

## Questions & Answers related to the following market researches

### 1. Social Performance Management

### 2. Informal Lending

#### 1. Questions and Answers on “Social Performance Management amongst Jordanian Microfinance institutions and its Impact on the Clients”:

- A. Does the proposal need to arrive physically by the closing date at Tanmeyah premises (in this case we have to send the proposal a week before the deadline) or it has to be postmarked by that day (meaning that we can send the proposal by the closing date, but it will arrive later).

**Answer:** The proposal should be sent to Tanmeyah as per the instructions mentioned in the related TOR according to the following:

<b>Deadline for Proposals:</b>	<p>13 February 2019</p> <p>The bidder shall submit the proposal in one external envelope marked clearly Bid Ref RFP-2018-02 containing inside two sealed envelopes by the closing date. Sealed envelope must contain Two hard copies of the complete technical proposal. Each complete technical proposal should include the following:</p> <ul style="list-style-type: none"><li>• Hard copy of proposal and supporting documents (marked clearly Bid Ref # and name)</li><li>• Signed Submission Letter.</li><li>• One CD-ROM containing electronic copy of the technical proposal only and supporting documents</li></ul> <p>To be delivered to the address specified below: Durret Khalda Complex No. 324 Khalda- Amman Floor 5. Office name Tanmeyah “Jordan Microfinance Network”</p> <p><b>IMPORTANT: The Technical Proposal shall contain no price or cost information.</b></p> <p>The second internal sealed envelope must contain the financial proposal, and a separate CDROM containing only the financial proposal must be included.</p>
--------------------------------	---

- B. Would it be possible to send the proposal in an electronic version protected by password? This would avoid the risk of having the proposal lost or delayed at the boarder (which might happen in case of proposal containing CD-ROM).

**Answer:** Electronic proposal can be protected by unique password to avoid any potential risks.

- C. Could you clarify the meaning of the following: “The technical proposal should also include samples of two previous market studies around the same topic or a similar one (one in Arabic and one in English)”.
- i. Does it mean that we need to provide you the entire report about those market studies?
  - ii. Does one of those 2 studies need to be translated into Arabic or originally produced in Arabic?

**Answer:** Concerning providing a previous made studies, what is needed here is to provide sample reflecting the experience on similar studies, and the experience within the MENA region.

- D. “The study should cover all MFIs that are regulated by the CBJ, MFIs that are not yet regulated by the CBJ “  
Is it requested to include all MFIs in the field research or is it possible to take a sample?

**Answer:** The study should take in consideration the licensed microfinance institutions that falls under Tanmeyah.

- E. “MFIs that are not yet regulated by the CBJ”.  
What do you mean exactly by MFI not regulated by CBJ, do you mean associations/CBOs that are registered in the MOSD?

**Answer:** All other lending practices that falls under the informal sector which might include:

- 1) Un-regulated financial institutions by CBJ
- 2) CBOs (Community Based Organizations)

- F. Is Tanmeyah going to provide/support the access to the list of the MFIs clients?

**Answer:** Yes, Tanmeyah will provide the needed support in this regard.