



ARIAS SOCIETY

Assam Rural Infrastructure and Agricultural Services Society

(An Autonomous Body of the Govt. of Assam)

**Project Coordination Unit (PCU) of the World Bank financed
Assam Agribusiness and Rural Transformation Project (APART)**

Agriculture complex, Khanapara, G.S. Road, Guwahati-781022 (Assam, India)

Tel: +91 361-2332004; email: spd@arias.in, website: www.arias.in

CONTRACT FOR CONSULTANT'S SERVICES

Lump-Sum

**Project Name: Assam Agribusiness and Rural Transformation
Project (APART)**

Project No.: P155617; IBRD loan No.8780-IN

Contract No.: ARIAS/APART/540/2018/300

**Name of Assignment: "Implementing Services for Financial
Education and Counseling under the Assam Agribusiness and Rural
Transformation Project (APART)"**

[Procurement Plan Reference: IN-ARIAS-253593-CS-QCBS]

between

Assam Rural Infrastructure and Agricultural Services Society

ARIAS Society, Project Coordination Unit,
Agriculture Complex, Khanapara, G.S. Road,
Guwahati-781022 (Assam, India);
Tel: 0361-2332004; email: spd@arias.in

and

M/s Digital Empowerment Foundation (Lead),

House No 44, Kalu Sarai, New Delhi-110016

With Sub Consultants

M/s Fair Climate Fund India

B-1/H-3, Mohan Estate, Mathura Road, New Delhi - 110044 &

M/s Council for Social and Digital Development

Plot 159, First Floor, Farm Gate, Khanapara, Guwahati - 781022, Assam

Email: syed.kazi@defindia.org

Country: India

Dated: 29th March, 2022



Digital Empowerment Foundation

Authorised Signatory


State Project Director
ARIAS Society

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ARIAS Society

CONTRACT FOR Implementing Services for Financial Education and Counseling under the Assam Agribusiness and Rural Transformation Project (APART)

CONTRACT No. ARIAS/APART/540/2018/300

THIS CONTRACT ("Contract") is entered into this 29th March, 2022 by and between Assam Rural Infrastructure and Agricultural Services Society("the Client") having its principal place of business at Project Coordination Unit, Agriculture Complex, Khanapara, G.S. Road, Guwahati-781022, Assam, India, and M/s Digital Empowerment Foundation (Lead), With Sub consultants M/s Fair Climate Fund India and M/s Council for Social and Digital Development, ("the Consultant") having its principal office located at House 44, Kalu Sarai, New Delhi – 110016.

WHEREAS, the Client has received financing from the World Bank which is being used for this contract (and accordingly the relevant provisions of Bank's Procurement Regulations and Anti-Corruption Guidelines shall be applicable to this Contract), and the Client wishes to have the Consultant perform the services hereinafter referred to, and

WHEREAS, the Consultant is willing to perform these services,

NOW THEREFORE THE PARTIES hereby agree as follows:

1. **Services**
 - (i) The Consultant shall perform the services specified in Annex A, "Terms of Reference and Scope of Services," which is made an integral part of this Contract ("the Services").
 - (ii) The Consultant shall provide the personnel listed in Annex B, "Consultant's Personnel," to perform the Services.
 - (iii) The Consultant shall submit to the Client the reports in the form and within the time periods specified in Annex C, "Consultant's Reporting Obligations."

2. **Term** The Consultant shall perform the Services during the period commencing from 29th March, 2022 till 36 months or closure of the project whichever is earlier or any other period as may be subsequently agreed by the parties in writing.

3. **Payment**
 - A. Ceiling

For Services rendered pursuant to Annex A, the Client shall pay the Consultant an amount not to exceed Rs. 3,38,43,751.00 (Indian Rupees Three Crore Thirty Eight Lakhs Forty Three Thousand Seven Hundred Fifty One only) and Rs. 60,91,875.00 (Indian Rupees Sixty Lakhs Ninety One Thousand Eight Hundred Seventy Five only). This amount has been established based on the understanding that it includes all of the Consultant's costs and profits as well as any tax obligation that may be imposed on the Consultant.




