

**OFFICE OF THE
MANIPUR URBAN DEVELOPMENT AGENCY (MUDA),
PDA COMPLEX, NORTH AOC, IMPHAL.**

No. 8/4/2014-MUDA

Dated 14.07.2016

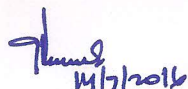
Request for Proposal

Manipur Urban Development Agency (MUDA) functioning under Municipal Administration, Housing & Urban Development (MAHUD), Government of Manipur, intends to empanel registered non-government organisations having its area of operation in the State with significant experience in the field of identifying affinity groups, nurturing, capacity building, livelihood promotion, establishing links to ULBs, formation of federations & other related activities and credit linkage of Self Help Groups (SHG) in the areas covered by Imphal Municipal Corporation, Thoubal, Kakching, Nambol, Mayang Imphal, Moirang, Ningthoukhong, Bishnupur, Lilong Thoubal, Kakching Khunou, Yairipok, Kumbi, Wangoi, Kwakta, Wangjing Lamding, Shikhong Sekmai, Jiribam, Sugnu, Lamlai Municipal Councils, Samurou, Thongkhong Laxmi, Lilong (IW), Andro, Lamsang, Oinam, Sekmai and Heirok Nagar Panchayats as Resource Organisations (RO) under the centrally sponsored scheme of "Deendayal Antyodaya Yojana (DAY) - NULM.

2. For Imphal Municipal Corporation, Thoubal, Kakching, Mayang Imphal, Nambol, Moirang, Ningthoukhong and Bishnupur, preference will be given without any condition to the ROs currently empanelled by MUDA and operating in these towns if they desire so. An agency/NGO will be allotted a maximum of 14 (fourteen) towns only.

3. An amount of Rs. 10,000/- (Rupees ten thousand) only will be spent per SHG for each formation and payment will be made on the basis of milestone like SHG formation, training of members, bank linkage, formation of federation at the ward and city levels and access to benefits under DAY - NULM including revolving fund. The RO will handhold the SHG for a minimum period of 2 years.

4. For this purpose, MUDA now invites eligible entities to indicate their interest in providing the above service. Empanelment of entities shall be made ULB wise and shall be applicable for a period of five years subject to the performance by the NGO. Interested bidders may refer to website <http://manipur.gov.in> for details including eligibility criteria, selection process, documents for submission and terms of reference on the said assignment. The proposal complete in every respect may be delivered to the undersigned by Post/Courier/Registered Post on or before 10.08.2015 upto 3.00 PM in a sealed envelope clearly mentioning on the top of it **"RFP FOR EMPANELMENT OF RESOURCE ORGANISATIONS under (DAY) - NULM"**. The Member Secretary MUDA, reserves the right to accept or reject all or any of the proposals and terminate the selection process without assigning any reason thereof.


(N. Gitkumar Singh)
Member Secretary

Manipur Urban Development Agency
(MUDA), Imphal.

In case of queries and clarification on the above, please contact:

The Programme Officer, Manipur Urban Development Agency (MUDA)

PDA Building Complex, 2nd Floor Phone – 08132057198, E-mail: mudamanipur@gmail.com

REQUEST FOR PROPOSAL

EMPANELMENT OF RESOURCE ORGANISATIONS UNDER DAY - NULM

**MANIPUR URBAN DEVELOPMENT AGENCY (MUDA),
PDA COMPLEX, NORTH AOC, IMPHAL.**

July, 2016

BIDDERS DATA SHEET

Sl. No.	Particular	Details
1.	Name of the Client inviting RFP	Member Secretary, Manipur Urban Development Agency (MUDA)
2.	Name of the Assignment	EMPANELMENT OF RESOURCE ORGANISATIONS UNDER DAY - NULM
3.	Date of Issue of RFP	Dt.14.07.2016
4.	Last date and time for receipt of RFP	Dt.10.08.2016 up to 3:00 PM
5.	Date and time of opening of Technical Proposal	Dt. 10.08.2016 at 3:30 PM
6.	Earnest Money Deposit (EMD)	Rs 20,000/-(Rupees Twenty Thousand only) in shape of refundable Demand Draft, the same should be in Indian Rupees and from any of the Nationalized Bank in favor of "MUDA" payable at Imphal, Manipur to be submitted along with the proposal.
7.	Name of the Contact Officer	Programme Officer, Manipur Urban Development Agency (MUDA) PDA Building Complex, 2 nd Floor Phone - 08132057198 E-mail: mudamanipur@gmail.com
8.	Address for Submission of Proposal	THE MEMBER SECRETARY Manipur Urban Development Agency (MUDA), Imphal (Bidders are requested to submit their proposal through Speed Post / Registered Post / Courier or through special messenger. Submission of proposal through other mode will not be accepted).

