



**Odisha Livelihoods Mission
Panchayati Raj & Drinking Water Department
Government of Odisha**

EOI NO: OLM/NRLP/17-18/04

Dated: 26.07.2017

REQUEST FOR EXPRESSION OF INTEREST

**“Hiring of Individual Consultant as
Associate Consultant (Financial Inclusion)”**

India

Odisha Livelihoods Mission

National Rural Livelihoods Project (NRLP)

Credit No: 4978. IN

Assignment Title: “Hiring of Individual Consultant as Associate Consultant (Financial Inclusion) under OLM”.

1. The Government of India has availed a credit from International Development Association (IDA), towards the National Rural Livelihoods Project which aims to support the National Rural Livelihoods Mission under the Ministry of Rural Development, Government of India; and intends to apply part of the loan proceeds to make payments under the contract for the above services:

2. Background.

Financial Inclusion is one the major components of NRLM. Under Financial Inclusion the objective of the Mission is to ensure access, availability, affordability and hassle free Savings, Credit, Insurance, Pensions, Remittance and Financial Literacy. In the demand side of Financial Inclusion, OLM works on Capacity building of SHGs with focus on Financial Literacy, Commoditization of Financial Inclusion initiatives like Samanwaya Mela and BLRC with focus on SHG federations playing anchor role, promotion of Community cadre like Bank Mitras, CRPs and MBKs. On the supply side the focus is on Sensitization of Bankers and Project staff on a regular basis, ICT based interventions to support last mile delivery and monitoring systems.

Under NRLP (National Rural Livelihoods Promotion Society) funded by World Bank, a dedicated fund has been set up to promote innovations and models under Financial Inclusion that can be scaled up under NRLM. In Odisha, under Financial Inclusion special fund, it is proposed to promote Block Level Federations as Financial Inclusion Hub. The project will be implemented in all 3 Blocks of Deogarh district covering 32 GPLFs

3. Objectives:

To Facilitate Promotion of Block Level Federation (BLF) as Comprehensive Financial Inclusion Hub in Deogarh district.



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4. Scope/ Deliverables:

- Development of Strategy and Action Plan for Implementation of FI Special Fund Project with specific output and timeline.
- Weekly Monitoring of Project Progress and appraising SFIA and SMD on the same.
- Work closely with State, District and Block team for achievement of desired results of the project.
- To liaison with Controlling Heads of Bank, NABARD, SLBC etc as per requirement of the project.
- Development of guidelines for promotion of Block Level Federation.
- Providing technical support for registration of Block Level Federation/GPLF.
- Designing of Template and Implementation plan for Organizing GPLF Assessment and Business Plan exercise.
- Development of Capacity Building Plan of District and Block staff for taking up GPLF Assessment and Business Plan exercise.
- Development of Strategy and Action Plan for making Blocks as Financial Inclusion Hub.
- Development of ToR for hiring of Technical Support Agency.
- Support Procurement team for on-boarding of Technical Agency.
- Co-ordinate with Technical Support Agency for ensuring desired outcomes of the project.
- Development of Strategy and Action Pan for Placement of B.C Agents.
- Development of Strategy and Action Plan for Mobile Banking intervention.
- Strategy for Block Level Financial Literacy Centres is set up in three Blocks.
- Development of MIS at GPLF and Block Level for monitoring Financial Inclusion.
- Development of Guidelines for Bitta Mitras and Action Plan for Selection and Placement.
- Any other job as assigned by State Mission Director from time to time as per requirement.

5. Eligibility:

- i. Masters/PG Degree/PG Diploma in Rural Development/ Social Work/ Development Studies from Premier Institutes of the Country like IIM/IIT/TISS/NIRD/IIFM/XISS/XIMB/KSRM.
- ii. At least 4 years of experience in Micro Finance/Financial Inclusion/Financial Services.
- iii. Must have experience working in Capacity Building/Institution Building/Financial Inclusion with at least 2 years of experience at State Level . Preference will be given having experience in Livelihoods Programme.
- iv. Must have prior experience working under SHG-Bank Linkage programme.
- v. Expertise in designing Policies / Guidelines /Strategies regarding Financial Inclusion will be an added advantage.
- vi. Candidates with working experience in Odisha will be preferred.
- vii. The age limit is 45 years as on 31.03.2017.



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6. The Odisha Livelihoods Mission (OLM) now invites eligible consultant 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 in the prescribed format at Annexure-A

7. **Period of Contract:** The Period of service is initially for one year. It may be extendable further on the exigencies of work and based on the satisfactory performance.

