

Jharkhand State Livelihood Promotion Society

(Under the aegis of Rural Development Department, Govt. of Jharkhand)

3rd Floor, Shantideep Tower, Radium Road, Ranchi-834001

Phone No. 0651-2360142/ 2360038

Email – jslps.ranchi@gmail.com, Website – www.jslps.org

No: 495/Ranchi

Dated: 01/07/2019

REQUEST FOR EXPRESSION OF INTEREST (REOI) FOR CONSULTANCY SERVICES FOR “Data Audit of JSLPS Management Information System”.

Jharkhand State Livelihood Promotion Society (JSLPS) invites “Expression of Interest” from eligible consultancy agencies to submit their interest for providing consulting services for undertaking “**Data Audit of JSLPS Management Information System**” in Jharkhand.

Interest agencies may submit their “Expression of Interest” in a sealed envelope clearly superscripted as Expression of Interest for “**Data Audit of JSLPS Management Information System**” latest by 15:30 hours on **22nd July, 2019**. The agencies may obtain further information and procedures for submitting the “Expression of Interest” from the official website of JSLPS i.e www.jslps.org.

Sd/
Chief Executive Officer

Jharkhand State Livelihood Promotion Society

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REQUEST FOR EXPRESSIONS OF INTEREST FOR “**Data Audit of JSLPS Management Information System**”.

(CONSULTING SERVICES – FIRM SELECTION)

Assignment Title: “Data Audit of JSLPS Management Information System”.

Reference No: NRLM/MIS/2019-20/01

Jharkhand State Livelihood Promotion Society (JSLPS), a society promoted by Rural Development Department, Government of Jharkhand is notified by State Government as implementing agency for National Rural Livelihood Mission in the state and intends to apply part of the proceeds for consulting services.

The consulting services (“the Services”) include Data Audit of JSLPS Management Information System for JSLPS for a period of 3 months. The details activities are mentioned in the draft Terms of Reference as enclosed in **Annexure-I**.

Jharkhand State Livelihood Promotion Society (JSLPS), now invites eligible consulting firms(“Consultants”) to indicate their interest for providing the services. Interested Consultants should provide information demonstrating that they have the required qualifications and relevant experience to perform the services.

The short-listing criteria are as follows.

- a) The agency should have an independent legal existence, registered under the applicable Act. and have accreditation and validations for Good Governance, Systems and Process [Submit proof of Registration Certificate, Articles and Memorandum of Association, required certifications]
- b) The agency should have prior experience & expertise in designing experimental and quasi-experimental impact evaluation designs, supervision of large household surveys covering around 4000 households of government or externally-aided projects, experience of management information systems is a plus
- c) The agency should have a minimum of 3 years of experience in conducting monitoring and evaluation or similar assignments

- d) The Agency should have an annual average turnover of minimum **Rs. 3.00** crore or more during last three financial years and preferably a positive net worth [Relevant documents viz, audited financial statements and a certificate from Chartered Accountant in support of satisfying the criteria should be submitted].
- e) The agency should have experience of working in Jharkhand or in other states with similar conditions.

Interested firms may submit their application expressing interest in the prescribed Performa annexed herewith [Annexure A] in sealed envelope with each page of the application signed by an authorised signatory, including the pages comprising the annexure.

A Consultant will be selected in accordance with the Consultant Qualification Selection (CQS) method set out in the Consultant Guidelines.

Expressions of interest must be delivered in a written form to the address below by person or through postal/courier services latest by **15.30 hours of 22nd July, 2019** at the following address.

Address:

The Chief Executive Officer,
Jharkhand State Livelihoods Promotion Society
3rd Floor, Shantideep Tower, Radium Road, Ranchi-834001
Phone No. 0651-2360142/2360038 Email – jslps.ranchi@gmail.com

Annexure-A

Attachment 1: Format for Submission of Information to JSLPS, Ranchi towards “Data Audit of JSLPS Management Information System”.

