



## Expression of Interest (EOI)

**Odisha PVTG Empowerment & Livelihoods Improvement Programme  
(OPELIP)**

**Programme Management Unit(PMU)**

**ST & SC Development Department, Govt. of Odisha**

**2<sup>nd</sup> Floor, TDCC Building, Bhoi Nagar, Rupali Square, Bhubaneswar-751022**

OPELIP, a programme of ST & SC Development Department, Govt. of Odisha supported by IFAD intends to engage leading Agencies for Development & installment of SHG automated software. The procurement method is Fixed Budget Selection.

Expression of Interest (Eoi) is invited from Agencies having national repute with prior experience on Development & installation of SHG automated software.

Interested Agencies may download further details from [www.opelip.org](http://www.opelip.org). Eoi with required documents as attachments shall be sent through speed post/registered post only in a closed envelope super-scribed as "Expression of Interest for Agency on Development & installation of SHG automated software under OPELIP" to the Office of the PMU, OPELIP, 2<sup>nd</sup> Floor, TDCC Building, Bhoi Nagar, Rupali Square, Bhubaneswar-751022. The last date of receipt of application is 27.04.2018 up to 05.00PM. The Programme Director reserves the right to accept or reject any or all bids without assigning any reason thereof.

Date:29.03.2018

Place: Bhubaneswar

Sd/-

**Programme Director, OPELIP**

## **Terms of reference for the recruitment of Agency for Development & installation of SHG automated Software for the Odisha PVTG Empowerment and Livelihood Improvement Programme (OPELIP)**

### **Project Background**

The Odisha PVTG Empowerment and Livelihood Improvement Programme (OPELIP) goal is to achieve enhanced living conditions and reduced poverty of the PTG and other poor communities. This is sought to be achieved through realizing the development objective of enabling improved livelihoods and food and nutrition security primarily for a total of 62,356 households (comprising 32,090 PTGs, 13,970 other Scheduled Tribe (ST) households, 5,486 Scheduled Caste households and 10,810 others) would directly benefit from the programme. The Ministry of Tribal Affairs (MoTA) at the National level is the nodal Agency for this programme and the Scheduled Tribes and Scheduled Castes Development Department (STSCDD), Government of Odisha at the state level is the Lead Programme Agency responsible for the functions relating to planning, funds flow, monitoring and evaluation, gender mainstreaming and knowledge management through a dedicated Project Management Unit. A programme steering committee under the Chief Secretary is providing overall policy guidance to the Programme.

The OPELIP approach relies on building the capacity of the target households, securing them their entitlements over land and forest, improving their agricultural practices for enhanced production, promoting income-generating micro-enterprises for alternate livelihoods and ensuring access to education, health and other services and improving community infrastructure. The implementation is on the basis of inclusive approach and that all communities and households residing within selected villages will form the target groups but special emphasis will be given to the development of PVTGs.

The project has 4 main components as follows:

**Component 1: Community Empowerment:** This component has two sub-components: (i) promotion of village development associations for the planning and execution of need-based activities of the community that cover natural resources management, community-based paralegal services, community-based health, hygiene and nutrition education and community infrastructure; and (ii) promotion of SHGs and rural finance services to enable social development of the SHG members through facilitating group savings and credit and through building their capacity.

**Component 2: Natural Resources Management and Livelihoods Enhancement:** This component has three sub-components: (i) NRM, (ii) Food and nutrition security and (iii) livelihoods improvement. This component will also have facilities for vocational training for the PTG youth and promoting PTG culture and values.

**Component 3: Community Infrastructure and drudgery reduction:** Interventions under this component include inter alia: building critical social infrastructure such as schools, health clinics, child-care centres (that are not included under any of the mainstream infrastructure development programmes), storage structures along with drying yards, threshing floors, provision of weighing scales, household storage bins for promoting value-addition and fair trade in villages, small market yards and aggregation centres, facilities for food and NTFP processing units including small rice hullers, upgrading village link roads, rural water supply, supply of smokeless wood-stoves and support to operations and maintenance of village fuel-wood reserves.

