

REQUEST FOR INFORMATION (RFI)

Mobile Wallet Solutions for Village Savings and Loan Associations Saving for Health

1.0 Introduction

Enabel has developed a five-year portfolio focused on Social Protection and Decent Work, aimed at enhancing living conditions for vulnerable populations in Uganda, Rwanda, and the Democratic Republic of Congo. The initiative emphasizes creating decent work opportunities, expanding social protection, promoting rights at work, and facilitating social dialogue, with a focus on formalizing informal employment and addressing gender-specific challenges. In Uganda, priority sectors include agriculture, tourism, and hospitality, specifically targeting the Rwenzori and Albertine regions. Due to substantial challenges in providing adequate health insurance and managing maternal health risks especially among informal workers and women, strengthening health insurance systems is critical for achieving Universal Health Coverage (UHC). Efforts focus on enhancing governance, demand, and supply of health insurance schemes, including support for community-based health insurance tailored to informal workers and vulnerable women.

Through the Decent Work and Social Protection Project, Enabel has partnered with existing Village Savings and Loan Associations (VSLAs) in the Rwenzori and Albertine regions to implement the innovative "Save for Health" initiative, prioritizing savings for medical expenses, maternal healthcare, and emergencies. However, traditional cash-based VSLA management systems present significant limitations, including security risks, limited access to formal financial services, and inefficient transaction tracking. Enabel seeks qualified vendors, technology providers, and service organizations to provide information on scalable, secure, and user-friendly mobile wallet solutions tailored for VSLAs dedicated to health-related savings.

2.0 Objective and Scope

Essential features required include:

1. Secure digital account creation and management.
2. Transparent tracking of member contributions, savings, and transactions.

3. Multi-channel access through smartphone applications and basic mobile phones via USSD.
4. Integration with existing mobile money services and banking networks.
5. Immediate and secure disbursement of funds, especially for health emergencies.
6. Flexible design enabling the addition of new features to meet the evolving needs of VSLAs Saving for Health.

3.0 Requested Information

Interested parties should provide detailed information covering;

Section	Details
1. Company Background	Experience and expertise in mobile wallet solutions, particularly in rural and low-resource settings.
2. Technology Solution and Infrastructure	General description of the proposed solution and necessary infrastructure.
3. Case Studies and References	Previous implementations and measurable outcomes e.g number of VSLAs onboarded, retention rates, ease of use and customer satisfaction, reduction in administrative workload and processing time compared to manual VSLA savings management.
4. Support Approaches	Proposed technical and customer support models.
5. Cost Estimates and Pricing Models	Preliminary information on costs and pricing strategies.

4.0 Submission Details

Requirement	Details
Deadline for Submission	11 th April 2025 10 am Kampala time
Format	Electronic Submission
Response Submission URL	http://bit.ly/4ip3zMo

Information Session

An optional virtual information session will be held on 4th April 2025. Interested participants should register by accessing the response form on <http://bit.ly/4ip3zMo> no later than **1st April 2025** deadline.

Disclaimer

This RFI is issued solely for information and planning purposes. It does not constitute a solicitation or commitment by Enabel to issue a Request for Proposal (RFP) or contract any respondent. All costs related to preparing and submitting responses are the respondents' responsibility.