

# **Terms of Reference (ToR)**

## **of**

### **Productive Economic Inclusion (PEI) Pilot Service Provider**

#### **1. Introduction**

This assignment will support a productive economic inclusion (PEI) pilot under the Cash Transfer Modernization (CTM) project of the Government of Bangladesh (GoB), with financing from the World Bank. The CTM project is implemented by the Department of Social Services (DSS) under the Ministry of Social Welfare (MoSW) and aims to improve transparency and efficiency of cash transfer programs for vulnerable populations in Bangladesh. The project contributes to GoB's institutional reforms to modernize service delivery through improvements in targeting and payment performance in select cash transfers such as the Old Age Allowance, Widow Allowance, and Disability Allowance. A key component of the project also includes upgrading and the integration of MIS systems across all cash transfer programs.

The Widow Allowance and Disability Allowance programs provide monthly cash transfers ranging from BDT 500-BDT 850 (US\$ 6–US\$ 8.5) to 2.4 million households. Beneficiaries continue to have low earnings and limited employability prospects. Economic inclusion interventions can mitigate their constraints by providing holistic support to promote socio-economic development. Economic inclusion provides a pathway to build household resilience by addressing the multidimensional barriers households face, promoting income generation, and strengthening economic and social linkages. Economic inclusion programs in 37 countries indicate that a holistic development approach has a greater impact on socioeconomic development and women's empowerment than single-instrument interventions such as cash transfers.<sup>1</sup> In Bangladesh, Humanity and Inclusion is currently implementing a disability-inclusive Graduation model that provides consumption support, asset transfers, savings support, skills training, and coaching to persons with disabilities. In addition, beneficiaries receive access to rehabilitation and adapted tools to improve their productivity. An impact evaluation shows that 98 percent of beneficiaries graduated from extreme poor to poor status through increased income. Beneficiaries were able to build resilience to shocks by diversifying their income source and multiplying their assets. The majority (96 percent) of beneficiaries reported increased self-esteem, which was measured by the ability to solve problems, engage community members, access basic services and employment opportunities, and support their families.

Based on the success of economic inclusion programs globally and in Bangladesh, DSS will launch a PEI pilot to introduce economic inclusion measures complementary to the Widow Allowance and Disability Allowance by targeting 10,000 existing beneficiaries in six tentative districts (Satkhira, Patuakhali, Gopalganj, Natore, Kishoreganj and Moulvibazar) or

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<sup>1</sup> World Bank. 2021. [The State of Economic Inclusion Report](#).

the districts and district-wise number of beneficiaries would be decided by the competent authority during or before the detail design of the project. However, considering the budget allocated for this package in the project TAPP, the number of beneficiaries would be of maximum 10,000. The pilot will include an asset transfer, financial literacy and business skills training, life-skills training, mentorship, and case management over an 18 months period. Grants to participants would be paid by DSS via the Project's designated account, while all other services would be provided by a qualified NGO to be contracted as a consulting service.

CTM, DSS seeks a specialized NGO that manages implementation, training, and monitoring and evaluation activities for the PEI pilot. The implementation support NGO will provide 8 key personnel who will oversee project activities, finance and administration, training curricula development, and monitoring. The NGO will also hire 141 non-key staff members responsible for managing training, case management, and monitoring at the field level. The NGO will be supervised by the CTM Project Management Unit consisting of DSS staff.

Seed funding or startup grants would be provided to the beneficiaries directly from another designated fund allocated separately for this package and it is mentioned in CTM project TAPP. The modality and process to providing seed funding will be decided by DSS during detail design phase of the project.

## **2. Scope of Work and Activities**

The selected NGO will be responsible for the following activities.

