Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP)
3rd Floor, Udyog Bhawan, C-Scheme, Jaipur
Tel : 0141-2227416, 2227011; Fax-2227723 email: rajeevika@rajasthan.gov.in

F. 10(22) RD/RGAVP/FI/BC/2016/ 26/38\ Date: 16/8/2016

Invitation of Expression of Interest for hiring of Consultants

Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP) intends to hire the services of:

i. Insurance Consultant for one year

ii. Consultant for Strengthening Federation for one year

iii. Consultant for Setting up Development Financial Institution for six months

Eligibility criteria and other details for these Consultants are given on our website www.rgavp.org and SPPP portal http://sppp.rajasthan.gov.in. Expression of interest (EOI) cum letter, latest C.V. with required qualifications & relevant experiences to perform these activities should be submitted by the interested candidates in a sealed envelope clearly superscripted as “Expression of Interest for Consultant Insurance/Strengthening Federation/Setting up Development Financial Institutions” at office address mentioned above during office hours or by email rajeevika@rajasthan.gov.in latest by 5th September 2016, 6.00 pm.

[Signature]
Chief Operating Manager
RGAVP
Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP)
3rd Floor, Udyog Bhawan, C-Scheme, Jaipur
Tel : 0141-2227416, 2227011; Fax-2227723 email: rajeevika@rajjasthan.gov.in

F. 10(22) RD/RGAVP/FI/BC/2016/ 26 26 1
Date: 16/8/2016

Invitation for Expression of Interest for hiring Consultant for Insurance; Consultant for Strengthening Federation and Consultant for Setting up Development Financial Institution.

1. Context
Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP) is a registered society of Govt. of Rajasthan for implementation of Self Help Groups (SHG) based livelihoods programme in rural areas of Rajasthan. At present, RGAVP is implementing Rajasthan Rural Livelihoods Project (RRLP) funded by World Bank, National Rural Livelihood Mission (NRLM) & National Rural Livelihood Project (NRLP) funded by MoRD, GoI and MPoWeR funded by IFAD.

The objectives of RGAVP are to support the development of livelihood opportunities for rural poor, especially women and marginalized group through promotion of Community Institutions -Self Help Groups, Village Organizations, Federations, Producer Groups etc; in access to finance through community investment fund, Bank linkages, Insurance etc and facilitating Livelihoods support services. For other details please refer to our website www.rgavp.org.

To strengthen and support community and Community Institutions, RGAVP has started some special projects/initiatives for which it proposes to engage Consultants. The services of Consultant for Insurance; Consultant for Strengthening Self Help Group Federation and Consultant for Setting up Development Financial Institution will be hired for carrying out activities of the special projects/initiatives. The eligibility criteria and other required details are as follows:

2. Eligibility criteria for the Consultants

2a. Eligibility criteria for Insurance Consultant:

Essential:
- Post graduate in Management/Rural Management/ Rural Development/Social Work/Agriculture/Engineering from recognized institute or University with minimum 55% marks;
- Minimum 8 years of work experience in rural development/Financial services sector
(remittances, insurance, pension and other financial services)/Insurance company/community based insurance model;
- Candidate must have at least 5 years of experiences in Insurance/micro insurance sector/community based insurance model;
- Must be computer literate – able to use MS office applications and internet.
- Must be proficient in English and Hindi;
- Applicant must not be above 50 years of age as on 31.07.2016.

**Preferred:**
- Candidate with prior experience of community-based insurance projects would be preferred;
- Candidate with experience of Self Help Group based programme would be preferred.

2b. **Eligibility criteria for Consultant for Strengthening Self Help Group Federation:**

**Essential:**
- Post graduate in Management/Rural Management/ Rural Development/Social Work/Agriculture/Engineering from recognized institute or University with minimum 55% marks;
- Minimum 8 years of work experience in rural development/SHG based programme/Livelihoods programme;
- Candidate must have at least 5 years of experiences in working with higher level community institutions i.e. SHG federations/Village Organization/Collectives/Cooperatives/Producer organizations;
- Must be computer literate – able to efficiently use MS office applications and internet.
- Must be proficient in English and Hindi.
- Applicant must not be above 50 years of age as on 31.07.2016.

**Preferred:**
- Candidate with programme background (Institution building/Capacity building/Financial Inclusion/Livelihoods) experience of working in National Rural Livelihood Mission, State Rural Livelihood Mission would be given preference;
- Candidates with prior experiences of preparing business/operational plan and proven track record of CLF strengthen will be preferred.

