Request for Proposal

Impact Assessment of Projects undertaken by ITC's Social Investments Programme across India

Submission Deadline: 31st August 2026

Theme: Women Empowerment

(Financial Literacy programme, Targeted Hardcore Poor Programme)

1. Introduction

ITC is committed to creating enduring value across the dimensions of its **Triple Bottom Line philosophy** by pursuing economic competitiveness in a manner that is environmentally responsible and socially inclusive. Leveraging its presence across the **agriculture, manufacturing and services sectors**, the Company seeks to contribute meaningfully to **sustainable development, inclusive growth and resilient livelihood ecosystems** across its catchment areas. This commitment is advanced through ITC's **Social Investments Programme (SIP)**, implemented under the banner of **Mission Sunehra Kal (MSK)**, which aims to **strengthen livelihoods of today while building the capabilities required for tomorrow**. **Women and other vulnerable communities** remain at the centre of this development endeavour, both as beneficiaries and as active participants in shaping sustainable outcomes.

Recognising that development challenges are **multidimensional and interconnected**, Mission Sunehra Kal adopts a **Three-Pathway Strategy** that addresses the twin imperatives of **securing sustainable livelihoods** and **enhancing long-term resilience**. The strategy encompasses:

- **Conserving Natural Resource Ecosystems and Enhancing Resilience of Agriculture and Allied Livelihoods** through interventions in **water stewardship, climate-smart agriculture, biodiversity conservation, soil health, social forestry, animal husbandry and institutional support**.
- **Nurturing Human Capabilities** by strengthening **education, skilling, employability, entrepreneurship and women's empowerment** to enable **future-ready communities**.
- **Strengthening Public and Community Health Ecosystems** through interventions in **sanitation, waste management, maternal and child health, nutrition and community healthcare** to create **healthier and more productive habitats**.

Together, these pathways provide a **holistic framework for transforming lives and landscapes** by integrating **natural resource conservation, human capability development and community well-being**. The approach is designed to deliver both **short-term and long-term outcomes**, creating enabling conditions for **sustainable and inclusive growth**.

Implementation of the programme is guided by the **ASPIRE Framework**, comprising **Accountability, Sustenance, Partnerships, Inclusivity, Resilience and Equity**, which serves as the **philosophical and operational foundation** of Mission Sunehra Kal. The framework promotes a **people-centric, systems-aligned and outcome-driven approach**, ensuring that interventions are **evidence-based, demand-led and responsive to local contexts**. Through a strong emphasis on **community ownership, institutional strengthening, collaborative partnerships, inclusion of vulnerable groups, adaptive planning and equitable access to opportunities and services**, the ASPIRE Framework seeks to create **sustainable impact that endures beyond the project lifecycle**.

All interventions under Mission Sunehra Kal are designed around **clearly defined outcomes and long-term impact objectives**, supported by robust **monitoring, evaluation and learning systems**. Implemented independently by ITC or in collaboration with **Government agencies, civil society organisations and technical institutions**, these programmes contribute to **national development priorities** while advancing the **Sustainable Development Goals (SDGs)** through **scalable and sustainable development solutions**.

The projects promoted under ITC's CSR were spread over 300 districts of 24 States/Union Territories in the year 2024-25. These projects are either **supported by ITC alone** or together with the

Government under **Public Private Partnerships**. ITC partners with **Project Implementing Agencies** (PIAs) that are **NGOs** and **Civil Societies** for implementation of its projects and reports the progress on pre-defined **Key Performance Indicators** (KPI) for each of the projects.

Details on thematic interventions undertaken by ITC MSK in FY 2024-25 can be accessed in **Sustainability & Integrated Report 2025** under the chapter 'Mission Sunehra Kal for Sustainable & Inclusive Growth' available at (Page 184 to 237, ***itc-sustainability-report-2025.pdf*)**

As part of the commitment to **evidence-based programme management and continuous improvement**, ITC invites proposals from qualified and experienced organisations to undertake **impact assessments** of identified projects under **Mission Sunehra Kal**. The assessments are expected to evaluate the **effectiveness, outcomes, sustainability and long-term impact** of interventions and generate **actionable insights** for strengthening programme design, implementation and future scaling.

2. Purpose and Objectives of the Impact Assessment

ITC works for improving lives and landscapes through execution of various projects, each project[1] being unique as the context of communities and geographies differ and thus the purpose of project is also designed accordingly. While the projects are unique from each other, the specific themes are implemented as programmes[2] which are across geographies and contextualised to the needs of the catchments which is an outcome of ITC's learnings over a period of time.