Note: Bidders are requested to download the RFP Document and other details from the website: manipur.gov.in.

SECTION: 1

BACK GROUND INFORMATION AND OBJECTIVE OF THE ASSIGNMENT

1. Project Background:

Deendayal Antyodaya Yojana (DAY) – NULM rest on the foundation that the mobilization of urban poor households to form their own institutions is an important investment for an effective and sustainable poverty reduction programme. These institutions of the poor would partner with local self-governments, public service providers, banks, private sector and other mainstream institutions to facilitate delivery of social and economic services to the poor.

DAY - NULM envisages universal social mobilization of urban poor into Self-Help Groups (SHGs) and their federations. At least one member from each urban poor household, preferably a woman, should be brought under the Self-Help Group network in a time-bound manner. These groups will serve as a support system for the poor, to meet their financial and social needs. Normally, women SHGs consisting of 10 to 20 members will be formed, however male SHGs of handicapped persons will be allowed to be formed.

DAY - NULM would lay particular emphasis on the mobilization of vulnerable sections of the urban population such as SCs, STs, minorities, female-headed households, persons with disabilities, the destitute, migrant labourers, and especially vulnerable occupational groups such street vendors, rag pickers, domestic workers, beggars, construction workers etc.

SHGs will federate at the Ward level into an Area Level Federation (ALF). ALFs will organize into federation at the City level as a City Level Federation (CLF).

2. Objective of the Assignment :

For catalyzing the formation of SHGs and their federations and to promote the financial inclusion of SHG members under DAY - NULM, Resource Organisations (ROs) will be engaged to facilitate the formation of SHGs, their development and bank-linkages, formation of their federations at the area and city levels, training and capacity building, and establishing links to ULBs and to mitigate social, occupational and residential vulnerabilities.

3. The functions of the RO are as follows:

- i. **Identifying Affinity Groups:** ROs should identify prior relationships of trust and mutual support and encourage those individuals to form SHGs. The membership should be preferably through participatory approach and self-selection.
- ii. **Capacity Building:** Once the SHG is formed, ROs will be expected to train ALL members of the SHG (not just the leaders/representatives) in: (a) the basic concepts of functioning of a SHG like how to conduct meetings, basics of savings, lending money, repayment habits; responsibilities of group members; (b) bookkeeping and accounting, fund management, building bank and credit linkages; (c) communication, decision making, conflict resolution, self-assessment, etc.; and (d) accessing government benefits under DAY - NULM and other programmes of the Government.
- iii. **Handholding support for at least 15 months:** Once the groups are formed, ROs will be required to attend their meetings on a regular basis. The ROs will also bring in bankers, government officials from various departments, and members from established SHGs (for cross-learning) to interact with the SHGs. The ROs will assist the Community Organiser in the evaluation of the performance of SHGs being supported by it. Within a month of formation of the SHG, all groups which do not have bank-accounts should be helped to

open SHG bank accounts and the ROs will also facilitate credit to SHG from banks. Groups should be encouraged to access credit from other formal sources as well.

- iv. **Withdrawal of support between 15-24 months:** In this period, ROs will be expected to withdraw active support from those SHGs that are formed and performing satisfactorily. At this stage the level of monitoring will increase and at the end of the 24 months of support, a critical evaluation of the supported SHGs in collaboration with the Community Organiser must be undertaken to determine whether the SHG is self-sustaining. ROs will also ensure that SHGs are federated into ALFs and work closely with ALFs and CLFs to build their capacity.
- v. ROs will also facilitate UID enrolment, opening of Basic Savings Bank Deposit Accounts (BSBDAs) and credit counseling of SHG members. A model framework for engagement of ROs under DAY - NULM is at Annexure IV. These are indicative and for guidance only; States/ULBs may suitably amend these based on local conditions.