2c. **Eligibility criteria for Consultant for Setting up Development Financial Institution:**

**Essential:**
- Post graduate in Finance/Economics/Commerce/Management/Rural Management/ Rural Development/Social Work/Agriculture/Engineering from recognized institute or University with minimum 55% marks;
- Minimum 10 years of work experience in Financial Institutions/Banks/Cooperatives/ Financial Inclusion projects of Central/State govt/Multilateral agencies;
- Candidate must have at least 5 years of direct experience in managing/designing system related to financial Institution.
• Must be computer literate – able to use MS office applications and internet.
• Must be proficient in English and Hindi.
• Applicant must not be above 50 years of age as on 31.07.2016.

Preferred:
• Candidates with experience of designing/setting financial institutions or provided consultancy/technical support in establishing financial institutions
• Experiences of setting/technically supporting community based financial institutions

3. Further information can be obtained at the above given address during office hours.
4. Terms of Reference (ToR) are given at the official website www.rgavp.org and SPPP portal http://sppp.rajasthan.gov.in. A one page letter cum Expression of Interest and latest C.V. with required qualifications & experiences should be submitted by the interested candidates in a sealed envelope clearly superscripted as “Expression of Interest for Consultant Insurance/Strengthening Federation/Setting up Development Financial Institutions” at office address mentioned above/below during office hours or by email rajeevika@rajasthan.gov.in latest by 5th September 2016, 6.00 pm.
5. The submission can also be made during office hours on all working days to the undersigned.

[Signature]
Chief Operating Manager
RGAVP

Mailing address:
Chief Operating Manager
Rajasthan Grameen Aajeevika Vikas Parishad
3rd Floor, RFC Block, Udyog Bhawan
Tilak Marg, C scheme, Jaipur
Phone: (0141) 2227011, 2227416, Fax (0141) 2227723
Email: rajeevika@rajasthan.gov.in
Rajasthan Grameen Aajeevika Vikas Parishad
III Floor, RFC Block, Udyog Bhawan, C-Scheme, Jaipur
Telephone No. 2227416, 2227011, FAX: 2227723 e-mail:rajeevika@rajasthan.gov.in

Terms of Reference for Insurance Consultant

1. Context:

Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP) is a registered society of Govt. of Rajasthan for implementation of Self Help Groups (SHG) based livelihoods programme in rural areas of Rajasthan. At present, RGAVP is implementing Rajasthan Rural Livelihoods Project (RRLP) funded by World Bank, National Rural Livelihood Mission (NRLM) & National Rural Livelihood Project (NRLP) funded by MoRD, GoI and MPoWeR funded by IFAD.

The objectives of RGAVP are to support the development of livelihoods opportunities for rural poor, especially women and marginalized group through Promotion of Community Institutions – Self Help Groups, Village Organizations, Federations, Producer groups etc; and enhance access to finance through Community Investment Fund, SHG-Bank Linkages, Insurance etc and facilitate Livelihood support services, Skill development of Rural youth, Convergence with govt schemes etc.

It has been observed that poor households faces more vulnerability and risks in form natural calamities, loss of assets, unstable income sources, health issues, accidents etc. Most of time, such incidents damage/exhaust all or most of accumulated wealth and also compel them to borrow even at higher rate to fulfill the immediate need and hence vicious cycle of poverty continue. On the other hand, insurance outreach to poor is limited primarily due to following reasons:

- Lack of awareness about insurance and its features among poor;
- Limited/non availability of suitable insurance products as per need of the poor;
- Lack of cost effective delivery channel;
- Lack of confidence among poor that they will get the claims on time.

Addressing vulnerability is one of the important strategies to impact poverty on sustainable basis and RGAVP aims to address the issues of vulnerability through insurance and social security schemes. The objective is that SHG members should have accessed to appropriate insurance products (suitable to the risks that poor face) and avail benefits of Central/State
sponsored social security schemes. In the above mentioned context, RGAVP intend to hire a consultant to lead and anchor all above activities regarding Insurance sector.

2. Eligibility criteria:

**Essential:**
- Post graduate in Management/Rural Management/ Rural Development/Social Work/Agriculture/Engineering from recognized institute or University with minimum 55% marks;
- Minimum 8 years of work experience in rural development/Financial services sector (remittances, insurance, pension and other financial services)/Insurance company/community based insurance model;
- Candidate must have at least 5 years of experiences in Insurance/micro insurance sector/community based insurance model;
- Must be computer literate – able to use MS office applications and internet.
- Must be proficient in English and Hindi;
- Applicant must not be above 50 years of age as on 31.07.2016.