**Curricula Development and Training Delivery:** Training Experts and Trainers provided by the NGO will develop curricula related to financial literacy, business skills, and life-skills training such as Vocational, Technical, Livestock, Handicraft, Beautification, Computer/ICT, Automobile, Electrical Works, Cooking etc. Trainers from the NGO will deliver upfront training to beneficiaries on these critical topics at the start of the program. They will also organize training of trainers (ToT) workshops to build the capacity of staff who will, in turn, reinforce concepts for beneficiaries throughout project implementation.

Global evidence indicates that integrating financial literacy, business skills, and life-skills training in economic inclusion programs can lead to strong socioeconomic outcomes among vulnerable households. In Cote d'Ivoire, the introduction of basic entrepreneurship training in a public works program led to a significant increase in productivity and earnings in non-agricultural self-employment.<sup>2</sup> The positive impact of training is even more pronounced when business skills and life-skills are combined and tailored to beneficiary needs. Evidence from Ethiopia shows that a mindset-oriented entrepreneurship training that focuses on building

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<sup>2</sup> Bertrand, M., Crépon, B., Marguerie, A. and Premand, P., 2017. Contemporaneous and Post-Program Impacts of a Public Works Program.

personal initiative (includes self-starting behavior, innovation, goal setting, feedback cycles), that was taught by trainers who are entrepreneurs, was more effective than traditional business skills and entrepreneurship training programs. This type of training led to an increase in monthly profits, which was particularly critical for female micro-entrepreneurs who face unique constraints compared to male business owners (Alibhai et al., 2019).

The NGO is expected to develop comprehensive curricula tailored to the Bangladesh context, covering a range of business skills topics including understanding the market, price-setting, record-keeping, marketing, among others. It will also include relevant life-skills including (but not limited to) self-confidence, personal initiative, time management, negotiations, addressing social stigma in communities, etc.

During training delivery, the NGO must incorporate effective teaching methods to make the content accessible for beneficiaries with low literacy. While classroom sessions are essential, field-based examples, role playing and interactive activities, and case studies can strengthen the quality of training. The use of a wide variety of reference materials, such as videos and flash cards will be particularly helpful when training beneficiaries. The facilitation must be done in a manner that is gender-sensitive and disability-inclusive. Training venue, schedule, resource person, training related issues should be decided in coordination with CTM Project of DSS.

**Recruitment and Human Resource Management of Case Managers and Trainers:** The NGO will be responsible for recruiting 84 Case Managers and 42 Trainers. Given the short timeline of the pilot, the NGO is expected to take all necessary measures to hire qualified and skilled individuals over a period of 2-3 months. This includes advertising for job openings, conducting interviews, selecting final candidates, and providing basic orientation and personnel management throughout the implementation period. The profiles of Trainers and Case Workers are outlined in Section 4.

**Implementation of Mentorship:** Mentorship provides tailored support to beneficiaries to overcome economic and social barriers through regular touchpoints and follow-up. The objective of this activity is to strengthen the confidence, self-esteem, and capacity of beneficiaries to build sustainable livelihoods and human capital outcomes.

Mentorship has been proven to be a critical part of economic inclusion programs globally. In Niger, a government-implemented economic inclusion program demonstrates that cash transfers combined with psychosocial interventions such as coaching and training had greater impacts on consumption, food security, profits, and psychosocial well-being among female entrepreneurs compared to standalone cash grants.<sup>3</sup> In the Philippines, the Department of Labor and Employment implemented an economic inclusion pilot that provided cash transfer

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<sup>3</sup> Bossuroy, T., Goldstein, M., Karlan, D., Kazianga, H., Pariente, W., Premand, P., Thomas, C., Udry, C., Vaillant, J., and Wright, K. 2021. Pathways out of Extreme Poverty: Tackling Psychosocial and Capital Constraints with a Multi-faceted Social Protection Program in Niger. Policy Research Working Paper 9562. World Bank, Washington, DC.

beneficiaries with assets, group and individual mentorship, and business and life-skills training. An impact evaluation of the pilot demonstrated that the holistic approach led to diversified and sustainable livelihoods, high rates of knowledge retention from life-skills training, increased self-confidence, and positive behavior change in health, nutrition, and hygiene.<sup>4</sup> During the COVID-19 pandemic, the mentorship component was particularly critical in encouraging beneficiaries to maintain a positive mindset and address growing concerns around gender-based violence.