**Component 4: Programme Management:** This component has three sub-components as follows: (i) a Programme Management Unit (PMU) will be set up within the ST and SC Development Department, Government of Odisha in Bhubaneswar, (ii) the programme will strengthen the 17 existing MPAs with staff and facilities; and (iii) a Programme Monitoring and Evaluation and Knowledge Management unit to be housed within the PMU. The policy initiatives aspects of the programme will be part of PMU responsibilities.

### **Objective of the Consultancy**

Agency shall develop and install web based and desktop based application SHG MIS software as per the project needs. The agency will also provide technical and handholding support for installation, operationalization and facilitate adoption across all project locations, which will enable the Project to use the information & reports.

The programme plans to engage one Agency to work for 17 MPAs. **The Agency should therefore submit both technical as well as financial proposals.**

### **Specific activities to be performed by the Consultant**

#### **Duration of services**

Agency will be engaged for 2 years, subject to satisfactory annual performance review by the PMU of OPELIP on agreed implementation indicators.

#### **Reporting**

The Agency will submit quarterly, semi-annual and annual reports as per guidelines provided by the PMU. The report will be submitted to the MPA who will validate it.

### **Eligibility Criteria for Consultant Prequalification**

Eligible Agency is those that meet the following eligibility criteria:

- (i) Registered body under Companies Act 1956/any other Act;
- (ii) Having minimum last 3 year of audited financial statements;
- (iii) Must have worked with any Govt. agency

## **Technical**

It is critical, for an SHG to be independent, to have the account books maintained in a correct and timely manner regardless, every SHG should be aware of the financial status at SHG level, loan outstanding to members, external loan status, and the principal demand by next meeting. This financial statements/information is required for better financial planning, pursuing delinquent payments, and decisions regarding issuing future loans correspondingly, knowing the credit history of each member helps in deciding upon future loan disbursements.

SHG MIS software should be compatible for offline and online. The software includes the basic and major information/data from the SHG at Village level. It takes account of (a) member profile – name, age, date of joining, wealth categories, economic status (b) SHG profile – SHG location (village, Gram Panchayat), bank details, meeting frequency, compulsory savings, promoted by, project name, etc. (c) Every accounting transactions - compulsory & voluntary savings (deposited and withdrawal), loan outstanding, principal (repaid and demand) and interest (demand & repaid) at member level. Opening balances are automatically generated from the last meeting (including loan outstanding, loan demand for each member), held at SHGs is captured through a single transaction sheet, this all completes and computes /processes information for different levels.

The abstraction of financial information is also a vital task and is crucial for accurately representing the SHG to outside agencies. Financial reports also indicate the profitability and financial position of the group and could be use by banks and other commercial / financial institutions to judge the credit –worthiness of the SHG. To maximize the benefits and benefiting group level bookkeeping, Self Help Groups must be link with an information follow system or maintain management information system (MIS) that helps each stakeholder in making effective and efficient decisions.

Single page transactions includes every minute details of self-help group, Payment Summery, Receipt Summary, Bank Transactions, Cash Box along with external details of Bank like loan receiving and loan repayments. The online module automates the data, so that self-help group could viewed over various quality benchmarks from any corner in different presentation formats.

Formation of SHGs is a key strategy and objective under the OPELIP project. SHGs and federations are the founding block of all the project interventions under OPELIP. The community institutions i.e., SHGs and GPLFs and the project need a robust system to track performances at SHG and project level. Therefore, use of SHG MIS software in OPELIP (a Govt. of Odisha initiative) project will enable the project and SHGs to maintain a robust management information system at project level and institution level.

Agency is keen to provide technical and handholding support to the OPELIP to customize SHG MIS Software as per the project needs and facilitate adoption across all project locations and enable the Project to use the information and reports for monitoring and enhancing the quality of the community institutions and the program.