4. Area of operation of the ROs :

To ensure accomplishment of social mobilization, DAY - NULM will partner with Resource Organisations (ROs) to promote the formation of SHGs in the identified urban areas. ROs will be engaged to facilitate the formation of SHGs, their development and bank linkages, their federation at the ward and city levels, training and capacity building, establishing links to ULBs and to mitigate social, occupational, and residential vulnerabilities in all the Municipal Councils.

5. Schedule of Payment:

Payment will be made as per following schedule:

No.	Deliverables	Percentage of Payment
1	Mobilising the poor on the basis of affinity groups by proper selection of members and formation of SHGs as per the model SHG rules and regulations. Within a month of formation of the SHG, all groups that are not linked with bank-account, should be helped to open SHG bank accounts.	30 % of the contract value
2	Building the capacity of SHGs by organizing training and exposé visits of all the members to further support livelihoods of their members and also facilitate social action. Trainings to be conducted in basic issues such as (a) the SHG concept including savings, how a meeting of SHG is conducted, responsibilities of group members, federations, etc.; (b) book-keeping and accounting, fund management, building bank and credit linkages; (c) communication, decision making, conflict resolution, self-assessment, etc.; and (d) accessing government benefits under NULM and on successful completion of 6 (six) months of the SHGs after the opening of their Bank Accounts.	30% of the balance contract value

3	Handholding support for at least 15 months: Once the groups are formed, ROs will be required to attend their meetings on a regular basis, bring in bankers, government officials from various departments, and members from SHGs established for a period of at least 2 years (for cross learning) to interact with the SHGs (at the SHG and federation-levels). At this stage, ROs will also organise capacity building and encourage members of the SHG to access benefits under NULM. The ROs will assist the Community Organiser in the evaluation of the performance of SHGs being supported by it.	30% of the balance contract value
4	Withdrawal of support between 15-24 months: In this period, ROs will be expected to withdraw active support from those SHGs that are formed and performing satisfactorily. At this stage the level of monitoring will increase and at the end of the 24 months of support, a critical evaluation of the supported SHGs in collaboration with the Community Organiser of the ULB must be undertaken to determine whether the SHG may be deemed self-sustaining. Here ROs will encourage SHGs to federate into ALFs and work closely with ALFs and CLFs to build their capacity to take over the handholding function after the RO fully withdraws support.	10 % of the balance contract value

6. Review of the performance of the ROs:

The performance of the ROs will be reviewed in phase manner by the officials from the concerned ULB /MUDA. Intermittent monitoring of the assignment will also be done by the officials from the concerned ULB/MUDA. Furnishing of false information is liable to disqualification of RO from the empanelled list and black listed from the panel of MUDA for a period of 5 years.

SECTION: 2

INSTRUCTION TO THE BIDDER

1. Eligibility Criteria for the Bidders:

The interested entities / consortium to submit the proposal for the purpose of "**EMPANELMENT OF RESOURCE ORGANISATIONS under DAY - NULM**" shall be autonomous registered agencies set up by the state or central government or non-government organisations with relevant experience in under taking similar assignment. The eligible entities should meet the following requirements:

- Organisations should have completed 3 years of existence in the business as on 31st March, 2016.
- Preference will be given to the bidders having past experience in handholding and formation of SHGs (Documentary evidence in support of the same should be submitted along with the technical proposal).
- Availability of appropriate team with qualified professionals and Infrastructure to motivate the poor and conduct trainings by drawing lessons from their personal experiences and best practices of their SHGs.

2. Requisite Documents to be submitted along with the Proposal:

The interested bidders have to furnish the attested copies of requisite documents and other statutory instruments along with their technical proposal:

- The covering letter on bidder's letterhead requesting to participate in the selection process
- Earnest Money Deposit (EMD) as applicable
- Memorandum of Association of the NGO
- Copy of Certificate of Registration
- Organisational structure, professional, experience persons in the management and frequency of Board/Governing body's meeting.
- Documentary evidence regarding engagement letter or letters from the clients served in similar assignments, if any
- Audited annual statement of Income and Expenditure for the last 3 years.
- Authorization Letter in favour of the person signing the proposal documents on behalf of the bidder / consortium. All the pages of the proposals should be duly signed and sealed by the authorized person on behalf of the bidder.
- Any other supporting documents which would facilitate in the assessment indicated at para 7, evaluation of proposals.

