

REQUEST FOR EXPRESSIONS OF INTEREST (INDIVIDUAL CONSULTING SERVICES)

Country: Federated States of Micronesia

FSM Skills and Employability Enhancement Project

Grant No.: D-9870

Assignment Title: Technical Assistance: Development of Framework to Facilitate Digital Payment of Student Stipends

Reference No. (as per Procurement Plan): FM-NDOE-533698-CS-INDV

The National Department of Education (NDOE) received financing from the World Bank toward the cost of the FSM Skills and Employability Enhancement Project and intends to apply part of the proceeds for consulting services.

The consulting services (“the Services”) include providing technical assistance, communication and awareness-raising, and coordination support to the SEE Project under the National Department of Education (NDOE).

Under the direct supervision of the SEE Project Manager, the Consultant will be responsible for the following areas of work, in close collaboration with the FSM Digital Project Office and the Department of Finance and Administration (DOFA)/ Central Implementation Unit (CIU):

- develop SOPs and necessary, practical operational tools for digital stipend payments
- define roles, responsibilities, and workflows across implementing entities
- strengthen coordination with financial institutions and relevant government agencies
- identify process and system requirements to support implementation
- develop requirements and a prototype for the Management Information System (MIS) and seek opportunities to use existing systems to meet these requirements, with any necessary customisation, or in the last resort arrange to acquire or build a suitable system
- support communication and stakeholder engagement

The detailed Terms of Reference (TOR) for the assignment is annexed to this REOI *and* can be found at the FSM Department of Finance and Administration (DOFA) website’s Career Opportunities page at <https://dofa.gov.fm/opportunity/>.

The National Department of Education now invites eligible individuals (“Consultants”) to indicate their interest in providing the Services.

Interested Consultants should provide information demonstrating that they have the required qualifications and relevant experience to perform the Services by submitting:

- **Cover letter**
- **Latest curriculum vitae/Resume** with description of experience in similar assignments, similar conditions, etc.)

- **Writing sample** – e.g., a maximum of 7 pages, ideally on public sector finance, digital payments systems, government payments programs, social protection delivery, or a related field.

Firms' staff may express interest through the employing firm for the assignment and, under such situation, only the experience and qualifications of individuals shall be considered in the selection process. The criteria for selecting the Consultant are:

Mandatory requirements

- Advanced degree in public administration, political science, ICT, banking/financial sector, or a related field.
- Minimum of 10 years of experience working on public sector finance, digital payments systems, government payments programs, social protection delivery, or a related field.
- Demonstrated in-depth understanding of banking and payments including G2P payments mechanisms.
- Proven experience in conducting needs assessments, diagnostics, or similar studies, on payments ecosystems
- Proven experience in analysing business problems and specifying IT systems to solve them
- Excellent report writing, documentation, and communication skills

Desirable requirements

- Experience working in developing country contexts and small island economies
- Experience working with government agencies or private sector on digital payments preferred
- Broad understanding of education finance and administration

The attention of interested Consultants is drawn to paragraph 3.14, 3.16 and 3.17 of the World Bank's *Procurement Regulations for IPF Borrowers* Seventh Edition, September 2025 ("the Regulations"), setting forth the World Bank's policy on conflict of interest.

Further information can be obtained at the address below during office hours 8am to 5pm (local time).

Expressions of interest must be delivered in a written form with the latest CV/resume and work sample(s) to the address below by e-mail) **by 3pm on Wednesday, March 18, 2026 Pohnpei time.**

FSM National Department of Education

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TERMS OF REFERENCE (TOR)

Consulting Services

Technical Assistance: Development of Framework to Facilitate Digital Payment of Student Stipends

Project Name	FSM Skills and Employability Enhancement Project
Grant Number	D-9870
Implementing Agency	FSM National Department of Education
Contract Name	Technical Assistance: Development of Framework to Facilitate Digital Payment of Student Stipends
Contract Reference Number	FM-NDOE-533698-CS-INDV
Intended Start Date	April 2026