So, it is important to evaluate projects in specific and the programme as a whole, in terms of direct impacts resulting from each of the themes and its impact on the communities.

In this particular RFP, the programmes to be assessed are:

- Financial Literacy programme
- Targeted Hardcore Poor (THP) programme

The details of the programmes are shared in **Annexure 1.**

The agency is suggested to adopt a standard evaluation framework based on the **different evaluation criteria** (for example the OECD framework may be seen) to understand the impact of the programme in terms of its effectiveness, efficiency and sustainability.

3. Scope of Work

The key scope of the work for the impact assessment includes –

- Quantifying the extent to which the projects have been successful in achieving the intended outcomes
- Capturing the short and long-term direct, indirect, intended and unintended impacts
- Establishing attribution and contribution of the projects

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[1] Projects are individual agreement with implementing agencies and is a combination of one or more theme, districts and states.

[2] Programmes are referred to different thematic interventions which are implemented across geographies and through multiple project agreements.

- Capture location wise (district level and/ or state level) impact on the key indicators across themes, and most importantly understand the reasons for variations across locations
- Identifying and capturing success stories, challenges and areas for improvement
- Providing actionable recommendations and it should be linked to the specific findings from the study and not any generic suggestions, to enhance the effectiveness of future programmes

The work done in 2023-24 as part of the projects is planned for evaluation (detailed list in annexure).

The impact assessment will measure the impacts of the **project population** as compared to the **baseline (pre-programme)** and also compare with **control population.**

Key factors to be considered, during selection of control population:

- those who are not covered under the intervention
- should be similar in characteristics (age, gender, education, health and economic status) to the project group except for the exposure to the intervention
- **Selection of Control Areas for:**
    - **Direct Intervention Projects:** Control (non-intervention) blocks should be selected from blocks where the project is not being implemented. These blocks must be in a different area and should not be adjacent to the intervention blocks to minimize spillover effects.
    - **Amplification Programmes:** Control (non-intervention) districts should be selected from districts where the programme is not being implemented. These districts must be non-adjacent to the intervention districts and preferably located in a different geographic region to avoid contamination of programme effects.
- Agency must justify selection of control areas and demonstrate socio-economic comparability with intervention populations.
- Agency to ensure that control areas should be free from programme spillover and not covered by the same implementing agency.
- Comparability on key variables (age, education, caste, income, access to services) should be established before outcome comparisons.

Control group findings:

- Agency need to identify and analyse factors which are leading to similar or better results in control compared to project, if any such trends emerge out from the data.
- Possible explanation of the variation to be included in data analysis
- This will help in incorporating learning from outside in ITC projects

The study will analyse both quantitative and qualitative data to provide a holistic understanding of the outcomes.

Agency is also required to compare project results with secondary data available at panchayat and block or district level. Possible explanation of the variation should also be included in the analysis of the data. This will help in incorporating learning from outside in ITC projects.

Phases of the Impact Assessment

Three most important phases of the assessment (**Development phase, designing phase and Delivery phase**) are depicted below. The agency can add/modify, without removing any of the items mentioned below:

Development phase

- Plan preliminary visits to 1-2 sample project sites to identify key stakeholders for quantitative and qualitative data collection; discussion with key stakeholders; and identify comparable control
- Conduct desk research (secondary literature review) and prepare a clear definition and selection methodology of project and control population
- Sampling methodology:
    - Develop sampling plan, which must be backed up with proper statistical validation, with clear mention of Confidence Interval and Margin of Error for the sample size proposed
    - Margin of Error should preferably not exceed ±5%
    - Sampling assumptions and calculations should be clearly documented
    - Stratified random sampling method should be adopted wherever appropriate
- Quantitative and qualitative data collection tools to be prepared by the agency and get validation done by ITC
- The agency shall prepare a detailed Data Quality Assurance Protocol including field supervision mechanisms, back-check procedures, data validation rules and data security arrangements
- Prior to data collection, the agency must share a privacy notice in a language understandable to the respondent and obtain written informed consent, clearly explaining the purpose of the study. The signed consent records shall be maintained and made available to ITC upon request
- The qualitative data collection should involve **interviews, focus group discussions**, **observation checklist, and case studies** to gather in-depth insights

Designing phase

- Design key evaluation indicators. Please refer to the details provided in **Annexure-1**, which is to be reviewed and contextualized as per the need of the assessment by the agency. The finalization of the evaluation indicators needs to be done in consultation with ITC
- Design outcome reporting template which will help in visualising how impact will be presented on key reporting indicators for the programme (before-after and comparable control)
- Finalisation of households/beneficiaries to be covered for surveys, key stakeholders to be interviewed (tentative list provided in annexure 2) and case-studies to be documented to be done in consultation with ITC
- Prepare and share **inception report,** comprising of final approach & methodology, sampling plan (project and control), assessment plan (with timelines), data collection tools for assessment
- **Agency will make a presentation of inception report to ITC and will incorporate the changes/revisions suggested in approach and methodology**
- **Agency should conduct field testing of the data collection tools (using a smaller sample size in any one of the preferred geographies) to generate the required data for the key indicators.**

The findings of which should be presented to ITC, following which the agency will incorporate the changes / revisions in the study methodology.