Submission Requirements

A - Consultant’s Company Profile [Maximum 2 Pages]																									
1.	Organizational	<p><i>Provide a brief description of the background and organization of your firm/entity.</i></p> <p><i>The brief description should include:</i></p> <ul style="list-style-type: none"> • Ownership details • Date and place of incorporation of the firm, • Objectives of the firm, • Availability of appropriate skills among staff. 																							
2.	Financial: (Minimum average annual Turnover of at least Rs.3.00 Crore during last three financial years required.	<p><i>Provide the turnover of the on the basis of the audited accounts of the previous three financial years in Indian Rupees.</i></p> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: yellow;">2015-16</td> <td style="background-color: yellow;">2016-17</td> <td style="background-color: yellow;">2017-18</td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>				2015-16	2016-17	2017-18																	
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B - Consultant’s Experience [Maximum 15-20 pages]																									
1.	<p>Experience of working in Government or any other externally funded agencies in India.</p> <p>At least 3 years’ experience required.</p> <p><u>Please provide details of up to 05 such assignments (add more rows, if required)</u></p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th style="width: 15%;">Name of Project</th> <th style="width: 25%;">Services provided</th> <th style="width: 15%;">Client and Country</th> <th style="width: 15%;">Duration of Assignment</th> <th style="width: 30%;">Value of Contract (in INR)</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>					Name of Project	Services provided	Client and Country	Duration of Assignment	Value of Contract (in INR)															
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2.	<p>Experience in Monitoring & Evaluation or similar nature of work in India.</p> <p>At least 3 projects’ experience required.</p> <p><u>Please provide details of up to 05 such assignments (add more rows, if required)</u></p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th style="width: 15%;">Name of the Client (GoI/Externally Aided Project)</th> <th style="width: 25%;">Nature of the assignment (Data Audit of MIS or similar type assignment)</th> <th style="width: 15%;">Location and coverage (entire state, country, etc.)</th> <th style="width: 15%;">Duration of Assignment (In month)</th> <th style="width: 30%;">Value of Contract (Rs. In Lakh)</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>					Name of the Client (GoI/Externally Aided Project)	Nature of the assignment (Data Audit of MIS or similar type assignment)	Location and coverage (entire state, country, etc.)	Duration of Assignment (In month)	Value of Contract (Rs. In Lakh)															
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	Please enclosed copy of the contract as evidence				
3.	<p>Two Experts to be proposed with experience Development Sector or Externally Aided Project on Monitoring & Evaluation or similar nature of works at-least for a period of 3 years. Detailed CVs are not required at REOI stage, which will be submitted if the agency qualify for RfP stage.</p> <p>Among other information, the brief CVs should include the following information in the following format:</p>				
	Name of the proposed Expert				
	Designation				
	Experience of 3 years in Development Sectors or any externally aided projects				
	Name of Project	Data Audit of MIS or similar type of works experience.	Client and State	Duration of Assignments (In month)	

If the Consultant has formed a consortium, all the above details of each member of the consortium and the name of the lead partner, shall be provided.

Jharkhand State Livelihood Promotion Society

Terms of Reference

For

Data Audit of JSLPS Management Information System

1. Background

Jharkhand State Livelihood Promotion Society under the edges of the Rural Development Department is working towards eradication of rural poverty. The society is developed itself as a special purpose vehicle delivering government program in very effective manner. Jharkhand State Livelihood Promotion Society (JSLPS) is nodal livelihood promotion agency in the state of Jharkhand working across by and large all 264 blocks and 24 districts promoting integrated rural poverty alleviation, livelihood enhancement and skilling through multiple, multimodal and convergent approaches through funding from National flagship schemes like the National Rural Livelihoods Mission (NRLM), Mahila Kisan Sashaktikaran Pariyojana (MKSP), DDU-GKY, Startup rural Village Entrepreneurship Proram and through various state schemes like State Innovation fund, Sanjivani, Social Audit, Sansad Adarsha Gram Yojana, Model Village, etc. Apart from these scheme/project, JSLPS will also implement the JOHAR and JICA project in the State for certain duration. JSLPS facilitates these multiple interventions through community institution structures including SHGs, VOs, CLFs supported by various cadres of community's resource persons for supporting and developing community institutions.

