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**TERMS OF REFERENCE: NATIONAL RESOURCE ORGANIZATION (8 MONTHS)**

**[8 months (intermittently over 3 years)]**

**A. Background**

The Asian Development Bank (ADB) has approved a grant financed by the Japan Fund for Poverty Reduction (JFPR) [hereafter the Grant] to facilitate access by low-income female microentrepreneurs to an appropriate range of services that support micro credit in selected Indian States (Madhya Pradesh, Maharashtra, Orissa, Rajasthan, and Uttar Pradesh).<sup>1</sup> The Ministry of Finance will be the Executing Agency of the JFPR Project, which will be implemented by the Small Industries Development Bank of India (SIDBI) through the SIDBI Foundation for Micro Credit (SFMC), based in Lucknow (Uttar Pradesh)<sup>2</sup>. The Grant's components include:

- *Component A: Institutionalization of Gender-related policies, strategies and programs.* This will involve: assessing and analyzing existing gender policies, strategies, and practices—including institutional arrangements—adopted by the Small Industries Development Bank of India (SIDBI) and SIDBI Foundation for Micro Credit (SFMC), its partner finance institutions (PFIs), and banks (including cooperative banks) to strengthen the ability of SIDBI and its retailers to incorporate gender and social inclusion approaches into the development of policies, strategies, and programs.
- *Component B: Training of Stakeholders involved in female entrepreneurship,* targeting SIDBI partner MFIs, nonbanking financial companies (NBFCs), and banks.
- *Component C: Development of Financial services for low-income female micro entrepreneurs,* by supporting SIDBI retailers in addressing the specific needs and constraints faced by low-income female microentrepreneurs in accessing financial services.
- *Component D: Effective monitoring and evaluation of results,* by establishing an M&E system to assess the results of financed activities under the Grant.

**B. Purpose of the Assignment and Scope of Work**

SIDBI wishes to engage an agency to work in the capacity of National Resource Organisation (NRO) to carry out activities under Component - A of the Grant and contribute to the preparatory work for the implementation of the training activities under Component B of the Grant. It invites Expression of Interest (EoI) from interested organizations for the said requirement. The duration of the assignment will be eight months intermittently over a period of three years. More specifically, the National Resource Organization will be responsible for the following outputs:

- i. Assessing and analyzing existing gender policies and practices adopted by SIDBI, its assisted MFIs, NBFCs, and banks to promote gender equality and female empowerment<sup>3</sup>;

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<sup>1</sup> The five states have been selected based on criteria including (i) high incidence of poverty, low socioeconomic status, and gender indicators, gathered by comparing state and national data; (ii) those with which the Asian Development Bank (ADB) has engagement; (iii) existence of Small Industries Development Bank (SIDBI) and SIDBI Foundation for Micro Credit (SFMC) branches; (iv) sufficient number of committed financial partners willing to engage with SIDBI in the grant activities; and (v) underserved status in availability of credit and other financial services targeting the "missing middle" segment.

<sup>2</sup> More details on SIDBI and SFMC are available at the website [www.sidbi.com](http://www.sidbi.com).

<sup>3</sup> NBFCs carry out financing activities, but their resources are not directly obtained from the savers as debt. Instead, these institutions mobilize public savings for rendering other financial services, including investment. All such institutions are financial intermediaries, and when they lend, are known as nonbanking financial intermediaries or investment institutions. In addition, retailers are organizations that onlend to clients; thus, banks are retailers. Wholesalers are institutions that lend to retailers. SIDBI is both a wholesaler and a retailer. As a wholesaler, SIDBI lends to partner organizations. As a retailer, it operates through its microcredit branches across India.

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- ii. Reviewing gender-sensitive and -inclusive programs of wholesalers and retailers to identify strengths, weaknesses and/or gaps, through workshops with heads of organizations and/or senior managers of SIDBI and its retailers and suggest revisions in policies and practices, as needed;
- iii. Reformatting relevant loan processing forms, as needed, to incorporate best practice standards; and
- iv. Organizing initial consultations and exchange and learning initiatives among SIDBI, its assisted MFIs, NBFCs, and banks to disseminate results and help institutionalize such practices (including business development, reporting, and gender equality), for highlighting considerations of poverty, social inclusion, and gender equity.
- v. The NRO will conduct a series of workshops in the select states over a period of three years through which the above-mentioned tasks will be delivered.

