

**International Fund for Agricultural Development (IFAD)  
assisted  
Post - Tsunami Sustainable Livelihood Programme (PTSLP)**

**TERMS of REFERENCE (ToR)**

**Engagement of Short-term Consultants**

IFAD assisted PTSLP had successfully implemented many livelihood activities in six project districts namely, Thiruvallur, Kancheepuram, Villupuram, Cuddalore, Nagapattinam and Kanyakumari in the first phase, which had created tremendous impact on the livelihood of the people.

It has been decided to implement the project activities in additional six districts namely, Thanjavur, Thiruvarur, Thoothukudi, Tirunelveli, Ramanathapuram and Pudukottai. To implement various livelihood activities / micro enterprises and financial inclusion efforts, in these districts, it has been proposed to engage the services of consultants for providing expert guidance and complete handholding support to SHGs / PLFs /JLGs/FPOs/ individual beneficiaries / FMS, etc.

The ToR for the recruitment of consultants is furnished below:

**1. Job requirements:**

**Consultant (Enterprise Development):**

- a. To involve in the selection process of beneficiaries and in the formation of JLGs.
- b. To undertake joint inspection of JLGs along with Bank Managers and finalise the list of JLGs and activities for micro enterprises.
- c. To prepare and finalise the loan proposals including the annexures to be submitted namely; the cash flow statement and working capital assessment.
- d. To undertake post release visit to JLG beneficiaries to ensure proper creation of infrastructure, economic use of funds and allocation funds for working capital and ensuring of proper grounding of enterprises.
- e. To undertake monitoring visits to the JLGs to verify the enterprise activities with regard to purchase of raw materials, product design, product quality, quantity to be produced and marketing of the products.
- f. To ensure proper accounting of the financial assistance received – maintenance of bills, receipts, invoices, writing of cash book and activity register showing the purchases, sales and stock.

- g. To verify the bank balance with the cash book register – guidance for remittance of sales profits into bank account and use of cheques for bulk purchases, etc.
- h. To study the product design, quality and provide guidance.
- i. To study market opportunities, demand assessment and provide market tie-up arrangements.
- j. To create awareness of the monthly instalments to be paid and guidance for prompt repayments before the due dates.
- k. To carry out activity-wise analysis and suggest new areas / activities for financing.
- l. To promote clusters of major activities and suggest common facilities to be introduced in the cluster. Liaison with line departments of the Government.
- m. To arrange for exhibition, buyer seller meets and online sales through website.
- n. To support and monitor the implementation of special initiatives such as Sub sector projects
- o. Any other works referred by Project Director.

**Consultant (Community Based Organizations)**

- a. To form SHGs / in relation to the total population of the habitations / panchayats
- b. Revival of defunct SHGs in the project area
- c. Capacity building of SHGs / PLFs / FMSs
- d. Preparing budget / business plan for SHGs / PLFs/FMSs/Fishermen Federations
- e. Monitoring of the activities implemented through PLFs/FMSs/Fishermen Federations
- f. Monitoring the Community Based Organizations with referred to accounts maintenance
- g. Reconciliation of all accounts of the PLFs/FMSs/Fishermen Federations with referred to Tally entries.
- h. Skill training to PLFs / FMSs
- i. Any other works referred by Project Director.

**Consultant (Rural Finance and Financial inclusion)**

- a. Capacity building of SHGs / PLFs / FMS in financial literacy and management.
- b. Facilitating credit availability to SHGs / PLFs / JLGs through Business Development Correspondent arrangement.
- c. Introducing tools of financial inclusion to SHG / FMS / FPOs.
- d. Business plan for PLFs / FMS / Fishermen Federations.
- e. Introduction of Annual Work Plan Budget to PLFs, fishermen federations and producer companies in the project area.

- f. Monitoring of Bank account, cash flow and reporting on PLF / Federation financial management, adherence of guidelines.
- g. Monitoring of Vulnerability Reduction Fund, Debt Redemption Fund, incomes for the PLFs.
- h. Any other matter referred by Project Director.

## **2. Qualification Requirements:**

### **Consultants:**

- Graduate / Post Graduate in Agriculture, Animal Husbandry, Fisheries, Economics, Commerce, Business Administration / Rural Development / Sociology / Social work.