**Preferred:**
- Candidate with prior experience of community-based insurance projects would be preferred;
- Candidate with experience of Self Help Group based programme would be preferred.

3. Roles & Responsibilities:

The main role of consultant will be to take lead in designing and executing the appropriate systems and processes to link SHG members with suitable insurance products in time bound manner. To do the above mentioned, following activities will be carry out by Consultant:

- Facilitating linkages of SHG members with suitable insurance products and social security schemes to cover life, health, crops, livestock etc.
- Design systems and operational plan to roll out insurance products i.e. awareness generation, enrolment process, premium collection, claim filing and claim settlement.
- Design and suggest the role of community institutions (SHGs/VOs/CLFs) in managing the insurance system for timely delivery of services.
- Design training modules and conduct capacity building of staff, community institutions and cadres.
- Study existing market-based insurance products (offering life/accidental/health/crop/livestock etc cover) and devise a strategy for their roll out.
- Study the various existing government-sponsored insurance products (offering
life/accidental/health/crop/livestock etc cover) and devise strategy for their roll out.

- Design a suitable MIS for monitoring the project at the block, district and state-levels.
- Coordinate with Insurance Companies and other stakeholders i.e. staff, community institutions, beneficiaries, etc.
- Manage the implementation of field-level activities and address grievances/issues.
- Any other tasks assigned by State Mission Director/Chief Operating Manager.

4. **Place of Posting:**

Consultant will be placed at Jaipur, however as per need s/he may be posted anywhere in the State. S/he as part of work has to travel within and outside the State.

5. **Period of Contract:**

The period of contract will be for one year. However, if performance of consultant is not satisfactory, contract will be terminated before one year period.

6. **Consultancy fee, terms and Conditions:**

- The consultancy fee of the Insurance consultant will be in the range of Rs. 60,000 - 80,000 per month depending upon experiences and qualifications.
- The consultant will be paid TA/DA as per RGAPV rules.

7. **Reporting:**

The Consultant will report to Chief Operating Manager/Consultant (Financial Inclusion), RGAVP. The reporting pattern may change as per need.
Rajasthan Grameen Aajeevika Vikas Parishad
III Floor, RFC Block, Udyog Bhawan, C-Scheme, Jaipur
Telephone No. 2227416, 5188112 FAX: 2227723 e-mail:rajeevika@rajasthan.gov.in

Terms of Reference for Consultant for Strengthening Federation under NRLP blocks

1. Context:

Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP) is a registered society of Govt. of Rajasthan for implementation of Self Help Groups (SHG) based livelihoods programme in rural areas of Rajasthan. At present, RGAVP is implementing Rajasthan Rural Livelihoods Project (RRLP) funded by World Bank, National Rural Livelihood Mission (NRLM) & National Rural Livelihood Project (NRLP) funded by MoRD, GoI and MoPWeR funded by IFAD.

The objectives of RGAVP are to support the development of livelihoods opportunities for rural poor, especially women and marginalized group through Promotion of Community Institutions – Self Help Groups, Village Organizations, Cluster Level Federations, Producer groups etc; and enhance access to finance through Community Investment Fund, SHG-Bank Linkages, Insurance etc. and facilitate Livelihood support services, Skill development of Rural youth, Convergence with govt schemes etc.

Cluster level federations (CLF) are a part of three tier community institutions i.e. SHG-Village Organization (VO)-Cluster Level Federations and it (CLF) is the apex body of community institutions at sub block level aiming social and economic empowerment of SHG members. The CLFs are expected to provide/facilitate capacity building inputs, ensure delivery of financial services, provide livelihood support services, convergence with govt. sponsored schemes, manage various cadre and its staff and carry out/intend to do other activities for the benefit of its members. The key to success of these CLFs and VOs includes building their own capacity to enable them to efficiently manage all the activities on their own and equipping them with well defined and robust management systems. These CLFs and VO’s ought to develop as financially and socially viable community institutions in time bound manner.

Following issues/themes need to be addressed to enable CLFs to provide mentioned services to its members and emerge as financially and socially viable community institutions:

i. Regular fund rotation and fund management among community institutions
ii. Lack of financial literacy among the members
iii. Lack of system to track loans taken by community institutions
iv. Lack of robust fund management system at federation level.

v. Irregularities in payment of honorarium to community cadre, which might create distrust among the cadre and also hinder the implementation of project activities.
vi. Lack of operational norms for smooth functioning and monitoring of CLFs, and long-term business planning of activities by the CLFs.

