



POSITION DESCRIPTION

JOB TITLE: Digital Financial Services Consultant

REPORTS TO: mSTAR Technical Adviser

LOCATION: Monrovia, Liberia

BACKGROUND:

USAID's Mobile Solutions Technical Assistance and Research Program (mSTAR), a project managed by FHI 360, is looking to contract a **Digital Financial Services consultant** or **firm** to work in Liberia for an estimated 20 - 40 days of LOE.

With support from USAID, mSTAR is currently working in Liberia to support a sustainable, diverse, and inclusive financial sector that can generate and sustain quality services and meet the needs of civil servants and the Government of Liberia (GoL). mSTAR activities include supporting the Ministries of Health and Education to introduce a mobile payment option for civil servants. mSTAR works with each of these line ministries as well as the Civil Service Agency (CSA), Ministry of Finance and Development Planning (MFDP), and mobile money service providers to expand mobile payment options.

Within this context, and in response to a strategic priority of the Central Bank of Liberia (CBL), mSTAR will support a review of the draft National Mobile Money Strategy for Liberia and provide language for an update and adaptation to the National Digital Financial Services Strategy for Liberia. Digital Financial Services (DFS) include mobile money but also encompass other financial services delivered through digital channels such as ATMs, mobile phones, POS terminals, NFC-enabled cards, chips and biometric devices.

The review will serve to ensure the strategy fosters financial inclusion and is aligned with the Liberia Financial Sector Development Implementation Plan and other strategy documents identified by stakeholders. Further, the review will ensure that the strategy is accounting for changes and future entrants into the ecosystem, leveraging international best practices, considering the growth and development that has taken place in the sector since the initial strategy was drafted.

PURPOSE:

The consultant or firm will work with mSTAR to help lead the process for the revision and finalization of the National Digital Financial Services Strategy and Action Plan for Liberia with consensus from key stakeholders. The strategy will have a lens on providing an opportunity for relevant GoL bodies to develop and support a common vision and policies for an inclusive Liberian digital financial ecosystem that will not only enable the initial national priority of digitizing government civil service salary payments, but will also be sufficiently robust so that all Liberian individuals and businesses will have

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access to digital financial services. Further, the strategy will lay out the essential components required for an inclusive digital financial ecosystem consistent with the Liberia Financial Sector Development Implementation Plan.

KEY RESPONSIBILITIES:

The Digital Financial Services consultant or firm will work in collaboration with an mSTAR Technical Advisor, along with the mSTAR/Liberia Project Manager and existing technical staff as needed, to achieve the purpose outlined above through a series of activities that culminate in a stakeholder convening, led by CBL, to obtain consensus on the revised strategy. The series of activities, for which the Digital Financial Services consultant or firm will be responsible to co-lead and contribute to, will include:

Industry Analysis:

1. *Desk review:* The DFS consultant or firm will review all literature that exists. This includes but is not limited to, the draft National Mobile Money Strategy, the Mobile Money Regulation, Liberia's National Financial Inclusion Strategy, the Financial Sector Development Implementation Plan, and others.
2. *Key Informant Interviews:* The DFS consultant or firm will conduct a series of meetings with key stakeholders, including CBL, CSA, Mobile Network Operators, MFDP, Liberia Revenue Authority, Liberia Telecommunications Authority, United Nations Capital Development Fund, and others.

Strategy Revisions:

3. *Draft Strategy Revisions:* The DFS consultant or firm will utilize information obtained through the desk review and interviews to update the existing National Strategy for Mobile Money to ensure it is harmonized with the current and envisioned ecosystem and develop it into the National Digital Financial Services Strategy.
4. *Revise Action Plan:* After determining the status of activities in the previous action plan, the DFS consultant or firm will update the action plan.

Obtain Consensus:

5. *Individual Follow Up Meetings:* The DFS consultant or firm will revisit key stakeholders to discuss revisions particular to their role and clarify any outstanding issues.
6. *Circulate Strategy Revisions:* The DFS consultant or firm will circulate the strategy with changes to stakeholder review.
7. *Stakeholder Convening:* The DFS consultant or firm will facilitate a workshop to bring together stakeholders to discuss the revised strategy and action plan and obtain consensus.
8. *Finalize Strategy and Action Plan:* Following the stakeholder convening, the DFS consultant or firm will make any final outstanding revisions based on consensus discussions. The final draft, incorporating all feedback will be delivered to the CBL.

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REQUIRED SKILLS & EXPERIENCE:

- Significant experience working with the Government of Liberia either on a full time or short-term basis to provide technical assistance.
- Proven ability to contribute to policy and/or national-level strategy documents.
- Knowledge of the DFS landscape and ecosystem actors in Liberia.
- Experience in consensus building, particularly within a wide range of stakeholders.
- Articulate, professional and able to communicate in a clear, positive manner with clients and staff.
- Bachelor's degree in development, business, finance, economics, or other relevant field. Master's degree preferred.
- Must be able to read, write, and speak fluent English.
- Ability to influence, motivate and collaborate with others.
- Ability to adapt and resolve problems/issues to bring to completion.
- Must be comfortable working in a fast paced and sometimes intense working environment and must be able to meet deadlines

SUBMISSION REQUIREMENTS:

Applicants must submit an up to date CV including contact information for 3 professional referees – preferably former or current employer, as well as a cover letter and writing sample.

1. The cover letter (maximum 2 pages) must:
 - a. Demonstrate the applicant's understanding of and interest in the topic,
 - b. Describe the applicant's capability for completing the assignment,
 - c. Include the applicant's daily consultant rate
2. The CV must include a list of at least three professional references with contact email and phone numbers who can independently verify past work. One of your references should be a professional reference whom worked closely with you on your submitted writing sample.

All applications should be sent mjawara@fhi360.org and cc: ebustinza@fhi360.org and jkourgialis@fhi360.org by **February 17, 2017**. Please indicate in the subject line of the email: "mSTAR Digital Financial Services Consultant."

Note: Only short listed candidates will be contacted.

Please **DO NOT** begin work until a contract has been signed between FHI 360 and the consultant(s).

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NOTE

1. FHI 360 will not compensate individuals for preparation of their response to this Solicitation.
2. Issuing this Solicitation is not a guarantee that FHI 360 will award a contract.
3. FHI 360 reserves the right to issue a contract based on the initial evaluation of offers without discussion.
4. FHI 360 may choose to award a contract for part of the activities in the Solicitation.
5. FHI 360 may choose to award contracts to more than one offeror for specific parts of the activities in the Solicitation.
6. FHI 360 may request from short-listed offerors a second or third round of either oral presentation or written response to a more specific and detailed scope of work that is based on a general scope of work in the original Solicitation.
7. FHI 360 has the right to rescind the solicitation, or rescind an award prior to the signing of a contract due to any unforeseen changes in the direction of FHI 360's client (the US Government), be it funding or programmatic.
8. FHI 360 reserves the right to waive any deviations by offerors from the requirements of this solicitation that in FHI 360's opinion are considered not to be material defects requiring rejection or disqualification; or where such a waiver will promote increased competition.
9. Data produced by this belongs to FHI 360 and USAID. Any distribution of data must first have written authorization from FHI 360 or its designated representative.

- END OF SOLICITATION -