

**REQUEST FOR PROPOSALS  
CONSULTANT SELECTION**

**RESILIENCE OF WOMEN SMALLHOLDER  
FARMERS TO CLIMATE CHANGE  
THROUGH SUSTAINABLE AGRICULTURE**

**MITRATA INCLUSIVE FINANCIAL SERVICES  
PVT. LTD. (MITRATA)  
INDIA**

**FEBRUARY 2025**

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# Section 1. Letter of invitation

Montrouge, 13 February 2025

Dear Sir or Madam,

The Grameen Credit Agricole Foundation is inviting proposals to provide the following consulting services: **“Resilience of women smallholder farmers to climate change through sustainable agriculture” on behalf of Mitrata in India.** For further information on the activities to be conducted, please refer to the Terms of Reference in Section 3 of the document.

The Consultant will be selected under selection based on consideration of quality and cost (SBQC) and procedures described in this document. Please note that the financial proposal must include consultancy fees, travel expenses of consultants, achievement of the deliverables and, if applicable, the provision of the trainings planned within the framework of the mission.

This call for proposals includes the following sections:

- Section 1 - The Letter of Invitation
- Section 2 - Instructions to Consultants
- Section 3 - Terms of reference

Yours sincerely,

Hanadi TUTUNJI & Maria FRANCO  
Technical Assistance Programme Managers

## Section 2. Instructions to Consultants

1.1 Name of project owner: Grameen Crédit Agricole Microfinance Foundation represented by Mrs Hanadi TUTUNJI and Mrs Maria FRANCO, Technical Assistance Programme Managers  
Selection method: selection based on consideration of quality and cost (SBQC)

1.2 Name, objectives and description of the mission: **Mission "Resilience of women smallholder farmers to climate change through sustainable agriculture"** on behalf of **Mitrata, in India.**

The Project Owner provides the following inputs: any available document that could be useful for the proper conduct of the mission.

1.3 Clarifications may be requested up to 2 (two) days before the submission date. Requests for clarification should be sent by e-mail to the following addresses:

- [maria.franco@credit-agricole-sa.fr](mailto:maria.franco@credit-agricole-sa.fr)
- [hanadi.tutunji@credit-agricole-sa.fr](mailto:hanadi.tutunji@credit-agricole-sa.fr)

Proposals will be submitted in the following language: **English**

2.1 i) The mission which will be entrusted to the service provider will be spread over a period of 12 to 18 months.

- ii) The minimum required experience of proposed professional staff is:
- Expertise in microfinance, rural development, or agricultural finance, particularly in India.
  - Experience in climate-smart agriculture and financial risk management.
  - Proven expertise in designing financial inclusion programmes for smallholder farmers.
  - Strong knowledge of gender-inclusive financial services.
  - Demonstrated ability to conduct assessments and impact evaluations.

iii) Reports that are part of the assignment must be written in the following language(s): **English**

2.2 Training is a major component of this assignment: **Yes**

2.3 **Consultants shall state their price component for cost incurred in Euros.** Consultants who intend to incur costs in other currencies for the assignment may state the corresponding price component in **Euros**.

2.4 Proposals must remain valid 60 days after the submission date.

- 2.5 Consultants must submit an electronic version of each proposal (one version for the technical proposal and one version for the financial proposal).

**The CVs sent by the Consultants must not exceed 5 pages and the experiences/previous missions related to this proposal must be clearly indicated. The Consultants' financial proposal must clearly distinguish the following budget lines:**

- **Consultant fees**
- **Travel and accommodation for field visits**
- **Training materials and workshop costs**
- **Data collection and monitoring expenses**
- **Administrative and reporting costs**

**Please note that the financial proposal must be exclusive of tax.**

- 2.6 The Consultant, for his/her application to be valid, must sign and annex to the technical offer a declaration of integrity in the form described in Appendix 1. This declaration binds the Consultant for the entire duration of the call for tenders, and if his/her offer is accepted, for the duration of the Market.
- 2.7 The Consultant takes note that this declaration provides that GCAMF reserve the right to have the Consultant's files and archives relating to the contract inspected and copied by the auditors they appoint, as well as by any authority or institution. of the European Union or any competent body under European Union legislation.
- 3.1 Consultants must submit an electronic version of the Proposal to the following addresses:
- [maria.franco@credit-agricole-sa.fr](mailto:maria.franco@credit-agricole-sa.fr)
  - [hanadi.tutunji@credit-agricole-sa.fr](mailto:hanadi.tutunji@credit-agricole-sa.fr)

