

Consultant for Complementary Services

Terms of Reference

1. Background

Initiated in July 2008 by the Government of Pakistan, Benazir Income Support Programme (BISP) is the first ever comprehensive and countrywide Social Safety Net (SSN) program. BISP's primary aim is to eradicate poverty through provision of unconditional and conditional SSNs. Unconditional SSNs through case injection enhance buying capacity of the disadvantaged families. Through conditional SSNs schooling of the children aged 05-12 is supported besides providing entrepreneurial skills training and cash grants to young men and women to become self-employed. Further, BISP facilitates beneficiary families' access to healthcare through provision of health insurance. BISP's SSN model has been derived from widely acknowledged theories and practices of social protection that have yielded remarkable results in various parts of the world.

BISP's SSN model aims to strengthen women's voice and recognition in their respective families and society at large; therefore, assistance under the programme is chiefly meant for and is therefore disbursed only through pre-identified ever married women. The beneficiary women are identified and enrolled in the programme following a socio-economic survey which is carried-out/updated after an interval of five years to provide basis to make decisions about 'Graduating Families' (those who break-out of poverty due to BISP's assistance), 'Continuing Families' (those still living under the pre-agreed poverty threshold) and 'New Families' (that have slipped below the poverty line). Regardless of beneficiaries' political affinity, racial identity, geographical location and religious belief, it is their socio-economic deprivation which is based to determine their eligibility using a Proxy Mean Test (PMT).

2. Rationale for Acquisition of Consultancy Services

BISP has proven results in increasing consumption, asset ownership, and primary school enrollment rates, and in reducing poverty and malnutrition among its beneficiaries. Nevertheless, participation in BISP alone is unlikely to be sufficient to promote economic self-sufficiency for most poor households since they face multiple constraints. Several years ago, BISP attempted to design and implement complementary programs to provide health insurance, interest free loans, and skills training to beneficiaries. In practice, these initiatives proved difficult to manage in-house and had mixed results. For that reason, the BISP Board decided to discontinue these programs and advised the management to instead implement a strategy of promoting the access of BISP households to social and productive programs operated by other agencies in the public and private sectors.

BISP beneficiaries are already participating in few such programs. According to data provided by some service providers, to date there are nearly 140,000 beneficiaries participating in various programs, including over 100,000 in microfinance programs. Currently, most collaboration between BISP and complementary service providers' is ad-hoc. In addition, BISP mostly has contacts with providers of productive services (microfinance loans and vocational training), but BISP plans to approach additional providers including those covering health care and insurance, disability services, , social assistance, rural development etc. There is little contact with provincial programs up to now despite the fact that several pertinent programs are being implemented at that level. Over the next 4 years, the aim of BISP is to move away from ad-hoc arrangements to more systematic and pro-active collaboration with credible and large-scale complementary programs offered by others, as well as strengthening its own capacity.

World Bank is extending its support through National Social Protection Program (NSPP), a US\$ 100 million credit from IDA. It will support the GoP through, a Program for Results (PforR) in an amount of US\$ 90 million by making disbursement against the key results as part of the Government's program; and an Investment Project Financing (IPF) TA component in an amount of US\$ 10 million to finance critical areas to achieve the quality of results.

Component 3 of the World Bank funded "National Social Protection Program" will support to ensure that BISP is able to promote the participation of 400,000 beneficiary households in at least one complementary productive or social service by the end of the Project i.e. June 30, 2021.

In order to design the Complementary Services program and prepare various documents, BISP intends to hire a Consultant as per the TORs described below.

3. Scope and Responsibilities

The consultant shall perform the following tasks under this consultancy:

- i. Review the findings of impact evaluations and other studies on BISP to collect information on characteristics of program beneficiaries and program results that can inform the implementation of activities for complementary services.
- ii. Hold discussions with partner organizations already providing complementary services to BISP beneficiaries to identify any barriers faced by beneficiaries in accessing and participating in services.
- iii. Summarize the above information and operational implications for the strategy on complementary services in a short paper for discussion with Complementary Initiatives Wing, other BISP wings/units and development partners (World Bank, DFID, ADB etc.).
- iv. In collaboration with staff in the Complementary Initiatives Wing, prepare a first draft of a **Complementary Services Operational Strategy**, building on the Complementary Services Concept Note and the Graduation

Strategy Paper being prepared in cooperation with the M&E Wing. This would include identifying the objectives and goals of the promotion of access by BISP beneficiaries to complementary social and productive programs of various service providers. The paper should address the following key questions. What are the sought for results? How should results be monitored? What should be the priorities for complementary services, informed by data on beneficiary characteristics and their greatest needs, and Government of Pakistan policies as embodied in Vision 2025, the Multidimensional Poverty Index, and the National Social Protection Policy Framework. The strategy should be informed by the experience of other countries implementing similar initiatives including, but not limited to, Chile, Brazil, Mexico, and Ethiopia. The draft paper would be discussed within the Complementary Initiatives Wing, with other BISP wings/units and senior management, and development partners, and revised accordingly. The revised paper would also be reviewed after progress is made under bullet point 6 below.

