

**Jharkhand State Livelihood Promotion Society**  
(Under the aegis of Rural Development Department, Govt. of Jharkhand)  
3<sup>rd</sup> Floor, Shantideep Tower, Radium Road, Ranchi-834001  
Phone No. 0651-2360142/2360038  
Email – [jslps.ranchi@gmail.com](mailto:jslps.ranchi@gmail.com), Website – [www.jslps.org](http://www.jslps.org)

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No: 2840/Ranchi

Dated: 15/02/2018

**REQUEST FOR EXPRESSION OF INTEREST (REOI)  
FOR HIRING OF TECHNICAL AGENCY FOR PREPARATION OF TEXTUAL CONTENT FOR FINANCIAL  
EDUCATION –OUTLINE, TOPICS/MODULS, TEXT MATERIAL, CONVERSION OF TEXTUAL MATERIAL  
INTO VISUAL MEDIA (ANIMATION/PUPPET BASED MOVIES) AND CONDUCTING TOT OF TRAINERS  
UNDER JOHAR PROJECT**

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The Jharkhand State Livelihood Promotion Society invites “Expression of Interest” from the eligible registered consultancy agencies to submit their interest for providing consulting services for World Bank assisted JOHAR Project for undertaking **“PREPARATION OF TEXTUAL CONTENT FOR FINANCIAL EDUCATION –OUTLINE, TOPICS/MODULS, TEXT MATERIAL, CONVERSION OF TEXTUAL MATERIAL INTO VISUAL MEDIA (ANIMATION/PUPPET BASED MOVIES) AND CONDUCTING TOT OF TRAINERS”** under JOHAR Project in Jharkhand.

Interested agencies may submit their "Expression of Interest" in a sealed envelope clearly superscripted as Expression of Interest for **“Consultancy services for Financial Education for JOHAR”** latest by 15.30 hours on **12<sup>th</sup> March'2018**. 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](http://www.jslps.org).

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**Chief Executive Officer**

**Jharkhand State Livelihood Promotion Society**  
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REQUEST FOR EXPRESSIONS OF INTEREST FOR HIRING OF TECHNICAL AGENCY FOR PREPARATION OF TEXTUAL CONTENT FOR FINANCIAL EDUCATION – OUTLINE, TOPICS/MODULS, TEXT MATERIAL, CONVERSION OF TEXTUAL MATERIAL INTO VISUAL MEDIA (ANIMATION/PUPPET BASED MOVIES) AND CONDUCTING TOT OF TRAINERS UNDER JOHAR PROJECT IN JHARKHAND.

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**(CONSULTING SERVICES – FIRM SELECTION)**

**Assignment Title:** HIRING OF A TECHNICAL AGENCY FOR PREPARATION OF TEXTUAL CONTENT FOR FINANCIAL EDUCATION –OUTLINE, TOPICS/MODULS, TEXT MATERIAL, CONVERSION OF TEXTUAL MATERIAL INTO VISUAL MEDIA (ANIMATION/PUPPET BASED MOVIES) AND CONDUCTING TOT OF TRAINERS UNDER JOHAR PROJECT

**Reference No:** IN-JSLPS-44367-CS-QCBS

The project titled Jharkhand Opportunities for Harnessing Rural Growth (JOHAR) implementing through Jharkhand State Livelihood Promotion Society functioning under Rural Development Department, Govt. of Jharkhand financing from the World Bank toward the cost of implementation of the Project and intends to apply part of the proceeds for consulting services.

The consulting services (“the Services”) include Hiring of a Technical Agency for preparation of textual content for financial education –outline, topics/moduls, text material, conversion of textual material into visual media (animation/puppet based movies) and conducting ToT of trainers under JOHAR Project for a period of two years subject to extension of further period till end of the project based on the requirement and performance. The details activities are mentioned in the Terms of Reference.

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. [Submit proof of Registration Certificate, Articles and Memorandum of Association].
- b) The agency should have minimum 3 years of experience in conducting Financial Education or similar assignments.
- c) The Agency should have an annual average turnover of minimum Rs.2.00 crore or more during last three financial years and preferably a positive net worth. Out of the

total turnover, at least Rs. 50 Lakh should be from Financial Education assignments only [Relevant documents viz, audited financial statements and a certificate from Chartered Accountant in support of satisfying the criteria should be submitted].

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.

