

Terms of Reference

Hiring of Agency for Process Monitoring of NRETP under DAY-NRLM

1. Background

Government of Bihar is implementing multiple projects funded by the World Bank & Govt of India through Bihar Rural Livelihoods Promotion Society (BRLPS). BRLPS has been set up by the GoB as part of its strategy to address rural poverty through enhancing the livelihoods of the poor.

The objective of the project known as "JEEViKA" is to improve livelihoods of the rural poor through social and economic mobilization and enable them to access credit, assets and services such as social safety nets from public and private sector agencies, including commercial banks. In order to work intensively with the target population and to demonstrate an effective and efficient model of project implementation for livelihoods development, the GoB has assigned the "Bihar Rural Livelihoods Promotion Society" (BRLPS) for implementing the Programme. Presently the project is operational in 534 blocks across all 38 Districts.

The project has certain key features, which includes-

- Focusing on the poor and vulnerable members of the community, particularly women.
- Building and empowering pro-poor institutions and organizations
- Emphasis on stimulating productivity growth in key livelihood sectors and employment generation in the project area
- Positioning project investments to be catalytic in nature to spur public and private investment in the livelihood areas/sector of poor households.
- Identification of existing innovations in various areas and help in developing processes, systems and institutions for scaling up of these innovations.

The BRLPS intervenes with the community through the following four themes or programmes: Social Mobilisation and Inclusion, Financial Inclusion, Vulnerability Reduction and Promotion of Livelihoods.

Now, in the next level, NRLM is scaling National Rural Economic Transformation Project (NRETP) which focus on - Scaling up Value chain interventions, Promotion of Organic Clusters, Expanding Banking Correspondent Strategy, Promotion of non-farm based enterprises and cluster based approach, Promotion of Skill Development, Providing Technical Assistance for Mission Antyodaya.

2. The need of consultancy

In a community driven project like BRLPS several livelihood related and CBOs based interventions are being implemented in cluster/group based approach. There is a need of responsive and adaptive monitoring systems as community level development processes do not necessarily conform to pre-set rules, deadlines, targets or blue print approaches. As part of the Process monitoring effort, the exercise would ensure that project facilitation activities are properly undertaken and fiduciary aspects of the project are properly handled. In this regard, the Process monitoring would support to the project management team and other stakeholders in developing understanding on how and through what processes inputs get converted into outputs; what issues are critical in that conversion process and what action is necessary to increase the benefits/throughput of the project interventions. It seeks to assess whether the processes observed is close to the ideal or intended process and it explains the factors responsible for the deviation, if any, and tells what needs to be done to achieve the ideal/intended process. It is a key management tool for staffs at all levels (State, District, Block), especially for the process driven projects, designed to help implementing organizations become more participatory and demand responsive.

The process monitoring agency is intended as partners to the project, who will be additional „eyes and ears“ on the ground, feeding key observations and information to project staff and management. The process monitoring team will work in close association with the State Project Management Unit. Their findings will be systematically observed, documented and communicated in order to inform management decision making. Rather than tracking events and numerical targets, process monitoring should identify any areas for adaptation or modification, thereby

enabling the project management to learn how to better shape and implement the Model CLFs, Business Correspondents intervention and Non-Farm enterprises activities and processes.

3. The objective of the Assignment

The objective of the assignment is to identify critical deviations in the Implementation of majorly three important components of projects – Model CLFs, Business Correspondents intervention and Non-Farm enterprises through cluster/group approaches or as an individual, factors responsible and facilitate project management in getting feedback from all levels to take appropriate decisions in course correction. In addition to it, the process monitoring team will also assist the Project in documenting the economic changes that Community Institutions bring about in the life of SHG's members and also in terms of income of Community Based Organizations (CBOs).

More specifically, the objectives of process monitoring are:

- (i) The Agency should work as third eye and ear of the project which could also capture some inconvenient facts and truth which regular monitoring might not be able to capture.
- (ii) Captures the qualitative changes and processes taking place at Model CLFs, Business Correspondents intervention and Non-Farm enterprises throughout the project support.
- (iii) Serves as feedback mechanism from the communities on how to do things better.
- (iv) Captures assessment of hard-to-measure shifts in community attitudes, thinking and income generating practices.
- (v) Cross check whether standard processes and procedures defined for specific intervention is adhered.

