**Karandaaz Pakistan**

**Terms of Reference for Resource required to write Case Studies**

**Position: Consultant for Case Study writing**

**Reporting Line: Associate Director, DFS**

**Location: Islamabad / Lahore / Karachi**

**Duration: From May 2019 to June 2019**

**Type: Individual**

**Background:**

Karandaaz Pakistan intends to develop a series of case studies for knowledge dissemination in the Digital Financial Landscape of the country. A primary objective of the exercise is to generate learnings and insights focused on initiatives serving financially under-served and unserved population segments, businesses and entrepreneurs in Pakistan. By developing a series of case studies Karandaaz Pakistan aims to enable DFS landscape to:

* Become aware of the opportunity for establishing a double bottom line business focused on the untapped market at the bottom of the pyramid, in this case, the financially excluded
* Be aware of the facilitative (and sometimes transformative) role that financial inclusion coupled with technology can play in bridging this gap, while also documenting the limitations of technology

**Position Summary:**

The candidate will be responsible for writing case studies on Karandaaz funded projects. The candidate will be briefed about Karandaaz on-going interventions on which case study will be developed. The candidate is preferred to be based in Islamabad and will be required to travel for any field research pertinent to the case studies. The consultant will also require to disseminate learnings from each case study via a workshop which will be organized by Karandaaz.

**Topic of Case Study:**

Fintech Disrupt Challenge was conceived with a thought to support the nascent fintech startup ecosystem in Pakistan. Till date, Karandaaz have ran 3 rounds and have granted $750,000 to 10 fintech startups in Pakistan. The objective of the first two rounds to explore existing fintech’s in Pakistan and support innovative and disruptive ideas. In order to strengthen the pipeline, Karandaaz provided targeted acceleration to the applicants to equip them with better articulation of their pitch and business model in the third round.

In our learning, providing money in the form of grant results in limited growth for the startup. It does gives them the push to create a product but the ingredients for growth are much more. While, the money is a good incentive to take care of the cost associated with product development, the scaling of the product/service is a challenge which requires more than just grant. The appetite for financial institution to work with a fintech is limited due to number of reasons and regulatory support is one of them. There is a dearth of awareness among customers for consuming fintech product/service, let alone what is fintech? We need to identify what it takes for a fintech startup to be sustainable in Pakistan and to what extent, interventions like challenge rounds helps a startup in growth?

**Key Duties and Deliverables:**

* Develop one case study on Karandaaz projects.
* Study the assigned projects of Karandaaz on which case study is required to be developed.
* Complete any secondary research required for better understanding of the selected projects.
* Coordinating with the relevant DFS project leads to ensure timely completion of the case studies.
* Coordinate discussions and meetings between different stakeholders on which the case study is being developed.
* Conduct information dissemination sessions in the form of a workshop

**Deliverables:**

* Design and build case study template/structure for each of the one case studies with Karandaaz team
* Story Board and Research Plan of each case study
* one complete and finalized case study
* Workshops to be conducted as part of knowledge dissemination.
* All deliverables must be submitted by **June 30th, 2019.**

**Reporting:**

The resource will be directly reporting to Innovation lead, DFS or his assigned designee on the following lines:

* Weekly check in call / progress email
* End of Assignment Report capturing all learning from the project

**Candidate Profile:**

Education and Experience

* Experience in conducting and collating primary and secondary research.
* A track record in developing case studies will be preferred. A sample case study written by the candidate can be shared with the resume.
* Experience in teaching case studies for learning purposes in classrooms will be preferred
* An understanding of the technology and financial inclusion space in Pakistan will be preferred
* The candidate can be a part of an organization and/or currently be enrolled in a Pakistani business school of international reputation.
* Have conducted workshops in the past.

**Skills and Competencies:**

* Excellent interpersonal skills with an ability to communicate with internal and external stakeholders.
* Excellent writing and presentation skills.
* Good analytical skills to study business models and extract learnings for dissemination
* Must be self-driven, highly organized and able to work and deliver in a diverse team.

**Evaluation Criteria:**

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| **SN** | **Evaluation Criteria** | **Score** |
| 1 | Experience in writing case studies and research papers | 30% |
| 2 | Demonstration of capability to produce good content | 10% |
| 3 | Experience in conducting and collating primary and secondary research | 20% |
| 4 | Understanding of the technology and financial inclusion space in Pakistan | 20% |
| 5 | Experience in teaching case studies for learning purposes in classrooms | 20% |
|  | **Total** | 100% |