### **Need for MIS Application**

- All SHG level accounts maintenance largely done manually/excel based systems; time consuming, costly & risk of data getting lost
- Analysis of data not being done properly (manually it is virtually impossible to analyze such huge data)
- No SHG database in state to integrated/consolidate records of all SHGs promoted by different departments, NGOs under different projects
- No possibility to review the member level transaction, credit history without physical verification of SHG records (bankers find it difficult to assess credit worthiness of members)

### Project Activities

#### **a) Installation of Software with context of OPELIP project**

To managing member level financial transaction at SHG or at project level is a key factor of success. To enable this Agency will operationalize a customized IT enabled SHG MIS cum accounting software for the project. Agency will customize and rollout a window based SHG cum accounting software for OPELIP. SHG MIS Software need to customize as per projects need in respect of books of records for inputting at SHG master, financial transaction module and report module as well.

#### **b) Installation or development of books of records of institutions promoted under the project**

Regular and proper SHG transaction will be ensured through introduction of simplified and customized books of records for community cadres – bookkeepers, SHG facilitators, etc. or at different levels.

The introduction of books will be at different levels - At SHGs cashbook to maintain SHG level financial transactions, minute's book to minute the meeting proceedings, member passbook to capture every financial transaction at member level, etc. as required. Similarly, at VO/VDA/GPLF level cashbook to maintain second level financial transactions, minutes book for capturing nonfinancial transactions, ledger book, and general book.

#### **c) Capacity building of project human resources around SHG MIS Software and MIS**

Regular and proper capacity building will be ensured at all levels through trainings at various levels (SHG levels, VDA levels and AGENCY levels) and with teams of different stakeholders AGENCY/ VDA/MPA

**d) Operationalization, troubleshooting of SHG MIS Software and Facilitation in establishing information flow system through SHG MIS Software**

Support project in establishing a robust SHG management information system through analyzing report managing a vibrant MIS and regular monitoring of the activity will be the key to keep the focus of the project on track. Regular support through troubleshooting and establish a smooth SHG information flow system.

**Expected Report to be extracted from software Offline**

1. Standard
  - i. Age profile Breakup of SHGs
  - ii. Average Saving to Loan per Member
2. Targeting
  - i. Coverage of Vulnerable sections
  - ii. Universal Financial Inclusion
3. Performance
  - i. SHG Financial Performance
  - ii. SHG Quality Report
  - iii. Loan portfolio Quality
  - iv. SHG Portfolio Analysis
  - v. Cluster Portfolio Analysis
4. Grading
  - i. Status-SHG Grading
5. Additional MIS
  - I. Loan Register
  - II. Group Loan Outstanding
  - III. Group Loan Purpose wise
  - IV. SHG Directory
  - V. Group Ledger
  - VI. Member Ledger
  - VII. RMTS
  - VIII. Ageing Analysis
  - IX. Portfolio at Risk
  - X. Ration Analysis
  - XI. SHG Transaction Status-Generate Schedule
  - XII. Graphical presentation of the reports

**Implementation Period & Structure**

Agency who is proposing for technical support during which the above mention activities will carried out as one year initially and may extend this agreement on Terms and Conditions agreed mutually. The nature of the proposed project demands a well-balanced management structure to execute commitments. The project is primarily in nature of extending support to MPAs/AGENCYs helping them to implement quality program to ensure access of community to basic MF services. It is therefore suggested for an imperative to develop and retain good quality team hence, the project need to place 1 Team Lead SHG MIS Software and three SHG MIS Software Cluster Anchors to spearhead team to implement/execution at SPMU and across the respective project locations -

a) Team Lead – SHG MIS Software (1)

Agency will place a team lead person to the project with its own resources. The person would have 5 – 6 years of experience with expertise on community led Institution building, Capacity building, Training, banking, microfinance with basic understanding of information flow system (MIS). S/He will have dual reporting i.e. to project M&E officer and to SHG MIS Software Lead of Agency. Project will provide office space to the identified person.