4. Scope and detailed tasks:

As large amount of investment has gone to the Community Institutions and equally high amount of investment would be made during the project tenure on the promotion of Model CLFs, Business Correspondents intervention and Non-Farm enterprises. Strategic and business plan with a 3-5 years vision will be prepared for each intervention. A detailed protocol for the exercise will be developed with guideline starting from the capacity building of CBOs leaders and staff including relevant anchors. Based on the plan, systematic actions will be taken up. It is important to keep an eye over the processes defined for the implementation of the interventions. Also necessary to understand what kind of processes lead to better performance, and what does not. The process monitoring assignment should provide support to project management at all three levels of the project; i) Implementation Level ii) District level or DPCU, and iii) State level or SPMU.

As mentioned above, the Process Monitoring agency has to conduct the process monitoring of three major components of NRETP Project for next 2 years. The project is scattered in 89 blocks of 18 districts in Bihar. These components are -

1. Model CLFs

–Objective

Key Strategies and Activities

BRLPS has formed Cluster Level Federations at cluster level at blocks in Bihar to nurture and strengthen Village Organisation and Self Help Groups. CLF requires age specific need based handholding and technical support of project for communitization of project activities, strengthening and improving quality for at least initial few years. Initial CLF require facilitation support of skilled project staff in development of cadre management, financial management and administrative system and its implementation at the cluster level. It also requires handholding support in communitization of core functions viz. institution and capacity building, financial inclusion, generic livelihoods, health, nutrition, sanitation and convergence with govt schemes.

Out of several 100 model CLFs have been identified from NRETP area to adhere following objectives –

- To nurture and provide handholding support to VOs.
- To facilitate system development at VOs.
- To facilitate convergence of VOs and SHGs with banks and other financial institutions for credit support.

- To organise training programs for CLF and VO members and community cadres.
- To facilitate convergence of VOs and SHGs with Govt schemes.
- To manage and monitor larger scale income generating activities being carried out through groups.

Strategies –

- The sharing of concept and need of CLF with SHG members
- The sharing of concept and need of CLF with VO members
- Formation of GB and fixation of roles and responsibilities
- Formation of Representative General Body and fixation of roles and responsibilities
- Formation of Representative Board of Directors and fixation of roles and responsibilities.
- Selection of Office Bearers and fixation of roles and responsibilities
- Formation of Sub- Committees and fixation of roles and responsibilities of sub committees

2. Business Correspondents

(BCs) – Objective

Key Strategies and Activities

Business Correspondent model is one of the possible with multi pronged strategy to address the issues related with constraints in banking infrastructure. It works as an alternate banking channel strengthening the reach of banking services to rural pockets and bringing more households in the ambit of financial inclusion. Customers Services Points (CSPs) established under the BC model cater to the unbanked and under banked areas by providing basic banking services. CSPs established in the rural areas are easily accessible as compared to banks and fulfil basic banking requirements to the rural community. To fulfil the gap in services provided by bank branches, a business correspondent is appointed at gram panchayat/branch level which delivers services like – Account opening, deposits, withdrawal, remittance, fixed and recurring deposit etc.

Strategy –

- Identification of SHG members to work as BC agents
- Introduction of SHG member appointed as BC agent to community through awareness camp or CLF/VO meeting
- Organizing enrolment camps at panchayat/village level
- Mobilizing individual member to avail banking services through CSP.
- Monitoring of BC agent work on regular basis.
- Reporting to CLF on regular basis

3. Promotion of Non-Farm enterprises and clusters Objective

clusters Objective

Key Strategies and Activities

The non-farm strategy under NRETP is posited on three pillars:

Pillar 1: Supporting formation of new / strengthening of existing growth-nano enterprises

SVEP Blocks: SVEP will continue to operate or expand to select blocks in the project area during the next 5 years. Here, SVEP model of nano-enterprise incubation will be implemented.

One Stop Facility Blocks: In remaining Blocks, One Stop Facility (OSF) approach will be implemented. The OSFs will be established at the Block / Cluster (where relevant) and will be managed by two professionals with expertise in small business development and required analytical skills in preparing business plans. The OSF will offer rural entrepreneurs and enterprises a range of business development support services such as: business ideation and conceptualization, training in setting-up and running an enterprise, business plan preparation, hand-holding support to initiate business, facilitation support to access required finance, technology, skills; regulation compliances; market intelligence, information, and linkages; and mentoring. The positioning of the OSF will be autonomous and will act as a stand-alone business facilitating arm at the sub-district level. However, for the initial cohort of 10 OSFs in the first year,

the business model will be tested and validated (including number of entrepreneurs and enterprises supported, number and nature of services provided, and viability of OSFs business at the geographical levels, fee structures for the business, additional support required).