- v. Based on the revised Complementary Service Operational Strategy, a preliminary mapping would be done to identify possible national level programs that respond to the priorities identified. A similar mapping would be done at the provincial/regional level under the direction of the responsible BISP field offices, coordinated by the consultant, and incorporated into the document. This document would be reviewed by the Complementary Initiatives Wing, other BISP wings/units, senior management and development partners and, taking into account these discussions, at least 10 programs will be chosen, representing both productive and social services, for potential collaboration.
- vi. In preparation for BISP's discussions with the programs selected as mentioned above, a brief would be prepared for each program outlining basic information, including a description of intervention (s) of most interest to BISP, geographical coverage, size of operations (budget, number of participants, etc), eligibility requirements, outreach and enrollment procedures, delivery arrangements, etc. In addition to accessing information from websites and written documents, the consultant would also gather information during interviews with the selected providers. The Brief would include suggestions for the content of the MOU between BISP and the service provider, targets, and performance indicators.
- vii. Complementary Services program would require an M&E framework to measure the progress and results of its activities. These would include intermediate as well as outcome indicators. In collaboration with the M&E Wing, the consultant will prepare a draft M&E Framework, including the definitions of indicators and indicative targets for the 4-year Program period.
- viii. An information module for complementary services with interoperability with other modules of BISP MIS would be needed to support the activities of complementary services activities. The consultant would be responsible for preparing a document outlining the functional requirements for the Complementary service MIS module, which would include among

- others, information on complementary service providers, BISP beneficiary participation, contents of MOUs, etc.
- ix. The Poverty Score Card (PSC) contains information (e.g. data on disability, employment, education and living conditions) that can be used to characterize beneficiary households and critical gaps in achieving desirable welfare status. The data can be disaggregated in order to be the basis for identifying potential programs and partners and to guide the activities of service providers willing to enroll BISP beneficiary family members. The consultant would work in collaboration with the M&E Wing and MIS Wing of BISP to design an online module that could be used to generate this data for the use of providers, regional and local governments, and by BISP Provincial and Tehsil offices. A "test of concept" would be carried out using the updated NSER data from the 16 districts in the first phase of ongoing NSER update.
 - x. BISP has signed MOU with Akhuwat microfinance loan program and as of the end of 2016, 34,736 BISP households were participating. The consultant would undertake an assessment of the experience drawing on available information from the Akhuwat program and interviews with Akhuwat staff. Special effort would be made to gather as much data as possible on the results of the participation in the program, to identify any issues that have arisen in facilitating the access of BISP beneficiaries to the program, and based on the findings, suggest improvements in the mechanisms of collaboration between BISP and Akhuwat.

4. Duration of the Assignment

The consultancy would be for 12 months and is expected to commence on June 1, 2017.

5. Deliverables, Level of Effort (Time Input) and Timelines

The schedule of deliverables as well as time input required from Consultant is shown in the table below. The products and the timeline are indicative. In practice, it is likely that work on different products may overlap, and depending on the composition of activities related to Complementary Services, the consultant may be called on to contribute to other products (e.g. content and monitoring of MOUs between BISP and service providers) It is also likely that discussions with particular programs (and the need for the preparation of program briefs) will be occurring during the early part of the contract as this is an ongoing activity already in process. Although nature of contract is deliverable based, however, consultant would be executing the services on full time basis at BISP HQ Secretariat, F-Block, Pak. Secretariat, Islamabad as well as other locations within Pakistan as and when required by BISP. Expenses of such visits shall be reimbursed to consultant on submission of claims duly supported with documentary evidences.