Proposals must be submitted no later than: **7<sup>th</sup> March 2025 by 6 PM (Paris time)**

4.1 The number of points awarded for each evaluation criterion and sub-criterion is as follows (indicative values):

4.2 Points

**i) Profile of principal Consultant(s):**

- Proven relevant experience (see point 2.1 on the Instructions to consultants' section) [0 – 20]
- Proven knowledge and experience in strengthening technical capacities [0 - 10]
- Similar country experiences and region at large [0 – 10]

Sub-total : [0 - 40]

**ii) Technical offer:**

- Comprehensive understanding of the ToR [0 – 5]
- Degree of critical analysis of the requested service [0 – 5]
- Clarity of the offer [0 – 10]
- Proposed approach [0 – 35]

Sub-total : [0 - 55]

**iii) Participation of local staff among the proposed consultancy team [0 – 5]**

Total : [0 – 100]

The minimum technical score (TS) required to pass is:

60 points

Currency used for price conversion: Euro

4.3 The respective weights assigned to the technical and financial Proposals are:

Technical proposal = 0.8, and

Financial proposal = 0.2

4.4 Negotiations may take place by email, telephone or digital platforms (Zoom, Skype, Webex, Teams, etc.).

5.1 Expected date for commencement of the mission is planned once the overall proposal is validated by the funders. Therefore, the exact date will be agreed with **Mitrata**.

The mission will take place in Bihar, India. Travels are planned in regions where **Mitrata** operates.

## Section 3. Terms of reference

### I. Context

Mitrata Inclusive Financial Services Pvt. Ltd. (Mitrata) is an NBFC-MFI that works towards improving the financial health and facilitating the economic empowerment of rural women in India by providing credit and credit-plus products for income-generating activities and to promote financial resilience. Mitrata operates across five northern states in India, all with a high population of smallholder households. Currently, it has an active beneficiary base of over 100,000 rural women, majority of whom are engaged in agri and agri-allied livelihood activities and belong to small and marginal holding households.

The geographical focus of its TA project is Bihar, where small and marginal holding farmers are most populous (~13%). In Bihar, agriculture is a way of life for the majority of the 89% rural population, with 77% engaged in farming. The state, divided by the Ganga River into two regions, frequently faces floods, droughts, and seismic activities. Such disasters, coupled with climate change, have led to a decline in agricultural productivity, with a growth rate dropping to 3.87% in 2018-19 from 4.88% in the previous year. Additionally, climate change has led to an estimated 21% loss in global agricultural productivity since 1961, with an additional 17% loss expected by 2050. Smallholder farmers also contribute to 32% of agriculture's greenhouse gas emissions.

Smallholder farmers and cultivating households in Bihar, the target group, confront several problems, including financial exclusion as they are considered high risk segment due to the unpredictability of farming yields and market prices, as well as their susceptibility to climate change and other external shocks. Without formal credit, they often rely on informal lenders with high-interest rates, approximately flat 60% per year, leading to a debt trap and limited investment in quality farming inputs. Furthermore, without adequate access to formal financial credit products, smallholder households find it difficult to invest in quality inputs, climate-smart solutions, technology, and infrastructure that could enhance productivity and lead to better income stability. As climate uncertainty increases, the lack of insurance products also exposes the farmers to the risks of crop loss, jeopardizing their sole source of income and living. Lastly, the risk-taking ability within the farmers is low and due to a lack of funds, they hesitate to experiment with livelihood diversification, such as livestock rearing.

Mitrata's strategic vision **for addressing these challenges is a holistic approach, targeting all stages of the agricultural cycle**, including pre-production, production, and post-production. By assessing the needs of the target segment, **it aims to conceptualize and develop an integrated suite of financial products to foster climate change resilience among smallholder households**. These financial products will enable farmers to invest in efficient agri-inputs and climate-smart technologies, **offer weather-indexed crop insurance to mitigate the risk of unforeseen climatic events**, provide credit services for farmers to add value to their products and diversify their livelihoods and micro-health insurance and telemedicine service will ensure that farmers can receive timely medical advice and economic support during health emergencies.