The attention of interested Consultants is drawn to paragraph 1.9 of the World Bank's [Guidelines: Selection and Employment of Consultants under IBRD Loans and IDA Credits & Grants by World Bank Borrowers](#) (January 2011) ("Consultant Guidelines"), setting forth the World Bank's policy on conflict of interest. In addition, please refer to the following specific information on conflict of interest related to this assignment: conflict between consulting activities and procurement of goods, works or non-consulting services; conflict among consulting assignments; and relationship with Borrower's staff.

Consultants may associate with other firms in the form of a joint venture or a sub consultancy to enhance their qualifications. The submission should clearly indicate the type of association whether a JV or sub consultancy

A Consultant will most likely be selected in accordance with the Quality and Cost Based Selection (QCBS) 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 **12<sup>th</sup> March, 2018** at the following address.

**Address:**

The Chief Executive Officer,  
Jharkhand State Livelihoods Promotion Society  
3<sup>rd</sup> Floor, Shantideep Tower, Off. Hotel Maharaja,  
Radium Road, Ranchi-834001  
Phone No. 0651-2360142/2360038  
Email – [jslps.ranchi@gmail.com](mailto:jslps.ranchi@gmail.com)

## Annexure-A

**Attachment 1: Format for Submission of Information to JSLPS, Ranchi to provide consultancy services for undertaking Financial Education.**

### Submission Requirements

<b>A - Consultant's Company Profile [Maximum 2 Pages]</b>																								
1.	Organizational	<p><i>Provide a brief description of the background and organization of your firm/entity. The brief description should include:</i></p> <ul style="list-style-type: none"> <li>• <i>Ownership details</i></li> <li>• <i>Date and place of incorporation of the firm,</i></li> <li>• <i>Objectives of the firm,</i></li> <li>• <i>Availability of appropriate skills among staff.</i></li> </ul>																						
2.	Financial: (Minimum average annual Turnover of at least Rs. 2 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%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr style="background-color: #e0e0e0;"> <th style="width: 33%; text-align: center;">2014-15</th> <th style="width: 33%; text-align: center;">2015-16</th> <th style="width: 33%; text-align: center;">2016-17</th> </tr> </thead> <tbody> <tr> <td style="height: 20px;"> </td> <td> </td> <td> </td> </tr> </tbody> </table>			2014-15	2015-16	2016-17																	
2014-15	2015-16	2016-17																						
<b>B - Consultant's Experience [Maximum 15-20 pages]</b>																								
1.	<p>Experience of working in Government or any other externally funded agencies in India. <b>At least 3 years' experience required.</b>  <b><u>Please provide details of up to 10 such assignments (you may add more rows).</u></b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="width: 15%;">Name of Project</th> <th style="width: 30%;">Services provided</th> <th style="width: 20%;">Client and Country</th> <th style="width: 20%;">Duration of Assignment</th> <th style="width: 15%;">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 Financial Education work in India. <b>At least 2 projects' experience required.</b>  <b><u>Please provide details of up to 10 such assignments (you may add more rows)</u></b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="width: 15%;">Name of the Client (Gov/Externally Aided Project)</th> <th style="width: 25%;">Nature of the assignment (Financial Education or similar assignments )</th> <th style="width: 20%;">Location and coverage (entire state, country, etc.)</th> <th style="width: 20%;">Duration of Assignment (In month)</th> <th style="width: 20%;">Value of Contract (Rs. In Lakh)</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 the Client (Gov/Externally Aided Project)	Nature of the assignment (Financial Education or similar assignments )	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.	Two Experts to be proposed with experience Development Sector or Externally Aided Project in the areas of Financial Education 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.  Among other information, the brief CVs should include the following information in the following format:			
	Name of the proposed Expert			
	Designation			
	Experience of 3 years in Development Sectors or any externally aided projects			
	Name of Project	Financial Education 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.

**Annexure -2**

**Declaration**

Date:...../...../2018

**To whom so ever it may be concern**

I/We hereby solemnly take oath that I/We am/are authorized signatory in the firms/ Agency/ Institute/ Company and hereby declare that "Our firms/ Agency/ Institute/ Company do not face any sanction or any pending disciplinary action from any authority against our firms/ Agency/ Institute/ Company or partners." Further, it is also certified that our firm has not been blacklisted by any government or any other donor/partner organization in past.