1. Background

The Federated States of Micronesia (FSM) is committed to enhancing its vocational education offerings in high schools, particularly in response to the growing demand for skilled professionals in various industries. To support this effort, the National Department of Education (NDOE) is implementing the Skills and Employability Enhancement (SEE) Project, which focuses on developing occupational profiles, curricula, and apprenticeship programs aligned with industry needs. The project also seeks to build the capacity of educators, strengthen school-industry partnerships, and equip students with market-relevant skills to enhance their employability. Specifically, the SEE Project consists of the following three main components:

- **Component 1: Improving equitable access to vocational education and training.** The objective of this component is to ensure TVET access to all eligible youth, especially the poor and vulnerable youth, women, persons with disabilities, and geographically disadvantaged groups such as students or trainees from outer islands. The component aims to achieve this by expanding the availability of quality skills training while providing information, incentives, and support to increase participation of underrepresented and disadvantaged groups in TVET.
- **Component 2: Improving the relevance and quality of TVET.** The objective of this component is to enhance the relevance and quality of training offered by TVET institutions by upgrading the training curricula and its standards; improving the quality of trainers; and making provisions for independent testing and certification of skills.
- **Component 3: Improving labor market information and employment services.** This component aims to establish capacity within the Government to provide labor market information and employment support services with a view to improving labor market outcomes among potential workers—including TVET graduates—in FSM. To this end, the activity will support schools and relevant Government units, and the SDOEs, in their efforts to match jobseekers with appropriate vacancies through comprehensive job search assistance.

In parallel, with support from the World Bank, the Government of FSM is implementing the Digital FSM Project, which seeks to enhance digital connectivity, strengthen digital government services, and improve

the legal and regulatory framework for the digital economy. Digital FSM aims to provide more secure, efficient and accessible digital public services to support economic growth and institutional modernization.

In June 2026, with technical support from the World Bank, a rapid assessment on Government to Persons (G2P) Digital Payment in FSM was completed, and the draft report is available [here](#). Based on the key findings, the SEE Project will develop Standard Operating Procedures (SOPs) to facilitate Digital Payment of Student Stipends in the context of the FSM.

The development of a framework to facilitate the digital payment of student stipends directly supports both the SEE Project's objective of improving equitable access to skills development and the Government's broader digital transformation agenda. Transitioning from cash-based disbursement systems to secure digital payment mechanisms is expected to improve efficiency, transparency, timeliness, and accountability of stipend distribution.

Accordingly, this assignment will require coordination with the Digital FSM Office and alignment with national digital government standards, systems and reform priorities. While the cope of coordination may be at a high level, the proposed framework must be consistent with the Government's broader digital public financial management and service delivery modernization efforts.

This assignment may be implemented in phases. Subject to the recommendations arising from the framework and the availability of funding, the Consultant may be requested to provide additional technical support to pilot and test the digital payment scheme with a small group of students eligible for stipends under the SEE Project. Such support may include refinement of the framework, development of operational tools, and documentation of lessons learned to inform potential scale-up.

2. Objectives

The objective of this consultancy is to support the SEE Project in establishing clear, practical, and sustainable Standard Operating Procedures (SOPs) for the provision of student stipends through digital payment mechanisms.

Specifically, the consultancy aims to:

- develop SOPs for digital stipend payments
- define roles, responsibilities, and workflows across implementing entities
- strengthen coordination with financial institutions and relevant government agencies
- identify process and system requirements to support implementation
- develop requirements and a prototype for the Management Information System (MIS) and seek opportunities to use existing systems to meet these requirements, with any necessary customisation, or in the last resort arrange to acquire or build a suitable system
- support communication and stakeholder engagement

3. Scope of Work

Under the direct supervision of the SEE Project Manager and with the World Bank Task Team's technical support where applicable, the consultant will work closely with project team to undertake the following activities:

Scope	Main Activities	Travel	Tentative Timeline
1. Stakeholder Engagement and Process Mapping	<ul style="list-style-type: none"> • Review the needs assessment • Establish working relationships with banks, relevant government departments, and other stakeholders • Identify operational challenges and risks • In consultation with the commercial banks, identify the most appropriate bank products/services for the digital stipend payment scheme. 	Required	April – May 2026
2. Development of SOPs for Digital Payments	<ul style="list-style-type: none"> • Design end-to-end processes for digital stipend payments • Define roles and responsibilities across institutions • Develop step-by-step procedures and workflow diagrams • Develop mechanism/s to send payment instructions to one or both of the banks in FSM • Define controls, verification processes, documentation and reporting requirements • Ensure alignment with government financial management regulations and project requirements • Develop a mechanism to log and investigate grievances and provide redress where appropriate 	Required	May – July 2026
3. MIS Considerations	<ul style="list-style-type: none"> • Identify functional requirements for any system support needed for digital payment processes • In coordination with the Digital Project Office, assess opportunities to leverage a digital payment’s platform, including digitalization and strengthening of treasury functions within the DOFA • Provide recommendations for system enhancements or development 	Not required	May – June 2026
4. Institutional and Operational Arrangement	<ul style="list-style-type: none"> • Develop operational tools for piloting • Recommend coordination mechanisms between NDOE, DOFA, DCTC&I financial institutions, 	Not required	July – September 2026

	<p>educational institutions and end-users (i.e., students)</p> <ul style="list-style-type: none"> Identify capacity-building needs Recommend risk mitigation measures 		
5. Communications and Implementation Support	<ul style="list-style-type: none"> Support development of communication messaging for stakeholders Lead validation workshops with key stakeholders and dissemination workshops with potential users Refine SOPEs based on feedback 	Required	As required throughout the assignment

4. Expected Deliverables and Tentative Timeline

No.	Expected Deliverable	Tentative timeline
1	Inception report, including workplan and methodology	April 2026
2	Process mapping report, including assessment of current processes, gaps and opportunities	April- May 2026
3	Draft SOPs for digital payments, including workflow diagrams and operational procedures	May-June 2026
4	System requirements note, outlining any MIS or system support needed	May-June 2026
5	Final SOPs and operational tools, incorporating stakeholder feedback	July-August 2026
6	Stakeholder communication materials	Throughout the assignment - as required by the Project

4.1 Reporting & Supervision

- The Consultant will report to the SEE Project Manager.
- The NDOE and the PIU will review all key deliverables within 10 business days from the date of submission. Any feedback or required revisions will be communicated promptly to the consultant to ensure timely adjustments.

4.2 Document Transfer

All deliverables will be submitted by the consultant electronically via email and Google Drive to ensure easy access for the NDOE and SEE Project team.

5. Duration of the Assignment

This assignment is expected to commence in April 2026 and concluded by October 2026, subject to confirmation of travel schedules.

6. Qualifications

6.1 Mandatory requirements

- Advanced degree in public administration, political science, ICT, banking/financial sector, or a related field.
- Minimum of 10 years of experience working on public sector finance, digital payments systems, government payments programs, social protection delivery, or a related field.
- Demonstrated in-depth understanding of banking and payments including G2P payments mechanisms.
- Proven experience in conducting needs assessments, diagnostics, or similar studies, on payments ecosystems
- Proven experience in analysing business problems and specifying IT systems to solve them
- Excellent report writing, documentation, and communication skills

6.2 Desirable requirement

- Experience working in developing country contexts and small island economies
- Experience working with government agencies or private sector on digital payments preferred
- Broad understanding of education finance and administration

7. Location, Facilities provided by the Client

As this assignment will be conducted primarily remotely, with required travel to FSM, the Consultant is responsible for arranging her/his own office space, procure general office supplies, and provide necessary office equipment throughout the assignment.

When in FSM, the PIU will provide office space for the Consultant.