Development and Customization (contextual) of SHG MIS Software

Roles & Responsibilities:

1. Responsible to work closely with OPELIP state team in effective execution and use of SHG MIS Software in the project
2. Prepare monthly work plan and budget requirement; share with M&E head of the OPELIP
3. Guide and mentor the cluster anchors on the plan and help them for effective implementation
4. Identify the gaps during execution of the project; intimate to OPELIP and Agency for its effective solutions
5. Take lead in capacity building of the key staff of project and TOTs
6. Prepare progress report on monthly basis and share with OPELIP and Agency.

b) SHG MIS Software Cluster Anchors (3)

These will be dedicated human resources will be placed by OPELIP project for execution and rolling out of SHG MIS Software in the project. These anchors would have 2 – 3 years of work experience with thematic expertise on – Institution building, capacity building, microfinance, banking and information flow system. Each cluster anchor will be responsible for providing handholding support to various stakeholders of one cluster along with OPELIP PMU and cluster (project) team at their respective cluster. These cluster anchors will be placed in different districts/mutually decided cluster located and

report to M&E head of the project and work in close guidance of SHG MIS Software expert of Agency.

#### Roles & Responsibilities:

1. Each cluster anchor will be responsible for providing handholding support to various stakeholders of one cluster along with OPELIP SPMU and cluster (project) team at their respective cluster.
2. Prepare monthly work plan of their respective cluster and ensure timely execution
3. Ensure capacity building of project staff (book keepers, data entry operator, AGENCY staff)
4. Regular field visit, identify the gaps and bring it to the notice of M&E head of Project and SD expert of Agency
5. Timely progress reporting.

#### Role of Agency:

- a) To establish a robust SHG MIS in OPELIP project through customized SHG MIS Software module
- b) To build capacities of OPELIP state team on using Software – including data entry, analysis of reports
- c) To provide handholding and trouble-shooting support to the OPELIP team on implementation of SHG MIS Software
- d) Through trainings and handholding support, help project in decision making in strengthening of SHGs and GPLFs in projects through using different performance reports generated by SHG MIS Software.

#### *SHG Accounting cum MIS System*

- **Offline & Online module**
- **Simplified & modular/robust,**
- **Process oriented & bi-lingual (English & Hindi),**
- **Management Information System (MIS) for SHGs, Village organization**

#### Agency should offer

- Authenticity of the group established. SHGs issued registration with unique SHG code and member code. Complete identification of members with photo with unique ID
- Complete and authentic accounting information database on SHGs
- Assessment of group on quality parameters based only on transaction entries (Panchsutra)
- Online features – Dash board (graphical presentation of MR, SR, SR, RR), up-to implementing agency / Block level



- Tracking of credit history of individual SHG members (particularly in case of CC limit linkage as per new RBI guidelines)
- Tracking of external borrowings including grants in SHG
- Single page data entry – ease to use, reduces time and error
- Offline profiling and transaction is fast, accurate and requires less time for validation
- Concept of zero meeting (to carry forward balances of prior meetings)
- Computer based accounting & generation of demand sheet (rmts-II)
- Summarisation of data for faster report responses
- Currently handling records of 4500 SHGs, 45000 members and their every transaction details
- Exceptional reports – maintaining log, handling through primary key, index checks
- Program performance reports from SHG to PMU level based on requirements of analytical reports

#### **Expectations from OPELIP:**

- a) To put in place an HR structure for regular and timely SHG and GPLF book-keeping and data entry in SHG MIS software at block/GPLF level
- b) To facilitate timely flow of summarized transaction sheet from SHGs and GPLFs for data entry in SHG MIS software
- c) (At the PMU level), to proactively review the timely updation of Software at the GPLF/block level
- d) To actively use the analysis generated out of the Software reports to monitor the project

#### ***Expected Impact after use of Software***

- Accountability in SHGs
  - Inclination towards performance to improve their performance
  - Auditing has become easier
- Transparency among SHG members
  - Diligence updating account statement up-to member level
  - Reduced possibilities of frauds
  - Records of individual statements & group statements will be easily accessible to members
- Efficiency at project
  - Reduced human interference in writing accounting statement & further analysis
  - Monitoring financial indicators through system generated report (RMTS-II)
  - Smooth Information Flow