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B. Schedule of Payments The schedule of payments is specified below

The following will be targeted outputs, schedule of deliverables and payments

Sl	Task	Output	Duration	Due date from Contract effectiveness	Payment (%) of contract price
1	Setting expectations on the assignment with consultant	Inception Report detailing the approach for conducting assessment, strategy for recommending financial education delivery mechanism, expected outcomes	1.5 months (6 weeks)	1.5 month	10%
Submission of Inception report and acceptance by PCU					
2	Design and develop a robust FEC solution	Draft FE and FC module summaries and scripts in English in MSWord	3 months (12 weeks)	4.5 months	10%
		Draft FE and FC modules in Assamese for feature phone (audio only) and smartphone options (audio, text and video)	1.5 months (6 weeks)	6 months	
		Draft pilot-test plan			
Submission of report on Financial Education and Delivery mechanism, prototype rollout and acceptance by PCU					
4	Pilot implementation of ICT-based FEC solution	Pilot implementation	4 months (16 weeks)	12 months	10%
		Revised FE and FC module summary and scripts in English in MSWord	1 month (4 weeks)		
		Pilot implementation report, Final FE and FC modules for feature phone and smart phones,and final roll-out and communication, monitoring and oversight plan	1 month (4 weeks)		
Submission of report on Pilot implementation and acceptance by PCU					
5	Roll Out Extensively to target beneficiaries	FEC solution deployed in various value chains and geographies in a sequenced manner, and progress reports submitted documenting target beneficiaries completing FE modules and receiving FC.	24 months (104 weeks)	36 months	60% (in 4-5 installments on submission of progress reports on completion of each cycle)
6	Final Assessment	Assignment completion report			10%

C. Payment Conditions

Payment shall be made in *Indian Rupees*, no later than 30 days following submission by the Consultant of invoices in duplicate to the Coordinator designated in paragraph 4. Payments shall be made to Consultant's bank account. The details are mentioned below;



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The account details are:

Account name	Digital Empowerment Foundation
Account number	017701009360
Name of Bank	ICICI Bank
Address of Bank Branch, with contact Tel. No. and email	Panchsheel Park, New Delhi Email:-shailendra.kum@icicibank.com
IFSC code	ICIC0000224
GST registration no.	07AAATD8195K2Z8
Pan Number	AAATD8195K

**4. Project
Administration**

A. Coordinator.

The Client designates State Project Director as Client's Coordinator; the Coordinator will be responsible for the coordination of activities under this Contract, for acceptance and approval of the reports and of other deliverables by the Client and for receiving and approving invoices for the payment.

B. Reports.

The reports listed in Annex C, "Consultant's Reporting Obligations," shall be submitted in the course of the assignment, and will constitute the basis for the payments to be made under paragraph 3.

**5. Performance
Standards**

The Consultant undertakes to perform the Services with the highest standards of professional and ethical competence and integrity. The Consultant shall promptly replace any employees assigned under this Contract that the Client considers unsatisfactory.

**6. Inspections and
Auditing**

The Consultant shall permit, and shall cause its Sub-Consultants to permit, the World Bank and/or persons or auditors appointed by the World Bank to inspect and/or audit its accounts and records and other documents relating to the submission of the Proposal to provide the Services and performance of the Contract. Any failure to comply with this obligation may constitute a prohibited practice subject to contract termination and/or the imposition of sanctions by the World Bank (including without limitations determination of ineligibility) in accordance with prevailing Bank's sanctions procedures.

7. Confidentiality

The Consultants shall not, during the term of this Contract and within two years after its expiration, disclose any proprietary or confidential information relating to the Services,



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New Delhi
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this Contract or the Client's business or operations without the prior written consent of the Client.

8. **Ownership of Material** Any studies reports or other material, graphic, software or otherwise, prepared by the Consultant for the Client under the Contract shall belong to and remain the property of the Client. The Consultant may retain a copy of such documents and software.
9. **Consultant Not to be Engaged in Certain Activities** The Consultant agrees that, during the term of this Contract and after its termination, the Consultants and any entity affiliated with the Consultant, shall be disqualified from providing goods, works or services (other than consulting services that would not give rise to a conflict of interest) resulting from or closely related to the Consulting Services for the preparation or implementation of the Project
10. **Insurance** The Consultant will be responsible for taking out any appropriate insurance coverage.
11. **Assignment** The Consultant shall not assign this Contract or sub-contract any portion of it without the Client's prior written consent.
12. **Law Governing Contract and Language** The Contract shall be governed by the laws of *Government of India*, and the language of the Contract shall be *English*
13. **Dispute Resolution** Any dispute arising out of the Contract, which cannot be amicably settled between the parties, shall be referred to adjudication/arbitration in accordance with the laws of the India.