S. No	Outputs/Activities	Time Input (Days)	Timelines
1	<p>Output 1: Literature Review Report.</p> <p>Activity 1.1: Review the findings of impact evaluations and other studies on BISP to collect information on characteristics of program beneficiaries and program results that can inform the implementation of activities for complementary services.</p>	12	4 weeks after contract signing
2	<p>Output 2: Report on barriers faced by beneficiaries in accessing complimentary services.</p> <p>Activity 2.1: Hold discussions with partner organizations already providing complementary services to BISP beneficiaries to identify any barriers faced by beneficiaries in accessing and participating in services</p>	20	6 weeks after contract signing
3	<p>Output 3: Summary report of the literature review (output 1) and study on the barriers faced by the beneficiaries (output 2).</p> <p>Activity 3.1: Summarize the above information and operational implications for the strategy on complementary services in a short paper for discussion with Complementary Initiatives Wing, other BISP wings/units and development partners (World Bank, DFID, ADB etc.).</p>	5	7 weeks after contract signing
4	<p>Output 4: First draft of “Complementary Services Operational Strategy”.</p> <p>Activity 4.1: In collaboration with staff in the Complementary Initiatives Wing, prepare a first draft of a Complementary Services Operational Strategy, building on the Complementary Services Concept Note and the Graduation Strategy Paper being prepared in cooperation with the M&E Wing. This would include identifying the objectives and goals of the promotion of access by BISP beneficiaries to complementary social and productive programs of various service providers. The paper should address the following key questions. What are the sought for results? How should results be monitored? What should be the priorities for complementary services, informed by data on beneficiary characteristics and their greatest needs, and Government of Pakistan policies as embodied in Vision 2025, the Multidimensional</p>	65	18 weeks after contract signing

	<p>Poverty Index, and the National Social Protection Policy Framework. The strategy should be informed by the experience of other countries implementing similar initiatives including, but not limited to, Chile, Brazil, Mexico, and Ethiopia. The draft paper would be discussed within the Complementary Initiatives Wing, with other BISP wings/units and senior management, and development partners, and revised accordingly. The revised paper would also be reviewed after progress is made under bullet point 6 below</p>		
5	<p>Output 5: Preliminary mapping to identify programs that respond to the priorities identified in the Complementary Services Operational Strategy.</p> <p>Activity 5.1: Based on the revised Complementary Service Operational Strategy, a preliminary mapping would be done to identify possible national level programs that respond to the priorities identified. A similar mapping would be done at the provincial/regional level under the direction of the responsible BISP field offices, coordinated by the consultant, and incorporated into the document. This document would be reviewed by the Complementary Initiatives Wing, other BISP wings/units, senior management and development partners and, taking into account these discussions, at least 10 programs will be chosen, representing both productive and social services, for potential collaboration</p>	25	25 weeks after contract signing
6	<p>Output 6: 10 brief notes and suggestions for the content of the MOU , Partnership guideline between BISP and the selected programs (service providers).</p> <p>Activity 6.1: In preparation for BISP's discussions with the programs selected as mentioned above, a brief would be prepared for each program outlining basic information, including a description of intervention (s) of most interest to BISP, geographical coverage, size of operations (budget, number of participants, Partnership guideline etc),</p>	17	30 weeks after contract signing

	eligibility requirements, outreach and enrolment procedures, delivery arrangements, etc. In addition to accessing information from websites and written documents, the consultant would also gather information during interviews with the selected providers. The Brief would include suggestions for the content of the MOU between BISP and the service provider, targets, and performance indicators.		
7	<p>Output 7: The M&E framework to measure the progress and results of the complimentary services over the 4-years.</p> <p>Activity 7.1: Complementary Services program would require an M&E framework to measure the progress and results of its activities. These would include intermediate as well as outcome indicators. In collaboration with the M&E Wing, the consultant will prepare a draft M&E Framework, including the definitions of indicators and indicative targets for the 4-year Program period.</p>	25	36 weeks after contract signing
8	<p>Output 8: The information module for complementary services for interoperability with other modules of BISP MIS.</p> <p>Activity 8.1: An information module for complementary services with interoperability with other modules of BISP MIS would be needed to support the activities of complementary services activities. The consultant would be responsible for preparing a document outlining the functional requirements for the Complementary service MIS module, which would include among others, information on complementary service providers, BISP beneficiary participation, contents of MOUs, etc.</p>	8	40 weeks after contract signing
9	Output 9: Design of a conceptual frame based on NSER data to provide the relevant inputs to the programs or services that can engage BISP beneficiaries in their complimentary initiatives.	6	42 weeks after contract signing