Case Managers provided by the NGO are expected to conduct regular household visits to provide guidance to beneficiaries and troubleshoot any challenges they face with livelihoods, health, food security, etc.

**Case Management and Monitoring:** Case management and monitoring involve the regular follow-up and monitoring of beneficiaries to track their performance along a set of key economic and social indicators, such as food security, earnings, savings, application of financial literacy and business skills training, etc. In the PEI pilot, Case Managers will have a case load of about 120 beneficiaries and are expected to capture monitoring data on a digital M&E platform.

The frequency and modality of mentorship and monitoring visits will be finalized during the program design stage. It is expected that the Training of Trainers (ToT) training for Case Managers would be of 03 (three) days with maximum of 30 participants in each batch. The comprehensive training for beneficiaries would be of 05 (five) days in each skill-set in each batch consisting of a group of maximum 30 person in a group. In parallel with this, 01(one) day orientation program has to be arranged with trainers who will conduct specialized comprehensive trainings to the beneficiaries with DSS subject matter experts.

To keep the associated DSS officials well aware of the activities and to let them contribute in better program execution, the NGO has to conduct 01 (one) day capacity building or orientation workshops in the selected location as well as in the DSS headquarters in Dhaka. The workshop may consist of 30 officers from social Safety Net wing of DSS and 30 officers from the selected districts. However, the trainees or attendees would be finalized by the competent authorities of DSS during program execution.

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<sup>4</sup> Schelzig, K and Jilani, A. 2021. Assessing the Impact of the Graduation Approach in the Philippines. Asian Development Bank Briefs. No. 169.

### 3. Deliverables and Activities

The NGO is expected to complete the following deliverables and activities during the contract period.

Deliverable/Activity	Delivery timeline
Inception report outlining timeline and plan for project activities	02 (two) weeks from effectiveness of the contract
Setup of HR policies, HR tracking systems, as verified by letter to client, HR records of staff, and completion of training to the trade specific trainers. Recruitment of 12 Field Supervisors, 84 Case Managers, and 42 Trainers for the PEI pilot	04 (four) weeks from effectiveness of the contract
Conduct quick assessment in coordination with respective wings of DSS to identify potential categories of training and Submission of training curricula on financial literacy, business skills, and life-skills and facilitation guidelines for staff	08 (eight) weeks from effectiveness of the contract
Delivery of training of trainers (ToT) workshop/training for 84 Case Managers, as verified by administrative data. In parallel, 01 (one) day orientation to be arranged with trainers with DSS subject matter experts.	10 (ten) weeks from effectiveness of the contract
Delivery of financial literacy, business skills, and life-skills training to first 5,000 beneficiaries, as verified by electronic administrative data	18 (eighteen) weeks from effectiveness of the contract
Delivery of financial literacy, business skills, and life-skills training to remaining 5,000 beneficiaries, as verified by electronic administrative data	26 (twenty-six) weeks from effectiveness of the contract
Implementation of mentorship, case management, and monitoring of all beneficiaries for first two 6-month periods, as verified by administrative data logging case management and M&E services	12 (twelve) months from effectiveness of the contract
Implementation of mentorship, case management, and monitoring for final 6-month period, as verified by administrative data logging case management and M&E services	18 (six) months from effectiveness of the contract
6-month reports on activities and financial status	Within 01 (one) month of implementation of activities end

#### 4. Minimum Resource Requirements and Team Composition

The NGO is responsible for allocating and maintaining its team resources as needed to achieve the overall objective of the assignment. This project is a delivery-based assignment in which payments are linked to the milestone. The NGO will propose in their proposal and deploy during the assignment period, the following key experts. However, the NGO is encouraged to propose its own team resources and skill sets as non-key experts and support staffs to execute the assignment as deemed necessary. The key experts will be considered during the evaluation of technical proposals. The non-key experts and support staffs will not be evaluated individually during the evaluation, however, they will be evaluated collectively in the work plan and staffing criterion. The following table outlines the minimum expected technical resources that the NGO is expected to deploy during the project period.