### **C. Competencies of the Organisation**

The interested organization should be legally established in India with at least five years of operation. It should have comprehensive knowledge and understanding of various social policies related to women's development and inclusive development. It should have experiences and expertise related to social policy analysis, institutional development, capacity development and micro-enterprise promotion. It should have qualified and trained human resources in the relevant thematic areas demonstrating ability to deliver the assignment. Experience of facilitating large workshop and conferences at national or state level is essential. Experience of working with government or financial institutions is advantageous. The NRO should demonstrate ability to attract and retain competent human resources.

### **D. Expertise Required**

The NRO is expected to provide a Gender and Social Development Expert (1) for 8 person months; a Policy Analyst (1) for 8 person months; and a Capacity Development Specialist (1) for 8 person months.

Qualification and experience required for the proposed positions are:

1. **Gender and Social Development Expert** – At least five years experience working on social and gender development issues; PG/Higher Degree in Gender Studies; Development Studies; experience working with social development and women's empowerment issues; experience of facilitating workshops; fluency in Hindi and English (Speak, Write and Read). The Gender and Social Development Expert will also work as the Team Leader for the NRO.
2. **Social Policy Analyst** – At least five years experience of working with Public Policy and Management issues, particularly in the context of India; PG/Higher Degree in Public Policy and Management/ Development Studies; experience of facilitating policy level dialogues and workshops with the participation of government counterparts would be a strong advantage as would experience developing policy briefs;; excellent documentation skills in English; fluency in Hindi and English (Speak, Write and Read).
3. **Capacity Development Expert** – At least five years experience designing capacity building strategies and implementing/facilitating training programs with government and civil society

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organizations working on women's social and economic empowerment issues; PG/ Higher Degree in Rural Management/ Rural Development/ Sociology; fluency in Hindi and English (Speak, Write and Read); excellent documentation ability in English;

**E. Submission Requirements**

Interested organizations are requested to submit their EoI and Capability Statement with the following documents: (i) Registration Certificate; (ii) Financial Statement for the last three years; (iii) Profile of the Organisation; (iv) Experiences relevant to the studies; (v) Expertise available (CVs to be submitted); (vi) Organisational structure; (vii) Clientele; (viii) accreditations or ratings, if any; and (ix) Infrastructure availability. Hard copies (2 sets) of the above-mentioned documents should be submitted at the following address:

Small Industries Development Bank of India, SIDBI Tower, 15 Ashok Marg, Lucknow – 226001, India and addressed to: Mr. Manoj Mittal, GM, SIDBI.

**F. Selection Process**

Following submission of EoI, the documents will be evaluated. Short-listed organizations will be intimated about their selection and will be requested to submit proposal for the studies.

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**TERMS OF REFERENCE: NATIONAL TRAINING INSTITUTE**

**(36 MONTHS)**

**A. Background**

1. The Asian Development Bank (ADB) has approved a grant financed by the Japan Fund for Poverty Reduction (JFPR) [hereafter the Grant] to facilitate access by low-income female microentrepreneurs to an appropriate range of services that support micro credit in selected Indian States (Madhya Pradesh, Maharashtra, Orissa, Rajasthan, and Uttar Pradesh).<sup>4</sup> The Ministry of Finance will be the Executing Agency of the JFPR Project, which will be implemented by the Small Industries Development Bank of India (SIDBI) through the SIDBI Foundation for Micro Credit (SFMC), based in Lucknow (Uttar Pradesh)<sup>5</sup>. The Grant's components include:

- *Component A: Institutionalization of Gender-related policies, strategies and programs.* This will involve: assessing existing gender policies, strategies, and practices—including institutional arrangements—adopted by the Small Industries Development Bank of India (SIDBI) and SIDBI Foundation for Micro Credit (SFMC), its partner finance institutions, and banks (including cooperative banks) to strengthen the ability of SIDBI and its retailers to incorporate gender and social inclusion approaches into the development of policies, strategies, and programs.
- *Component B: Training of Stakeholders involved in female entrepreneurship,* targeting SIDBI partner PFIs, nonbanking financial companies (NBFCs), and banks.
- *Component C: Development of Financial services for low-income female micro entrepreneurs,* by supporting SIDBI retailers in addressing the specific needs and constraints faced by low-income female microentrepreneurs in accessing financial services.
- *Component D: Effective monitoring and evaluation of results,* by establishing an M&E system to assess the results of financed activities under the Grant.