1.1 NRLP/NRETP

The Deendayal Antodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) is a flagship programme of the Ministry of Rural Development (MoRD) that seeks to alleviate rural poverty through building sustainable community institutions of the poor. The centrally sponsored programme is implemented in partnership with the State governments. NRLM is supported by the World Bank funded National Rural Livelihoods Project (NRLP) and investments are aimed at building and strengthening community organizations of the poor, promoting their aggregation and establishing access to assets, credit, market linkages and enterprise promotion for livelihood improvement.

The National Rural Economic Transformation Project (NRETP) is the next phase of the World Bank funding to the National Rural Livelihoods Mission. It will provide support for economic initiatives related to a) agriculture, livestock, non-farm and skills development, b) financial inclusion and c) convergence initiatives. The project aims to scale-up successful pilot models of economic transformation activities under NRLP that demonstrated how building strong social and financial capital can provide a launch pad for a new generation of economic initiatives such as the promotion of high value agriculture commodities and value chain development through improvements in market access, rural enterprise and skills development and the introduction of digital finance innovations.

1.2 Management Information System

As part of the Monitoring, Learning & Evaluation system of NRLM, the development of an integrated management information system (MIS) that would collect data from the village to the national level in a systematic and timely manner for not only the NRLM, but also other public services provided to rural households throughout India was proposed. The central purpose of the web-enabled MIS based input-output monitoring was to track the performance of the Mission, using mainly quantitative information (quantitative indicators).

A digital MIS system was adopted at the national level in 2013 for reporting of progress on outcomes, with indicators being aggregated upwards (block → district → state). Prior to this reporting was done on offline excel sheets. Efforts are now being made to compile this information and capture it within the digital transaction-based National MIS that was launched around March 2017.

The Jharkhand Mission has been tracking households and member-level SHGs transactions for several years after the transition from paper based MIS data collection since 2012. JSLPS has developed its own comprehensive MIS system "Swalekha", which is integrated with the National NRLM MIS. The state uses tablets to capture records at the operational level with the help of CRPs/MBKS as well as data entry at the block level. As on date, the Jharkhand MIS portfolio comprises of 20 different types of records that are also Aadhar linked.

- i. **Jharkhand-NRLM MIS** – This houses profiles of SHGs, primary and secondary level federations and their internal transactions; community cadre; block-wise monthly progress on key indicators; fund disbursement module; basic information of human resource deployed at all Mission levels.

Further, the tablet-based transaction MIS module has deployed MIS in 25 blocks spread across the state.

- ii. **SHG-Bank Linkage** – The JSLPS SHG-Bank Linkage module sources data from the Core Banking System (CBS) and captures information on credit disbursement, quality of loan portfolio (loan overdue, NPA etc.) block-wise and bank-wise.
- iii. **Livelihoods MIS** – The Livelihoods MIS houses profiles of SHG members that have received livelihood interventions through the community cadre, *Mahila Kisans* supported under Mahila Kisan Shashaktikaran Pariyojana (MKSP), Producer Groups, Community Resource Persons & State Resource Persons. Some of information captured by the Livelihoods MIS includes asset profiles of farmers linked to the program, trainings conducted and the extent of the adoption of sustainable livelihoods practices. Modules to capture the transactions of the producer groups and to assess the performance of CRPs are under development. JSLPS has also developed and adopted its own MIS to track livelihoods interventions delivered through CRPs.
- iv. **Enterprise MIS** - In addition to the above, modules to capture progress under "Start Up Village Entrepreneurship Programme (SVEP) is also under development. The SVEP- MIS is expected to (i) house the profiles of

entrepreneurs and CRPs (ii) Loan Repayment; (iii) Business Performance Tracking; and (iv) CRP performance assessment.

