

**Terms of Reference  
For  
Selection of Individual Consultant**

<b>Job #</b>	N/A
<b>Job Title</b>	<b>Jr. Consultant (Service Integration &amp; Implementation)</b>
<b>No. of Position</b>	<b>1</b>
<b>Location</b>	Dhaka, Bangladesh
<b>Appointment</b>	Local Hire
<b>Job Posted</b>	TBA
<b>Closing Date</b>	TBA
<b>Language</b>	Bangla [Essential]; English [Essential]
<b>Appointment Type</b>	Time-Based. Duration: 10 months (Subject to the date of joining and project duration. Further extension is subject to the performance of the incumbent and availability of funds)

**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 easier to access. 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 last couple of decades. DFS has enabled significant opportunities to improve service delivery, enhance transparency and accountability, enhance operational efficiencies and reduce costs of operation. 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 the remote and underserved populations. It can build Capacity development of the digital center Entrepreneurs/the agents. Through Digital centers the coordination with different agencies for Capacity development of the digital center Entrepreneurs/the agents can be improved and agent banking can also support to conduct survey about the effectiveness of digital centres and can support to develop evaluation report about the effectiveness of digital centres for the agents. The Digital Service Centers, the agent banking service, will create access to necessary public and private services, including financial services.

'Aspire to Innovate (a2i) Programme' is looking for a **Jr. Consultant (Service Integration & Implementation)** who will be responsible to support and implement the management and monitoring of new financial services, including administrative support for the digital center, and ensure agent banking and mobile banking services on the digital center. The incumbent will contribute to the better visualization of the findings and disseminating the results and findings to the wider stakeholders.

**Objectives of the assignment:**

The overall objective of the assignment will be the following:

- Support to create partnership with different government or non-government sectors, financial services providers, with banks and other relevant stakeholders
- Implement Agent Banking services through digital center network
- Implement Mobile Financial Services through digital center network.
- Maintain Coordination, liaison, communication and take initiatives with different stakeholders for Digital center.
- Provide administrative support and inputs to the assigned Programme Units and support to resource mobilization tasks.
- Support in project cycle management and financial reporting.
- Presentation of background information for formulation of the programme, draft project documents, work plans, budgets, proposals on implementation arrangements.
- Support to organize required workshops, seminars, visiting missions, field trips and coordinate and monitor daily support activities

### **Supervision and Performance Evaluation:**

The **Jr. Consultants (Service Integration & Implementation)** will be working with the Digital Financial Service & Digital access team of Aspire to Innovate (a2i) Programme. A performance evaluation will be conducted by the project authority of a2i. After 10 months of the contract period, further continuation of the contract will depend upon the satisfactory performance and availability of funds.

### **Scope of work, Duties and Responsibilities:**

- Explore partnership opportunities with different regulatory bodies, bank & financial institutions, mobile financial service providers for implementing agent banking & Mobile Financial Services through Digital Center;
- Prepare agreement documents (MoU/Annexure) to establish formal partnership;
- Select potential Digital Centers which may become agent/ sub agent for Bank and Mobile Financial Services;
- Organize training/workshop for the capacity development of Digital Centers entrepreneurs/operator on Agent Banking operations upon appointment of Agent;
- Implement 120 Agent Banking point through Digital Centers with support from partner banks;
- Implement 250+ Mobile Financial Services agent through Digital Centers with support from Mobile Financial Service Providers;
- Assist in bridging links with different field administration, directorate, ministries and its officials with partner banks;
- Support to implement digital financial services e.g. payments, credit, savings, remittances and insurance in digital centers with support from relevant organization;
- Conduct Financial Literacy Campaign at union level to ensure greater financial inclusion and increasing financial literacy among marginal citizen;
- Prepare periodic (monthly, quarterly, annually) report on banking and financial services through Digital Center;
- Expand the activities of ‘Sathi Network’ at Upazila level to ensure banking and financial services at the fingertips of marginalized women;
- Establish 80 women led financial service access point under the Sathi Network;
- Organize financial literacy campaign in collaboration with Banks and MFSSs to raise awareness among marginalized women about women-centric financial products and their benefits.

- Maintain Coordination, liaison, communication and take initiatives with different ministries/division, relevant government agencies, financial service providers, Banks and non-government agencies for Digital center and Ensure Stakeholder views are managed towards the best Solution.
- Provide project cycle management and financial reporting support
- Presentation of background information for formulation of the programme, draft project documents, work plans, budgets, proposals on implementation arrangements.

#### **Required Competencies:**

#### **Technical Competencies:**

- Knowledge of digital financial services, including agent banking and mobile financial services (MFS).
- Experience in implementing financial services through digital centers.
- Familiarity with financial literacy campaigns and their impact on marginalized communities.
- Proficiency in coordinating with banks, financial institutions, and mobile financial service providers.
- Understanding of women-centric financial products and their integration into digital platforms.

#### **Functional Competencies:**

- Strong project implementation and monitoring skills.
- Ability to design and conduct financial literacy campaigns.
- Excellent coordination and liaison skills for working with government agencies, financial institutions, and NGOs.
- Problem-solving skills to address challenges in service integration and implementation.
- Ability to work collaboratively with diverse stakeholders, including marginalized communities and women-led initiatives.

#### **Deliverables and Timeframe:**

The assignment will be for 10 months (Subject to the date of joining and project duration). Completed task under each area and activity will be as follows:

<b>Deliverables</b>	<b>Timeline</b>
<ul style="list-style-type: none"> <li>• Successfully maintained current partnership and established partnerships with various government and non-government sectors, financial services providers, banks, and relevant stakeholders.</li> <li>• Prepared agreement documents (MoU/Annexure) formalizing partnerships.</li> <li>• Identified potential Digital Centers for Bank and Mobile Financial Services, organizing training workshops for capacity development upon agent appointment.</li> <li>• Implemented 100 Agent Banking points and 150+ Mobile Financial Services agents through Digital Centers with support from partner banks and Mobile Financial Service Providers.</li> <li>• Successfully supported the implementation of digital financial services in Digital Centers, covering payments, credit, savings, remittances, and insurance with collaboration from relevant organizations.</li> </ul>	<p>10 months (Subject to the date of joining and project duration)</p>

<ul style="list-style-type: none"> <li>● Conducted Financial Literacy Campaign at the union level, enhancing financial inclusion and literacy among marginalized citizens.</li> <li>● Prepared periodic reports (monthly, quarterly, annually) on banking and financial services through Digital Centers.</li> <li>● Expanded the 'Sathi Network' activities at the Upazila level, ensuring banking and financial services for marginalized women.</li> <li>● Established 40 women-led financial service access points under the Sathi Network.</li> <li>● Organized 02 nationwide financial literacy campaigns in collaboration with Banks and Mobile Financial Service Providers to raise awareness among marginalized women about women-centric financial products and their benefits.</li> <li>● Presented background information for the formulation of the program, drafting project documents, work plans, budgets, and proposals on implementation arrangements.</li> </ul>	
---	--

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 Jr. Consultant (Service Integration & Implementation) will be paid equal instalments on monthly basis upon completion of the above deliverables.

## **Requirements for Experience and Qualifications:**

### **I. Academic Qualifications:**

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

### **II. Experience:**

- At least 4 years of experience in public/ private organizations.
- At least 2 years' experience in service integration/ project implementation.