**B. Purpose and Scope of the Assignment**

SIDBI wishes to engage an agency to work in the capacity of National Training Institute (NTI) to design and conduct training for SIDBI stakeholders in Female Entrepreneurship Development work under the component B of the project. SIDBI invites Expression of Interest (EoI) for the said requirement. The NTI is expected to be actively engaged for the entire duration of the programme. More specifically the NTI will be responsible for assessing capacity development needs, designing and execution of training programmes for different groups of stakeholders and conduct follow-up monitoring on the benefit of the training interventions. The NTI will be responsible for the following training programmes:

- i. Socially inclusive (including gender participation) in micro-entrepreneurship
- ii. Financial literacy for understanding of financial instruments, profit – oriented entrepreneurship, and leadership and negotiations
- iii. Business Development Services
- iv. Enterprise Financing

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<sup>4</sup> The five states have been selected based on criteria including (i) high incidence of poverty, low socioeconomic status, and gender indicators, gathered by comparing state and national data; (ii) those with which the Asian Development Bank (ADB) has engagement; (iii) existence of Small Industries Development Bank (SIDBI) and SIDBI Foundation for Micro Credit (SFMC) branches; (iv) sufficient number of committed financial partners willing to engage with SIDBI in the grant activities; and (v) underserved status in availability of credit and other financial services targeting the “missing middle” segment.

<sup>5</sup> More details on SIDBI and SFMC are available at the website [www.sidbi.com](http://www.sidbi.com).

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Trainees will be from SIDBI, SIDBI Partner Institutions and women entrepreneurs benefitted under the loan component accompanying the grant.

### **C. Competencies of the Organisation**

The NTI should be legally established in India with at least five years of operation and is expected to have the following qualification:

Domain understanding of: (i) capacity development; (ii) gender concepts and (iii) micro-enterprise promotion;

Experience of: (i) vocational skills training; (ii) various training methodologies (interactive group session, case analysis, role play, games and simulation, field demonstration, lecture and reading, etc.) in-house as well as for field demonstration); (iii) working with government and multi-stakeholder assignment; (iv) organizing residential training programmes at state or national level for large group of trainees; (v) experience of designing software for monitoring of development programmes, preferably in micro-finance/ micro-credit/ enterprise development;

Ability to: (i) organize training programme at various locations; (ii) attract and retain competent human resources; (iii) own infrastructure or ability to organize infrastructure and resources for training programmes; (iv) train diverse group of stakeholders ranging from national to rural level;

Qualification and experience required for the proposed positions are:

1. **Gender in Micro-entrepreneurship Expert** – At least five years experience working exclusively on micro – entrepreneurship with a particular focus on women; Post Graduation or Masters in Sociology/ Entrepreneurship Development/ Social Work; strong understanding of gender equality concepts; experience in designing and delivery of capacity development interventions, knowledge of working on adult learning methodologies would be an added advantage; fluency in Hindi and English (speak, read and write); strong experience in gender focused needs assessment exercises and in the design of training programs. The Gender in Micro-Entrepreneurship Expert will work as a Team Leader for the NTI.
2. **Micro – entrepreneurship Expert** – At least five years experience working on micro – finance and micro – entrepreneurship development; Post Graduation or Masters in Sociology/ Entrepreneurship Development/ Rural Development/ Rural Management/ Social Work; ; experience in designing and delivery of capacity development interventions as these related to micro – enterprise development and business development services, sound knowledge of adult learning methodologies would be an advantage; fluency in Hindi and English (speak, read and write)
3. **Enterprise Financing Expert** – Post Graduation or Masters in Entrepreneurship Development/ Rural Management/ Business Management/ Finance; understanding and experience of microenterprise development (3-5 years); experience in the banking sector and financial product development will be preferable; knowledge of training methods; fluency in vernacular language and English (speak, read and write)

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**D. Expertise Required**

The NTI is expected to provide: (i) Gender and Micro-entrepreneurship Expert (1) for 36 person months; (ii) Business Development Service Expert (1) for 36 person months; (iii) Financial literacy for Micro-entrepreneurship, leadership and communications expert (1) for 36 person months; (iv) Enterprise Financing Expert (1) for 36 person months.

