

Scope of Work / Terms of Reference (ToRs)
Project Title: “Procurement of Consultancy Services to Design, Deploy, and Operate a National Digital Outreach, Advisory, and Capacity Building Program for MSMEs - Access to All (A2A)”

1. Background

Micro, Small and Medium Enterprises (MSMEs) are the backbone of Pakistan’s economy. MSMEs account for over 90 percent of all enterprises, contribute approximately 40 percent of GDP, and generate around 80 percent of non-agricultural employment. Despite this central role, the majority of MSMEs operate informally, remain disconnected from government support mechanisms, and struggle to scale productivity, investment, and job creation.

Structural constraints limit SME performance across four critical dimensions.

First, limited access to information and advisory support. Most MSMEs lack timely and practical guidance on taxation, registration, compliance, business management, and access to finance. Traditional advisory and training models rely heavily on physical outreach and one-off workshops, which are costly and unable to reach MSMEs at national scale.

Second, uneven digital access and adoption. Mobile connectivity in Pakistan is widespread, yet digital usage for productive business purposes remains uneven. While mobile phone ownership is high, many MSMEs, particularly micro and small firms, lack consistent access to smartphones, data connectivity, or advanced digital skills. One of the primary reasons is the high cost of smartphones, along with elevated data charges. This constrains their ability to use digital tools for customer engagement, record-keeping, payments, marketing, and formal interaction with government systems.

Third, low levels of financial inclusion. A significant share of MSMEs operates outside the formal financial system, restricting access to credit, insurance, and digital financial services. Gaps in financial literacy, documentation, and trust in formal institutions reinforce informality and limit business resilience.

Fourth, weak tax and regulatory compliance. Complex procedures, limited awareness, and fear of enforcement discourage MSMEs from registering and complying with tax and regulatory requirements. This results in lost revenue for the state, reduced access to formal finance for businesses, and constrained productivity growth across the SME sector.

These challenges are even more pronounced for women entrepreneurs. Pakistan is estimated to have approximately 3.22 million women entrepreneurs, most of whom operate as own-account workers in informal or semi-formal businesses. Structural barriers such as mobility constraints, restrictive social norms, limited asset ownership, and lower digital access further restrict women’s ability to participate fully in the SME ecosystem.

Recent reporting indicates gradual progress in digital access. In 2024, approximately 45 percent of women in Pakistan used mobile internet, and the gender gap in mobile internet usage narrowed to 25 percent. However, affordability constraints, limited device ownership, and digital literacy gaps continue to restrict women’s ability to use digital technologies consistently for business purposes.

Together, these challenges suppress SME productivity, limit job creation, and reduce the overall competitiveness of Pakistan's economy. Addressing them requires a shift from fragmented, small-scale interventions to continuous, scalable, and inclusive engagement models.

To address these challenges, SMEDA intends to respond by deploying a national, multi-year digital engagement program that leverages mobile-based channels to reach MSMEs at scale. By combining awareness campaigns, advisory support, training, and data collection through voice and messaging technologies, SMEDA aims to establish a scalable and sustainable engagement model that enables continuous communication with MSMEs, improves access to business support services, and generates real-time data to inform SME policy and programming.

The program will prioritize inclusive digital delivery models that work on basic mobile phones, enabling participation even where smartphone access, literacy levels, or data connectivity are limited. Special emphasis will be placed on engaging women-led MSMEs through tailored outreach and capacity-building interventions.

2. Objective of the Assignment

The objective of this assignment is to design, deploy, and operate a national digital outreach, advisory, and capacity-building program for MSMEs, with a dedicated focus on expanding participation and support for women-led enterprises that directly addresses structural constraints and strengthens SME contribution to economic growth, employment, and formalization.

Specifically, the assignment will aim to:

- Expand inclusive SME outreach and registration by engaging businesses operating in informal and semi-formal sectors and developing a verified digital registry of MSMEs across Pakistan.
- Increase awareness of SMEDA services and government support programs through repeated digital engagement, targeting up to seven million MSMEs over a three-year period.
- Improve access to scalable business advisory and mentoring support by enabling on-demand, low-cost consulting services that respond to common SME challenges without reliance on physical presence or limited human advisory capacity.
- Deliver practical training and advisory support on business management, financial literacy, taxation, compliance, and market access through scalable voice and messaging-based channels.
- Strengthen SME productivity and management practices through targeted guidance and training on business management, operations, compliance, and growth decision-making.
- Promote digital adoption for productive business use by supporting MSMEs to use digital tools for customer engagement, payments, record-keeping, marketing, and access to services, rather than focusing solely on basic digital awareness.
- Support financial inclusion and formalization by delivering practical guidance on taxation, registration, legality, and access to financial services, reducing information barriers that discourage compliance.