The OSF can be developed following two pathways:

- i. The two professionals at the OSF may be supported by a district level resource team of individual experts. These experts may be existing entrepreneurs or practitioners, who will be approached on a consultancy basis to provide local business development assistance
- ii. A technical agency may be hired to support and handhold the OSF staff to provide business development service to the entrepreneurs in the field

Pillar 2: Supporting growth micro - enterprises in the State

In this context, the project will intervene and support growth-micro enterprises through a State-level incubator (professional agency) serving both business and financial services directly and customized to each of the identified entrepreneur. Business services shall include: mentoring, connections with buyer-supplier, processing and facilitation of debt and equity options i.e. access to commercial banks and other interested investors, capacity building, legal/accountancy support and facilitation of licenses/certification etc. Financial support shall be provided by the incubators through challenge fund: support from project as an award. The project shall also facilitate partnerships with SIDBI, CSRs, Social Enterprises, Impact Investors and Line Departments (MSME) to raise additional resources if needed for the challenge fund. The project may also attempt at a Matching Grant Facility with Participating Financial Institutions to leverage capital from commercial banks.

Pillar 3: Induced Clusters based on identified growth sectors

The project will have a dual focus in terms of analytics driving enterprise promotion. Traditionally, enterprise promotion has only been driven by analytics at the micro level. The same is relevant to nano-enterprises which are at subsistence-level for self employment. But, macro-level analytics in terms of

- i) Transfer of models that have worked in certain geographies
- ii) Enterprise models that have tapped into the Government supplies like the take home food supplement, school uniform etc. or
- iii) Emerging opportunities based on state/regional-level identified growth sectors and private sector investments, will be done to proactively nurture and tap these possibilities for SHG individual entrepreneurs/non-farm collectives.

The project would be initiating working on its above defined strategies for promotion of Non-farm enterprises which will be around three pillars. Therefore, monitoring of the processes undertaken by concerned Community Institutions or project staffs would be the assignment of process monitoring. Monitoring, grading and quality of the upper level federations and its constituent members i.e. SHGs. Continuous feedback over their functioning and performance should be reported as part of the process monitoring.

In addition to monitoring the above mentioned activities under the project, specific attention should be paid to economic changes at the household and village level. The economic growth has the potential to transform educational, social and living standard within families and at the village level. It also brings potential to inculcate a sense of respect and dignity among women, and improve the capacity for collective action.

Apart From above mentioned three major activities the Process monitoring agency may be assigned some other activities based on new requirements or priorities

Process Monitoring Planning:

The process monitoring is intended to be conducted on an ongoing basis.

NRETP project is being implemented in 18 districts of Bihar. One full time Process Monitor would be placed in every district that will perform following task every month -

SN	Activities	Panel survey per month per district	Sample survey per month per district
01.	Model CLF	2 CLFs	2 CLFs and its 6 VO's
02.	Business Correspondents model	2 BCs	3 BCs
03.	Non-Farm Enterprises	2 Enterprises	3 Enterprises
04.	Producer Groups/Producer Company case study/thematic report	2 PGs/PCs	2 PGs/PCs

- Panel survey will be on monthly basis while would be presented on quarterly.
- Sample survey will be presented on monthly basis.
- A proposed sampling design is expected in the technical proposal by the consultant.
- A critical task is to identify the enterprise promotion processes to be monitored. The processes to be monitored should be identified upfront at the inception stage and additional processes can be added as the work progresses. The processes identified should be in relation to the indicators mentioned in the Results framework (Logical Framework Analysis) of the project and, critically, to the project principles and processes detailed in the enterprise manual.
- The consultant would be expected to share the key findings of process monitoring at the state level with synthesized findings especially those which have implications to project level strategy and policy.
- The consultant agency is to examine the synchronization of the organization structure with the overall project strategy and approach. This is especially relevant given the fact that future scaling up of the project requires a flexible and dynamic organizational structure.
- A synthesized report would be submitted to the SPMU on a monthly basis with a presentation.