**E. Submission Requirements**

Interested organizations are requested to submit their EoI and Capability Statement with the following documents: (i) Registration Certificate; (ii) Financial Statement for the last three years; (iii) Profile of the Organisation; (iv) Experiences relevant to the studies; (v) Expertise available (CVs to be submitted); (vi) Organisational structure; (vii) Clientele; (viii) accreditations or ratings, if any; and (ix) Infrastructure availability. Hard copies (2 sets) of the above-mentioned documents should be submitted at the following address:

Small Industries Development Bank of India, SIDBI Tower, 15 Ashok Marg, Lucknow – 226001, India and addressed to: Mr. Manoj Mittal, GM, SIDBI.

**F. Selection Process**

Following submission of EoI, the documents will be evaluated. Short-listed organizations will be intimated about their selection and will be requested to submit proposal for the studies.

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### **TERMS OF REFERENCE: NATIONAL RESEARCH INSTITUTE**

**[9 months (intermittently over 3 years)]**

#### **A. Background**

1. The Asian Development Bank (ADB) has approved a grant financed by the Japan Fund for Poverty Reduction (JFPR) [hereafter the Grant] to facilitate access by low-income women micro entrepreneurs to an appropriate range of services in selected Indian States (Madhya Pradesh, Maharashtra, Orissa, Rajasthan, and Uttar Pradesh).<sup>6</sup> The Ministry of Finance will be the Executing Agency of the JFPR Project, which will be implemented by the Small Industries Development Bank of India (SIDBI) through the SIDBI Foundation for Micro Credit (SFMC), based in Lucknow (Uttar Pradesh)<sup>7</sup>. The Grant's components include:

- *Component A: Institutionalization of Gender-related policies, strategies and programs.* This will involve: assessing and analysing existing gender policies, strategies, and practices—including institutional arrangements—adopted by the Small Industries Development Bank of India (SIDBI) and SIDBI Foundation for Micro Credit (SFMC), its partner finance institutions (PFIs), and banks (including cooperative banks) to strengthen the ability of SIDBI and its retailers to incorporate gender and social inclusion approaches into the development of policies, strategies, and programs.
- *Component B: Training of Stakeholders involved in women entrepreneurship,* targeting SIDBI partner MFIs, nonbanking financial companies (NBFCs), and banks.
- *Component C: Development of Financial services for low-income women micro entrepreneurs,* by supporting SIDBI retailers in addressing the specific needs and constraints faced by low-income women micro entrepreneurs in accessing financial services.
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- *Component D: Effective monitoring and evaluation of results,* by establishing a results – based management system to assess results and make mid – course corrections of financed activities under the Grant.

2. The Grant is associated with an ADB loan project, the Micro, Small, and Medium Enterprise Development Project (MSMEDP), which aims to help SIDBI reach out to the "missing middle"—i.e., small borrowers or micro-enterprises who are too large for traditional microfinance support (usually availing of loans up to Rs. 50,000 while being organized as self-help groups) but continue to remain too "small" to successfully access bank financing for a variety of reasons -- for example, the borrower may not be creditworthy, lack adequate collateral and/or the required skills and capacity to access bank assistance. The project will provide loans in local currency ranging from Rs 50,000–Rs1 million (approximately \$1,042–\$20,824) and with maturities of up to 3 years.

#### **B. Purpose of the Assignment and Scope of Work**

SIDBI wishes to engage an agency to work in the capacity of National Research Institute to conduct Impact evaluation of the MSMED Project and Impact Evaluation of the DFPR Project and invites Expression of Interest (EoI) from interested organisations. The duration of the engagement will be nine

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<sup>7</sup> More details on SIDBI and SFMC are available at the website [www.sidbi.com](http://www.sidbi.com).