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14. Termination

The Client may terminate this Contract with at least ten (10) working days prior written notice to the consultant after the occurrence of any of the events specified in paragraphs (a) through (d) of this Clause:

- (a) If the consultant does not remedy a failure in the performance of its obligations under the Contract within seven (7) working days after being notified, or within any further period as the Client may have subsequently approved in writing;
- (b) If the Consultant becomes insolvent or bankrupt;
- (c) If the consultant, in the judgment of the client or the Bank has engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices (as defined in the prevailing World Bank's sanctions procedures) in competing for or in performing the Contract.
- (d) If the Client, in its sole discretion and for any reason whatsoever, decides to terminate this Contract

FOR THE CONSULTANT


(Mr. Saurabh Kumar Srivastava)

Deputy Director

M/s Digital Empowerment Foundation (Lead),
House No 44, Kalu Sarai, New Delhi-110016



With Sub Consultants

1. M/s Fair Climate Fund India

B-1/H-3, Mohan Estate, Mathura Road, New Delhi - 110044

2. M/s Council for Social and Digital Development

Plot 159, First Floor, Farm Gate, Khanapara, Guwahati - 781022, Assam

Email: saurabh@defindia.org

FOR THE CLIENT

 State Project Director
 ARIAS Society

(Dr. Ashish Kumar Bhutani, IAS)

State Project Director

Assam Rural Infrastructure and Agricultural Services (ARIAS) Society,

Project Coordination Unit, Agriculture Complex, Khanapara, G.S. Road, Guwahati-781022 (Assam, India);

Tel: 0361-2332004; Email: spd@arias.in;

Witness -1:

Chandragoswami
 (Communication Expert)
 DEF

Witness -2:

Manoj Pathak
 (MANOJ PATHAK)
 FIS, ARIAS

ANNEX A: TERMS OF REFERENCE

Terms of Reference (ToR) for Implementing Services for Financial Education and Counseling under the World Bank financed Assam Agribusiness and Rural Transformation Project (APART)

(A) PROJECT BACKGROUND

1. The Government of Assam (GoA) through Government of India (GoI) has received a Loan from the World Bank for implementation of Assam Agribusiness and Rural Transformation Project (APART). The Project Development Objective (PDO) is to “add value and improve resilience of selected agriculture value chains focusing on smallholder farmers and agro-entrepreneurs in targeted districts of Assam.” The project will achieve the PDO by: (i) promoting investments in agri-enterprises, reducing the business and transaction costs, facilitating access to finance for agribusiness entrepreneurs, and, where appropriate, push for process, regulatory and/or policy change; (ii) supporting the development of a modern agri supply chain; improved information communication technologies (ICT) based farm information and intelligence services, and alternative marketing channels; and (iii) improving producers’ access to knowledge, technologies and infrastructure so that they are better able to respond to market opportunities and climate variability.
2. There are four components of APART: **The first component-A is Enabling Agri Enterprise Development**, with sub components being (i) Enhancing state capacity to attract private investments, (ii) Setting up of an Enterprise Development and Promotion Facility (EDPF), (iii) Setting up of an Agribusiness Investment Fund (AIF), and (iv) Establishing stewardship councils. **The second component-B is Facilitating Agro Cluster Development** with sub-components being- (i) Support establishment of cluster level Industry Associations (IAs), and (ii) Supply Chain Support. **The third component-C is Fostering Market Led Production and Resilience Enhancement** with sub-components being (i) Promoting climate resilient technologies and their adoption, (ii) Facilitating market linkages through market intelligence and product aggregation, and (iii) Facilitating access to and responsible use of financial services. **The fourth component-D is Project Management, Monitoring & Learning.**
3. The Project beneficiaries include Producers, Farmer producer Company and agro entrepreneurs in the prioritized value chains. The project aims to reach five lakh farmers with assets or services over a period of seven years.
4. **Assam Rural Infrastructure and Agricultural Services (ARIAS) Society is the apex coordinating and monitoring agency for the project.** The project is being implemented by eight departments of GoA including their Directorates/Agencies/Commissionerates. The project interventions are being taken up in 24 prioritized Districts of Assam (earlier 16 undivided Districts) i.e. Kokrajhar, Barpeta, Nalbari, Darrang, Sonitpur, Goalpara, Nagaon, Cachar, KarbiAnglong, Golaghat, Dhubri, Morigaon, Jorhat, Sivasagar, Hojai, BiswanathChariali, West KarbiAnglong, Kamrup(M), Kamrup(R), Mankachar, Charaideo, Majuli, Lakhimpur and Hailakandi.

(B) ASSIGNMENT BACKGROUND

5. Sub-component C3 supports three activities to facilitate access to and responsible use of Financial Services for the Project Beneficiaries, thereby better manage their cash flows, make productivity enhancing investments and better manage the business and non-business risks they face. These activities include: (i) data collection and diagnostics on demand and supply of financial services; (ii) financial services sub-projects to help test innovations and scale-up tested innovations; and (iii) financial education and counseling (FEC). A diagnostic study on access and use of financial services by target beneficiaries has been undertaken by PWC under the first activity. EY has been contracted to implement the second activity.
6. Some key findings from the diagnostic study carried under activity (i) are listed below. The full study report will be made available to the service providers on request.
 - a. *High access to but low usage of general banking services:* Total of 80% farmers reported having bank accounts, however only 52% of the total accounts are active and availing the banking services.