- Generate actionable data and insights by collecting structured, periodic feedback from MSMEs to assess awareness, usage of services, constraints, and evolving support needs.
- Generate real-time, gender disaggregated data on MSME participation, constraints, and support needs to strengthen evidence-based policy and program design.
- Establish a sustainable and repeatable engagement model that enables SMEDA to maintain continuous communication with MSMEs over time, supporting policy design, program targeting, and impact measurement.
- Reduce participation barriers for women entrepreneurs through inclusive mobile-based delivery mechanisms that minimize reliance on smartphones, literacy levels, and physical mobility.
- To promote digital trust and enable safe digital adoption by strengthening user awareness across stakeholders.
- Strengthen language around productive digital use and business outcomes

3. Scope of Services and Tasks

The selected service provider will be responsible for the following tasks:

3.1 National Digital Awareness and Information Campaign

- Design and implement a multi-year digital outreach campaign targeting MSMEs nationwide.
- Engage at least **7 million** MSMEs over three years using mobile-based channels.
- Disseminate key information related to:
 - SMEDA's mandate, programs, and services
 - Government schemes and incentives for MSMEs
 - Regulatory updates and compliance requirements
- Utilize a mix of voice-based IVR and two-way messaging channels, including chat-based platforms, to ensure inclusivity and reach.
- The A2A platform shall provide MSMEs with both outbound engagement and inbound access mechanisms, enabling enterprises to seek advisory services, training, and information on demand through IVR, messaging platforms, short codes, or other appropriate channels.

3.2 Scalable Digital Business Advisory and Coaching Support

- Propose and deploy digital innovative approaches for delivering business consulting, coaching, and mentoring services at scale.
- Provide advisory support to at least **750,000 MSMEs** over the service delivery period. Advisory services mean structured, problem-solving support to MSMEs across key business functions, delivered through digital and assisted channels, enabling actionable decision-making rather than generic information dissemination.
- The advisory support should cover, at minimum, the following thematic areas:
 - Taxation and compliance
 - Business registration and legal formalization
 - Business management and operations
 - Digital adoption and financial services
- Enable MSMEs to access guidance and advisory services on demand, repeatedly, and free of cost.

- Ensure solutions are accessible to MSMEs using basic mobile phones, with minimal dependence on smartphones or continuous internet access.
- Partnerships with MNOs for inclusive access models e.g., zero-rated services, bundled offerings etc.
- Development of modules on fraud awareness, data protection, and safe digital usage for information dissemination among MSMEs.
- Use-case driven modules and nudges focused on real business applications

3.3 Voice-Based Training and Skills Development

- Design and deliver structured, remote training programs using voice-based IVR.
- Train at least **15,000 MSMEs** using modular lessons.
- Incorporate gamified and interactive content to improve engagement, comprehension, and retention.
- Focus training on practical, applied skills aligned with SME operational needs.

3.4 Digital Surveys and Data Collection

- Design and deploy periodic digital surveys to collect data from MSMEs.
- Engage at least **2,500 MSMEs** through structured surveys over the program lifecycle.
- Collect data on:
 - Awareness and use of SMEDA services
 - Business challenges and support needs
 - Knowledge, attitudes, and practices related to business management and compliance
- Ensure data is securely stored, anonymized where appropriate, and available for analysis and reporting.
- The collected and registered MSMEs data shall be integrated with, synchronized to, and maintained within SMEDA's existing SME Registration Portal (SMERP), which shall serve as the central repository and system of registered MSME data.

3.5 WE M4D - Using Digital Channels for Outreach, Registration and Women Entrepreneurs Training

The selected service provider will be responsible for implementing a comprehensive digital support program in line with the aforementioned scope of work i.e. 3.1~3.4 components of the scope of work for women-led MSMEs, structured across the following key areas:

- **Strategic Outreach & Engagement:** Designing a national digital strategy to reach women entrepreneurs, featuring multilingual messaging tailored for low-literacy audiences.
- **Database & Registration:** Implementing mobile-based remote registration to build and maintain a secure exclusive digital database of at least **10,000 women-led MSMEs**. The collected and registered MSMEs data shall be integrated with, synchronized to, and maintained within SMEDA's existing SME Registration Portal (SMERP), which shall serve as the central repository and system of registered MSME data.
- **Curriculum Development:** Creating modular training content optimized for audio and mobile delivery, covering business management, financial literacy, taxation, and digital growth tools.
- **Remote Training Deployment:** Delivering structured, self-paced training via voice and messaging channels to a minimum of **5,000 women-led participants**.