Delivery Phase

- Conduct project wise field assessment through quantitative methods (like household surveys) and qualitative methods (like Focused Group Discussions and key informant interviews) as finalised with ITC.
- The agency should look into the following methods **difference-in-difference, pre-post analysis,** project-control comparison and any other appropriate methods, for analysis of the findings. The agency will use **baseline data wherever available** for pre-post analysis and collect **control data** for **project-control comparisons**.
- **Data triangulation** shall be undertaken through comparison of primary survey data with baseline information, secondary datasets, government records, programme MIS and other relevant sources to validate findings.
- For data collection methods, agency can use any software tools like Computer Aided Personal Interviews (CAPI) based tools.
- Documentation of stories of change highlighting the impact brought in the lives of the beneficiaries. At least **3 such stories of change per theme** to be documented
- The agency to prepare the Impact Assessment report in two versions – one is an abridged version (15-20 pages summary version) and a main report with detailed findings:

Report / Tables	Key expectations from the report
Abridged version	Theme wise findings at: National level and State level
Main report	Theme wise findings at: National level, State level, District level
Excel files with all supporting data	• Theme level output / outcome tables on key indices: National, State and District • Project wise and beneficiary wise Raw data files

- Prepare the **draft report** (separately for each thematic areas) and the **final report** (after incorporating inputs from ITC in the draft report)
- Presentation of the key study findings and recommendations

4. Experience of Organisation and Team Composition

- The agency should have prior experience in undertaking impact assessment studies in similar thematic areas as given in this document, as well as in data collection, collation, compilation and analysis for CSR interventions.
- The agency should deploy a gender diverse team, having experience and expertise in carrying out assignments of similar nature with the team leader having strong impact assessment experience.
- The agency should have expertise in quantitative research methodologies, including sample size determination and statistical analysis as well as qualitative research techniques, including interviews and focus groups.

- The agency should have experience in applications and any software used for data collection.

5. Reporting requirements

- Inception report to be shared within 2 weeks from the date of signing the contract in consultation with ITC.
- Data collection tools, both in soft copy as well as through CAPI compatible file.
- Time to time sharing of emerging data trends and findings from field with ITC.
- Raw data files from field to be submitted, properly arranged in excel. along with all analytical tables with linked excel sheets.
- Transcripts to be provided in English.
- Case stories to be submitted for each theme wise (2-3 nos.)
- Draft report - both in Abridged version and detailed Main report to be submitted by the agency
- The final study report – Abridged version and Main Report covering findings from each thematic group and all project related documentation done, to be submitted in soft copies. The agency to deliver a final presentation to ITC explaining the findings, recommendations and way forward for ITC based on the study.
- **The data and information collected during the study, including case studies, photographs / testimonials, will be the property of ITC Limited and the agency shall not use it in any form without the prior written permission from a competent authority in ITC**.
- The final reports (accepted by ITC) and all the deliverables to be submitted by agency to ITC **on or before 07th December 2026.**

6. Evaluation and Selection Process

Proposals will be evaluated on their technical soundness and cost competitiveness following a 70:30 Quality-cum Cost Based System (QCBS). Some of the evaluation criteria will include:

- Understanding of the scope of work
- **Demonstrated experience** in conducting impact assessments for CSR programs specially in Women Empowerment, Financial Literacy & THP
- Soundness of the proposed methodology
- Expertise of a **gender diverse** team in both quantitative and qualitative research and relevant thematic domains
- **Competitive pricing** aligned with the proposed scope of work

Note: Based on technical and financial evaluation of all the proposals received, only shortlisted agency will be contacted for further rounds of discussions.

7. Payment Conditions

The payment of fees will be made on job completed basis of the agreed sum, subject to achievement of mutually agreed progress milestones. The agency may submit its proposal on terms and conditions for payment.

8. Rejection Clause

ITC reserves the right to accept or reject any and all proposals, to negotiate contract terms with various proposers, and to waive requirements at its sole discretion.