5. Reporting requirements

The agency would be required to conform to the reporting standards, style, format, size and such other specifications as required by the project, and undertake revisions, downsizing and such other changes as required. It is anticipated that on monthly basis a simple 15-25 page process report shall be prepared in matrix form indicating the key learning emerged and actions recommended for the District and State to take action. On quarterly basis a detailed report incorporating all monitored processes is expected highlighting the key findings and key actions recommended to the State unit. The executive summary of the report should be in a matrix form to improve readability. Mere submission of report in physical form may not lead to a discussion and intended decisions, the findings should be presented to the respective learning groups in a workshop mode and to be facilitated by the trained facilitator, to be conducted at State level. Additionally, raw data in the form of interview transcripts and notes, focus group and PRA reports, audio and video interviews etc. should be provided to state unit along with the quarterly reports. These raw data should be carefully filed by so that they can easily be identified by village and date of data collection.

6. Role of consultant:

As it is clear from the scope of study that the consultant is an independent agency, but will be integral to project implementation processes and work as partners with the project. Their role is to carry out the process monitoring, documenting findings, distilling recommendations, and then to facilitate review and discussion of the learning among all the levels of project management, including communities.

7. Period of consultancy:

In the beginning, the services will be hired for a period of two Years (02); however, there is a possibility of extension of contract upon satisfactory performance. The performance evaluation of the assignment would be done annually.

8. Deliverables:

Based on the above, the consultant will deliver the following in various stages of the work:

Deliverables	Period from the date of contract	Payment Schedule
<p>(i) Inception Report: The inception report should provide</p> <ul style="list-style-type: none"> (a) Develop a frame work of process monitoring. (b) Identify key processes for monitoring (c) Identify key areas for process monitoring at various level based on an inception workshop (d) Final sampling plan and coverage (e) Methodology for the assignment <p>(ii) Development of process monitoring tools, participatory community monitoring systems.</p> <p>(iii) Deployment of trained team</p>	1 st Installment [within 4 weeks from the contract date]	10% of the contract value
Process Monitoring Reports		
<p>Ist QTR report only for one month</p> <ul style="list-style-type: none"> ▪ One month enterprise process monitoring report to SPMU. ▪ Synthesize enterprise process monitoring monthly reports to District and State unit of JEEVIKA ▪ Presentation at District and State level. <p>IInd Quarter Report</p> <ul style="list-style-type: none"> ▪ Quarterly process monitoring report to SPMU. ▪ 25 Individual case studies related to best practices in each quarter in well designed and printed form. (25 copies) ▪ Synthesize process monitoring monthly reports to District and State unit of JEEVIKA with why part and recommendations. ▪ Presentation at District and State level. 	2 nd Installment	15% of the contract value
<p>IIIrd Quarter Report</p> <ul style="list-style-type: none"> ▪ Quarterly process monitoring report to SPMU. ▪ 25 Individual case studies related to best practices in each quarter in well designed and printed form. (25 copies) ▪ Synthesize process monitoring monthly reports to District and State unit of JEEVIKA with why part and recommendations. ▪ Presentation at District and State level. <p>IVth Quarter Report</p> <ul style="list-style-type: none"> ▪ Quarterly process monitoring report to SPMU. ▪ 25 Individual case studies related to best practices in each quarter in well designed and printed form. (25 copies) ▪ Synthesize process monitoring monthly reports to District and State unit of JEEVIKA with why part and recommendations. ▪ Presentation at District and State level. 	3 rd Installment	15% of the contract value
<p>12th months from the contract date</p> <ul style="list-style-type: none"> ▪ Annual reports with 2 learning notes 	4 th Installment	10%
<p>Vth Quarter Report</p> <ul style="list-style-type: none"> ▪ Quarterly process monitoring report to SPMU. ▪ 25 individual case studies related to best practices in each quarter in well designed and printed form.(25 copies) 	5 th Installment	15% of the contract value

