11

The firm will report directly to the FSDT Project Lead, with technical oversight provided jointly by FSDT and the Bank of Tanzania. Further, it is important to note that FSDT will serve as the contracting authority and overall coordinator while BoT will provide technical guidance and facilitate stakeholder access. To ensure adequate project oversight regular check-ins (bi-weekly) will be held and all key milestones require formal approval. All raw data, tools, and analytical outputs will remain the property of FSDT. Data-sharing agreements will be established with FSDT to govern anonymized transaction data access.

7. REQUIRED QUALIFICATIONS AND EXPERIENCE

Firms or consortia are encouraged to apply. The proposed team must demonstrate strong combined capacity in behavioral science, SBCC design, experimental methods, and quantitative impact evaluation, particularly in the context of digital financial services or similar market systems.

Core Expertise Required:

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- Minimum 8 years of professional experience in behavioral research, social and behavior change communication (SBCC), nudging, or applied behavioral insights in development or market systems contexts. Demonstrated experience translating behavioral diagnostics into communication or intervention design.
- Proven experience designing and implementing experimental research, including A/B testing and randomized controlled trials (RCTs), particularly in field settings. Ability to develop randomization protocols, treatment arms, and measurement strategies.
- Strong expertise in quantitative impact evaluation methods, including difference-in-differences, regression analysis, and causal inference techniques. Demonstrated ability to develop Statistical Analysis Plans (SAPs) and conduct rigorous outcome analysis.
- Experience working with large administrative or transaction-level datasets, including data structuring, cleaning, indicator construction, and analysis. Familiarity with issues of data quality, anonymization, and confidentiality.
- Solid understanding of mobile money, digital payments, or financial inclusion ecosystems, including merchant payments, interoperability, and user behavior in digital financial services.

Desirable Qualifications:

- Experience working in East Africa or similar market contexts
- Prior engagement with central banks, regulators, or financial sector authorities
- Experience integrating gender and inclusion lenses into behavioral or impact evaluation work
- Experience translating research findings into policy-relevant recommendations

Team Composition

The proposed team should include, at minimum:

- A Behavioral Science Lead with strong SBCC and nudging expertise
- An Experimental Design / A/B Testing Specialist
- A Data Scientist / Economist with advanced econometrics skills

8. ELIGIBILITY REQUIREMENT FOR BIDDERS

To be considered for this assignment, bidders must meet the following minimum eligibility requirements and submit documentary evidence as part of their technical proposal

- Submit **at least two (2) client reference letters** confirming successful completion of similar assignments. |

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- Submit the following **KYC documents**:
 - Taxpayer Identification Number (TIN)
 - Current Business License
 - VAT Registration Certificate
 - Company Registration Certificate
 - Memorandum and Articles of Association (MEMARTS)
 - Confirmation of Board of Directors
 - Most Recent BRELA Search Report
 - Audited Financial Statements for the past three years
 - Bank Account Details
 - Signed and stamped Conflict of Interest Form (attached)

9. ASSESSMENT CRITERIA

Submissions will be evaluated using a Quality-and-Cost-Based Selection (QCBS) approach, with strong emphasis on technical expertise and relevant experience.

A. Technical Evaluation (80%)

Criteria	Description	Weight
Relevant Experience	Demonstrated experience in behavioral research, SBCC, experimental methods, and impact evaluation, particularly in digital finance or related sectors.	25%
Technical Approach and Methodology	Clarity and robustness of the proposed approach for behavioral SBCC design, A/B testing, and RCT analytics, including alignment with the TOR objectives.	25%
Team Composition and Expertise	Appropriateness, seniority, and complementarity of the proposed team, including behavioral, experimental, and econometric expertise.	15%
Analytical and Data Capacity	Demonstrated experience working with administrative or transaction-level data and conducting rigorous quantitative analysis.	5%
Behavioral Design Depth	Depth of understanding of behavioral drivers and ability to design practical nudges and communication strategies.	5%
Regional and Contextual Experience	Experience in East Africa or similar markets, and familiarity with regulatory or financial inclusion contexts.	5%

B. Financial Evaluation (20%)

Criteria	Description	Weight
Cost Reasonableness	Alignment with scope and LOE	15%
Value for Money	Balance between quality and price	5%

The final score will be calculated as: Final Score = (Technical Score × 80%) + (Financial Score × 20%). Only candidates achieving a minimum technical score of 70% will be considered for financial evaluation.

10. APPLICATION PROCESS

Interested firms should submit:

- Cover Letter

- Technical Proposal – capturing the proposed methodology, behavioral framework, A/B testing approach, RCT analytics approach, and workplan (maximum 6 pages).
- CVs for Key personnel (maximum 4 pages each)
- Relevant Work Samples - At least two examples of previous assignments involving behavioral SBCC, A/B testing, RCTs, or transaction data analytics.
- Financial Proposal, as a separate document, clearly indicating data collection costs and daily rates.

The total available budget for this assignment is capped at USD 110,000 (or its equivalent in TZS), inclusive of all taxes and applicable duties.

All submissions should be made electronically to the FSDT procurement by 5 pm EAT on the 14th of August 2026 via the email below:

Procurement Manager,

The Financial Sector Deepening Tanzania,

2nd Floor De Ocean Plaza,

Plot 400 Toure Drive,

P.O. Box 1559 Oyster Bay, Dar es Salaam, Tanzania

+255 222 602 873/5/6

procurement@fsdt.or.tz

Questions and queries may be submitted to the same email not later than 5 pm EAT on the 11th of August 2026.

11. OTHER MATTERS

Confidentiality

- All information contained in the Terms of Reference is provided on a strictly confidential basis solely for the use of tenderers in connection with the competition for the supply of services. It is a condition of this competition that tenderers (and any sub-contractors) shall:
 - Take all reasonable measures to protect this confidentiality and avoid the unauthorized use, disclosure, publication, or dissemination of confidential information;

- Not use this information other than for the purposes of preparation of a tender, and shall disclose it only to officers, directors, or employees on a specific need to know basis; and
- Not disclose, publish or otherwise reveal any of the information contained herein except with the specific prior written authorization of FSDT.

Conflict of Interest

Tenderers (and any subcontractors) must disclose in their tender details of any circumstances, including personal, financial and business activities that will, or might, give rise to a conflict of interest, if they were awarded this contract. Where Tenderers identify any potential conflicts, they should state how they intend to avoid such conflicts. FSDT reserves the right to reject any tender which, in its opinion, gives rise, or could potentially give rise to, a conflict of interest.

Taxation

The winning bidder will be responsible to pay withholding tax and all other tax liabilities as per Tanzanian Tax laws. Any such tax amounts shall be the responsibility of the consultant.