Mitrata will utilize its established branch network in Bihar, where 25% of its portfolio is based, to roll out these services, starting with three branches in the most agriculturally active regions. The project model and approach are designed such that this vertical could be swiftly institutionalized within Mitrata and can be integrated with its core operations. Given its strong presence and focused approach in rural areas with significant agricultural activity, the institution anticipates a swift scale-up through its 60 branches. **Furthermore, these products are designed to be financially viable, ensuring the project's long-term sustainability.**

By integrating financial solutions into the everyday lives of smallholder households, Mitrata aims to create a more climate-resilient farming community in Bihar, capable of withstanding both economic and environmental shocks, resulting in increased food security and household income for small and marginal cultivators.

This consultancy aims thus to design and implement targeted microfinance financial services that will:

- Improve access to quality agricultural inputs for women smallholder farmers.
- Promote the adoption of climate-smart agricultural technologies.
- Enhance financial risk management for Mitrata's clients.
- Strengthen economic stability and resilience of at least 1,000 smallholder households.

## **II. Objectives**

The objective of Mitrata's initiative is to enhance the resilience and economic stability of at least 1,000 smallholder households in Bihar by the end of 2026 through the provision of targeted financial services that enable access to quality agricultural inputs, adoption of climate-smart technologies, and financial risk management tools.

### **Specific Objectives**

- Assess the current needs and challenges of smallholder households regarding agricultural inputs, climate-smart technologies, and financial risk management in Bihar.
- Design tailored microfinance products and services that address identified needs and promote the adoption of sustainable practices, focusing on female farmers.
- Facilitate access to quality agricultural inputs and climate-smart technologies through targeted financial interventions.
- Develop financial literacy and risk management tools to help female farmers mitigate economic shocks.
- Provide capacity-building support to female clients to ensure effective utilization of the services offered.
- Monitor and evaluate the impact of the interventions to ensure sustainability and scalability.

## **III. Activities to be carried out and methodological approach**

The consultant will favour a participatory and dynamic approach in the implementation of all the mission's activities.

To achieve the objectives of the mission, the consultant must notably carry out the following activities:

### **Needs Assessment**

#### ***Literature Review:***

- Examine existing studies and reports on smallholder agriculture in Bihar, focusing on access to agricultural inputs, climate-smart technologies, and financial risk management tools.

#### ***Field Surveys and Focus Group Discussions:***

- Conduct surveys and discussions with smallholder households to gather data on current practices, challenges, and needs.
- Pay special attention to the perspectives and challenges faced by female farmers.

#### ***Stakeholder Consultations:***

- Engage with local agricultural cooperatives, government agencies and / or non-governmental organizations (NGOs), to understand existing support structures available to smallholder farmers and identify gaps.



## **Design of Microfinance Services**

### **Product development:**

- Develop tailored microfinance products, including:
  - Agri-input loan: To finance the purchase of quality agricultural inputs such as seeds, fertilizers, and pesticides.
  - Livelihood diversification loan: To support farmers in diversifying their income sources through non-farm activities or allied agricultural activities.
  - Climate-smart agri-technology loan: To finance the adoption of climate-smart agricultural technologies and practices.
  - Microinsurance schemes to protect against climate risks and market fluctuations such as:
    - Weather-indexed crop insurance: To protect farmers against crop losses due to climate risks such as droughts, floods, or erratic rainfall.
    - Tele-health services and wage-loss insurance: To provide farmers with access to remote healthcare services and financial support during health-related emergencies.
- Develop standard operating procedures (SOPs), documentation, and paperwork for each product.

### **Pilot testing:**

- Implement pilot programs to test the designed products and services with a select group of smallholder households.
- Collect feedback to refine the offerings

## **Develop a robust technology platform to support the new agri-based credit products.**

- Design and develop a customized Loan Origination System (LOS) and Loan Management System (LMS) based on the specific requirements of the new credit product.
- Create a user-friendly customer mobile application for borrowers to manage their loans, view statements, and make payments.
- Ensure seamless integration between the LOS, LMS, and mobile application for efficient data management and loan processing.

## **Implementation, Capacity Building and training**

- Roll out the refined microfinance products and services to the target group of 1,000 smallholder households.
- Conduct training sessions for farmers on financial literacy, loan management, and climate-smart agricultural techniques.
- Design financial literacy training modules for female farmers and develop training materials in local languages, ensuring accessibility for female clients.
- Train microfinance institution (MFI) staff on best practices in agricultural finance.
- Establish mentorship networks among female smallholder farmers.