ITC also reserves the right to reject the offer without assigning any reason if found that the party has submitted false information or found to promote vendors. ITC also reserves the right to restrict the scope of the assessment for any agency to specific thematic interventions and geographies.

9. Proposal Submission Requirements

Interested parties must submit their proposals by **31st August 2026** via email to **itcmsk@itc.in**. The agency has to submit technical and financial proposal in line with the formats given in **Annexure-4** and **Annexure-5**, respectively of this document.

Proposals **must not** be password protected. Any additional documents must be clearly labelled and attached.

10. Contact Details

For inquiries and clarifications related to this RFP, please write at **itcmsk@itc.in**

11. Annexures

- Annexure 1 – Brief about the programmes and suggestive areas of enquiry
- Annexure 2 – List of Projects
- Annexure 3 – List of Key Stakeholders
- Annexure 4 – Format for Technical Proposal
- Annexure 5 – Format for Financial Proposal

Annexure 1 – Brief about the programmes and suggestive areas of enquiry

Women in India often face systemic barriers in accessing education, healthcare, and economic opportunities, limiting their ability to realise their full potential. Recognising the need to empower women as vital to achieving an inclusive and prosperous society, ITC's Women Empowerment Programme is envisioned in alignment with India's evolving priority and broader vision of ***"from women's development to women-led development"*** under *Viksit Bharat,* advancing a gender-transformative approach that seeks to **shift underlying norms, roles** and **systems**.

ITC's Women Empowerment Programme - Securing Current and Future Livelihoods

EMPOWERMENT	ENTERPRISE MINDSET	ENTERPRENUERSHIP DEVELOPMENT
• Financial and Digital Literacy (FL) • Rights and Entitlements • Scheme Linkages	• Women Farmers • Krishi | Pashu | Yojana | Swasth Sakhi - Last-mile delivery • ABCs, FPOs, SHGs	• Targeting Hardcore Poverty for Ultra Poor Women • Nano & Micro enterprises (Group and Individual)

ITC's women empowerment programme has three tracks - **Empowerment, Enterprise Mindset and Entrepreneurship development** to enhance their current and future livelihood. This initiative is closely aligned with the **'National Rural Livelihoods Missions'** of the Government, which aim to support women to diversify their livelihoods, strengthen **collective agency** through SHG platforms, and improve their incomes (to become **Lakhpati Didis**) and quality of life.

The **Nari Shakti** narrative of the programme foregrounds women as drivers of change at household, community, and village levels, supporting dignity beyond livelihoods, including **recognition, participation and leadership roles.**

ITC has reached 6 million women through diverse interventions anchored on the above pillars to enhance their current and future livelihood. This initiative is closely aligned with the 'National Rural Livelihoods Mission' of the Government, which aim to support women to diversify livelihoods and improve their incomes (to become Lakhpati Didis) and quality of life. Education, Employability, Nurturing women farmers, Agri based Micro Enterprises are detailed out in earlier sections.

- The current RFP covers scope of assessment for women who are covered under the two main programmes which are: **Financial Literacy** programme for SHG women
- **Targeted Hardcore Poverty (THP)** for Ultra Poor Women

Enterprise Mindset – Financial and Digital Inclusion

Financial inclusion is a critical step toward achieving economic empowerment for women. Financial Literacy and Inclusion Programme was first implemented in partnership with Madhya Pradesh State Rural Livelihood Mission and CRISIL Foundation covering all 52 Districts of Madhya Pradesh. Basis the learnings in MP, the programme initiated in other States continued during the year, together covering 33,240 new SHGs with 3.48 lakh members (cumulatively over **4.23 lakh SHGs and 41.97**

lakh women). 2.91 lakh **scheme linkages** were facilitated taking the cumulative to over **33.91 lakhs**, with active role and support of **Yojana Sakhis**.

Following are some **suggestive areas of inquiry** which the agency should consider while developing the indicators for conducting the study:

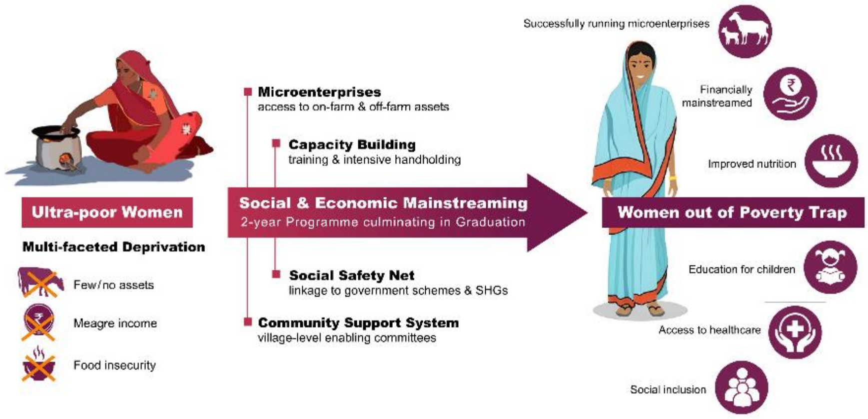
- Livelihood creation of women- Annual Income, Income utilisation and Assets Value
- Women members benefited in Financial/ Social Security Schemes Linkages
- Scheme Linkages- Women with individual bank account, Women member doing Saving/Investment (RD/FD/SSY/PPF/others), Pradhanmantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY) /NPS
- Participation of women in panchayat and other CBO and society
- Role, impact and income generation of Women enterprises and Yojana Sakhis
- Agency should not only check for just scheme leverage but also check the value realised, number of women who are able to leverage the value
- Assess changes in financial knowledge, confidence and decision-making — not just account or scheme linkages
- Frequency of savings, repayment behaviour, and use of formal vs. informal financial services
- Ability to independently undertake financial transactions, including digital payments
- Participation in household financial decisions and income utilisation
- Ability to make purchases without external approval
- Participation in community institutions and leadership roles
- Continuity of savings habits and active use of bank accounts after training
- Long-term functionality of Yojana Sakhis and community cadres

Empowerment dimensions:

- Changes in self-confidence, self-efficacy and mobility among women
- Leadership roles within SHGs, federations or village institutions
- Perceived social status and recognition within the household and community

Entrepreneurship Development – Socio Economic Mainstreaming of Ultra Poor Women

The **two-year Ultra-Poor Women Graduation Programme** focuses on socio-economic inclusion through entrepreneurship for ultra-poor women-headed families living in extreme poverty, where a woman is the sole earning member. The programme has been operational in 10 districts across 8 States during the year and has cumulatively impacted over 45,520 women. These are ultra-poor women (women from the poorest sections of the community who have annual income less than ₹30,000/-, with no possession of assets, and also not having any able-bodied male member working in the family), shouldering responsibility of heading the family. They are benefitted through a structured two-year graduation-based programme as depicted below and thus helping them to move out of abject poverty. Impact studies have shown that the income of these ultra-poor women beneficiaries has increased by more than five-fold. There is also a substantial improvement in Human Development Indicators like access to health, sanitation, children education, housing, social security, etc.



The Targeting Hardcore Poverty intervention uses a two-year graduation approach, assessing women on the below Human Development Indicators:

Necessary indicators

1. Income: Rs 6,000+/PM
2. Regular savings habit
3. 2 Square meals daily
4. Asset growth: Rs 23,000+
5. Safe & secure Home

Desirable indicators

1. Access: social security scheme
2. Linkage to credit Service
3. Children (<=14 yrs) in schools
4. Access to health services
5. Safe drinking water
6. Using sanitary latrines

For the **THP** Programme, the agency has to keep the following criteria in mind while selection of project and control population.

The **project population** comprise of women who meets the below criteria:

- have **annual income less than Rs.30,000/-**
- with **no possession of assets**
- **not having any able-bodied male member** working in the family and shouldering **responsibility of heading the family**.

The **control population** need to be **women members who:**

- **exactly meet the above criteria (which forms the basis of our selection for project beneficiaries)**
- **not covered under the intervention and can be chosen from non-intervention blocks or district to avoid project's direct or indirect influence**

Following are some **suggestive areas of inquiry** which the agency should consider while developing the indicators for conducting the study:

- Impact on income: improvement in income from baseline scenario and income increment across different slabs
- Asset ownership for each type of enterprise
- Impact on asset value appreciation
- Impact on diversification of assets
- HDI level impact dimensions:
    - Linkage to social security scheme
    - Linkage to credit service
    - Children (<=14 yrs) in schools
    - Access to health services
    - Access to safe drinking water
    - Usage of sanitary latrines
- Assess whether beneficiaries remain above graduation thresholds after the support period ends.
- Identify factors that support or hinder sustained graduation from extreme poverty.
- Examine livelihood quality — stability, diversification, women's control over enterprise income.
- Ability to withstand economic shocks, health emergencies and livelihood disruptions.
- Changes in indebtedness levels and access to emergency credit or savings.
- Impact on overall livelihood
- Impact on migration
- Financial Linkages – bank accounts, credits, etc.
- Social Security scheme linkage like (insurance, pensions, etc.)