RGAVP has designed a special project to strengthen and develop 21 Cluster Level Federations as model CLFs in the State. These 21 CLFs will have all types of systems (operational, governance, fund management, ICT applications, vibrant leadership etc) in place and will be financially self sustainable. In the above mentioned context, RGAVP intend to hire a consultant to lead and anchor all activities regarding strengthening of Cluster Level Federations.

2. Eligibility criteria:

Essential:
- Post graduate in Management/Rural Management/ Rural Development/Social Work/Agriculture/Engineering from recognized institute or University with minimum 55% marks;
- Minimum 8 years of work experience in rural development/SHG based programme/Livelihoods programme;
- Candidate must have at least 5 years of experiences in working with higher level community institutions i.e. SHG federations/Village Organization/Collectives/Cooperatives/Producer organizations;
- Must be computer literate – able to efficiently use MS office applications and internet.
- Must be proficient in English and Hindi.
- Applicant must not be above 50 years of age as on 31.07.2016.

Preferred:
- Candidate with programme background (Institution building/Capacity building/Financial Inclusion/Livelihoods) experience of working in National Rural Livelihood Mission, State Rural Livelihood Mission would be given preference;
- Candidates with prior experiences of preparing business/operational plan and proven track record of CLF strengthen will be preferred.

3. Roles & Responsibilities:
- To develop CLF as financially and socially viable community institutions
- To ensure that CLFs comply with statutory requirement i.e. Governance system, ICT applications, Executive Committee, timely audit, reporting etc. are being done properly.
- Leadership development: Training and nurturing of CLF Office bearers, Executive committee, subcommittee of CLFs etc. on their roles & responsibility
- Develop following systems and practices at CLF level:
  - **Fund Management system:** The fund disbursement through the three-tier structure of the community institutions enables the community members to meet their credit needs, at the same time ensuring the financial sustainability of these institutions.
✓ Developing an early warning cum SMS alert services system for tracking loans and quality parameters: This initiative intends to make use of appropriate technology through which necessary action and reminders in the form of SMS alerts can be sent to the borrowers (VOs/SHGs/members) 3 days before the due date of loan repayment. The system will also help to track deviation on other quality parameters i.e. idle amount, meeting percentage etc.

✓ Developing operational protocol and three-year business plans for CLF: it is imperative that each CLF should have detailed operational and business plans which act as guiding norms for their activities, decisions, interventions etc.

✓ Promoting financial literacy among members for better use of fund:

✓ Cadre management and developing an online system for payment of honorarium to community cadre.

- Development & compilation of training modules, manuals on CLF management, governance, financial literacy and above mentioned processes.
- Capacity building of CLFs’ staff and project staff on process of CLFs.
- Build and train CLFs’ executive committee members on ICT applications
- Prepare Terms of Reference to partnership/procure technical agency to support strengthening of CLFs
- Any other work as assigned by State Mission Director/Chief Operating Manager

4. Place of Posting:

Consultant will be placed at Jaipur. However as per need, s/he may be posted anywhere in the State. As part of work, s/he has to travel within and outside the State.

5. Period of Contract:

The period of contract will be for one year. However, if performance of consultant is not satisfactory, contract will be terminated before one year period.

6. Consultancy fee, terms and Conditions:

- The consultancy fee of the consultant will be in the range of Rs. 60,000-80,000 per month depending upon experiences and qualifications.
- The consultant will be paid TA/DA as per RGAPV rules.

7. Reporting:

The Consultant will report to Chief Operating Manager/Consultant (Financial Inclusion), RGAVP. The reporting pattern may change as per need.
Rajasthan Grameen Aajeevika Vikas Parishad
III Floor, RFC Block, Udyog Bhawan, C-Scheme, Jaipur
Telephone No. 2227416, 5188112 FAX: 2227723 e-mail:rajeevika@rajasthan.gov.in

Terms of Reference for Consultant for Setting up Development Financial Institution

1. Context:
Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP) is a registered society of Govt. of Rajasthan for implementation of Self Help Group (SHG) based livelihoods programme in rural areas of Rajasthan. At present, RGAVP is implementing Rajasthan Rural Livelihoods Project (RRLP) funded by World Bank, National Rural Livelihood Mission (NRLM) & National Rural Livelihood Project (NRLP) funded by MoRD, GoI and MPoWeR funded by IFAD.

