Terms of Reference
For
Selection of Individual Consultant

Job #	N/A
Job Title	**Consultant (Government Payment)**
Number of Positions	**1**
Location	Dhaka, Bangladesh
Appointment	Local Hire
Job Posted	TBA
Closing Date	TBA
Language	Bangla [Essential]. English [Essential]
Appointment Type	Time-Based. Duration: 9 months (Subject to the project duration and date of joining. Further extension is subject to the performance of the incumbent and availability of fund)

Background of the Project:

The Aspire to Innovate (a2i) Programme builds on the Government of Bangladesh's efforts to introduce a citizen-centric culture of innovation in civil service to improve service delivery and make services more inclusive, affordable, reliable, and accessible. This project will provide support to establish institutional mechanisms and improve accountability to accelerate SDG achievements in Bangladesh.

This project will have three components:
1. Institutionalizing Public Service Innovation and Improving Accountability
2. Catalyzing Digital Financial Services and Fintech Innovations
3. Incubating Private Sector-enabled Public Service Innovation

Background of the assignment:

Digital Financial Services (DFS) has presented a unique opportunity for emerging economies like Bangladesh to reduce the financial inclusion gap that has been persisting for the last couple of decades. DFS has enabled significant opportunities to improve service delivery, enhance transparency and accountability, enhance operational efficiencies, and reduce operation costs. DFS can also expand the delivery of basic financial services to the poor through innovative technologies like mobile financial services (MFS), agent banking, electronic money, and many different digital payment platforms. Digital channels can also considerably drive down costs for customers and service providers while opening numerous opportunities to remote and underserved populations. Financial regulators have also recognized the tremendous role DFS can play for financial inclusion and seek to unlock this potential by creating enabling environments for digital financial services.

The Digital Financial Service (DFS) Lab of Aspire to Innovate (a2i) program has developed a Government Payment Platform, designed to unite stakeholders under a single framework, providing a cost-effective and efficient payment solution. This is an integrated payment platform with the integration of all the payment channels and incorporation with multiple service providers for payment of bills under a single window.

Aspire to Innovate (a2i) Programme is looking for a **Consultant (Government Payment)** who will provide support to the digitization of financial services under the government social safety net program and liaise with relevant stakeholders. This role will focus on identifying potential partners, onboarding different partners, and ensuring the effective implementation of Ekpay partnership strategies for the seamless implementation of the payment platform. Consultant ensure coordinate relevant public and private agencies to bring them in the payment platform.

Objectives of the assignment:

- Prepare a detailed work plan regarding Social Safety Net Service development and digitization and contribute to preparing quarterly, annual, and other relevant reports
- Maintain current and establish new partnerships with ministries/departments/financial institutions and other agencies related to government payments
- Develop and draft MoU, arrange partnership meetings, and sign partnership events with potential partners
- Support the development of SSN service-related initiatives for citizens and businesses at Union, Upazila, District level offices
- Arrange capacity development programmes (trainings/workshops) for the implementation of SSN service digitization
- Prepare a detailed plan for the implementation of Social Safety Net Helpline through 333
- Arrange capacity development program for helpline agents and relevant govt. officer
- Support to design and implement new features for Payment platform
- Develop partnership with different Utility service providers, Education boards, Municipal Corporation, different Government agencies and financial service providers.
- Maintain regular liaison with partners and stakeholders for smooth implementation of the programs.

Supervision and Performance Evaluation:

The **Consultant (Government Payment)** will be working with the Digital Financial Service team of the Aspire to Innovate Programme. The project authority, a2i will conduct a performance evaluation. After the contract period, further continuation of the contract will depend upon the satisfactory performance and availability of funds.

Scope of work, Duties and Responsibilities:

- Prepare a detailed work plan regarding Social Safety Net Service development and digitization and contribute to preparing quarterly, annual, and other relevant reports
- Maintain current and establish new partnerships with ministries/departments/financial institutions and other agencies related to government payments
- Develop and draft MoU, arrange partnership meetings, and sign partnership events with potential partners
- Support the development of SSN service-related initiatives for citizens and businesses at Union, Upazila, District level offices
- Arrange capacity development programmes (trainings/workshops) for the implementation of SSN service digitization
- Prepare a detailed plan for the implementation of Social Safety Net Helpline through 333
- Arrange capacity development program for helpline agents and relevant govt. officer
- Conduct a thorough assessment of the existing Social Safety Net digitization activities, identifying gaps and areas for improvement.