Empowerment dimensions:

- Changes in self-confidence, self-efficacy and mobility among women.
- Leadership roles within SHGs, federations or village institutions.
- Perceived social status and recognition within the household and community.

Apart from the two major interventions mentioned above, women are also empowered through the following initiatives. Agency should understand the impact of these initiatives in the selected geographies and try to assess the cascading impact the initiative has on community.

- **Self-sustaining Women Cadres** (6,583 women covered) who are identified and trained as Service Providers like Yojana Sakhi, Krishi Sakhi, Pashu Sakhi, and Swasthya Sakhi. These cadres from within the community provide services in the community, related to Govt. Scheme linkages, enhancing agriculture and livestock practices, preventive healthcare, and livelihoods. The Sakhis also get income generated from the services provided. The interventions are aligned to key Government priorities like: Krishi Sakhi Scheme and Pashu Sakhi Scheme.
- Women in Agriculture by organising exclusive women **Farmer Field Schools (FFS) – 800 women FFS formed**. They are trained on climate smart practices and other related dimensions for better returns and also for building resilience in farming. The interventions

are aligned to key Government priorities like Drone Didi Scheme, National Food Security Mission and National Mission on Sustainable Agriculture.

- **Women led microenterprises** are promoted as individual and group enterprises like 468 women **Agri Business Centres (ABC)**, 31 exclusive women **Farmer Producer Organisations (FPO)**, **Custom Hiring Centres**, SHGs linked enterprises, nurseries, etc. The interventions are aligned to key Government priorities like Producers' Enterprises, Central Scheme of "Formation and Promotion of 10,000 new Farmer Producer Organizations (FPOs)", Swachh Bharat Mission 2.0, etc.

Annexure 2 – List of Projects

The list of projects (FY 24-25) for which impact assessment is to be carried out is shared below. Agency can either bid for all projects or few, based on their expertise and presence.

Projects covered under Financial Literacy Programme

Project Code 24-25	State	District	Theme	NGO	Beneficiaries
3	Rajasthan	Kota	Financial Literacy Programme	NCHSE	382
16	Punjab	Kapurthala	Financial Literacy Programme	MVS	938
17	Rajasthan	Baran	Financial Literacy Programme	DSC	109
28	Tamil Nadu	Krishnagiri	Financial Literacy Programme	DRDCT	1,375
32	Tamil Nadu	Coimbatore	Financial Literacy Programme	RDO	9,356
39	Rajasthan	Jaisalmer	Financial Literacy Programme	IIRD	210
40	Assam	Kamrup	Financial Literacy Programme	RGVN	4,331
41	Odisha	Malkangiri	Financial Literacy Programme	Green Cross	502
42	Telangana	Medak	Financial Literacy Programme	MYRADA	250
	Telangana	Bhadradri Kothagudem	Financial Literacy Programme	MYRADA	503
44	Telangana	Bhadradri Kothagudem	Financial Literacy Programme	WASH	4,761
47	Karnataka	Mysore	Financial Literacy Programme	OUTREACH	2,247
57	Karnataka	Mysore	Financial Literacy Programme	MYKAPS	3,025
65	Karnataka	Mysore	Women Empowerment - SHG	OUTREACH	1,000
66	Telangana	Bhadradri Kothagudem	Women Empowerment - SHG	Dhan	945
70	Karnataka	Mysore	Women Empowerment - SHG	SNEHA	5,631
80	Uttarakhand	Haridwar	Women Empowerment - SHG	SBMA	976
85	Karnataka	Mysore	Women Empowerment - SHG	MYKAPS	4,651
86	Karnataka	Kolar	Women Empowerment - SHG	WASH	1,769
98	Rajasthan	Bundi	Financial Literacy Programme	SMGVS	300
107	Madhya Pradesh	Vidisha	Financial Literacy Programme	NCHSE	9,586
	Madhya Pradesh	Alirajpur	Financial Literacy Programme	NCHSE	21,096
	Madhya Pradesh	Pandhurna	Financial Literacy Programme	NCHSE	3,315
	Madhya Pradesh	Maihar	Financial Literacy Programme	NCHSE	4,443
	Madhya Pradesh	Mauganj	Financial Literacy Programme	NCHSE	6,793
	Madhya Pradesh	Barwani	Financial Literacy Programme	NCHSE	27,446