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services.

- b. *Low awareness and very low usage of agriculture credit services:* More than 50 % of the farmers were not aware of formal credit services available for agricultural operations, and only 4% of the farmers had taken formal credit for agricultural purpose
 - c. *Low awareness and extremely low usage of agriculture insurance services:* Overall awareness of agricultural insurance among the farmers is less than 20% and farmers use sub-optimal mechanisms to cope with loss events. Approximately 28 % of the farmers cover their losses by selling livestock while 25 % of the farmers take loans from moneylenders/ friends in such situations.
 - d. *Low usage of digital payments:* While more than 50% of the farmers surveyed have never used digital payment services, 37% of the farmers use it only once in a month. More than 70% of the payments to the input supplier are cash payments. Top 3 reasons for not using digital payment services include (i) too much effort to register and go through formalities, (ii) none in my circle uses, it's an extra burden, and (iii) expensive
 - e. *Limited access to physical branches:* Only 13 % of the farmers have a bank branch at a distance of less than 2 km. 42 % of the farmers have a bank branch at 2 to 5 km while 35 % had the nearest branch at 5 to 10 km distance and considered it as a major challenge. *This suggests that there is a potential opportunity for delivery of services through digital channels and through agents.*
7. This assignment relates to the third activity which aims to provide financial education and counseling services to a significant proportion of project beneficiaries. For this assignment, financial services are defined to include payments, savings, credit, insurance, and pensions. Credit includes agriculture credit and credit services for other lifecycle needs; insurance includes agriculture insurance as well as insurance for other key risks faced by target beneficiaries. The services are expected to be tailored to the needs of target beneficiaries and particularities of the primary value chain or value chain groups in which they are primarily active.
 8. Under the proposed assignment, ARIAS Society now seeks to hire a firm or a consortium of firms to design and implement an ICT based FEC solution. The solution is expected to have a Financial Education (FE) component and a Financial Counseling (FC) component. The FE component is expected to be structured as a self-paced e-learning modules that the target beneficiaries can complete following an initial orientation and guidance and some follow-on support. The FC component is expected to be structured as an interactive program, where farmers who have completed the e-learning modules can receive financial advice tailored to their needs.
 9. As appropriate and feasible, the proposed solution is expected to include user-friendly tools such as: (i) 2 way IVR (Interactive Voice Response)/ VRU (Voice Response Unit) technology, (iii) pre-recorded voice calls customized to farmer characteristics, (iv) missed-call based IVR hotline available 24/7, (v) SMS based responses, and (vi) dedicated Hotline number, and (vii) web based /mobile phone based app etc.
 10. A significant share of the target beneficiaries are not expected to have access to smartphones, and hence the FEC solution to be designed and implemented is expected to have a voice-based option that only requires a feature phone and a value-added option that uses text, audio and video, and hence requires a smart-phone. A survey undertaken by the project among the members of 06 FPCs indicated that 100% of members have access to mobile phones but only 84% (approx.) of these are smart phones.
 11. The target beneficiaries are members of Farmer Interest Group (FIG)s and Dairy Co-operatives Societies (DCS) supported under APART. Many of the FIGs are also expected to be supported to form Farmer Producer Companies (FPCs), registered under the Company's Act. Each FIG have 15-20 members and an FPC is expected to have at least 500 members. 124 FPCs and 1149 dairy cooperatives are going to be supported by the project. Table 1 gives a summary of target beneficiaries.
 12. The FPCs are being promoted and supported by three service providers contracted by the project. – SIMFED-CTTRAN for 30 FPCs; PWC (with Kaushalya Foundation and Grameen Sahara) for 42FPCs : and ICCOA (with Unicorn, Sus Agri. & LRM Spices) for 42 FPCs.. The dairy cooperatives are supported directly by WAMUL, the Dairy Development Department, Govt. Of Assam and National Dairy Development Board (NDDB). The selected



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firm(s) will be expected to work in close coordination with these service providers to ensure that the roll-out of the FEC services are sequenced.