	<p>Activity 9.1: The Poverty Score Card (PSC) contains information (e.g. data on disability, employment, education and living conditions) that can be used to characterize beneficiary households and critical gaps in achieving desirable welfare status. The data can be disaggregated in order to be the basis for identifying potential programs and partners and to guide the activities of service providers willing to enroll BISP beneficiary family members. The consultant would work in collaboration with the M&E Wing and MIS Wing of BISP to design an online module that could be used to generate this data for the use of providers, regional and local governments, and by BISP Provincial and Tehsil offices. A "test of concept" would be carried out using the updated NSER data from the 16 districts in the first phase of ongoing NSER update.</p>		
10	<p>Output 10: Assessment of the experience of participation of BISP beneficiaries in Akhuwat program to: (a) identify any issues that have arisen in facilitating the access of BISP beneficiaries to the program and impacts on BISP participants; and (b) suggest improvements in the mechanisms of collaboration between BISP and Akhuwat.</p> <p>Activity 10.1: BISP has signed MOU with Akhuwat microfinance loan program and as of the end of 2016, 34,736 BISP households were participating. The consultant would undertake an assessment of the experience drawing on available information from the Akhuwat program and interviews with Akhuwat staff as well as select beneficiaries. Special effort would be made to gather as much data as possible on the results of the participation in the program with a focus on impact on beneficiaries' welfare status (PMT score before and after participation), to identify any issues that have arisen in facilitating the access of BISP beneficiaries to the program, and based on the findings, suggest improvements in the mechanisms of collaboration between BISP and Akhuwat.</p>	25	48 weeks after contract signing

6. Reporting Line

The consultant will be directly report to the Director General (Complementary Initiatives) and will be responsible for assisting the Complementary Initiatives Wing to design and test an operational model to promote access of BISP beneficiaries to complementary services.

7. Qualifications and Experience

- Minimum Master or bachelor's degree in business finance, social sciences, public policy, economics or a related subject from a reputed university.
- At least 5 years of work experience of design and implementation of social and/or productive service programs in Pakistan, preferably in public sector.
- Familiarity with M&E tools and MIS systems.
- Demonstrated analytical and report writing skills.
- Demonstrated experience of designing or monitoring or implementing operational frameworks of social safety nets (particularly the complimentary initiatives) in Pakistan.
- Ability to work in a team and collaborate with different units within an organization.
- Excellent communication and writing skills.
- Demonstrated capacity to meet deadlines.

8. Payment Mechanism

Payments will be released on approval of deliverables by the competent authority as shown below.

S. No	Outputs/Activities	Time Input (Days)	Payment Upon Approval of Deliverable	Timelines
1	Output 1: Literature Review Report.	12	12*Rate agreed per day	4 weeks after contract signing
	Activity 1.1: Review the findings of impact evaluations and other studies on BISP to collect information on characteristics of program beneficiaries and program results that can inform the implementation of activities for complementary services.			
2	Output 2: Report on barriers faced by beneficiaries in accessing complimentary services.	20	20*Rate agreed per day	6 weeks after contract signing
	Activity 2.1: Hold discussions with partner organizations already providing complementary services to			

	BISP beneficiaries to identify any barriers faced by beneficiaries in accessing and participating in services			
3	<p>Output 3: Summary report of the literature review (output 1) and study on the barriers faced by the beneficiaries (output 2).</p> <p>Activity 3.1: Summarize the above information and operational implications for the strategy on complementary services in a short paper for discussion with Complementary Initiatives Wing, other BISP wings/units and development partners (World Bank, DFID, ADB etc.).</p>	5	5*Rate agreed per day	7 weeks after contract signing
4	<p>Output 4: First draft of “Complementary Services Operational Strategy”.</p> <p>Activity 4.1: In collaboration with staff in the Complementary Initiatives Wing, prepare a first draft of a Complementary Services Operational Strategy, building on the Complementary Services Concept Note and the Graduation Strategy Paper being prepared in cooperation with the M&E Wing. This would include identifying the objectives and goals of the promotion of access by BISP beneficiaries to complementary social and productive programs of various service providers. The paper should address the following key questions. What are the sought for results? How should results be monitored? What should be the priorities for complementary services, informed by data on beneficiary characteristics and their greatest needs, and Government of Pakistan policies as embodied in Vision 2025, the Multidimensional Poverty Index, and the National Social Protection Policy Framework. The strategy should be informed by the</p>	65	65*Rate agreed per day	18 weeks after contract signing