No.	Designation	Unit	Duration (months)	Scope of Work and Qualifications
<b>Key Personnel</b>				
<b>1.</b>	<b>Team Lead</b>	<b>1</b>	<b>18</b>	<p><b>Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Support CTM Project Director with program oversight and partner coordination</li> <li>• Manage a team consisting of Training Experts, Field Supervisors, Monitoring and Evaluation Specialist, Accounts Manager and Human Resources Manager</li> <li>• Manage all aspects of PEI implementation and ensure quality control</li> <li>• Guide Field Supervisors and Training Experts with implementation challenges</li> <li>• Coordinate with Accounts and Human Resources to ensure timely recruitment, staff management, and payroll</li> <li>• Oversee reporting requirements on project progress and finances</li> </ul> <p><b>Educational Qualifications and Experience Required</b></p> <ul style="list-style-type: none"> <li>• At least a Master's degree in Social Sciences, or other relevant areas</li> <li>• Eight (8) years of experience in project management</li> <li>• Extensive knowledge of socio-economic structure of Bangladesh, human development, poverty reduction programs, etc.</li> <li>• Skills in planning public outreach, operational reviews/monitoring and evaluation, program planning and budgeting, staff supervision</li> <li>• Extensive knowledge of social protection best</li> </ul>

				<p>practices globally</p> <ul style="list-style-type: none"> <li>• Experience with Development Partner funded programs</li> <li>• Excellent spoken and written Bengali and English skills</li> </ul>
<b>2.</b>	<b>Monitoring and Evaluation Specialist</b>	<b>1</b>	<b>18</b>	<p><b>Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Develop M&amp;E system that Trainers, Field Supervisors, and Case Managers can use to report on beneficiary progress, training attendance, and program activities</li> <li>• Synthesize monitoring data from implementation locations on beneficiary numbers, progress, and outcomes</li> <li>• Troubleshoot technical issues with M&amp;E platform</li> <li>• Train staff (Trainers, Field Supervisors and Case Managers) on how to use the M&amp;E platform</li> <li>• Supervise Junior M&amp;E Specialists</li> </ul> <p><b>Educational Qualifications and Experience Required</b></p> <ul style="list-style-type: none"> <li>• At least a Master's degree in ICT, Information Science, Computer Science, or other relevant areas</li> <li>• Five (5) years of experience in designing MIS</li> <li>• Sound understanding of MIS approaches</li> <li>• Skills in data management and analysis using MS Access, SQL, Oracle, Visual Basic, SPSS, STATA, and other relevant software</li> <li>• Experience supervising monitoring staff</li> <li>• Excellent spoken and written Bengali and English skills</li> </ul>
<b>3.</b>	<b>Junior Monitoring and Evaluation Specialist</b>	<b>2</b>	<b>18</b>	<p><b>Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Assist M&amp;E Specialist with developing M&amp;E system that Trainers, Field Supervisors, and Case Managers can use to report on beneficiary progress, training attendance, and program activities</li> <li>• Support M&amp;E Specialist with synthesis of monitoring data from implementation locations on beneficiary numbers, progress, and outcomes</li> <li>• Troubleshoot technical issues with M&amp;E platform</li> <li>• Support M&amp;E Specialist with training staff (Trainers, Field Supervisors and Case Managers) on how to use the M&amp;E platform</li> </ul>