8. "The attention of interested Consultants is drawn to paragraph 1.9 of the World Bank's Guidelines: Selection and Employment of Consultants [under IBRD Loans and IDA Credits & Grants] by World Bank Borrowers "Consultants Selection Guidelines of the World Bank dated January 2011" ("Consultant Guidelines"), setting forth the World Bank's policy on conflict of interest. " "The Guidelines are available at www.worldbank.org/procurement."

9. Consultant will be selected in accordance with the Individual Consultant (IC) selection method set out in the Consultant Guidelines (NRLM Procurement Manual).

10. Further information can be obtained at the address below during office hours i.e. 10.00 to 17.00 hours and the details ToR and NRLM Procurement Manual can be seen and downloaded in OLM website **www.olm.nic.in**.

11. In case of any Addendum/Clarification/Corrigendum/Extension regarding this EOI, the same will be published in the above websites only.

12. Expressions of interest in sealed envelope must be delivered in a written form to the address at SMMU office (in person, or by post/courier) latest by **11.08.2017(Saturday) , 5 pm.**

13. Authority reserves the right to accept or reject any proposal, and to cancel the procurement process and reject all proposals, at any time prior to the award of contract, without assigning any reason thereof.

State Mission Director-Cum-CEO
Odisha Livelihoods Mission (OLM)
SIRD Campus, Unit-8, Bhubaneswar
Contact Person- Manager (Procurement),0674-2560169

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State Mission Director-Cum-CEO

Terms of Reference

For

HIRING OF INDIVIDUAL CONSULTANT AS

ASSOCIATE CONSULTANT (FINANCIAL INCLUSION)

UNDER OLM

**Odisha Livelihoods Mission
SIRD Campus, Bhubaneswar- 751012**

1 **Introduction:**

Odisha Livelihoods Mission (OLM) is a registered society working under Panchayati Raj Department, Government of Odisha for enhancing the Socio-Economic condition of the rural poor through promotion of Sustainable Livelihoods. The Society is implementing the centrally sponsored scheme “Deendayal Antyodaya Yojana - National Rural Livelihoods Mission” (DAY-NRLM). The project’s aim is to enhance Social and Economic status of the rural poor of Odisha in a phased manner through development of self-sustained and community managed institutions.

2 **Background:**

Financial Inclusion is one the major components of NRLM. Under Financial Inclusion the objective of the Mission is to ensure access, availability, affordability and hassle free Savings, Credit, Insurance, Pensions, Remittance and Financial Literacy. In the demand side of Financial Inclusion, OLM works on Capacity building of SHGs with focus on Financial Literacy, Commoditization of Financial Inclusion initiatives like Samanwaya Mela and BLRC with focus on SHG federations playing anchor role, promotion of Community cadre like Bank Mitras, CRPs and MBKs. On the supply side the focus is on Sensitization of Bankers and Project staff on a regular basis, ICT based interventions to support last mile delivery and monitoring systems.

Under NRLP (National Rural Livelihoods Promotion Society) funded by World Bank, a dedicated fund has been set up to promote innovations and models under Financial Inclusion that can be scaled up under NRLM. In Odisha, under Financial Inclusion special fund, it is proposed to promote Block Level Federations as Financial Inclusion Hub. The project will be implemented in all 3 Blocks of Deogarh district covering 32 GPLFs.

3 Objectives:

To Facilitate Promotion of Block Level Federation (BLF) as Comprehensive Financial Inclusion Hub in Deogarh district.

4. Name of Position:

The Name of position is **Associate Consultant (Financial Inclusion)**

5 Scope of Work:

- Development of Strategy and Action Plan for Implementation of FI Special Fund Project with specific output and timeline.
- Weekly Monitoring of Project Progress and appraising SFIA and SMD on the same.
- Work closely with State, District and Block team for achievement of desired results of the project.
- To liaison with Controlling Heads of Bank, NABARD, SLBC etc as per requirement of the project.
- Development of guidelines for promotion of Block Level Federation.
- Providing technical support for registration of Block Level Federation/GPLF.
- Designing of Template and Implementation plan for Organizing GPLF Assessment and Business Plan exercise.
- Development of Capacity Building Plan of District and Block staff for taking up GPLF Assessment and Business Plan exercise.
- Development of Strategy and Action Plan for making Blocks as Financial Inclusion Hub.
- Development of ToR for hiring of Technical Support Agency.
- Support Procurement team for on-boarding of Technical Agency.
- Co-ordinate with Technical Support Agency for ensuring desired outcomes of the project.

- Development of Strategy and Action Pan for Placement of B.C Agents.
- Development of Strategy and Action Plan for Mobile Banking intervention.
- Strategy for Block Level Financial Literacy Centers is set up in three Blocks.
- Development of MIS at GPLF and Block Level for monitoring Financial Inclusion.
- Development of Guidelines for Bitta Mitras and Action Plan for Selection and Placement.
- Any other job as assigned by State Mission Director from time to time as per requirement.