Table 1. Target beneficiaries

Sectors	#FPCs /DCS formed	#Current membership of FPCs/DCS	# FPCs/DCS formation target	# Estimated target members in FPCs/DCS	# Estimated members in FIGs but not members in FPCs/DCS	Total target beneficiaries
Agri & Horticulture Value Chain	12	6640	49	24500	72000	96,500
Livestock Value Chain	14	6900	44	22000	35000	57,000
Fishery	2	1140	19	9500	20000	29,500
Silk and Handloom & Textiles	2	900	12	6000	5000	11,000
Dairy	509	31306	1149	53,000	3000	56,000
Total	539	46,886	1273	115,000	135,000	250,000

13. It is expected the technical proposals submitted by the bidders provide adequate details on the feasibility and benefits of their proposed technical solution, and implementation approach and methodology in the technical proposals and reflect the set-up and execution costs, and a performance based payment modality in their financial proposals.

(C) OBJECTIVE, OUTPUTS AND OUTCOMES OF THE ASSIGNMENT

14. The objective of this assignment is to develop and implement an ICT-based FEC program for target beneficiaries to contribute to enhancing their financial inclusion, defined as their access to and prudent use of appropriate financial services.
15. The key expected project outputs include: a) MSWord summaries and scripts of the financial education modules in English for the five core financial services identified in para 7 and the financial counseling module- pre-pilot draft and post-pilot final version; b) financial education and counseling modules in Assamese for the base and value-added option - pre-pilot draft and post-pilot final version; c) the pilot test plan and report; d) roll-out and communication plan, e) monitoring and oversight plan; f) half yearly progress reports; and g) Assignment completion report.
16. The desired outcome is that the beneficiaries receiving these services have improved understanding of financial services that they have access to and have strengthened capability to, better access these services and use these services responsibly.

(D) SCOPE OF THE ASSIGNMENT:

Phase 1

17. Task 1: Design and develop a robust FEC solution:

- Undertake desk research and a rapid field assessment and carry out interviews with key stakeholders and select target beneficiaries to assess financial service providers available in the geographies to be covered and preferences and capabilities of the target beneficiaries.
Develop the financial education (FE) modules for the five core services identified in the assignment background (para 7), and a financial counseling (FC) module based on generally accepted good practice principles; financial service providers available in the different geographies to be covered; and insights gained from field interviews with target beneficiaries.
- Following acceptance by ARIAS, develop the FE and FC modules in Assamese and in two formats – a base version that is only voice based and can be accessed using a feature phone, and a value-added version that



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uses text, audio, and video (therefore would require a smartphone). Both the base option and the smartphone option should allow user-choice in modules to learn, allow learning at user's own pace, and be interactive to maximize learning.

- d. Develop a pilot-test plan.

18. Task 2: Pilot-test the ICT-based FEC solution:

The service provider will pilot-test the solutions in at least four value chains, in four geographies, and one language. The pilot test should reach at least 5000 target beneficiaries and should include the following key functions and contents:

- a. Content of core financial education modules regarding various financial products such as savings, credit, insurance, pension, and remittance services.
- b. Effective communication on the basic requirements and appraisal procedures of financial institutions in the project target areas.
- c. Basic voice-based FE modules that can be accessed through feature phones and optional modules that require smart phones
- d. Voice-based and SMS based counseling services that allows target beneficiaries to engage in two-way communication to receive timely advisory services.

Based on the pilot-test, the service provider should submit a report on the key findings from the pilot test and the revisions to be made in the solution based on these findings.

19. Task 3: Revised FEC solution, implementation plan, and M&E arrangements:

- a. The firm will revise/update the FEC modules incorporating insights from the pilot test. All content shall be contextualized for use in Assam and shall be in Assamese language
- b. In consultation with FPC service providers and entities supporting the dairy cooperatives, the firm will develop an implementation plan to scale up and roll out the final FEC solution to the target beneficiaries. The plan should include detailed technical specifications of the solution(s), final post-pilot test modules of core financial education and counseling modules, and a roll-out and communication plan. The roll-out and communication plan should include detailed information on sequencing of the roll-out among the FPCs and dairy cooperatives, communication approaches, and resources that will be deployed to support the roll-out.
- c. Develop a monitoring and oversight plan that specifies KPIs that will be monitored, reporting units and frequency of reporting. The FEC program KPIs should enable ARIAS report on the project level outputs and outcomes committed as part of the project deliverables.

Phase 2

- a. **Task 4: Roll Out Extensively to target beneficiaries:** Deploy solution(s) in various value chains and geographies in a sequenced manner. The roll-out should follow on-boarding of target beneficiaries into the other services delivered to them under the project and should be aligned with the key phases of the farming activities when the learning is likely to be most effective and used. It is expected that the solution would be rolled out in 4-5 cycles reaching 50,000-60,000 farmers in each cycle.
- b. The deployment of the solution should be preceded by on-site workshops to introduce the FEC solution to the members of the target FPCs, FIGs, and DCS. The workshop should provide an overview of the solution, its expected benefits and a step-by-step guidance on how the solution can be used. The solution should also allow the target beneficiaries an option to get additional free support for using the modules using hotline numbers.



