

Request for Proposal

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

Submission Deadline: 10th January 2025

Theme: Women Empowerment (Financial Literacy programme, Targeted Hardcore Poor Programme)

1. Introduction

ITC Limited focuses on contributing enduring value along all dimensions of triple bottom line and also to contribute meaningfully to sustainable development and inclusive growth. ITC's presence across the three sectors (agriculture, manufacturing and services) of the economy enables the Company to make a larger contribution to the creation of sustainable livelihoods and building resilience among communities in its catchment areas. In continuous efforts to meet ITC's overarching commitment to create significant and sustainable societal value for its stakeholders, **ITC's Social Investments Programmes** are implemented under the banner of **ITC Mission Sunehra Kal (MSK)** with the two-Horizon approach to address the twin challenges of securing sustainable livelihoods today and tomorrow, keeping women and other poor & vulnerable communities at the core, who are an integral part of all the programmes.

The **Horizon-I** programmes, seek to **make today's dominant sources of income sustainable** by empowering rural communities to conserve and augment their social and environmental capital securing agri-production systems and thereby their current sources of livelihood through **Natural Resource Management** (which includes, Water, Soil and Biodiversity), **Climate Smart Agriculture** (which includes building farm resilience, on-farm and off-farm risk diversification and improving off-farm and on farm income).

On the other hand, **Horizon-II** programmes invest in **capability building of communities** for opportunities in the future through **Human Capital Development** (which includes Support to Education and Skilling of Youth), **Public Health** (which includes Community Health, Nutrition, Sanitation and Waste Management) and **strengthening women livelihoods** (through individual and group enterprises)

All the programmes encompass targeted activities to achieve planned outputs and the **pre-defined outcomes** that **generate long term sustainable impacts**. ITC's various interventions are aligned to the **Company's triple bottom-line** (social, economic and environmental) ambitions, **community needs** and **National priorities**. These interventions also contribute towards the national efforts in achievement of **Sustainable Development Goals**.

The projects promoted under ITC's CSR were spread over 300 districts of 27 States/Union Territories in the year 2022-23. 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 2022-23 can be accessed in **Sustainability & Integrated Report 2023** under the chapter 'Mission Sunehra Kal for Sustainable & Inclusive Growth' available at (Page 148 – 182)

<https://www.itcportal.com/sustainability/sustainability-integrated-report-2023/ITC-Sustainability-Integrated-Report-2023.pdf>

ITC Mission Sunehra Kal focuses on sustainable and inclusive development through a range of programmes under the two Horizon approach. Through this Request for Proposal (RFP), we invite proposals from qualified and experienced firms to conduct Impact Assessment of each of the identified projects under ITC MSK, details of which are covered in subsequent sections. This RFP outlines the requirements and expectations for conducting impact assessment studies to evaluate the effectiveness and outcomes of the identified projects under MSK.

2. Purpose and Objectives of the Impact Assessment

ITC works for improving lives and landscapes through execution of various projects, each project¹ 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 programmes² 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 for SHG women
- 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
- Identifying and capturing success stories, challenges and areas for improvement
- Providing actionable recommendations to enhance the effectiveness of future programmes

The work done in 2022-23 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 (who are not covered under**

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.

the intervention and should be chosen from non-intervention blocks or district to avoid project's direct or indirect influence). This is applicable for both the Programmes.

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

The study will analyse both quantitative and qualitative data to provide a holistic understanding of the outcomes. **Agency need to identify and analyse factors which are leading to similar or better results in control compared to project. Agency is also required to compare project results with secondary data available at panchayat and block or district level to compare the result. 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
- Develop sampling plan with adequate statistical validation and develop quantitative and qualitative data collection tools.
- 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 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**

Delivery Phase

- Conduct project wise field assessment through household surveys and qualitative methods as finalised with ITC.
- The agency should look into the following methods **difference-in-difference, pre-post analysis** and 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** to be ensured by validating the findings of the project with government, secondary and other data sources, to enhance the robustness of findings.
- For data collection methods, agency can use some software tools like **Computer Aided Personal Interviews (CAPI)** based method
- Documentation of success stories highlighting what worked and why. At least **3 case studies / stories of change per theme** to be documented
- The findings are to be presented **separately for each theme**, covering **all the projects** under them, **compiled together in a report**
- Prepare the **draft report** with findings and recommendation (separately for each thematic areas) covering all of these mentioned above and eventually share the **final report** (after incorporating inputs from ITC)
- Presentation of the draft report and the final report to ITC team
- **Submission of executive summary report and detailed report separately.** Report will be in two versions – overall and separately for each themes as mentioned in point No 2.