Failure to submit any one of the documents as mentioned above list along with the technical proposal, leads to out rightly rejection of the proposal.

3. Earnest Money Deposit (EMD) :

- a. The bidder shall furnish, as part of the Technical Proposal, an Earnest Money Deposit (EMD) amounting to Rs. 20,000/- (Twenty Thousand Only). The EMD shall be in Indian Rupees and in the form of Demand Draft from any of the Nationalized Bank in favour of "MUDA" payable at Imphal. The EMD of unsuccessful bidder shall be refunded within 30 days after finalization of empanelment list by MUDA. EMD of the successful bidders will be refunded on request after the completion of empanelment period of **five years** without any interest. The Earnest Money will be forfeited on account of one or more of the following reasons:
 - Bidder withdraws its proposal during the selection process

- Bidder does not respond to requests for clarification of its proposal.
- Bidder fails to provide required information during the evaluation process or is found to be non-responsive or submitted false information in support of its qualification.

4. Validity of the Proposal:

Proposals shall remain valid for a period of 90 (Ninety) days from the date of opening of the technical proposal. MUDA reserves rights to reject a proposal valid for a shorter period as non-responsive. The Member Secretary, MUDA will make the best efforts to finalization of the selection process within this period.

5. Submission of Proposals:

The proposal should be as per the prescribed format as given in the RFP Document. Bidders shall submit their proposals through Registered Post / Speed Post/ Courier or through special messenger at the office address on or before the last date and time for receipt of proposals mentioned in document control sheet. MUDA will not be responsible for any delay / postal delay in receiving of the proposal.

The technical proposal must be submitted in a sealed envelope (with marking in bold letter) along with the information required as per the formats given in the RFP Document. The envelope boldly mark as "TECHNICAL PROPOSAL" should include the required information and documents duly signed in each page by the authorized representative of the bidder. The envelopes containing "Technical Proposal" should be put inside a separately sealed envelope marking on it "**EMPANELMENT OF RESOURCE ORGANISATIONS under DAY - NULM**", "NAME OF THE MUNICIPAL COUNCIL APPLIED".

6. Selection Process:

The selection for the empanelment would be done by a competent committee formed by MUDA. The authority reserves all rights to accept or reject all or any of the proposals at any stage without assigning any reasons thereof.

7. Evaluation of the Proposals:

Evaluation of the proposals will be done by the selection committee as the following parameters mentioned below:

Criteria of evaluation of technical proposal (Institutional)		Maximum Marks	Marks to be awarded
1. Past Experience and Expertise: Experience & organizational details		5	
a)	For more than 10 years		5
b)	5 to 10 years		3
c)	3 to 5 years		2
2. Physical presence		10	
a)	Location of the RO office in the town applied for		5
b)	Located elsewhere but has been functioning in the town applied for		3
c)	Neither located nor functioning in the town applied for		2
d)	Rapport with the local agencies like Banks, Government agencies, PRIs and other developmental agencies (depending on the good rapport developed by the NGO with various agencies, marks may be awarded on a scale of 0 to 5)		5