In case of any further changes which effect of this declaration at a later date; we would inform the JSLPS accordingly.

Authorized Signatory  
(with seal)

## **TERMS OF REFERENCE FOR HIRING OF A TECHNICAL AGENCY FOR PREPARATION OF TEXTUAL CONTENT FOR FINANCIAL EDUCATION –OUTLINE, TOPICS/MODULS, TEXT MATERIAL, CONVERSION OF TEXTUAL MATERIAL INTO VISUAL MEDIA (ANIMATION/PUPPET BASED MOVIES) AND CONDUCTING TOT OF TRAINERS UNDER JOHAR PROJECT**

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### **i Background:**

Jharkhand Opportunities for Harnessing Rural Growth Project (JOHAR) is a World Bank funded and dedicated livelihood intensive project to be implemented by Jharkhand State Livelihood Promotion Society (JSLPS) under the aegis of Govt. of Jharkhand for ensuring sustainable livelihood for the rural producers of Jharkhand. The project aims to build on the existing social and organization base of SHGs and their federations under DAY-NRLM Program and mobilize rural communities around intensive livelihood interventions. JOHAR strives for the enhanced and diversified household income in selected farm and non-farm sectors for targeted beneficiaries by leveraging the comparative advantage of the state and by bringing a systematic approach to diversification, high-productivity production systems, increased linkage to higher-order markets and rural entrepreneurship.

The above objectives are aimed to be achieved by strategic selection of clusters, Value Chains and organizing rural producers into Producer Groups (PGs) and Producer Organizations (POs), layering of selected livelihood subsectors/prototypes, development and Rigorous Application of Package Of Practices (Technology, Capacities and Convergence and linking the producers with market, provide support for Skilling, Agri financing and Enterprise Promotion). These Producers Groups will be guided and strengthened to form Producers' Organizations in the relevant sector and become self-sustainable institutions by the project-end.

The project will be implemented in 68 Blocks of Jharkhand covering a catchment of 2,00,000 rural households. This outreach will encompass around 3000 villages which will become the catchment for formation of Producer Groups (PGs). These Producer Groups would be federated to form Producer Organizations for better market access and interface.

### **A) Preparation of Textual Content for Financial Education for imparting training to rural producer:**

The main objective of the task is to impart financial education to rural producers in JOHAR, improve their understanding about financial products and services to increase the credit off take by these producers.

#### **i Key Responsibilities:**

The Technical Support Agency (TSA) shall be responsible for preparation of textual content for financial education of individual producers participating in JOHAR project. In order to align the textual content better with the financial education requirements of the targeted communities who comprises of rural producers engaged in vegetable cultivation, rearing livestock and engaged in fisheries. The agency shall invest adequate effort in understanding the learning orientation, practices and behavior of targeted financial education recipients through interaction with key respondents including those from the targeted communities.

### **ii Indicative Topics for Financial Education**

The topics on which textual content shall be prepared for financial education include but shall not be limited to the following:

- a) To assess existing material training modules and literature available in public domain within and outside JSLPS like RBI, Ananya, FWWB, Action, SIDBI, CRISIL Foundation, NCFE ( <http://www.ncfeindia.org/> ) etc. to avoid duplication of developing new content if it's already available.
- b) Household Finance & Life Cycle Requirements – Planning; Budgeting; Financial Requirement Analysis; Record Keeping; Key Terms (savings, Earnings, Expenses, Investment, Assets, etc ; Credit; Insurance; Investments; Social Security.
- c) Bank & Banking Services – Concept of a Universal Bank; Banking Service Delivery Mediums / Channels; Barriers to Banking Services; Banking for Rural Customers, Producers & Micro-enterprises; BC Model; e-Banking;.
- d) Credit – Credit v/s Savings; Role of Credit; Sources of Credit; Formal v/s Informal Credit Institutions; Common Credit Products; Interest Rate; Determinants of Interest Rate; Interest Subvention; Simple & Compound Interest; EMI / Annuities; Collateral / Mortgage / Pledge / Hypothecation; Fungibility of Money; Collateralized Finance; Social Capital; Revolving Loan; Kisan Credit Card; crop loan, livestock loan, Credit Score / History; Credit Bureau.
- e) Production / Micro-enterprise Finance – Assets; Equipment; Infrastructure; Inputs; Raw Material; Primary Produce; Semi-finished Products; Value Addition & Types; Finished Products; Trading & Marketing; Break-even Analysis; Profit & Loss Analysis.
- f) Insurance – Risk & Return; Peril; Hazard; Self-Insurance; Mutual Insurance; Information Asymmetry; Adverse Selection; Moral Hazard; Pooling; Diversification; Types of Insurance Policies (Pure Protection; Protection + Savings; Protection + Investment; Protection + Savings + Investment); Crop & Livestock Insurance, Key Terms (Premium; Sum Insured; Coverage; Claim Process; Cashless; Floater; Policy Exclusions; Pre-existing Perils; Co-Payment; Code of Conduct for Key Insurance Stakeholders
- g) Investments – Objective of Investments; Types of Investments; Investment Assets / Classes; Popular Investment Instruments; Investment Planning; Investment Pitfalls; Investment Safeguards; Case Study on Relationship between Investments and Production
- h) Public Finance and Government Programmes – Relevant Govt. Schemes for Rural Customers especially Producers & Micro-enterprises; Social Security; Subsidy; Digital Financial Services; Usage of Mobile & Internet Channels and Applications such as UPI, BHIM, USSD; Aadhaar-based Services