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20. Task 5: Monitoring and Oversight

- Implement the Monitoring & Oversight framework to track progress and key performance indicators for the expected project outcomes.
- Report the results of the program in the frequency and formats specified in the plan
- Submit an assignment completion report with special attention to main findings and conclusions, lessons learned and recommendations. The report have to be submitted in both hard and soft format in Microsoft Word version

(E) DURATION OF ASSIGNMENT, SCHEDULE OF DELIVERABLES & PAYMENT

21. Throughout the assignment, the Implementing agency will produce the following deliverables and Payments will be made as per the schedule below:

Sl	Task	Output	Duration	Due date from Contract effectiveness	Payment (%) of contract price
1	Setting expectations on the assignment with consultant	Inception Report detailing the approach for conducting assessment, strategy for recommending financial education delivery mechanism, expected outcomes	1.5 months (6 weeks)	1.5 month	10%
Submission of Inception report and acceptance by PCU					
2	Design and develop a robust FEC solution	Draft FE and FC module summaries and scripts in English in MSWord	3 months (12 weeks)	4.5 months	10%
		Draft FE and FC modules in Assamese for feature phone (audio only) and smartphone options (audio, text and video)	1.5 months (6 weeks)	6 months	
		Draft pilot-test plan			
Submission of report on Financial Education and Delivery mechanism, prototype rollout and acceptance by PCU					
4	Pilot implementation of ICT-based FEC solution	Pilot implementation	4 months (16 weeks)	12 months	10%
		Revised FE and FC module summary and scripts in English in MSWord	1 month (4 weeks)		
		Pilot implementation report, Final FE and FC modules for feature phone and smart phones, and final roll-out and communication, monitoring and oversight plan	1 month (4 weeks)		
Submission of report on Pilot implementation and acceptance by PCU					
5	Roll Out Extensively to target beneficiaries	FEC solution deployed in various value chains and geographies in a sequenced manner, and progress reports submitted documenting target beneficiaries completing FE modules and receiving FC.	24 months (104 weeks)	36 months	60% (in 4-5 installments on submission of progress reports on completion of each cycle]
6	Final Assessment	Assignment completion report			10%

(F) FACILITIES/ SERVICES TO BE PROVIDED BY THE CLIENT:

22. The client (ARIAS Society) will provide contacts for the interviews and background data for the research, but the Firm is expected to proactively identify necessary interviewees and proceed with interviews.

23. The client shall ensure necessary cooperation of implementing agencies and/or other line departments of GoA. The client will share relevant available background information, including the results of any preliminary work already conducted. However, the client will not provide any logistics support such as staff housing, office space, communication facilities etc. to the consultant during the study. Consultant shall have to arrange all such facilities/services required for carrying out the assigned work and they should take note of this in submitting the financial proposal.



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24. The client would also provide a detailed list of FPCs and dairy cooperatives and basic information on their members, including their contact numbers.

(G) REVIEW & REPORTING:

25. The reports will be submitted to SPD, ARIAS Society, as per the schedule of deliverables in "D" above. The consultancy firm would also be required to make a presentation to the SPD after submission of each report at mutually agreed dates. The State Project Director would chair the review meetings and he may also invite other subject experts as required for the review meeting. The observations of the project team would have to be addressed by the service provider within the given time.

(H) KEY PROFESSIONALS WHOSE CV AND QUALIFICATIONS WILL BE EVALUATED:

26. The assignment is expected to be carried out by experts with experience in the Banking/Financial Services/ Microfinance sector, under the guidance of a team leader. The key experts to be deployed in Assam for the execution of the assignment. Qualifications of key personnel whose CV's will be assessed are described below:

Sl	Position	Minimum Edu. Qualification & Experience	Role in the assignment
1	Team Leader	<ul style="list-style-type: none"> • A Post graduate in Economics/ Business Administration/ Finance/ Banking or a closely related field • At least 15 years of relevant professional experience in banking/ microfinance/ enterprise financing/ rural financing. Infrastructure/Finance or closely related fields. • Excellent writing and communication skills in English. 	<ul style="list-style-type: none"> • Overall responsibility for smooth implementation and delivery of the assignment • Act as the first touch point for all communication to/ from APART • Lead and manage the team, supervision and guidance to the assignment team • Strategy preparation for smooth carrying of the assignment. • Contribute to vetting of the training modules/ curriculum etc for the financial education and counseling program • Ensure that the assignment activities are carried out • Provide critical inputs towards preparation of the training plan & carrying out of its pilot • To ensure that the reports are submitted timely.
2	Financial Inclusion Expert	<ul style="list-style-type: none"> • A Post graduate in Economics/ Business Administration/ Finance/ Banking or a closely related field • At least 10 years of professional experience in financial inclusion, financial literacy, education and counseling for farmers, FPOs/FPGs/FIGs etc • Excellent writing and communication skills in English. 	<ul style="list-style-type: none"> • Shall be instrumental in timely planning and execution of the assignment • Contribute towards development of mechanism for delivering financial education/ counseling program • Instrumental in development of prototype to be used during full scale rollout • Pilot implementation of the planned financial education and counseling program • Ensure smooth conduct of the ToT program • Any other related task assigned by the Team Leader
3	IT Expert - Financial Literacy	<ul style="list-style-type: none"> • A Post Graduate in Electronics/Computer Science/IT/Information Systems/ICT Infrastructure from any Govt. recognized university; • Atleast 5-7 years of experience in managing ICT and training in Banks/Financial 	<ul style="list-style-type: none"> • Provide technical guidance and technical assistance for developing and test digital and financial education and counseling programmes using innovative, technology-based delivery channels;



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		<p>Institutions/Insurance Companies/ Public/reputed private sector agency (ies) at techno-managerial positions.</p> <ul style="list-style-type: none"> • Demonstrable knowledge and experience in managing ICT based projects in financial inclusion /Banking/Insurance sector will be an advantage • Proficiency in Computer Skills including experience of using Internet based applications, Network Monitoring applications, MS Word, MS Excel and MS Power Point etc. 	<ul style="list-style-type: none"> • Provide technical guidance and technical assistance to trainers/ local partner organizations and institutions, such as non-governmental organizations (NGOs) and community-based organizations (CBOs, who will provide digital and financial literacy directly to beneficiaries) to deploy and track access & usage of digital- and financial-literacy products and services; • Work closely with Financial Inclusion Expert and Team leader for development and delivering financial education/ counseling program using ICT platform and tools • Development of prototype to be used during full scale rollout Ensure smooth conduct of the ToT programmes • Any other related task assigned by the Team Leader
4	Communication Expert	<ul style="list-style-type: none"> • A Post graduate in communication/ mass communication/ advertising/ public relation with 8 years of experience. 	<ul style="list-style-type: none"> • Developing communication and information strategies on the Financial Literacy • Contribute towards developing content and ICT tools, social media, and handling public relations related to FEC.



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ANNEX B: CONSULTANT'S PERSONNEL AND CORRESPONDING UNIT RATES

CONSULTANT'S SUMMARY OF COST

Item	Cost
	Indian Rupees
Cost of the Financial Proposal	
Including	
(1) Remuneration	1,95,12,520
(2) Reimbursable Expenses	1,43,31,231
Total Cost of the Financial Proposal	3,38,43,751
Indirect Local Tax Estimates-to be discussed and finalized at the negotiation if the Contract is awarded	
(i) GST @ 18% or as per applicable law of the Government of India	60,91,875
(ii) Any other applicable Taxes etc.	N/A
Total Estimate for Indirect Local Tax	60,91,875

No.	Name	Position (as in TECH-6)	Person-month Remuneration Rate		Time Input in Person/Month (from Tech 6)	Indian Rupees
Key Experts						
K 1	Dr. Syed S. Kazi	Team Leader	Home	N/A	36 Months	42,85,248
			Field	1,10,000		
K 2	Shashi Bharat	Financial Inclusion Expert	Home	N/A	36 Months	38,95,680
			Field	1,00,000		
K 3	Ms. Shenaz Begam Borbhuiya	IT Expert- Financial Literacy	Home	N/A	36 Months	31,16,544
			Field	80,000		
K4	Chandra Goswami	Communication Expert	Home	N/A	36 Months	25,32,192
			Field	65,000		
Non-Key Experts						
N-1	TBD	Associate -Finance	Home	N/A	36 Months	7,79,136
			Field	20,000		
N-2	TBD	Associate-M&E	Home	N/A	18 Months	11,68,704
			Field	60,000		
N-3	Archit Batra	Associate-Coordination	Home	20,833	36 Months	8,11,600
			Field	N/A		
N-4	Saurabh Shrivastava	DEF India Management	Home	25,000	Per Day	18,27,135
			Field	N/A		
N-5	Jasmeet Singh Neera van der Geest	FCF India Management	Home	15,000	Per Day	10,96,281
			Field	N/A		
Total Remuneration						1,95,12,520