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months intermittently over a period of three years. Consultants/ organizations may associate to enhance their qualification. There will be two separate studies for the two projects mentioned above. The work involves design and execution of the impact evaluation studies mentioned above. Brief about the studies are provided below:

### **Study- 1: Output to Outcome Review**

- This study will document how both project outputs (e.g., number of enterprises obtaining loans from the project, their breakdown by loan sizes, gender of entrepreneur, state in which enterprise is located, and industry of main product of enterprise) as well as outcomes (e.g., business outcomes such as comparisons of sales, employment, and profits before and after receiving project loans and social outcomes such as selected health and education indicators, and empowerment indicators in so far as women borrowers are concerned) are evolving for the entrepreneurs/enterprises being assisted by the project. To the extent possible, this study will also include an evaluation – i.e., how the project contributed to the evolution of selected outcomes (business and social outcomes).
- As stated above, two types of development outcomes will be considered, business outcomes and social outcomes, and examples of these include: sales, employment, profits, and loan repayment record (business outcomes) and health, education and empowerment indicators in so far as women borrowers are concerned (social outcomes).
- SIDBI's existing Management Information System captures information related to outputs of the programmes. Hence separate monitoring of the project outputs will not be required. The information from the MIS may be used for the purposes of the studies.
- In addition the NRI will make a qualitative assessment of the problems faced by micro, small and medium enterprises in accessing formal finance, the different modalities that have been used by the government to improve this access, and a thorough understanding of credit guarantee schemes (both conceptual issues as well as how the schemes actually operate) in order to determine how effective credit guarantee schemes are for improving the access to finance of micro and small enterprises.

### **Study 2: Impact evaluation of the JFPR project (evaluating the impact of credit and training programs for low-income women micro entrepreneurs)**

- This study will focus on only the JFPR women micro entrepreneurs. The main aim of the study would be to understand what types of training programs enable low income women micro entrepreneurs to make the most of credit. There will be two rounds of studies, i.e. baseline and end-line. The NRI is expected to adopt an experimental or quasi experimental or mixed-method design that helps in establishing the attribution and contribution of the impact to the programme interventions.
- The National Research Institute will also have to liaise with the National Training Institute in charge of the training program to ensure that the types of training provided are potentially useful. The two together will also assess whether or not the study should evaluate the LELA program which provides established women entrepreneurs as leadership mentors to low income women entrepreneurs covered by the project.

## **C. Competencies of the Organisation**

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The interested organization should be legally established in India with at least five years of operation and should have experience of designing and executing large-scale impact evaluation or multi-state development research. The organization should be well versed with policy initiatives and/or policy gaps related to MSMEs and/or the 'unorganized sector.'. It should also be well-versed in quantitative design and mixed-method approaches. The organization is expected to have field presence in or demonstrate ability to organize field teams in the programme states of SIDBI. It should also show ability to attract and retain competent human resources. Experience of working with government and multi-stakeholder assignment is and research experience related to women and micro-enterprise development is essential.

### **D. Expertise Required**

The National Research Institute is required to provide a Social Development Specialist (1) for 6 person months, Monitoring and Evaluation Specialist (1) for 6 person months, Development Economist (1) for 6 person months Research Specialist (1) 2 person months and Field Research Team (15) for 45 person months.

Qualification and experience required for the proposed positions are:

**Social Development Specialist:** PG or Higher Degree in Sociology/ Development Studies or equivalent; at least five years of experience in the development sector with a focus on Gender and Development; in-depth knowledge on challenges faced by women micro-entrepreneur; experience of development research (designs and methods) would be advantageous; excellent language skills in English and Hindi required (read, speak and write). The Social Development Specialist will also function as a Team Leader for the NRI.

**M&E Specialist:** PG/ Higher Degree in Rural Management/ Development Studies/ Development Economics; At least five years and above experience of experimental and quasi-experimental design and qualitative and quantitative research methods and analysis; experience of leading impact evaluation studies and large-scale research initiatives; knowledge of data analysis and management software is essential; excellent language skills in English and Hindi required (read, speak and write).

**Development Economist:** PG/Higher Degree in Rural Management/Development Studies/ Development Economics; in-depth knowledge of enterprise development issues and policy initiatives related to small scale and unorganized sector economic development, financial access, and the working of the banking and non-banking financial system (including credit guarantee schemes).

**Research Specialist:** PG or Higher Degree in Sociology or Rural Development; experiences leading or being a member of large-scale field research; expertise in designing and implementing household and enterprise surveys; experiences of working on quantitative and qualitative data management software is essential; excellent language skills in English and Hindi required (read, speak and write).

**Field Research Team :** Bachelor's degree in the social sciences; minimum 2 years experience as field researchers and/or undertaking household level surveys; experience of implementing qualitative and quantitative research methods.

### **E. Submission Requirements**

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