3. Present activity of the NGO		10	
a)	A maximum of 6 marks may be awarded if the agency is actively involved with the activity to which proposal is now submitted for receipt grant assistance from MUDA.		6
b)	A maximum of 4 marks may be awarded if the agency is actively involved in economic activities such as providing forward & backward linkages and micro credit.		4
4. Establishment /management of NGO		10	
a)	Existence of Regular Board/ Governing Body, which meets regularly		4
b)	Professional and experienced persons in the management		3
c)	Organisational structure i.e. Existence of a proper hierarchy in functioning and there is proper work allotments among the functionaries.		3
5. Book keeping / Accounts		10	
a)	Accounts are properly maintained and audited up to date		10
b)	Accounts are maintained properly but audit in arrears for more than 2 years		5
c)	Accounts not properly maintained/ not audited for long		0
6. Infrastructure of the agency		15	
a)	Agency has adequate infrastructure like land, own building, office infrastructure etc. for carrying out their activities smoothly		15
b)	Agency has no land or building but works in a rented premise with adequate infrastructure support including office infrastructure for carrying out their activities smoothly.		10
c)	Agency works with some infrastructure		5
d)	Infrastructure is inadequate		0
7. Training / Project implementation infrastructure		10	
a)	Agency has adequate infrastructure for training like hall/ training premises, required for conducting the training by themselves.		10
b)	Agency does not have the training infrastructure of its own but can arrange the same for the smooth conduct of training (documents to be furnished if any such programmes already conducted by hiring such infrastructure).		5
8. Manpower		10	
a)	Agency has the required manpower support for implementing the project, including subject matter expert pertaining to the proposed activity. (Depending on the availability of persons required for the implementation of the project marks may be awarded on a scale of 6 to 10)		10

b)	Agency does not have the required manpower/ some of the required persons for implementing the project, but can arrange the same for by hiring / appointments from outside. (Depending on the ability of the agency in arranging the required manpower, marks may be awarded on a scale of 4 to 5)		5
9. Past experience		10	
a)	Agency has the past experience in organising similar programmes and was associated with NABARD in the last three years.		10
b)	Agency has the past experience in organising similar programmes but was not associated with NABARD.		5
10. Monitoring arrangement		5	
a)	Agency has good arrangement for regular monitoring of the project		3
b)	Agency has been regular/ has good system for submitting MIS returns as required by the funding agency		2
11. Operations Sustainability of the agency		5	
a)	(marks may be awarded based on the perception of the search committee regarding the standing of the agency and the possibility of continuing its work for long without winding up in between, on a scale of 0 to 5)		5

The bidders, whose proposal secures above the minimum qualifying technical score of 60 Marks during the technical evaluation stage, will be eligible for empanelment by MUDA. It is instructed to the bidders to furnish the required information as per the prescribed format as mentioned in the RFP. Any deviation to the above instruction, results in out rightly rejection of the proposal.

8. Finalization of the Empanelment List:

MUDA will notify all the successful bidders in writing after finalization of the empanelment list. The successful bidders have to submit an acknowledgement to MUDA within 7 days from the date of receipt of the communication. The Empanel list will be valid for a period of five years from the date of notification. MUDA shall enter into a Memorandum of Understanding (MOU) with the Empanel NGOs. The Empanel NGOs shall assist the ULBs in formation/training of the SHGs in accordance with the standards, norms, terms and conditions stipulated in the MOU. The member Secretary, MUDA reserves the rights to disqualify any of the entity from the list if the performance of the same is found to be unsatisfactory during the period of empanelment. It is the responsibility of the bidders to seek any clarification from the client prior to submission of their proposal. During any stage of the selection process, manipulation of information, submission of wrong information will lead to out rightly rejection of the proposal and the bidder will be black listed for a period of five years in the MUDA.

9. LEGAL JURISDICTION:

All legal disputes are subject to the jurisdiction of civil court of Imphal only.

SECTION: 3

TECHNICAL PROPOSAL

FORM -1

**Technical Proposal Submission Form
(On the letterhead of the organization/ Firm)**

[Location, Date]

FROM:

[Name of Bidder with Complete Address of Communication]

TO:

The Member Secretary
Manipur Urban Development Agency (MUDA)
PDA Building Complex, North AOC, Imphal

Subject: **PROPOSAL FOR EMPANELMENT OF RESOURCE ORGANISATIONS under “DAY - NULM” -TECHNICAL PROPOSAL**

Dear Sir,

I/We the undersigned, offer to provide the services in respect to your Request for Proposal. I/We are hereby submitting our Proposal which includes this Technical Proposal sealed under a separate envelope. Our proposal is valid for acceptance for 90 Days and we confirm that this proposal will remain binding upon us and may be accepted by you at any time before this expiry date

I/We, hereby declare that all the information and statements made in this proposal are true and accept that any of our misrepresentation contained in it may lead to our disqualification from the selection process.