### iii Main Tasks under the Assignment

- a) Finalize the list of topics in coordination with the relevant technical resource-person of JSLPS, in accordance with the topics indicated in the preceding section
- b) Prepare structure and formats for presenting textual content on the identified topics
- c) Develop sample textual content on the identified topics based on the defined structure and formats



- d) Incorporate feedback from concerned technical resource-person of JSLPS to finalize structure, format and communication style of textual content
- e) Develop textual content on assigned topics in line with the agreed structure, format and communication style
- f) Include case studies and success stories from relevant settings such that the target communities can relate to / identify with these case studies and success stories
- g) Provide proper references (credits, citations and sources) such that the required IPR (Intellectual Property Rights) requirements related to the textual content are duly met

**iv Key Deliverables under the Assignment**

Textual content on identified topics such that these could be used appropriately (Content Development: Audio-Visual Media) for development of entertainment-oriented financial education modules in the form of animated videos / movies / audio clips

- a) Textual content to be as per agreed structure, format and communication style
- b) Textual content to provide proper reference that fulfill IPR requirements applicable, if any

**v Primary Evaluation Criteria**

- Samples of similar work means with PG/POs/Farmers or rural poor along with credentials and client references
- Experience of developing textual content (modules) and giving training on Financial Literacy to SHGs and PGs with credentials.
- Experts: Multi lingual (vernacular/Hindi and English)

**B) Conversion Of Textual Material Into Visual Media (Animation/Puppet Based Movies)**

**Key Responsibilities**

The Technical Support Agency (TSA) shall also be responsible for preparation of audio-visual content for financial education of individual producers participating in JOHAR project. In order to align the audio-visual content better with the financial education requirements of the targeted communities, the TSA shall invest adequate effort in understanding the learning orientation, practices and behavior of targeted financial education recipients through interaction with key respondents including those from the targeted communities.

**i Main Tasks under the Assignment**

- a) Divide the textual content developed for financial education into 15-18 audio-visual modules which can be relayed through multi-mode channel/devices (mobile, voice/data, tablet , desktop-projector, radio (community))
- b) Define the learning objectives and sequencing for key concepts and information covered in the audio-visual modules
- c) Develop a common storyboard and narrative that interweaves all the audio-visual modules for financial education
- d) Design the key characters, field settings and visual layout to be used across the audio-visual modules and finalize based on feedback from relevant resource-persons
- e) Implement audio-visual modules in the form of animation-based videos and audio clips keeping in mind the need for dubbing in English, Hindi and / or vernacular

- f) Conduct feedback sessions by presenting the audio-visual modules with a select group of resource-persons and make necessary improvements for finalizing the modules
- g) Design and implement evaluation kits for financial education modules in consultation with relevant resource-persons
- h) Prepare operational manual for effective field-level administration of audio-visual modules by community trainers and JSLPS staff

**ii Key Deliverables under the Assignment:**

- a) 15 to 18 entertainment-oriented financial education modules (animated videos each of 10-15 minutes) based on textual content .
- b) Evaluation kit for each of the audio-visual modules used for financial education.
- c) Operational manual for effective field-level administration of audio-visual modules by community trainers and JSLPS staff.