Project Code 24-25	State	District	Theme	NGO	Beneficiaries
	Madhya Pradesh	Betul	Financial Literacy Programme	NCHSE	25,077
	Madhya Pradesh	Bhind	Financial Literacy Programme	NCHSE	9,133
	Madhya Pradesh	Bhopal	Financial Literacy Programme	NCHSE	6,073
	Madhya Pradesh	Dindori	Financial Literacy Programme	NCHSE	16,817
	Madhya Pradesh	Harda	Financial Literacy Programme	NCHSE	276
	Madhya Pradesh	Jabalpur	Financial Literacy Programme	NCHSE	20,758
	Madhya Pradesh	Jhabua	Financial Literacy Programme	NCHSE	25,625
	Madhya Pradesh	Katni	Financial Literacy Programme	NCHSE	20,094
	Madhya Pradesh	Mandla	Financial Literacy Programme	NCHSE	2,588
	Madhya Pradesh	Jabalpur	Financial Literacy Programme	NCHSE	9,631
	Madhya Pradesh	Seoni	Financial Literacy Programme	NCHSE	21,449
	Madhya Pradesh	Shajapur	Financial Literacy Programme	NCHSE	14,972
	Madhya Pradesh	Sheopur	Financial Literacy Programme	NCHSE	15,042
	Madhya Pradesh	Tikamgarh	Financial Literacy Programme	NCHSE	12,910
	Madhya Pradesh	Umariya	Financial Literacy Programme	NCHSE	16,402
	Madhya Pradesh	Burhanpur	Financial Literacy Programme	NCHSE	6,852
	Madhya Pradesh	Indore	Financial Literacy Programme	NCHSE	1,811
	Madhya Pradesh	Khandwa	Financial Literacy Programme	NCHSE	19,711
	Madhya Pradesh	Khargone	Financial Literacy Programme	NCHSE	26,091
	Madhya Pradesh	Mandsaur	Financial Literacy Programme	NCHSE	20,278
	Madhya Pradesh	Neemuch	Financial Literacy Programme	NCHSE	12,003
	Madhya Pradesh	Niwari	Financial Literacy Programme	NCHSE	5,738
	Madhya Pradesh	Ratlam	Financial Literacy Programme	NCHSE	25,317
	Madhya Pradesh	Ujjain	Financial Literacy Programme	NCHSE	22,572
	Madhya Pradesh	Sehore	Financial Literacy Programme	NCHSE	11,138
	Madhya Pradesh	Sagar	Financial Literacy Programme	NCHSE	17,472
	Madhya Pradesh	Raisen	Financial Literacy Programme	NCHSE	19,651
	Madhya Pradesh	Rajgarh	Financial Literacy Programme	NCHSE	12,844
	Madhya Pradesh	Agar	Financial Literacy Programme	NCHSE	1,762
	Madhya Pradesh	Dewas	Financial Literacy Programme	NCHSE	1,576
	Madhya Pradesh	Chhatarpur	Financial Literacy Programme	NCHSE	15,627
	Madhya Pradesh	Dhar	Financial Literacy Programme	NCHSE	27,326
	Madhya Pradesh	Shivpuri	Financial Literacy Programme	NCHSE	17,965
	Madhya Pradesh	Hoshangabad	Financial Literacy Programme	NCHSE	-
	Madhya Pradesh	Anuppur	Financial Literacy Programme	NCHSE	2,529
	Madhya Pradesh	Ashok Nagar	Financial Literacy Programme	NCHSE	3,053
	Madhya Pradesh	Balaghat	Financial Literacy Programme	NCHSE	29,021
	Madhya Pradesh	Chhindwara	Financial Literacy Programme	NCHSE	8,334
	Madhya Pradesh	Damoh	Financial Literacy Programme	NCHSE	17,688
	Madhya Pradesh	Datia	Financial Literacy Programme	NCHSE	1,125
	Madhya Pradesh	Guna	Financial Literacy Programme	NCHSE	16,562
	Madhya Pradesh	Gwalior	Financial Literacy Programme	NCHSE	10,068
	Madhya Pradesh	Morena	Financial Literacy Programme	NCHSE	12,562

Project Code 24-25	State	District	Theme	NGO	Beneficiaries
	Madhya Pradesh	Panna	Financial Literacy Programme	NCHSE	11,479
	Madhya Pradesh	Rewa	Financial Literacy Programme	NCHSE	20,072
	Madhya Pradesh	Satna	Financial Literacy Programme	NCHSE	14,033
	Madhya Pradesh	Shahdol	Financial Literacy Programme	NCHSE	18,620
	Madhya Pradesh	Sidhi	Financial Literacy Programme	NCHSE	8,153
	Madhya Pradesh	Singrauli	Financial Literacy Programme	NCHSE	17,576
115	Rajasthan	Jhalawar	Financial Literacy Programme	IIRD	3,227