- Innovative Scaling of Mentorship: Piloting tech-enabled, on-demand coaching solutions that provide practical business guidance without requiring high-end smartphones or consistent data connectivity.
- Monitoring & Evaluation: Conducting baseline and endline assessments, collecting feedback from **1,000 women-led participants**, and maintaining real-time dashboards to track engagement and outcomes.
- Explicitly integrate business-use digital adoption pathways for women entrepreneurs

4. Methodology and Technical Approach

The service provider is expected to adopt a user-centered, scalable, and data-driven approach, emphasizing:

- Accessibility for MSMEs with diverse literacy levels and device types
- Responsible use of emerging digital technologies
- Digital Trust Framework development
- Iterative improvement based on user engagement and feedback
- Comprehensive plan and metrics for outreach engagement, advisory services, trainings and survey data collection / compilation.

The approach should prioritize sustainability, cost efficiency, and the ability to scale nationally while maintaining quality and relevance.

5. Deliverables and Timeline

The assignment will be implemented over a period of 3 years (i.e. 36 months), with following three phases:

Phase 1: Design and Deployment Phase (8 Months)

Phase 2: Service Delivery Phase (16 Months) i.e. starting after deployment of the platform.

Phase 3: Post Service Delivery Administrative Support - Service Level Arrangement (12 Months) i.e. after completion of service delivery phase.

Sr. No.	Description	Expected Timeline	Output / Taks
D-1	Inception Report	4 Weeks After Signing of Contract	• Detailed work plan • Proposed model architecture, deployment and execution methodology. • Brief overview of proposed contours of required platforms.
D-2	Development and Deployment	08 Months After Signing of Contract	• The Consultant shall design, develop, deploy, and operationalize an integrated A2A Digital MSME Engagement Platform comprising: i. An IVR and messaging-based outreach system; ii. A digital advisory and chatbot solution; iii. A voice-based training and learning management system; iv. A MSME registration and survey management module;

			v. A centralized MSME database (Integration with existing SMEDA SME Registration Portal); and vi. A real-time monitoring and analytics dashboard for SMEDA. All components shall operate through a unified architecture and enable delivery of the outreach, advisory, training, registration, and data collection services specified in the Scope of Work.
D-3	Service Delivery to MSMEs	Starting from 10 th Month for another 14 Months	- Configuration and operationalization of A2A - Execution of services to targeted number of MSMEs.
D-4	Post Deployment Management and Administrative Support	12 Months Post Operationalization (Service Level Agreement)	Oversight management and administrative support and services.

6. Reporting Requirements

The service provider will submit:

- Monthly progress reports summarizing outreach, engagement, and training metrics
- Real-time access to digital dashboards
- A final report documenting outcomes, lessons learned, and recommendations

7. Deliverables

The explicit numerical targets of the A2A Platform are:

A. MSME Context

- i. Engage up to **7 million MSMEs** - IVR outreach and completion (message calls activation and completion to unique MSMEs)
- ii. Advisory support to at least **750,000 MSMEs** over the implementation period.
- iii. Training services to **15,000 MSMEs** using modular lessons.
- iv. Survey and data collection of **2,500 MSMEs** through structured surveys over the program lifecycle.

B. WE 4MD (Women Entrepreneurs for Market Development)

- i. Database & Registration: **10,000 women-led MSMEs**.
- ii. Advisory Support: **5,000 women-led MSMEs**
- iii. Remote Training Deployment: **5,000 women-led participants**.
- iv. Feedback Collection / Survey: **1,000 women-led participants**.

The deliverables for WE-4MD are exclusive of MSME targets mentioned under ‘MSME Context’

8. Payment Schedule

The bidders have to submit the estimated cost breakdowns alongwith intended ‘**Payment Schedule**’ as per the project phases, mentioned in Section 5: Deliverables and Timelines.

However, **‘Payment Schedule’** will be negotiated between the Client and the Most Advantageous Bidder before the signing of **‘Formal Contract Agreement’**.

The payment to each Phase will be linked with approval of submitted deliverable by ‘Client’. The payment against service delivery to MSMEs shall be tied to the verified delivery of services to the targeted MSMEs and women entrepreneurs (WEs), against the corresponding costs.