1.3 Financial Inclusion under NRLM

India has made significant progress on financial inclusion in the last ten years, especially after the landmark PM Jan Dhan Yojana (PMJDY) with preliminary evidence suggesting that households with a bank account could have increased from 53% to 90%¹; Intermedia wave 4 India report indicates that 13% of Indian adults (100mn) reported owning an account under PMJDY. However, formal financial services such as loans and insurance continue to remain out of the reach of poor households. For instance, around 46.3% households in India borrow from any source, but only 7.7% of those households have borrowed from a formal source². Recent Brookings Financial and Digital Inclusion report (2017) also states that ownership of financial accounts amongst women is still 10% lower (43%) than composite ownership of financial accounts amongst adults (53%) hence safe to assume that credit linkage from formal sources would be significantly lower amongst women.

Historically, one of the biggest credit delivery channel promoted by Government of India has been self-help groups linked with commercial banks- these groups directly access low cost loans from formal financial institutions and lend it among themselves. In 2011, National Rural Livelihoods Mission(NRLM) was launched to expand the reach of the SHG bank linkage and implement livelihoods interventions. The program has reached significant scale and more than 45 million households have already joined the program through 3.8 mn SHGs and access funds from banks (Rs 140710 crs / 22 BN USD since 2013-14) & project funds (Rs 4000 crs/ 650 mn USD) besides their internal savings.

2. Purpose of Assignment

Although, NRLM has reached significant scale in its reach, the size of the loans accessed and the number of borrowers has not kept pace.³ Currently, most of lending decisions are either subjective or driven by a strong push of the state governments. Furthermore, even though the program participants have been transacting amongst each other, there is still limited availability of objective information about their creditworthiness. There is anecdotal evidence as well as growing body of research to suggest that providing objective information on the creditworthiness of borrowers can lead to higher lending by formal financial institutions⁴. Besides, since Banks do not have access to financial transactions and borrowing details of members from SHGs, they are not able to feed the same to credit bureaus. This constraints the pathways of good borrowers(SHG members) to graduate to higher ticket loans which could be channelized under Agriculture loan or MUDRA /SIDBI loan(micro/small enterprise)

¹ The Progress of Financial Inclusion in India: Insights from Multiple Waves of Survey Data, by Manuela Kristin Günther, Overseas Development Institute, 2017

² <http://datatopics.worldbank.org/financialinclusion/country/india>

³ A recent study conducted in Maharashtra, MP and Jharkhand found that in treatment areas almost 80% households had joined a SHG and 39% households had an outstanding loan from any source (compared to 14 % in control areas). But the average borrowing was only INR 7,843 per household in treatment areas (with INR 4,777 coming from SHG related sources).

⁴ De Janvry, A., McIntosh, C., Sadoulet, E., 2010. The supply- and demand-side impacts of credit market information. *Journal of Development Economics* 93, 173–188.

Jharkhand SRLM has been tracking households and member-level SHGs transactions for many years with several other states using paper based MIS data collection for more than five years)⁵. Jharkhand and some other states also use tablets to capture records at the operational level (between SHG and SHG member) which is now being scaled up across NRLM along with Aadhaar(biometric) details. (over 2 cr/20 mn SHG members mapped to their Aadhaar as of Dec 2017). This rich and dynamic data provides an opportunity to bring these poor households into the new information age and an alternative credit ranking system may be developed. A consultant is required to review and audit the MIS data and its processes.

3. Scope of this Assignment

The main activities are as follows: Below is a list of expected outputs:

1. Detailed report on modules maintained under the JSLPS MIS including process of MIS flow (*information flow from field to database, quality control measures, gaps and scope for improvement*), progress and performance of the MIS (*list of indicators being tracked with links to TOC of the various program components, activities, coverage, quality of processes, etc.*). This should also include the difference between JSLPS MIS and NRLM MIS and flow of information between the two systems.
2. Examine the MIS database and seek opinions of management/their technical teams to understand gaps in the system, current challenges and needs/facilities for better data management. This should include a detailed analysis of whether the current system is fully integrated across MIS modules and recommendations for improvement. The report should build on the recent MIS assessment completed for JOHAR – “Insights for JOHAR from Jharkhand NRLM MIS – land ownership and cropping patterns”
3. A thorough data quality check through primary surveys and record matching for both digital and paper records on a sample basis. It is recommended that a representative sample of 1500 SHGs be drawn using the PPS method based on demographics as well as the following stratifications:
 - i. Age of SHG
 - ii. Method of data collection – tablet vs paper
 - iii. Backlog of digitization of records
 - iv. NRLM intensity - areas where NRLM is strong vs weaker NRLM presence

This should also include a separate report on accuracy and quality of information recorded during SHG meetings with recommendations for improvement.