I/We hereby declare that our organisation has not been debarred / black listed by any Government / Semi Government organizations. I further certify that I am the competent authority and my organisation authorized me to make this declaration and as signatory authority on behalf of the organisation.

I remain,

Yours sincerely,

Authorized Signatory [Signature with Date and Seal]:

Name and Title of the Signatory: _____

Name of the organization with complete address: _____

FORM -2

**General Information of the Organisation / Institute
(On the letterhead of the Organization/ Firm)**

1. Name of the Organisation / Institute :
2. Nature of the Organisation / Institute :
3. Incorporated as _____ in year _____ at _____
(Registered Agency set up by the Centre/State or Non Government Organisation)
(furnish copy of the Certificate of Registration/Incorporation)
4. Registered Office Address:
5. Name of the Head of the Institute / Organisation:
6. Designation :
7. Telephone /Mobile Number:
8. Address of Communication:
9. FAX and E-Mail:

Authorized Signatory [In full and initials]: _____
Name and Title of Signatory: _____
Name of Firm: _____
Address: _____

(Organization Seal)

FORM -3

Detail Profile of the Organisation

(On the letterhead of the Organization)

[Please provide the brief profile of the Organisation]

Authorized Signatory [In full and initials]: _____
With Seal

FORM -4**Organisation's Past Experience in
promotion of Self Help Groups****Bank linkage details of SHGs promoted by the NGO in last ten years:**

Sl. No.	Name of the group	Location/ address of the group	Year of formation	No of persons in the group	Whether the group is still operational (Y/N)	Name of the Bank having linkages with the group

- Furnish the list of SHGs having bank linkages only. Use additional Sheet if required without changing the Content

The organisation must attach the documents from the groups in support of the information provided above.**Authorized Signatory [In full and initials]: _____
with Seal**

FORM -5

Format of Curriculum Vitae (CV) for Key Professional of the organisation. (use additional sheet for every key professional)

1. Name of Staff:
2. Position:
3. Name of organisation:
4. Profession:
5. Date of Birth:
6. Number of years with the organisation:
7. Nationality:
8. Membership in Professional Societies:
9. Detailed Tasks Assigned

Key Qualifications:

[Give an outline of experience and training attended pertinent to the assignment. Describe degree of responsibility held by member on relevant previous assignments and give dates and locations.

Education:

[Summarize college/university and other specialized education of staff member, giving names of schools, dates attended, and degrees obtained.

Employment Record:

[Starting with present position, list in reverse order every employment held. List all positions held by staff member since graduation, giving dates, names of employing organizations, titles of positions held, and locations of assignments. For experience in last ten years, also give types of activities performed and client references, where appropriate.

Certification:

I, the undersigned, certify that to the best of my knowledge and belief, these data correctly describe me, my qualifications, and my experience.

Date:

[Signature of Key Professional with Date _____

Full name of the Key Professional: _____

Authorized Signatory [In full and initials]: _____

FORM -6**SUMMARY OF CVS OF PROPOSED KEY PROFESSIONAL AND SUPPORT STAFF
FOR THE ASSIGNMENT**

Sl No	Name of Key Professional	Area of Expertise	Position Assigned	Employment Status with the organisation (Full Time / Part Time)	Highest Educational Qualification	No of Years in the organisation
Key professionals						
1						
2						
3						
4						
5						
6						
7						
8						

Authorized Signatory [In full initials and Seal]: _____

Name of the Organisation: _____

FORM -7

Proposal for Building Community Institutions (Formation of Self-help Groups and their Federations)

Particulars of Activities	Write up to be submitted by the bidder
Formation of Self-Help Groups: identification of members and opening of bank accounts (at least 70% of the SHGs members should be urban poor to qualify for funding support. SHG may consist of 10 to 20 members and need not be registered. Normally women SHGs will be formed. Male SHGs of handicapped persons are allowed).	
Rules and regulations covering membership, role of office bearer, conduct of meetings/special meetings, management of savings, maintenance of records, disqualification of membership and imposition of fine etc.	
Training Plan along with Duration of the Training	
Handholding support	
Formation of Ward Level and City Level Federations	
Financial inclusion: Financial literacy, opening of bank accounts and affordable insurance.	