The objectives of RGAVP are to support the development of livelihoods opportunities for rural poor, especially women and marginalized group through Promotion of Community Institutions – Self Help Groups, Village Organizations, Cluster Level Federations, Producer groups etc; and enhance access to finance through Community Investment Fund, SHG-Bank Linkages, Insurance etc and facilitating Livelihood support services, Skill development of Rural youth, Convergence with other govt schemes etc.

SHGs have become proven and time-tested vehicle for financial inclusion, especially savings and credit. Based on the successful experiences of poverty alleviation in many states including Rajasthan through Self Help Groups, it is estimated that an investment of Rs. 1.5 - 2.00 lakh per family is required in repeated tranches of credit in a time frame of 6-7 years. It has been observed that there is huge mismatch between demand and supply of credit flow to SHGs and the quantum of mismatch should not rise with expansion of SHG programme in the State which may adversely affect the livelihood promotion and other financial need of SHG member. To cater the credit gap of SHG members, a separate financial institution is required, primarily for credit delivery in cost effective and efficient manner to SHG and its members.

The envisaged Financial Institutions should be such which takes into account the need of SHG members, ready to offer tailor made products as per need of SHGs and their cash flow, cost effective and easily accessible. It is worthwhile to mention that proposed financial institutions will not compete with formal banking sector rather it will supplement and cater the credit gap. RGAVP intend to hire a consultant to lead and anchor all above activities.

2. Eligibility criteria:

   Essential:
• Post graduate in Finance/Economics/Commerce/Management/Rural Management/ Rural Development/Social Work/Agriculture/Engineering from recognized institute or University with minimum 55% marks;
• Minimum 10 years of work experience in Financial Institutions/Banks/Cooperatives/ Financial Inclusion projects of Central/State govt/Multilateral agencies;
• Candidate must have at least 5 years of direct experience in managing/designing system
• Must be computer literate – able to use MS office applications and internet.
• Must be proficient in English and Hindi.
• Applicant must not be above 50 years of age as on 31.07.2016.

Preferred:
• Candidates with experience of designing/setting financial institutions or provided consultancy/technical support in establishing financial institutions
• Experiences of setting/technically supporting community based financial institutions

3. Roles & Responsibilities:

The prime responsibility of the Consultant will be to “carry out feasibility study on setting up Financial Institution for women SHGs and preparation of detailed project report for implementation of same”. To do the above mentioned, following sub tasks will also be executed by Consultant:

• To assess the credit gaps and need/type of financial institutions;
• To assist in working out Mission, Vision and objective of the financial Institutions;
• Detail out Governing structure, Management, Legal and Organizational architecture of the institution;
• Services offered by the Institution: It is beyond doubt that credit will be the most important service offered by Institution to SHG members. However, it also need to be explored that whether important need based services like deposit, recurring deposit, channelizing of insurance etc should be offered by the Institution;
• Initial Equity investors: The proposed financial institution may be incorporated with an initial 51% equity from SHG members are remaining 49% from Govt of Rajasthan, Banks and other financial Institutions. The equity and ownership patter need to worked out;
• Setting up complete service delivery model: The service delivery mechanism should be such which takes into account the need and able to deliver/respond in time bound manner i.e. it should have require physical and IT infrastructure in place at level;
• Human Resource requirement: The proposed Institution require different types of human resource at various level i.e. at state level need could be of Managing Director, Operation head for loan, operation head for recovery etc; at district /block level, HR
could be Manager – Operation, Manager – audit etc. Based on the services of the
Institution, eligibility, experiences, no. of HR, remuneration etc. need to be finalized;
- To explore similar type of existing financial institutions/ICT based products in the market
  and forge partnership;
- Organizing workshop/consultation meeting with relevant stakeholders.

4. Place of Posting:

Consultant will be placed at Jaipur. However s/he may be posted anywhere in the state as per
need. As a part of work, s/he has to travel within and outside the State.

5. Period of Contract:

The period of contract will be for six months. However, if performance of consultant is not
satisfactory, contract will be terminated before six months.

6. Consultancy fee, terms and Conditions:

- The consultancy fee of the consultant will be in the range of Rs. 75,000 - 95,000 per
  month depending upon experiences and qualifications.
- The consultant will be paid TA/DA as per RGAPV rules.

7. Reporting:

The Consultant will report to Chief Operating Manager, RGAVP. The reporting pattern may
change as per need.