4. A detailed analysis of the digital (tablet-based) MIS rollout and coverage, proposed rollout and coverage plan, timelines for completion of digitization (proposed vs recommended).

3. Proposed consultant requirements:

Given the scope of the study, the team working on the assignment requires multi-disciplinary skills, to include:

⁵ These transaction-based MISs are also being rolled out across the country now, and being gradually seeded with the Aadhar numbers.

- Practical and technical experience in and understanding of management information systems (design, deployment and analysis expertise) – especially linked to rural livelihoods and the financial sector in India. Experience in Jharkhand is desirable
- Understanding of rural livelihoods programs and operations experience in data analytics related to livelihoods and agriculture
- Rigorous data analytics experience
- Research and Statistical skills
- Documentation, reporting and presentation skills

3.1 Recommend Team Structure

One Team Leader (full-time): with a proven track record in anchoring/conducting evaluation activities. S/he should have at least 10 years of experience in Monitoring and Evaluation of which at least 3 years of fieldwork experience. S/he should have an advanced degree (PhD preferred) in economics/statistics/public policy or a related discipline. Specific experience in M&E and design, deployment and analysis of MIS would be desirable. He/she is expected to operate out of JSLPS SMMU Office, wherever it may be located.

One MIS and database expert (full-time): with minimum 8 years experience in designing, developing and managing MIS and database for large-scale projects. Specific experience in MIS and database management for government projects is desirable. S/he should have a Master’s degree in IT, MIS, Database Management or related fields. He/she is expected to operate out of JSLPS SMMU Office, wherever it may be located.

One Data Analyst (full-time): with 3-4 years of experience with advanced data analysis using large scale databases and experience with structuring and mining data. S/he should have a degree in computer science/data science/economics/statistics or a related discipline. S/he should proficient in at least one statistical software package like – Python, R, SAS, Hadoop, STATA etc. S/he would spend about 10% of the time in the field with district and block-level staff and support the field team as required. He/she is expected to operate out of JSLPS SMMU Office, wherever it may be located.

Two Field Supervisors (full-time for 1.5 months): will be graduates, with minimum 4 years of experience in rural household surveys (CAPI surveys) with minimum 2 years of supervising experience. The person will be required to be proficient in the local language.

Ten Enumerators (full-time for 1.5 months): will be graduates with minimum of 2 years of experience in rural household surveys (CAPI surveys). The person will be required to be proficient in the local language.

4. Timelines and Deliverables

The MIS assessment is expected to be completed within 3 months from date of signing of the contract:

Table 1: Deliverables and Time frame

Deliverables	Time frame (from signing of contract)
Framework for MIS assessment exercise and detailed timeline of proposed activities	2 weeks

<p>First draft of report</p> <ul style="list-style-type: none"> - Report should have four clear chapters focusing on MIS modules and progress, data quality assessment, digital MIS and recommendations for improvement - Annexes with all the TORs 	8 weeks
<p>Final draft of reports after incorporating feedback from review <i>(allow for 2 weeks to receive feedback from stakeholders)</i></p>	12 weeks
<p>Roundtable/workshop to discuss and disseminate results of MIS assessment</p>	13 weeks

Confidentiality Statement

All data and information received from JSLPS for the purpose of this assignment are to be treated confidentially and are only to be used in connection with the execution of these Terms of Reference. All intellectual property rights arising from the execution of these Terms of Reference are assigned to JSLPS. The contents of written materials obtained and used in this assignment may not be disclosed to any third parties without the expressed advance written authorization of JSLPS