**iii Primary Evaluation Criteria**

- a) Samples of similar work along with client references
- b) Experience (of experts offered for proposed assignment)

**C) Conducting TOTs of Trainers and Masters on Financial Education for imparting training to PG members.**

The purpose of conducting ToT for Master Trainers is to build a team of Trainers and Master Trainers who will in turn provide training to Community Cadres for providing training to rural producers under PG fold. The purpose of giving training on financial education is to work with their existing knowledge of financial inclusion with the focus to build their understanding and knowledge about various financial products and services related to credit and insurance of the related livelihoods mapped in JOHAR.

**i Key deliverables for conducting ToT for Master Trainers:**

- a) Provide / contextualize content and training material (printed material such as handouts, manual, handbooks, exercise materials - props etc) to equip Master Trainers around organizing and administrating trainings for Cadres and Rural Producers in JOHAR.
- b) Share methodologies, tools and techniques (exercise- hands-on practice, simulation to refine learning) to support content and objective for effective delivery and management of training by Master Trainers.
- c) Conduct assessment of training and knowledge level for Master Trainers and Cadres on periodic intervals and provide refresher training to further refine and improve knowledge and skill sets for Master Trainers.
- d) Build a pool of Master Trainers fully equipped to conduct further trainings to cadres to build their capacities and knowledge to give training to rural producers under PG.
- e) Define eligibility criteria for selection of master trainers and trainers
- f) Finalize the training modules and content related to ToT for trainers and training to PG members by trainers.

ii **Key activities:**

The following would be key activities of the project but limited to what is mentioned below:

Sl. No.	Activities	No. of Units
1.	Preparation of textual content and modules on financial educations on various component/activities of JOHAR	6
2	Preparation of audio-visual movies/modules on financial education	18
3.	Selection of candidates for giving training of financial education	150
4.	Conducting of ToT on financial education	90
5.	Training of master trainers on financial education	30
6.	Refresher training for Master Trainers	30
7.	Refresher Training for trainers	90

iii **Key Experts for the Assignment:**

The nature of assignments demands very specialized inputs in order to achieve the objectives of the assignment. Hence, the following would be the desired HR composition and requirements for the assignment:

Location	Professional required	Experience & Qualification	Persons month
State	Project Coordinator	A professional with a Master's Degree in rural management/development with at least 6-8 years' experience in project management at state or regional level.	24 months
	Non-key experts		
State/Field level task	Trainers as per requirement	Experts in giving training on financial education, conducting TOTs for community cadres	As per requirement
	Subject Matter experts as per requirement	Experienced professionals for designing modules and textual content for conducting ToT and training financial educations, preparation of audio-visual movies on financial education etc.	As per requirement

iv **Areas of implementation**

The project will be implemented in 3 blocks of JOHAR project to build a pool of Master Trainers and Trainers which will be used in other blocks to impart training to PG members on financial education. The blocks will be decided in consultation with the agency.

v **Monitoring & Evaluation**

The assignment will be monitored by a review committee constituted by JOHAR comprising the CEO, Project Director along with representatives of the Business Development Cell, Monitoring & Evaluation Cell, MIS Cell on Quarterly Basis. This review committee will be constituted to interact with the consultant or agency, review and monitor the progress of the assignment on a regular basis.

vi **Reporting:**

- a) Inception Report (within 1 month of contract): One hard copy & one soft copy (MS Word, data in MS Excel & PDF file).
- b) Monthly Progress Report (by 1<sup>st</sup> week of each month) : Three hard copies & One soft copy (MS Word, data in MS Excel & PDF file in CD).
- c) Quarterly Report (within one week of quarter end) : Three hard copies & One soft copy (MS Word, data in MS Excel & PDF file in CD).
- d) Final Report (within 15 days of contract end): Five hard copies & one soft copy (MS Word, data in MS Excel & PDF file in CD), Soft Copy of the Training Module and Materials developed).

All the reports above should cover physical progress as per the TOR and milestones should also include the process adopted to achieve the progress, resources used, knowledge resources including the case studies, training materials etc. The report should also include the reports for the training, exposure and events conducted in the period. It should also highlight the key learning, challenges, measures taken to overcome, anticipated risk and mitigation measures for the forthcoming seasons, support required from JSLPS.

vii **Duration of the Assignment:**

The duration of assignment will be for a period of 2 years, which may be extended for further periods based on performance and requirement.