				<b>Educational Qualifications and Experience Required</b> <ul style="list-style-type: none"> <li>• At least a Bachelor's degree in ICT, Information Science, Computer Science, or other relevant areas</li> <li>• Three (3) years of experience in designing MIS</li> <li>• Sound understanding of MIS approaches</li> <li>• Skills in data management and analysis using MS Access, SQL, Oracle, Visual Basic, SPSS, STATA, and other relevant software</li> <li>• Experience in coordination with field monitoring staff</li> <li>• Excellent spoken and written Bengali and English skills</li> </ul>
4.	Training Expert	2	12	<b>Responsibilities</b> <ul style="list-style-type: none"> <li>• Develop training curricula for life-skills, financial literacy, and business skills in coordination with Trainers</li> <li>• Develop training facilitation guidelines for Trainers</li> <li>• Facilitate training workshops for Trainers and ensure quality</li> <li>• Supervise Trainers and support them with beneficiary training as needed</li> </ul> <b>Educational Qualifications and Experience Required</b> <ul style="list-style-type: none"> <li>• At least a Bachelor's degree in Social Sciences, or other relevant areas</li> <li>• Five (5) years of experience in training curriculum development and facilitation</li> <li>• Skills in adapting training content for vulnerable populations with low literacy</li> <li>• Experience conducting skills assessments, planning and conducting training workshops</li> <li>• Experience designing and/or providing inputs in training reference materials such as videos, flash cards, illustrations</li> <li>• Excellent spoken and written Bengali and English skills</li> </ul>
5.	Accounts Manager	1	18	<b>Responsibilities</b> <ul style="list-style-type: none"> <li>• Set up payment accounts for the NGO staff and activities related to the PEI pilot</li> <li>• Manage payroll for all PEI staff provided by the NGO</li> <li>• Manage contract budget</li> <li>• Verify payments and ensure expenditures are</li> </ul>



				<p>verified by supporting documentation</p> <ul style="list-style-type: none"> <li>• Provide quarterly financial reports to DSS</li> </ul> <p><b>Educational Qualifications and Experience Required</b></p> <ul style="list-style-type: none"> <li>• At least a Master's degree in Accounting, Finance, Management or other relevant subjects</li> <li>• Five (5) years of experience in accounting and budgeting in Bangladesh</li> <li>• Experience in developing and implementing accounting management information systems</li> <li>• Familiarity with budgeting and accounting in government-implemented projects</li> </ul>
<b>6.</b>	<b>HR Manager</b>	<b>1</b>	<b>18</b>	<p><b>Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Develop HR policies regarding personnel management, benefits, and recruitment</li> <li>• Lead recruitment of Case Managers</li> <li>• Manage team of HR officers</li> <li>• Liaise with DSS on personnel management</li> <li>• Provide regular activity reports to DSS</li> </ul> <p><b>Educational Qualifications and Experience Required</b></p> <ul style="list-style-type: none"> <li>• Master's degree in Human Resource Management, Business Administration, or other relevant subjects</li> <li>• Five (5) years of experience in human resource management in Bangladesh</li> <li>• Experience developing and managing HR systems and policies related to payroll and recruitment</li> <li>• Familiarity with human resource management in government-implemented projects</li> </ul>
<b>Field/Non-Key Staff</b>				
<b>7.</b>	<b>Accounts Officer</b>	<b>1</b>	<b>18</b>	<p><b>Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Support Accounts Manager with management of payroll and contract expenses</li> <li>• Support Accounts Manager with financial reporting</li> </ul> <p><b>Educational Qualifications and Experience Required</b></p> <ul style="list-style-type: none"> <li>• At least a Bachelor's degree in Accounting, Finance, Management or other relevant subjects</li> </ul>