## **3. Work experience:**

### **Consultants:**

- Minimum 5 years' experience in banks/Government Departments with exposure to micro enterprise activities, preparation of loan proposal including cash flow statements, working capital assessment and knowledge in reading profit & loss account and balance sheet.
- Knowledge in various farm and non-farm activities, preparation of model profiles with cost estimates, assessment of capital requirements, assessment of profit estimates.
- Knowledge in supply / value chain of micro and small industries.
- Knowledge in assessment of market demand, arrangement of buyer seller meets exhibition, etc.
- Knowledge in assessment of micro enterprise functioning, cost benefit and viability aspects.
- Ability to provide market tie-up arrangement through negotiation with wholesale organisations / departmental stores / leading Multi National Companies (MNCs).

## **4. Place of work for Consultants:**

- The consultants will be attached with particular districts of PMU. He / She may also be placed in the district itself or operate from his / her place to the district periodically as per instructions of PMU within the overall administrative control of the PMU.
- A consultant may be allocated with one or more district as per need.

## **5. Honorarium to the consultants & Remuneration to the young professionals:**

### **I. Consultants:**

- The consultants will be paid honorarium of Rs.3000/- per day including conveyance charges with a maximum of 15 days in a month on retention basis. In the event of attending any meeting / workshop only, Rs.1500/- per day will be paid.

- The travel expenditure from district to other district / State headquarters on duty will be reimbursed on actual 2<sup>nd</sup> class sleeper train fare / bus fare from the place of residence to the district concerned and back to residence. Local visits will be taken care by the programme through the DIO of the district.
- Actual lodging expenses upto Rs.1000/- per day, in case of halt in other than attached district / State headquarters on official duties.

**7. Method of Recruitment:**

- An open advertisement will be placed in the local leading two Newspapers with 15 days' time calling applications besides, hosting in the PTSLP website [www.ptslp.org](http://www.ptslp.org)
- A selection committee will be formed with following team which will interview for selection.

1.	Chairman	Additional Chief Secretary / Project Director , PTSLP
2.	Member Convenor	Additional Director
3.	Members	Finance & Admin. Manager
4.		Senior Rural Finance Manager
5.		Enterprise Development Manager

- The selection committee would select the consultants as per the required areas of specialization for the project and got it approved by the Programme Steering Committee (PSC).
- Few consultants may be also selected and kept in reserved list.

**IFAD assisted PTSLP**  
**Application for Engaging Consultants**

1.	Name of the Applicant	:																															
2.	Post applied for	:	Consultant																														
3.	Date of Birth & Age	:																															
4.	Marital Status	:	Single / Married																														
5.	Father / Husband's Name	:																															
6.	Residential Address	:																															
7.	Address for Communication	:																															
8.	Email ID & Contact Nos. (Landline / Mobile)	:																															
9.	Educational Qualification	:	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Qualification</th> <th style="width: 20%;">Name of the School / College</th> <th style="width: 15%;">Name of the Board / University</th> <th style="width: 10%;">Year of Passing</th> <th style="width: 10%;">Aggregate %</th> <th style="width: 10%;">Division/ Class obtained</th> </tr> </thead> <tbody> <tr> <td>10<sup>th</sup> Std.</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>12<sup>th</sup> Std.</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Graduate Degree</td> <td>Regular / Correspondence</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Post Graduate Degree</td> <td>Regular / Correspondence</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Qualification	Name of the School / College	Name of the Board / University	Year of Passing	Aggregate %	Division/ Class obtained	10 <sup>th</sup> Std.						12 <sup>th</sup> Std.						Graduate Degree	Regular / Correspondence					Post Graduate Degree	Regular / Correspondence				
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11.	Work experience (Previous position held / No. of years of services)	:	<ul style="list-style-type: none"> <li>• Important work handled</li> <li>• Outstanding assignments / Contributions</li> <li>• Papers submitted if any</li> </ul>																				
12.	Areas of Expertise / Specialization / Special skills	:																					
13.	Languages Known (Speak / Read / Write)	:																					
14.	Computer Knowledge (MS Word, Excel & Powerpoint Presentation)	:																					
15.	Candidate to enclose a one page note indicating their suitability to the post applied for	:																					

**Signature of the Candidate**

PTSLP TOR NOV 2018