Projects under Targeted Hardcore Poor Programme

Project Code 24-25	State	District	Theme	NGO	Beneficiaries
11	Assam	Kamrup	Targeted Hardcore Poor Programme	Bandhan	300
	West Bengal	Howrah	Targeted Hardcore Poor Programme	Bandhan	800
	West Bengal	Hooghly	Targeted Hardcore Poor Programme	Bandhan	600
20	Punjab	Kapurthala	Targeted Hardcore Poor Programme	Bandhan	600
	Maharashtra	Pune	Targeted Hardcore Poor Programme	Bandhan	600
	Uttar Pradesh	Saharanpur	Targeted Hardcore Poor Programme	Bandhan	800
	Madhya Pradesh	Sehore	Targeted Hardcore Poor Programme	Bandhan	600
43	Telangana	Bhadradri Kothagudem	Targeted Hardcore Poor Programme	Bandhan	1,000
	Telangana	Medak	Targeted Hardcore Poor Programme	Bandhan	900
	Uttar Pradesh	Saharanpur	Targeted Hardcore Poor Programme	Bandhan	1,080
	Uttarakhand	Haridwar	Targeted Hardcore Poor Programme	Bandhan	596
	West Bengal	Howrah	Targeted Hardcore Poor Programme	Bandhan	600

Annexure 3 – List of Key Stakeholders

Identification of key stakeholders under each theme and each project is to be done by the agency, building upon the list provided below. Sharing below some indicative list of stakeholders to be covered under the study through qualitative and quantitative surveys.

Themes	Key Stakeholders
Financial Literacy for SHG women	• Panchayati Raj Institution (PRI) • Village influencers • Implementing partner • Women Self-help Group members (primary stakeholder) • Yojana Sakhis
THP	• Panchayati Raj Institution (PRI) • Village influencers • Implementing partner • Ultra-poor women beneficiaries (primary stakeholder)

Annexure 4 – Format for Technical Proposal

1. **Agency Details**
   a) Name of agency, address, Web site address and telephone number.
   b) Number of the principal office that will manage this project.
   c) Brief background of the agency and history. Include years in the sector/business and number of employees and details of projects handled.
   d) Experience details highlighting the experience and expertise of the agency relevant to the current assignment.
   e) A copy of the agency's most recent Annual Report or Financial Statement, and/or any other documentation that demonstrates financial solvency to be attached as annexure.
   f) Any additional information that the agency considers to be relevant.
2. **Technical Approach and Methodology**
   a) Understanding of the Scope of Work
   b) Detailed approach and methodology for undertaking the study including technical aspects; strategies; sampling methodology; research design; tools & techniques to be used; evaluation indicators (Annexure-1); statistical or economic model *(if any)* to be used for collecting, collating and analysing the data, etc.
3. **Implementation Plan and Team Structure**
   a) All themes for which the proposal is submitted (**Annexure-2**).
   b) Detailed implementation plan with all the phases, activities and timelines (including preparatory phase visit).
   c) Team structure and snapshot of experience, expertise, roles and responsibilities of resources assigned for the proposed study. CVs to be provided as annexure.
4. **Please specify the primary Executive point of contact for the work stated in this RFP.**

Annexure 5 – Format for Financial Proposal

Sl. No.	Particulars	UoM	Units (Nos.)	Unit Cost (Rs.)	Total Cost (Rs.)
1	**Survey Charges**	**Rs.**			
	a. Project Population	Nos.			
	b. Control Population	Nos.			
	c. Key Informant Interviews	Nos.			
	d. Focused Group Discussions (FGDs)	Nos.			
	e. Case Studies / Stories of Change	Nos.			
2	**Service Charges**	**Rs.**			
	a. Printing charges	Rs.			
	b. Stationary, telephone, and other miscellaneous expenses	Rs.			
	c. Others: CAPI	Rs.			
3	**Professional Charges**	**Rs.**			
	a. Resource Type 1:	Person-days			
	b. Resource Type 2:	Person-days			
	c. Resource Type 3:	Person-days			
	d. Resource Type 4:	Person-days			
	e. Resource Type 5:	Person-days			
4	**Estimate excluding travel (1+2+3)**	**Rs.**			
5	**Travel Expenses***	**Rs.**			
	a. Outstation travel	Person-days			
	b. Local Travel	Person-days			
	c. Accommodation	Nights			
	d. Food	Days			
	Total Estimate with travel (4+5) (GST rates will be extra and applied as prevailing at the time of invoicing)	**Rs.**			
	Timeline	**Weeks**			

Note:
*Travel expenses to be made on reimbursement basis, upon submission of actual bills/invoices.