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CONSULTANT'S REIMBURSABLE EXPENSES

Sl. No	Type of Reimbursable Expenses	Unit	Unit Cost	Quantity	Indian Rupees (INR)
Design and develop a robust FEC Solution					
1	i) Develop Financial Education Module (value added version with text, audio and video) in 5 core services in English and Assamese	Per unit/module	40,000	10	4,00,000
2	ii) Develop Financial Counseling module (text) in English and Assamese	Per unit/module	30,000	10	3,00,000
3	iii) Develop/customize and maintenance, management of Telegram (open source) platform based LMS interface (for self-paced learning) based on existing model of the consultant	Per unit/module	4,00,000	1	4,00,000
4	iv) Hiring, managing voice calls/messages services for modules delivery (base version for feature phone users)	Per unit/module	6,00,000	1	6,00,000
5	v) Toll free FEC Helpline with 5 dedicated channels with base one-time cost and running cost of calls per user for 3 years	Per unit/module	6,50,000	1	6,50,000
Pilot Implementation					
6	Organize ToT	Per Session	1,00,000	1	1,00,000
7	Sahayak FEC	Per Month	8,000	30	2,40,000
8	IEC & Promotion Material	Per Person	5	5000	25,000
9	Pilot roll out and launch	Event	1,00,000	1	1,00,000
Adjustment in the FEC solution					
10	Technical Assistance & Trouble Shooting	Lumpsum	1,00,000	1	1,00,000
11	Finalization of FEC Module & Roll out Plan documentation	Lumpsum	1,00,000	1	1,00,000
Extensive Rollout to target beneficiaries					
12	Organize ToT	Per Session	1,02,261	6	6,13,568
13	Sahayak FEC	Per Month	7,000	720	50,40,000
14	IEC & Promotion Material	Per Person	2	250000	5,00,000
15	Project consolidation event and stakeholders engagement	Per Event	1,01,500	1	1,01,500
Travel for Expert and Non Key Expert					
16	Travel	Per Travel	8120	144	11,69,366
17	Boarding & Accommodation	Per Day	3045	432	13,15,537
Overheads for Guwahati Office					
18	Office Rent, ICT-4 work stations, Book Keeping, Overheads, Contingency, Others	Per Month	71,562	36	25,76,260
Total Reimbursable					1,43,31,231

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ANNEX C: CONSULTANT'S REPORTING OBLIGATIONS

DURATION OF ASSIGNMENT, SCHEDULE OF DELIVERABLES & PAYMENT

Throughout the assignment, the Implementing agency will produce the following deliverables and Payments will be made as per the schedule below:

Sl	Task	Output	Duration	Due date from Contract effectiveness	Payment (%) of contract price
1	Setting expectations on the assignment with consultant	Inception Report detailing the approach for conducting assessment, strategy for recommending financial education delivery mechanism, expected outcomes	1.5 months (6 weeks)	1.5 month	10%
Submission of Inception report and acceptance by PCU					
2	Design and develop a robust FEC solution	Draft FE and FC module summaries and scripts in English in MSWord	3 months (12 weeks)	4.5 months	10%
		Draft FE and FC modules in Assamese for feature phone (audio only) and smartphone options (audio, text and video) Draft pilot-test plan	1.5 months (6 weeks)	6 months	
Submission of report on Financial Education and Delivery mechanism, prototype rollout and acceptance by PCU					
4	Pilot implementation of ICT-based FEC solution	Pilot implementation	4 months (16 weeks)	12 months	10%
		Revised FE and FC module summary and scripts in English in MSWord	1 month (4 weeks)		
		Pilot implementation report, Final FE and FC modules for feature phone and smart phones, and final roll-out and communication, monitoring and oversight plan	1 month (4 weeks)		
Submission of report on Pilot implementation and acceptance by PCU					
5	Roll Out Extensively to target beneficiaries	FEC solution deployed in various value chains and geographies in a sequenced manner, and progress reports submitted documenting target beneficiaries completing FE modules and receiving FC.	24 months (104 weeks)	36 months	60% (in 4-5 installments on submission of progress reports on completion of each cycle]
6	Final Assessment	Assignment completion report			10%

REVIEW & REPORTING:

The reports will be submitted to SPD, ARIAS Society, as per the schedule of deliverables above. The consultancy firm would also be required to make a presentation to the SPD after submission of each report at mutually agreed dates. The State Project Director would chair the review meetings and he may also invite other subject experts as required for the review meeting. The observations of the project team would have to be addressed by the service provider within the given time.

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