BENAZIR INCOME SUPPORT PROGRAMME (BISP)
TERMS OF REFERENCE
HIRING OF PAYMENTS SPECIALIST-II (UCT)
CRISIS-RESILIENT SOCIAL PROTECTION (CRISP) PROGRAM

A.   BACKGROUND

Initiated in July 2008 by the Government of Pakistan (GoP), BISP is the first ever comprehensive and countrywide Social Safety Net (SSN) programme. BISP's primary aim is to eradicate poverty through provision of unconditional and conditional SSNs. Unconditional SSNs through cash injection enhance buying capacity of the disadvantaged families. Through conditional SSNs schooling of the children aged 05-12 is supported. Between 2008 and 2012, BISP carried out a National Socio-Economic Survey (NSES) to take stock of the socio-economic status of entire population of the country by applying a comprehensive Proxy Means Test (PMT) to NSES in order to identify eligible beneficiary families.

It is widely acknowledged that household demographics change to a considerable extent over a duration of five years, and, often, economic registries have errors at three levels i.e. (i) design, (ii) Implementation, and (iii) time/aging factor which in turn affect the measure of accuracy. In consideration of these, this year, BISP has initiated a fresh National Socio-Economic Survey to update its National Socio-economic Registry (NSER).

The World Bank is actively engaged with the GoP and BISP since 2009. The World Bank's initial support to BISP came through sectoral Development Policy Credit (US$150) in 2009, accompanied by Social Safety Net Technical Assistance (TA) Project (US$60 million). In 2012, the TA Project was restructured with additional financing of US$ 150 million to support expansion of the program and strengthening administration and performance by introducing disbursement linked indicators (DLIs) and was closed on June 30, 2017.

World Bank had extended 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. The expected closing date of NSPP is June 30, 2022.

World Bank has further extended its support through Crisis-Resilient Social Protection (CRISP) Program. Benazir Income Support Programme, Govt. of Pakistan has received financing of US$ 600 million (US$ 5 million for TA), from the World Bank towards Crisis-Resilient Social Protection (CRISP) Program, and it intends to apply part of the proceeds to payments for goods, related services and consulting services to be procured under this project.

The Program is for Results Operation with PDOs to support the development of a more adaptive social protection system that will contribute to future crisis-resilience

among poor and vulnerable households. The program has three (3) result areas focusing on; a) Building a crisis resilient delivery system; b) Establishing a Hybrid Social Protection system for resilience of poor against future crisis; c) Protecting human capital through demand-side education and health initiatives for children.

B.   OBJECTIVE

BISP is currently disbursing payments to around 7.5 million regular beneficiaries under UCT. The Federal Government has decided to increase the number of UCT beneficiaries to 10 million. BISP requires the services of a Payments Specialist-II (UCT) to oversee the payment process at all operational levels (National, Regional, Divisional and Tehsil). S/he will liaise closely with Payments Specialist UCT and partner FIs andthe relevant wings (i.e. MIS and F&A etc.)at the Headquarters.S/he will interpret quantitative data and design statistical models and generate reports for researching problems or questions relevant to partner banks and Pakistan Post and will analyze large amounts of beneficiaries' data. S/he will also maintain payment generation database with the help of MIS Wing and ensure that the payment generation data are reliable. Further, there is a requirement for verification of payment generation with CT Wing as a counter check to payment generated by MIS Wing and F&A Wing, for which sufficient programming knowledge is required. The Consultant will report to the Director General (UCT)/Director (Payments).

C.   RESPONSIBILITIES

The **Payments Specialist-II (UCT)** would be responsible for the following duties:

- Contribute in preparation and updation of payment protocols/parameters in the light of the UCT Payments Manual
- Preparation of annual payment schedules in consultation with Payment Specialist and submit for review to the DG (CT)/ Director (Payments).
- Formulation of the annual UCT budgets for beneficiary payments (consisting of the expected amounts needed for beneficiary payments, service charges to payment agencies.
- Monitoring of Payment process and report to DG (CT)/ Director (Payments) on any irregularities.
- Get well acquainted with the Payments Manual, Operational Manual. Payment Complaints Management Manual and any other relevant document.
- Liaise with each FI regarding beneficiary and their payment related issues.
- Annual performanceevaluations of the functioning of the payment system and make recommendations for enhancements of the Payment Generation, disbursement and the Payment Complaint System.
- To review the functioning of payment cycle, identify shortfalls and propose solutions and develop SOPs/ policies
- To respond to auditors and external donors etc.

- Develop reports and statistics, and any software components needed for data analysis, reconciliation and reports generation besides developing Business Requirement Documents (BRDs) for payment generation as and when required.
- Provide suggestions for necessary upgradation and modifications of software for Payments and POS data analysis and reconciliation.
- Assist in Reconciliation of UCT Payment Generation vs Disbursement to beneficiary Accounts (LMA).
- Reporting of Cash withdrawal by the respective FI(s).
- Reporting of De-credited Beneficiaries and their amount by the respective FI(s).
- Reporting of Re-credited beneficiary and amount by the respective bank.
- Reporting of discrepancies to the respective partner FI(s) for correction.
- Preparation of reconciliation reports on new beneficiary enrollment, beneficiary deposit and beneficiary withdrawal
- Preparation of reports with regard to reconciliation of UCT payments to beneficiaries and other related information.
- Preparation of Reconciliation reports of UCT payments for review of Internal & External Auditor as and when required.
- Provide the necessary technical support to all members of the CT Wing and work as team to accomplish the various analytical tasks (i.e. complaint analysis, etc).
- Contribute technical and professional knowledge and experience to improve BISP Cash Transfer operations.
- Any other technical task required in a team environment.
- Conduct any other duties assigned by the DG (CT)/ Director (Payments).

C.   TIME FRAME AND SUPERVISION

The consultancy period shall be for 1 year. However, the initial contract will be subject to an extension based on satisfactory performance. The consultant will work with BISP management to perform the assigned tasks and report to the Director General (CT).

D.   SELECTION METHOD:

A consultant shall be selected in accordance with the method contained in Section VII, paragraphs,7.36 and 7.37 of the "World Bank's Procurement Regulations for IPF Borrowers", July 2016 [Revised November 2017 and August 2018] ("WB Procurement Regulations"), which can be perused at the website: https://projects.worldbank.org/en/projects-operations/products-and-services/brief/procurement-new-framework.

E.   QUALIFICATIONS AND EXPERIENCE

A university degree in Statistics/Finance/Economics/business administration/MBA(IT)/ACCA/CA or an equivalent degree in the same discipline. Knowledge of programming with MySQL, SQL / Optimization (expert level), Statistical Analysis Tools (SPSS/Stata/ Data Analysis R Language) and Accounts Reconciliation. Candidates should furthermore have excellent organizational, communication and problem-solving skills and have a minimum of **Three (03)** years of work experience in a Public or Private organization.

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