Swisscontact is a business oriented independent foundation for international development cooperation. Represented in 33 countries with over 1,100 employees, it promotes - since 1959 - economic, social and environmental development.

Financial Inclusion for Ready-Made Garments Workers in Bangladesh known as Sarathi – Progress through Financial Inclusion is a pilot project funded by MetLife Foundation and Swisscontact. The goal is to bring RMG workers within the commercial financial institutions and enable them to become engaged in financial transactions as account holders and clients. The project will support creation of suitable financial products, development of alternative banking channels for easier access and improvement of financial knowledge and literacy of the RMG workers. Sarathi activities will be implemented in key RMG factory cluster areas adjacent to Dhaka metropolitan area of Bangladesh. Swisscontact invites applications from qualified candidates for the following position:

### Short Term Consultant for Agent Banking Market Assessment

<table>
<thead>
<tr>
<th>Location:</th>
<th>Dhaka with possible visits to field locations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration:</td>
<td>16 October 2016 to 20 January 2017 (maximum 40 days)</td>
</tr>
<tr>
<td>Reports To:</td>
<td>Team Leader, Sarathi</td>
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</tbody>
</table>

**Essential Functions and responsibilities**

- Conduct both qualitative and quantitative interview of 12 banks to understand the progress the Agent Banking market in Bangladesh has made to date, available product/services, business models, technology platforms that are in use, geographical coverage, competitive landscape, and cost of running agent banking operations in comparison with Branch Banking operations.

- Conduct both qualitative and quantitative interview of 20 Agents from 5 districts including Dhaka. The purpose is to understand potential agent business operations from the perspective of an Agent, services providing, capacity levels and potential for delivering Banking Services to the low income segments.

- Review of the existing Agent Banking regulations and conduct a confidential survey amongst banks towards regulatory constraints they are facing in upscaling their agent banking operations.

- Identify the opportunities and challenges facing the Agent Banking industry based on the feedback received from the banks and agents.

**Specific output expected from the consultant**

- Submission of draft questionnaires to Swisscontact for feedback
- Submission of final questionnaires (incorporating the feedback) to Swisscontact
- Submission of the filled in questionnaires in original to Swisscontact
- Draft report of market assessment
- Submission of final report (incorporating feedback) on the survey findings and recommendations
- Presentation at a dissemination workshop with the Central Bank to present the market feedback and overall outcome of the assessment.
**Skills and Experience**

The individual must conform to the following qualifications:

**Technical Expertise**

The Consultant needs to have demonstrable experience of conducting scoping study/research/survey and data analysis. S/he must have an understanding of branchless banking, agent banking, operating and environment of banking and non-banking financial institutions. Experience of directly working with banks will be an added advantage.

**Generic Expertise**

The Consultant needs to have practical understanding of the socio-political and economic context of Bangladesh. S/he must have experience of data analysis and excellent analytical skills. S/he must have strong leadership and management skills and ability to deliver complex tasks within deadline in a dynamic and fast-paced environment. The Consultant must be proficient in English and Bangla. Competency of using computer applications like MS Office (Excel, Word, Outlook, and PowerPoint) must be at an advanced level.

**Academic and Professional Background**

The Consultant needs at least 15 years of progressive experience in areas in relevant field. S/he must have a graduate degree in business/economics/statistics from a reputed university. Ability to work in a team and to tight deadlines in a dynamic and fast-paced work environment.

**Working Conditions and Environment**

This will be according to the Swisscontact Staff Manual.

Application details: Detailed terms of reference can be downloaded from our website [www.swisscontact.org/southasia](http://www.swisscontact.org/southasia). Please email your CV along with a cover letter (elaborating your competencies that you think make you a suitable candidate for the position and expected daily rate) to bd.info@swisscontact.org. You can also submit your application at Swisscontact, South Asia Regional Office (SARO), House 19, Road 11, Baridhara, Dhaka 1212 addressed to Head of Operations. Please mention Name of the Position applied for in the “subject” line of your email or on top of the envelope. Applications must be submitted on or before **10 October 2016**. Only short-listed candidates will be called for interview.