6 Eligibility criteria:

- i. Masters/PG Degree/PG Diploma in Rural Development/ Social Work/ Development Studies from Premier Institutes of the Country like IIM/IIT/TISS/NIRD/IIFM/XISS/XIMB/KSRM.
- ii. At least 4 years of experience in Micro Finance/Financial Inclusion/Financial Services.
- iii. Must have experience working in Capacity Building/Institution Building/Financial Inclusion with at least 2 years of experience at State Level . Preference will be given having experience in Livelihoods Programme.
- iv. Must have prior experience working under SHG-Bank Linkage programme.
- v. Expertise in designing Policies / Guidelines /Strategies regarding Financial Inclusion will be an added advantage.
- vi. Candidates with working experience in Odisha will be preferred.
- vii. The age limit is 45 years as on 31.03.2017.

7 Output and timeline:

- i. Development of Strategy and Action Plan for Implementation of FI Special Fund Project with specific output and timeline.
- ii. Development of guidelines for promotion of Block Level Federation.
- iii. Designing of Template and Implementation plan for Organizing GPLF Assessment and Business Plan exercise.

- iv. Development of Capacity Building Plan of District and Block staff for taking up GPLF Assessment and Business Plan exercise.
- v. Development of Strategy and Action Plan for making Blocks as Financial Inclusion Hub.
- vi. Development of ToR for hiring of Technical Support Agency.
- vii. Development of Guidelines for Bitta Mitras and Action Plan for Selection and Placement.
- viii. Strategy for Block Level Financial Literacy Centers is set up in three Blocks.
 - i. Development of Strategy and Action Pan for Placement of B.C Agents.
- ix. Development of Strategy and Action Plan for Mobile Banking intervention
- x. Development of MIS at GPLF and Block Level for monitoring Financial Inclusion.
- xi. Development of Guidelines for Bitta Mitras and Action Plan for Selection and Placement.

8 Contract Period:

The Contract will be for a period of 1 Year. The contract May be extendable based on performance of the Consultant and requirement of the project. The Contract may be terminated by either party by giving a notice period of one month.

9 Consultation Fee:

- Consultancy Fee will be per month including all benefits and other statutory taxes. . Leave and Travelling Allowance will be provided at par with Project Executive as per OLM norms.
- The Consultant may offer their monthly Consultancy fee including all benefits and other statutory taxes in the application format (Sl. No 12).(Annexure-A)

10 Reporting and Review:

The Consultant will be placed at the State Level i.e SMMU, Bhubaneswar and will report to State Financial Inclusion Advisor, OLM/State Project Manager-FI. Consultant shall submit month work plan by 5th of every month and work done report by month end.

The Committee comprising of the following members shall review the performance of the consultant by referring to the delivery of assignment and approve payment of Consultancy fee to the Consultant. The payment will be made within 7 days of submission of work done report by Consultant.

Committee for Reviewing the Consultant's Work

1. State Mission Director, OLM
2. Additional CEO-Operations.
3. Additional CEO, Finance.
4. State Financial Inclusion Advisor, OLM/ State Project Manager-FI

11. The Applicants are requested to fill up there information in the prescribed format attached with the ToR and submit along with Resume and Cover Letter to the below address on or before _____.

State Mission Director-cum-CEO.

Odisha Livelihoods Mission.

SIRD Campus, Unit-8,

Bhubaneswar-751012

Annexure-A**Odisha Livelihoods Mission**
Panchayatiraj Department , Government of odisha**Application for Associate Consultant(Financial Inclusion)**

Attach Passport Size Photo

1. Name of Applicant :- _____

2. Father's Name :- _____

3. Age as on 31.03.2017 :- _____ Years _____ Months _____ Days

4. Highest Qualification :- _____

5. Permanent Address :- _____
_____6. Address for Communication :- _____

7. Telephone No :- _____ Mob No: _____

8. Email Address :- _____

9. Educational Qualification:

Sl. No	Class/UG/PG	Institute	University	% Marks

10. Work Experience:

Sl No.	Name of Organization	Name of Post	No. of Years.	Place of Posting (National/State Level/District Level/Block)	Job Responsibility

10. Designing of policies/ guidelines/Strategies regarding Financial Inclusion in nos. (May be verified if required).

Sl No.	Name of Organization	Name of the Documents	Nos.of document.	

11. Trainings attended /conducted on Agriculture, Rural Development, SHG Bank Linkage.:-

12. Proposed Monthly Consultancy Fee: _____ (in Indian Rupees) per month.

N.B:- Attach Resume and Cover Letter

I hereby declare that the information furnished above are true and correct to the best of my knowledge

Date :-

Place :-

Signature of Applicant