[In this section, the bidders have to provide briefs on the activities and timelines in respect to the assignment. The bidders may also make a presentation on the same, if client desires]

- Use additional Sheet if necessary.

Authorized Signatory [In full initials and Seal]: _____

Name of the Organisation: _____

IMPORTANT INFORMATION TO THE BIDDERS

(These are simply an indication of how ROs can be engaged by MUDA for community mobilisation)

A: Background

Deendayal Antyodaya Yojana (DAY) – NULM aims at reducing poverty and vulnerability of the urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities, resulting in an appreciable improvement in their livelihoods on a sustainable basis, by building strong grassroots level institutions of the poor.

To ensure accomplishment of social mobilization, DAY - NULM will partner with Resource Organisations (ROs) to promote the formation of SHGs in urban areas. ROs will be engaged to facilitate the formation of SHGs, their development and bank linkages, their federation at the area and city levels, training and capacity building, establishing links to ULBs, and to mitigate social, occupational, and residential vulnerabilities.

B: Expected outcomes of the engagement with ROs

1. At least 1 member from each identified urban poor household, preferably a woman has to be a member of an SHG.
 - 1.1. At least 70% of the members of SHGs should be urban poor.
 - 1.2. ROs to train SHGs to build their capacity on issues such as: (a) the SHG concept (including savings), how to conduct meetings, responsibilities of group members, etc; (b) book-keeping and accounting, fund management, building bank and credit linkages; (c) communication, decision making, conflict resolution, self-assessment; and (d) accessing government benefits under DAY - NULM, and other social programmes of the central, state and local governments
 - 1.3. All SHGs to have a bank account for deposit of savings;
 - 1.4. All SHGs to be linked to banks for credit;
 - 1.5. All new SHGs formed access revolving fund support under DAY - NULM
2. SHGs will be federated at the area-level and at least one City-level Federation will be formed per City.
 - 2.1. ROs to ensure that all members of ALFs/CLFs undergo training to build their capacity on issues such as: (a) the federation concept (including savings), how to conduct meetings, responsibilities of group members, federations etc; (b) bookkeeping and accounting, fund management, building bank and credit linkages; (c) communication, decision making, conflict resolution, self-assessment; and (d) accessing government benefits under DAY - NULM, and other social programmes of the central, state and local governments;
 - 2.2. All ALFs/CLFs to be registered;
 - 2.3. All new ALFs formed access revolving fund support under DAY - NULM

C: Principles of partnerships with ROs

1. At the city-level, the work on DAY - NULM will begin with a mapping of the existing SHGs and social mobilisation that already exists in urban areas under DAY - NULM, the erstwhile Swarna Jayanti Shahari Rozgar Yojana (SJSRY) and other local schemes. This exercise will also identify pockets where the urban poor have not been mobilised into SHGs at the city-level. The aim of this exercise is to assess the quality of existing SHGs (and where applicable, federations), identify the need for interventions in existing SHGs / Federations to strengthen them and transition them from SJSRY to DAY - NULM, and identify where further / new community mobilisation is needed.

2. Resource Organisations will be selected on the basis of strict criteria including registration status of the organization, turnover, number of years of experience, sound procurement and financial management capacity, number of dedicated expert staff, domain knowledge and prior experience in social mobilisation of poor households, training and capacity building, livelihood promotion and bank linkage of the community organisations.
3. MUDA will assign the RO to a compact geographical area of the city within which the RO will function; this assignment will be done on the basis of the capacities of the respective ROs. The RO should cover a minimum of 50 SHGs. As per local conditions, more than one city may be covered by a single RO to achieve critical mass and ensure quality training.