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 balanced 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.
- Draft reports covering all scope of work as mentioned in preceding sections, after addressing the comments received by ITC, if any, to be submitted for all projects.
- Executive Summary and detailed report separately (both overall and separately for themes) in the prescribed format to be submitted by the agency
- The final study report covering findings from each thematic group and all project related documentation done, will be submitted in 2 hard copies (A4 Size preferably with bond paper and coloured prints) and soft copy in form of CDs/pen drives. 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 15th March 2025.**

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 balanced** 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 **10th December 2025** 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

Programme has two main programme components which are:

- **Financial Literacy** programme for SHG women
- **Targeted Hardcore Poor (THP)** programme

The **Women Empowerment** programme is premised on i.e. SHG Linkages, Financial Literacy, Social Security, Livelihood strengthening and Entrepreneurship development, to provide a range of gainful opportunities to poor women and support them with financial assistance by way of loans and grants. Strong market linkages are attempted to ensure long term sustenance.

Financial Literacy programme

SHG women who aspire to run Microenterprises are trained in **Financial Literacy Programme** to enhance their livelihoods by layering **financial literacy** with additional skill-building. Women are trained in different aspects of financial management, how to avail appropriate loans, and access Government Social Security Schemes. Women after acquiring the skills and access to government schemes, become confident to strengthen **their existing livelihoods** and also **start new enterprises**. Master Trainers from successful SHGs work with local community leaders to mobilise women. Promising women are trained as Yojana Sakhis, who provide building and access to resources and markets. Over **32.6 lakh women** have received **financial literacy training**, and 27 lakhs+ women are estimated to have now linked to various Social Security Schemes, in across 10 States.

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

THP programme

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. Over **38,100 ultra-poor women** across 8 States, are trained in the **Targeted Hardcore Poor Programme**. These are the Ultra Poor women (women from the poorest sections of the community who have annual income less than Rs.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. The Targeting Hardcore Poverty intervention uses a two-year graduation approach, assessing women on 12 Human Development Indicators

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

- Livelihood and migration – Socio Economic Status
- Assets ownerships for enterprise - value, asset diversified

- Income generation status through microenterprises
- Financial Linkages – bank accounts, credits, etc.
- Social Security scheme linkage like (insurance, pensions, etc.)
- Human development indicators like sanitation, schooling of children, nutrition etc.

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** (5,000 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) – 755 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 349 women **Agri Business Centres (ABC)**, 20 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: Scale and Geographical Spread

The list of projects (FY 22-23) for which impact assessment is to be carried out is shared below. Agency can propose to either bid for all projects or few, based on their expertise and presence.

Project Code 22-23	Theme	State	District	NGO	Beneficiaries
55	Women Empowerment	Uttarakhand	Haridwar	Bandhan	1,000 (THP)
56	Women Empowerment	Madhya Pradesh	Damoh	Bandhan	800 (THP)
56	Women Empowerment	Uttar Pradesh	Saharanpur	Bandhan	1,000 (THP)
30	Women Empowerment	Rajasthan	Baran	DSC	321 (SHG)
120	Women Empowerment	Madhya Pradesh	Barwani	NCHSE	33,445(FL)
120	Women Empowerment	Madhya Pradesh	Jabalpur	NCHSE	16,175 (FL)
120	Women Empowerment	Madhya Pradesh	Burhanpur	NCHSE	6,584 (FL)
120	Women Empowerment	Madhya Pradesh	Neemach	NCHSE	11,491 (FL)
120	Women Empowerment	Madhya Pradesh	Ratlam	NCHSE	11,167 (FL)

120	Women Empowerment	Madhya Pradesh	Anuppur	NCHSE	19,894 (FL)
120	Women Empowerment	Madhya Pradesh	Ashok Nagar	NCHSE	11,642 (FL)
120	Women Empowerment	Madhya Pradesh	Balaghat	NCHSE	16,758 (FL)
120	Women Empowerment	Madhya Pradesh	Gwalior	NCHSE	17,320 (FL)
120	Women Empowerment	Madhya Pradesh	Panna	NCHSE	20,894 (FL)
120	Women Empowerment	Madhya Pradesh	Shahdol	NCHSE	20,451 (FL)

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	<ul style="list-style-type: none">• Panchayati Raj Institution (PRI)• Village influencers• Implementing partner• Women Self-help Group members (primary stakeholder)• Yojana Sakhis
THP	<ul style="list-style-type: none">• 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.