## **Monitoring, Evaluation, and Reporting**

- Develop Key Performance Indicators (KPIs) to assess the impact of the financial interventions.
- Conduct mid-term and final assessments to evaluate effectiveness.
- Provide recommendations for scalability and policy integration.

## **IV. Expected results**

- Increased income and savings among participating households.
- Improved agricultural productivity and resilience to climate shocks.
- Enhanced adoption of sustainable agricultural practices.

## V. Expected deliverables

- **Inception Report:** Detailed work plan, methodology, and timeline.
- **Needs Assessment Report:** Comprehensive analysis of the needs and challenges of smallholder households, with a focus on female clients.
- **Microfinance Product Portfolio:** Description of designed microfinance products and services, including implementation strategies.
- **Pilot Programme Report:** Findings and recommendations from the pilot testing phase.
- **Training Materials:** Comprehensive training modules and materials tailored for female clients.
- **Operational Manual:** Consultant will deliver a detailed Operational Manual which will detail Standard Operation procedures (SOP), operational structure and procedures all forms and format to be used by field operational team, credit policy for credit underwriting, and all other aspects of operational cycle. This operational manual should serve as handbook for field and head office operations team
- **Final Report:** Comprehensive report detailing activities undertaken, outcomes achieved, lessons learned, and recommendations for future initiatives.

## VI. Additional information

The field phase of the mission must take place in the state of Bihar, India, with travel to local branches. The entire mission must be carried out and the deliverables finalised within 18 months after signing the contract.

## Appendix 1 – Integrity Statement

“We represent and undertake that neither we nor any other person, including our officers, employees, representatives, joint venture partners or subcontractors acting on our behalf in reliance on our proper instructions or with our knowledge and agreement, or with our consent, have committed or are committing any prohibited maneuverer (as defined below) in connection with the tender procedure or in the framework of the execution or supply of works, goods or services concerning the mission **“Resilience of women smallholder farmers to climate change through sustainable agriculture”** (the “market”), and to inform you in the event that such prohibited maneuverer would be brought to the attention of any person responsible, within our company, for ensuring the application of this declaration.

During the duration of the call for tenders procedure and, if our offer is accepted, for the duration of the market, we will appoint and maintain in office a person – who will be subject to your approval, and with whom you will have a unlimited and immediate access – and who will be responsible for ensuring, by having the necessary powers for this purpose, the application of this declaration.

We represent and undertake that neither we nor any other individual, including our officers, employees, representatives, joint venture partners or subcontractors acting on our behalf in reliance on our proper instructions or with our knowledge and understanding, or with our consent, (i) are subject to or otherwise subject to EU or UN sanctions and, (ii) in connection with the execution of works or the supply of goods or services under the contract, does not act in violation of EU or UN sanctions. In the event that such a situation is brought to the attention of any person in our company responsible for ensuring the application of this declaration, we undertake to inform you.

If (i) we or any officer, employee, representative or joint venture partner, if any, acting as set out above, have been convicted/convicted by any court of law or sanctioned( s) by any authority for any offense involving a prohibited maneuverer in connection with a tender procedure or a contract for the supply of works, goods or services during the five years preceding immediately the date of this declaration, or (ii) any such officer, employee, representative or representative of a joint venture partner, if any, has been terminated or resigned from any employment either for having been involved in a prohibited maneuverer, or (iii) we or an officer, employee, representative or joint venture partner, if any, acting as indicated above have been excluded or otherwise sanctioned/ sanctioned by European institutions or by a major multilateral development bank (World Bank Group, African Development Bank, Asian Development Bank, European Bank for Reconstruction and Development, European Investment Bank or Inter-American Development Bank, among others) participation in a tender procedure due to prohibited maneuverers, you will find below details about this conviction, dismissal or resignation or exclusion, as well as details of the measures we have taken, or take, to ensure that neither we nor any of our employees will commit any prohibited acts in connection with the market [give details if necessary].

We grant to the Grameen Crédit Agricole Foundation and the auditors appointed, as well as to any authority, European institution or body competent under European Union legislation, the right to inspect and copy our files and archives and those of all our subcontractors as part of the contract. We agree to keep those files and archives for the period generally provided for by the legislation in force but, in any event, for at least six years from the date of submission of tenders and, if the contract is awarded to us, at least six years from the date of provisional receipt of the contract.”

**Signature of the consultant,  
preceded by the words “Read and approved”**

<p><u>Name and Surname</u></p> <p><u>Position:</u></p> <p><u>Signature:</u></p>
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