- Develop and implement frameworks for ongoing collaboration between a2i and government agencies to ensure the long-term success of the Social Safety Net digitization.
- Develop training modules, workshops, and sensitization sessions focused on system development, implementation, etc.
- Perform regular evaluations of the MIS performance, identifying areas for improvement and implementing necessary improvement.
- Provide detailed reports to a2i management and relevant government stakeholders on the progress of the Social Safety Net digitization, highlighting successes and areas for further development.
- Create partnership with different Utility service providers, Education boards and Institutions, Municipal Corporation, Financial service providers and different Government agencies.
- Maintain regular liaison with partners and stakeholders for smooth implementation of the payment platform.
- Coordinate with relevant agencies, financial services providers and other relevant stakeholder
- Conduct workshops, dialogue and seminars for relevant stakeholders including government agencies, financial services providers, donors etc.

Relevant Competencies:

Technical Competencies:

- Expertise in Social Safety Net (SSN) services and government payment systems.
- Better understanding of digital payment, mobile payments, and government payment digitization.
- Ability to design and manage partnerships, oversee MoU development, and organize collaborative meetings.
- Understanding of digital financial services, fintech innovations, and micro-entrepreneurship models.
- Expertise in digital payment infrastructure, including instant payment, payment gateway solutions, and utility payments.

Functional Competencies:

- Strong networking skills to engage effectively with ministries, financial institutions, and other relevant entities.
- Ability to maintain and foster productive, long-term partnerships across multiple sectors.
- Ability to conduct thorough assessments of existing processes, identifying areas of improvement and recommending effective solutions
- Excellent written and verbal communication skills for report preparation and presentation to senior management and government officials
- Ability to adjust to changing project needs, potentially managing multiple priorities
- Experience in collaborating with regulatory bodies and government agencies to shape policies around digital financial services, payments, and financial inclusion.

Deliverables and Timeframe:

The assignment will be for 9 months (Subject to the project duration and date of joining). Completed tasks under each area and activity will be as follows:

Deliverables	Timeline
• Prepared a detailed work plan regarding Social Safety Net Service development and digitization. • Analysed MIS (Management Information Systems) performance to ensure service quality. • Established new partnerships with donors and national and international organizations. • Arranged necessary workshops/training for central officials on digital SSN payments. • Support in preparing a results management framework for the project. • Prepared a detailed plan for the implementation of the Social Safety Net Helpline through 333. • Developed Content on Services under the Social Safety Net Program for providing information through the SSN Helpline. • Arrange capacity development training for helpline agents and relevant govt. SSN officer. • Coordinated with field offices for countrywide online and offline campaign programs with various stakeholders. • Arranged policy dialogue/seminar/workshop for different policy issues of the project at the national & international level. • Assist to develop partnership with 20+ Government Agencies, private organizations and financial service providers for Payment platform. • Coordinate with 20+ relevant agencies, financial service providers, other relevant partners and stakeholders for smooth implementation of the platform. • Arrange and facilitate training sessions and workshops for government officials, other agencies on digital payment. • Contribute in liaising with different stakeholders and donors to create more enabling environment for digital financial inclusion	9 months (Subject to the project duration and date of joining)

The incumbent will perform other related duties and responsibilities as and when required and assigned. The incumbent should function as an effective team member.

Payment: The Consultant will be paid equal instalments every month upon completion of the above deliverables.

Requirements for Experience and Qualifications:

Academic Qualifications:

- Minimum Bachelor's Degree in any discipline from any reputed public/private university

Experience:

- At least 8 years of experience in public/private organizations with a Bachelor's degree.
- At least 6 years of experience in the public/private sector with a Master's degree.

- At least 4 years work experience working in the area of Payment/ Digital Finance/Social safety net

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