	<p>experience of other countries implementing similar initiatives including, but not limited to, Chile, Brazil, Mexico, and Ethiopia. The draft paper would be discussed within the Complementary Initiatives Wing, with other BISP wings/units and senior management, and development partners, and revised accordingly. The revised paper would also be reviewed after progress is made under bullet point 6 below</p>			
5	<p>Output 5: Preliminary mapping to identify programs that respond to the priorities identified in the Complementary Services Operational Strategy.</p> <p>Activity 5.1: Based on the revised Complementary Service Operational Strategy, a preliminary mapping would be done to identify possible national level programs that respond to the priorities identified. A similar mapping would be done at the provincial/regional level under the direction of the responsible BISP field offices, coordinated by the consultant, and incorporated into the document. This document would be reviewed by the Complementary Initiatives Wing, other BISP wings/units, senior management and development partners and, taking into account these discussions, at least 10 programs will be chosen, representing both productive and social services, for potential collaboration</p>	25	25*Rate agreed per day	25 weeks after contract signing
6	<p>Output 6: 10 brief notes and suggestions for the content of the MOU , Partnership guideline between BISP and the selected programs (service providers).</p>	17	17*Rate agreed per day	30 weeks after contract signing

	<p>Activity 6.1: In preparation for BISP's discussions with the programs selected as mentioned above, a brief would be prepared for each program outlining basic information, including a description of intervention (s) of most interest to BISP, geographical coverage, size of operations (budget, number of participants, Partnership guideline etc), eligibility requirements, outreach and enrolment procedures, delivery arrangements, etc. In addition to accessing information from websites and written documents, the consultant would also gather information during interviews with the selected providers. The Brief would include suggestions for the content of the MOU between BISP and the service provider, targets, and performance indicators.</p>			
7	<p>Output 7: The M&E framework to measure the progress and results of the complimentary services over the 4-years.</p> <p>Activity 7.1: Complementary Services program would require an M&E framework to measure the progress and results of its activities. These would include intermediate as well as outcome indicators. In collaboration with the M&E Wing, the consultant will prepare a draft M&E Framework, including the definitions of indicators and indicative targets for the 4-year Program period.</p>	25	25*Rate agreed per day	36 weeks after contract signing
8	<p>Output 8: The information module for interoperability with other modules of BISP MIS.</p>	8	8*Rate agreed per day	40 weeks after contract signing

	<p>Activity 8.1: An information module for complementary services with interoperability with other modules of BISP MIS would be needed to support the activities of complementary services activities. The consultant would be responsible for preparing a document outlining the functional requirements for the Complementary service MIS module, which would include among others, information on complementary service providers, BISP beneficiary participation, contents of MOUs, etc.</p>			
9	<p>Output 9: Design of a conceptual frame based on NSER data to provide the relevant inputs to the programs or services that can engage BISP beneficiaries in their complimentary initiatives.</p> <p>Activity 9.1: The Poverty Score Card (PSC) contains information (e.g. data on disability, employment, education and living conditions) that can be used to characterize beneficiary households and critical gaps in achieving desirable welfare status. The data can be disaggregated in order to be the basis for identifying potential programs and partners and to guide the activities of service providers willing to enroll BISP beneficiary family members. The consultant would work in collaboration with the M&E Wing and MIS Wing of BISP to design an online module that could be used to generate this data for the use of providers, regional and local governments, and by BISP Provincial and Tehsil offices. A "test of concept" would be carried out using the updated NSER data from the 16 districts in the first phase of ongoing NSER update.</p>	6	6*Rate agreed per day	42 weeks after contract signing

10	<p>Output 10: Assessment of the experience of participation of BISP beneficiaries in Akhuwat program to: (a) identify any issues that have arisen in facilitating the access of BISP beneficiaries to the program and impacts on BISP participants; and (b) suggest improvements in the mechanisms of collaboration between BISP and Akhuwat.</p>	25	25*Rate agreed per day	48 weeks after contract signing
	<p>Activity 10.1: BISP has signed MOU with Akhuwat microfinance loan program and as of the end of 2016, 34,736 BISP households were participating. The consultant would undertake an assessment of the experience drawing on available information from the Akhuwat program and interviews with Akhuwat staff as well as select beneficiaries. Special effort would be made to gather as much data as possible on the results of the participation in the program with a focus on impact on beneficiaries' welfare status (PMT score before and after participation), to identify any issues that have arisen in facilitating the access of BISP beneficiaries to the program, and based on the findings, suggest improvements in the mechanisms of collaboration between BISP and Akhuwat.</p>			

Consultant would be required to formally submit the deliverables both in hard/soft form along with cover letter to DG Complementary Initiatives for approval. After approval of deliverable by the competent authority, invoice will be submitted for payment. All payments are subject to deduction of applicable taxes as per prevailing laws.

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