Deliverables	Period from the date of contract	Payment Schedule
<ul style="list-style-type: none"> ▪ Synthesize process monitoring monthly reports to District and State unit of JEEVIKA with why part and recommendations. ▪ Presentation at District and State level. <p>VIth Quarter Report</p> <ul style="list-style-type: none"> ▪ Quarterly process monitoring report to SPMU. ▪ 25 individual case studies related to best practices in each quarter in well designed and printed form.(25 copies) ▪ Synthesize process monitoring monthly reports to District and State unit of JEEVIKA with why part and recommendations. ▪ Presentation at District and State level. 		
<p>VIIth Quarter Report</p> <ul style="list-style-type: none"> ▪ Quarterly process monitoring report to SPMU. ▪ 25 individual case studies related to best practices in each quarter in well designed and printed form.(25 copies) ▪ Synthesize process monitoring monthly reports to District and State unit of JEEVIKA with why part and recommendations. ▪ Presentation at District and State level. <p>VIIIth Quarter Report</p> <ul style="list-style-type: none"> ▪ Quarterly process monitoring report to SPMU. ▪ 25 individual case studies related to best practices in each quarter in well designed and printed form.(25 copies) ▪ Synthesize process monitoring monthly reports to District and State unit of JEEVIKA with why part and recommendations. ▪ Presentation at District and State level. 	6 th Installment	15% of the contract value
<p>24 months from the contract date</p> <ul style="list-style-type: none"> ▪ Annual reports with 2 learning notes <p>Within One month of the closure of the contract</p> <ul style="list-style-type: none"> ▪ Summary of contract period report on the findings & Recommendation. ▪ Raw data submission ▪ 100 individual/group Cases Submitted 	7 th Installment	20% of the contract value

9. Key Qualifications and Experience of the Consulting/Field Teams whose CVs will be evaluated

The Organization has to establish their own office at the state level .The key members of the process monitoring team for the Lead Agency would include:

- **Team leader (01)** with proven track record in anchoring/conducting process monitoring activities. S/he should have at least 15-20 years of experience in rural development of which at least 05 years of field work experience. S/he should have an advance degree in operational research/ statistics/ rural development/social work. Specific experience in monitoring and evaluation of social development projects and process monitoring for at least 4-5 years is must. Experience in enterprise development is desirable.
At the State Level, following Members Team will be deployed:
- **Project Head (01)** with at least 10 years of experience in social development projects of which 05 years of field work experience in process/concurrent monitoring is a must. S/he should have an advance degree in operational research/ statistics/ rural development/social work. Experience in enterprise development is desirable.

- **Co-Project Head (01)** with at least 07 years of experience in social development projects of which 05 years of field work experience in process/concurrent monitoring is a must. S/he should have an advance degree in operational research/ statistics/ rural development/social work. Experience in enterprise development is desirable.
- **Data Analyst (01)** with at least 05 years of experience in data analytics. S/he should be well versed in STATA/ SPSS packages or any other statistical package. S/he should have an advance degree in IT/operational research/ statistics/ rural development/social work.
- **District level Process Monitors (18)** with at least 03 years of relevant experience. They should be well conversant with the methodology of community development and participatory research with good analytical skills. Field work experience for at least 02 years is a must in monitoring and evaluation of social/community development projects. S/he should have an advance degree in operational research/ statistics/ rural development/social work or graduate with 05 years of working experience.
- **Man Month Required**

Process Monitoring Team	Responsibilities	Man Days Required
Team Leader (01)	<ul style="list-style-type: none"> ▪ Inception Report ▪ Document Finalization and Presentation on the Quarterly basis 	60
Project Head (01)	<ul style="list-style-type: none"> ▪ Conduct Quarterly 2-3 Thematic / Pilot/ New Intervention Studies ▪ Consolidation of Reports & Presentation of Reports ▪ Team Handling 	720
Co- Project Head (01)	<ul style="list-style-type: none"> ▪ Support the Process Monitors in monitoring and conduct quarterly 2-3 Thematic / Pilot/ New Intervention Studies 	720
Data Analyst (01)	<ul style="list-style-type: none"> ▪ Analyze the Data and Prepare reports Generated from the process monitors and CRPs. 	720
Process Monitors (18)	<ul style="list-style-type: none"> ▪ Conduct process Monitoring 	12,960

10. Review Committee to Monitor Consultant's Work

The Chief Executive Officer in association with the State Project Manager-Monitoring and Evaluation shall be responsible for reviewing and monitoring the work of consultants. S/he may constitute a review/steering committee to monitor the progress and interact with the consultant. The committee may also seek comments and inputs on the consultant's work from the Bank staffs and other experts as appropriate. Payment to the agency will be made upon submission and acceptance of satisfactory reports by the project and as per conditions laid down in the contract.