

Hiring of Individual Consultant

Government of the Punjab has received financing from the World Bank towards the cost of the Punjab Human Capital Investment Project (PHCIP) [P164785] and intends to apply part of the proceeds for individual consulting services. The Project aim to increase the access to quality health services, and economic and social inclusion programs, among poor and vulnerable households in selected districts of Punjab. For the said purpose the project intends to hire the services of Payment System Specialist. The detail is given below:

Activity Ref No.	Assignment Title	Qualification & Experience
PK-PSPA-352730-CS-INDV	Payment System Specialist	<p>Qualification:</p> <ul style="list-style-type: none"> CA//ACCA/ ACMA or equivalent qualification or a minimum of 16 years of education in Business Administration/Accounting/Finance/Economics/IT or relevant field from a foreign or local university, duly recognized by the Higher Education Commission (HEC) of Pakistan. <p>Experience:</p> <ul style="list-style-type: none"> Proven work experience of a minimum eight years in the relevant field of which minimum three years should be in designing and implementing branchless/digital banking and G2P payments.

Expression of Interest (EOI) along with updated CV, copies of CNIC, and all educational degrees from HEC recognized universities and experience certificates should be submitted at the below mentioned address or through email at procurement.wing@phcip.com.pk. The interested candidate should clearly mention years of experience and qualification at the top of the CV. Incomplete EOIs received after due date will not be considered. If a face-to-face meeting is required, same shall be done virtually/physically. Market based salary commensurate with experience and qualification will be offered for above mentioned assignment. The TORs including qualification and experience can be downloaded at <https://pspa.punjab.gov.pk/>. Last date for submission of EOIs is **05th May, 2023**.

The selection will be made in accordance with the process of Selection of Individual Consultants in accordance with “World Bank Procurement Regulations for Investment Project Financing Goods, Works, Non-Consulting and Consulting Services” (July 2016) revised November 2017 and August 2018. The attention of interested Consultants is drawn to Section III, paragraphs, 3.14, 3.16, and 3.17 of the World Bank’s “Procurement Regulations”

Project Director,

Project Management Unit (PMU)
Punjab Social Protection Authority
Planning & Development Board,
78/79, D Block, New Muslim Town, Wahdat Road, Lahore
Phone No: 042- 99232359-60
procurement.wing@phcip.com.pk.

TERMS OF REFERENCE
Payments System Specialist

PUNJAB HUMAN CAPITAL INVESTMENT PROJECT
PUNJAB SOCIAL PROTECTION AUTHORITY

Background

The Government of Punjab (GoPb) is implementing the Punjab Human Capital Investment Project (PHCIP) with the assistance of the World Bank to increase the utilization of quality health services, and economic and social inclusion programmes, among poor and vulnerable households in 11 poorest districts in Punjab.

The project has the following three components:

Component 1: Health services quality and utilization (approximately US\$115 million equivalent): This component aims to improve the availability and utilization of high impact, cost efficient health services by pregnant and lactating women (PLWs), as well as children through improvements in healthcare service delivery and a nutrition-sensitive CCT program.

Component 2: Economic and social inclusion (approximately US\$65 million equivalent):

- a. **Economic Inclusion:** This sub-component aims to support income-generating activities of young parents from poor and vulnerable households, through: (i) a labour market (LM) readiness package providing training on basic literacy, numeracy, financial literacy and business skills, (ii) livelihood support through asset transfer (cash or in-kind), and (iii) intensive coaching.
- b. **Social Inclusion for Education:** This sub-component aims to strengthen select education initiatives in Punjab to support the inclusion of poor and vulnerable households and help ensure their children build a strong foundation.

Component 3: Efficiency and sustainability through social protection services delivery systems and project management (approximately US\$20 million equivalent). This component will involve modernizing and improving coordination and interoperability of Punjab's SP systems and programmes by strengthening the administrative, operational, policy and planning functions and capabilities of the Punjab Social Protection Authority (PSPA), including establishing a SP service delivery platform.

Objectives of the Assignment

PHCIP-PSPA intends to hire the services of a "Payments System Specialist" to perform the below mentioned roles and responsibilities.

Scope of Functions and Deliverables

PHCIP-PSPA makes payments to beneficiaries through a payment service provider (PSP) under its multiple programmes. These payments are sometimes marred by delays, fraud/extortion by the branchless banking agents, and inconvenience to the beneficiaries. PSPA is looking to revamp its payments system. The consultant is expected to review PSPA's needs, identify issues and suggest improvements. The list of activities and deliverables is given in the table below.

Design Part		
Scope of Function	Deliverables	Days
i. Review of PSPA’s payment needs in view of PSPA’s current and upcoming programmes	Needs Assessment Report	07
ii. Analysis of the solution, prepared by the PSPA/PSP to clear the backlog of pending wallets of PHCIP and avoid future backlog, with the view of its desirability to meet PSPA needs, risk mitigation, and any modifications needed in the solution currently or in the near future.	Review Report on analysis of the proposed solution with recommendations (or alternative solution), if any	03
iii. Propose payments system design for PHCIP and other PSPA programmes based on the sessions/meetings with internal (PSPA) as well as external stakeholders.	Design Report covering in detail all features of a new payments system solution most suitable for the needs of PHCIP and PSPA programmes	10
iv. Review and finalization of the SOPs, submitted by PSP.	The final draft of the SOPs	02
v. To engage extensively with PSPA as well as external stakeholders (PSP, other fintech players, SBP, etc.) for completing tasks i-iv.	-	-
Implementation Part		
Activity	Deliverables	Days
i. Providing support for implementation of the proposed solution(s) for current as well as future backlog of PHCIP payments with coordination of PSP, and MIS and Field Operations teams of PHCIP.	Report on implementation status (including wallets’ openings and payments disbursement as per the visit(s)) and options for course-correction	05
ii. Preparation of the RFP containing technical requirements and draft contract/agreement with the PSPA	i. RFP Draft ii. Draft Contract for RFP	08

Note: Some activities may be added (within the scope of this consultancy) or removed after the needs assessment and payment systems design reports and PSPA’s management decisions.

Time Frame and Reporting

The consultant shall perform the services for 35 person days (spread over multiple calendar days to be negotiated later) from the date of signing of contract. The consultant shall be entitled for milestone-based payment on submission of invoice and acceptance of the relevant deliverable.

The consultant shall report to the Project Director, PHCIP.

Qualification and professional experience

Qualifications

- CA/ACCA/ ACMA or equivalent qualification or a minimum of 16 years of education in Business Administration/Accounting/Finance/Economics/IT or relevant field from a foreign or local university, duly recognized by the Higher Education Commission (HEC) of Pakistan.

Experience

- Proven work experience of a minimum eight years in the relevant field of which minimum three years should be in designing and implementing branchless/digital banking and G2P payments.

Selection Process

The appointment will be made using competitive selection in accordance with the “World Bank Procurement Regulations for Investment Project Financing Goods, Works, Non-Consulting and Consulting Services” (July 2016) revised November 2017 and August 2018.