D: Selection criteria for ROs

1. Only those NGOs with a strong and proven track record of working in the field will be considered.
2. As per legal requirements, the potential RO should be a registered body.
3. All potential ROs should maintain its accounting records and have properly audited annual statements of income and expenditure
4. The orientation and philosophy of potential ROs should confirm to the essential features of community mobilisation and institution building under DAY - NULM namely, adherence to participatory processes, belief in the objective of self-reliance and empowerment of the urban poor, experience in the formation of affinity groups, preferably groups managing credit and involved in income generating activities, and experience of capacity building of grass root institutions of the poor.
5. The potential RO has a base in the city in which it proposes to work and has field experience in the area with an adequate number of trained field-level staff and a clear understanding of the socio-economic, cultural and political situation of the area. A demonstrable rapport with the community in which the potential RO proposes to work will be an advantage.
6. Resource Organisations may engage Community Resource Persons (CRPs) on their team for the formation of SHGs under DAY - NULM; however sub-contracting will not be allowed.
7. The RO should have successfully promoted the formation and bank linkage of at least 100 SHGs.
8. The potential RO should be secular in nature and not be affiliated with any political organisation
9. The potential RO should be willing to sign a Memorandum of Understanding with MUDA committing itself:
 - 9.1. To pursuing the objectives and components of DAY - NULM;
 - 9.2. To making changes within its strategy and systems if there are obstacles in achieving the objectives of the project;
 - 9.3. To nurture and support SHGs formed as per the guidance and philosophy of DAY - NULM;
 - 9.4. To attend meetings and contribute to the feedback systems and procedures required by DAY - NULM, including regular reporting.

E: Scope of work of ROs

The tasks of ROs will include the following in a specific geographical area within a city assigned to

them:

1. Implementing the model of institution building as outlined under DAY - NULM via guidelines and advisories issued from time-to-time.
2. Mobilising the poor on the basis of affinity groups and building quality SHGs and their federations. The selection of members and the formation of SHGs should be participatory in nature.
3. The RO should ensure that at least 70% of SHG members are urban poor
4. Building the capacity of these institutions by organising training and exposure visits and learning events in order for them to further support livelihoods of their members and also facilitate social action.
5. Once the SHG is formed, ROs will be expected to train ALL members of the SHG (not just the leaders/representatives) in basic issues such as:
 - (a) the SHG concept including savings, how a meeting of an SHG is conducted, responsibilities of group members, federations, etc.;
 - (b) book-keeping and accounting, fund management, building bank and credit linkages; (c) communication, decision making, conflict resolution, self-assessment, etc.; and (d) accessing government benefits under DAY - NULM (especially universal financial inclusion, skill training and micro-enterprise development) and other social programmes of the central, state and local governments
6. Handholding support for at least 15 months: Once the groups are formed, ROs will be required to attend their meetings on a regular basis, bring in bankers, government officials from various departments, and members from SHGs established for a period of at least 2 years (for cross learning) to interact with the SHGs (at the SHG and federation-levels). At this stage, ROs will also organise capacity building and encourage members of the SHG to access benefits under NULM. The ROs will assist the Community Organiser in the evaluation of the performance of SHGs being supported by it. Within a month of formation of the SHG, all groups that are not linked with bank accounts, should be helped to open SHG bank accounts.
7. Withdrawal of support between 15-24 months: In this period, ROs will be expected to withdraw active support from those SHGs that are formed and performing satisfactorily. At this stage the level of monitoring will increase and at the end of the 24 months of support, a critical evaluation of the supported SHGs in collaboration with the Community Organiser of the ULB must be undertaken to determine whether the SHG may be deemed self-sustaining. Here ROs will encourage SHGs to federate into ALFs and work closely with ALFs and CLFs to build their capacity to take over the handholding function after the RO fully withdraws support.
8. Orchestrating convergence of relevant government programmes including facilitating UID enrolment, opening of Basic Saving Bank Deposit Accounts (BSBDAs) and credit counselling of SHG members

G: Monitoring & Evaluation

DAY - NULM is process intensive and at various levels it will constantly review, assess and learn from the qualitative and quantitative progress achieved. A robust IT-based monitoring and evaluation MIS

would be in place to facilitate this and support informed decision making at all levels. MUDA will put in place various mechanisms for monitoring the progress of the programme in the state.

These will include:

1. Accountability in SHGs including institutional self-monitoring, peer internal audit of processes and local social audit
2. MIS based input-output monitoring
3. Independent social audit, and third-party evaluation.
4. Impact assessments through baseline assessments, and impact evaluation studies on key result indicators
5. Annual reports
6. Internal review mechanisms including monthly / quarterly planning / progress reporting, field visits by staff / officials, joint half-yearly / annual review, review and consultation workshops and meeting of convergence fora, and coordination committees at various levels.