				<ul style="list-style-type: none"> <li>• At least two (2) years of experience in accounting and budgeting in Bangladesh</li> <li>• Experience in supporting the development and implementation of accounting management information systems</li> </ul>
8.	HR Officer	2	18	<p><b>Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Support HR Manager with recruitment and personnel management</li> <li>• Support HR Manager with reporting requirements</li> </ul> <p><b>Educational Qualifications and Experience Required</b></p> <ul style="list-style-type: none"> <li>• Bachelor's degree in Human Resource Management, Business Administration, or other relevant subjects</li> <li>• At least two (2) years of experience in human resource management in Bangladesh</li> <li>• Experience in supporting the development and management of human resource systems and policies</li> </ul>
9.	Field Supervisor	12	18	<p><b>Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Oversee program execution at the field level to ensure timely and high-quality implementation</li> <li>• Serve as a liaison between the Team Lead and field staff</li> <li>• Supervise and guide Case Managers</li> <li>• Review monitoring data and prepare regular progress reports</li> <li>• Conduct periodic monitoring visits to verify beneficiary progress</li> <li>• Coordinate with local stakeholders to establish service linkages for beneficiaries</li> </ul> <p><b>Educational Qualifications and Experience Required</b></p> <ul style="list-style-type: none"> <li>• At least a Bachelor's degree in Social Sciences, or other relevant areas</li> <li>• At least four (4) years of program management experience at the field level</li> <li>• Strong understanding of social protection and livelihood programs</li> <li>• Experience reporting on program implementation and financial status</li> <li>• Skills in staff management</li> <li>• Skills in external relationship management</li> <li>• Excellent spoken and written Bengali and English skills</li> </ul>

<b>10.</b>	<b>Case Manager</b>	<b>84</b>	<b>18</b>	<p><b>Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Mentor beneficiaries and help build their confidence, self-esteem, and vision for the future</li> <li>• Conduct regular household visits for monitoring and coaching</li> <li>• Reinforce training messages on life-skills and financial literacy</li> <li>• Coordinate with local community stakeholders to establish service linkages for beneficiaries</li> <li>• Collect monitoring data on beneficiary progress to ensure they are on track to meet targets</li> <li>• Provide regular reports on beneficiary progress to Field Supervisors</li> </ul> <p><b>Educational Qualifications and Experience Required</b></p> <ul style="list-style-type: none"> <li>• At least a Bachelor's/Certification in Social Work, or other relevant areas</li> <li>• At least two (2) years of case management and social work experience at the field level</li> <li>• Experience coaching and mentoring vulnerable populations</li> <li>• Familiarity with digital M&amp;E systems</li> <li>• Strong coordination and communication skills</li> <li>• Excellent spoken and written Bengali skills</li> </ul>
<b>11.</b>	<b>Trainer</b>	<b>42</b>	<b>18</b>	<p><b>Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Support the Training Experts with developing contextualized training curricula on life-skills and financial literacy</li> <li>• Deliver training on life-skills, financial literacy, and business skills to beneficiaries through workshops</li> <li>• Conduct refresher trainings as needed throughout the program cycle</li> <li>• Support Field Supervisors and Case Managers with reinforcing training for beneficiaries</li> </ul> <p><b>Educational Qualifications and Experience Required</b></p> <ul style="list-style-type: none"> <li>• At least a Certification in Training Facilitation, or other relevant areas</li> <li>• At least two (2) years of training facilitation experience at the field level</li> <li>• Experience training vulnerable populations</li> </ul>

				<p>with low literacy</p> <ul style="list-style-type: none"> <li>• Prior experience adapting training materials for vulnerable populations</li> <li>• Experience with training on life-skills and financial literacy</li> <li>• Strong coordination and communication skills</li> <li>• Excellent spoken and written Bengali skills</li> </ul>
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**4. Duration of the assignment:** The duration of the assignment will be maximum of 18 months or until the Project closing date, whichever occurs first.

**5. Responsibility of the Client:**

1. Provide timely feedback and necessary decisions related to this assignment
2. Provide necessary upazila-level beneficiary and program data for the locations under the assignment
3. Provide name, designation and contact information of the officials responsible for the implementation of the relevant programs in the pilot locations
4. Provide necessary instructions to the divisional, district and upazila-level offices to ensure operational coordination and supervision.