

## **Terms of Reference (ToR) for hiring of Individual Consultant: Institutional Lending and Convergence under “Satat Jeevikoparjan Yojana” of Govt. of Bihar**

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### **Background:**

The **Satat Jeevikoparjan Yojana** (सतत् जीविकोपार्जन योजना) is approved by the Government of Bihar on 26<sup>th</sup> April, 2018. With the introduction of the scheme, the GoB has envisaged sustainable livelihood options for the targeted ultra-poor households traditionally engaged in production, transportation, selling of country liquor/toddy and ultra-poor households belonging to SC / ST & other communities. Execution of scheme estimates the coverage of around 100,000 ultra-poor households from these communities under livelihood interventions and income generating activities. The Bihar Rural Livelihoods Promotion Society (BRLPS) – JEEViKA, under Rural Development Department, GoB is the implementing agency of the scheme. The GoB has approved the budgetary outlay of INR 840 crores for 3 years.

A dedicated team of Young Professionals (YPs) or project staffs of BRLPS will support the implementation of the scheme at district & block level. Initially the team will be involved in identification & mobilization of the targeted households, capacity building of targeted households, identification of Master Resource Person (MRP) etc.

Community cadres engaged in Satat Jeevikoparjan Yojana, coordinate the transfer of benefit of various government schemes at the targeted households, initiated the process of productive asset transfer and ensuring food security of targeted HHs. The YPs will be deployed to provide handhold support to 40-50 Master Resource Persons (MRP) who will provide handholding support to 2000 – 2500 ultra-poor households.

### **Objective of the Scheme:**

The Satat Jeevikoparjan Yojana will follow the “Graduation approach” with an objective to empower ultra-poor households traditionally engaged in production, transportation and selling of country liquor / todody and ultra-poor households from SC / ST and other communities through intensive targeting, consumption assistance, capacity building, productive asset transfer, diversification of livelihoods and improved access to finance.

### **Role of Consultant Institutional Lending and Convergence**

To support the Project management team in designing, strategic planning for institutional lending and Convergence with various Public / Pvt. Organization. S/he will ensure access to entitlement to target households; designing extensive training modules on Institutional Lending & Convergence with different government departments; develop the in-house trainers for Satat Jeevikoparjan Yojana and primary hand-hold support experts (MRP) on institutional lending & convergence. He will work closely with YPs, MRPs on various government entitlement process for 1 lacs ultra-poor family.

## **Scope of Assignment / Deliverable:**

### **1. Development of Convergence Plan for Ultra Poor Household –**

One of the key highlights of the Satat Jeevikoparjan Yojana is linking ultra-poor households with ongoing programs of different department such as rural development, Animal and fisheries, industry, SC & ST welfare, revenue and land reforms, social welfare, health, education, Panchayati Raj, Food and Consumer Protection. To do these works at village a pool of quality grass-root cadre has to be developed from the community to undertake the identification of Households (HHs) eligible for various government programs and entitlements. The cadres will fill the form and submit same at the concern VO/CLF for convergence. It is anticipated that Consultant Convergence will ensure following deliverables:-

- a. **Training Modules Development:** - An intensive training modules on institutional Lending, Convergence and social development has to be developed for Master Resource Person, Village Organization, Cluster Level Federation (CLF) and Ultra poor Households on Convergence.
- b. **Capacity Building of Master Resource Person (MRP):** - The Consultant will coordinate with the various government departments or partner agencies for building the capacity of grass-root cadre. MRP will be trained on different schemes of government, identification of the family eligible for government programs and filling up of the form, building rapport with government officials, to make the report in formats provided to grass-root cadre etc.
- c. **Development of Convergence Plan, Mapping Format and Monitoring Mechanism:**  
As part of the first step the project is engaged in systematic targeting of ultra-poor HHs and mobilize them in SHG fold. Once they are covered under SHG, Consultant will ensure to do entitlement planning based on data collected during Micro Planning (MP). Generate a data base of ultra-Poor HHs eligible for convergence with different Govt. schemes. Filling up the form of different schemes as per eligibility criteria of ultra-poor house hold, submission of their forms at block level, tracking of filled application till the benefits given to ultra-poor households.  
Under Convergence Plan 1 lacs ultra-poor households has to be benefited from different government schemes with the help of MRP, YPs and State Unit.

2. **Liasoning with different government departments:** - Consultants will make liasoning with block, district and state level government officials for ensuring the entitlements to ultra-poor house hold from department of Rural development, department of Animal and fisheries, department of industry, department of SC and ST welfare, department of revenue and land reforms, department of social welfare, department of health, Seven Nischay Program, Schemes of Bihar Mahadalit Mission, education, Panchayti Raj and Food and Consumer Protection. He/She will ensure to organize a meeting with block level officials and community led institutions especially CLF for smooth convergence. Consultants will meet to district level officials for addressing the issues coming up at block level in providing entitlements to ultra-poor household from block level officials. Consultants will also meet to state level department secretaries for issuing the guidelines in case required

from concerned departments to cover ultra-poor house hold under entitlements program or to address any issues of district related to convergence that needs to address by state level secretaries.

**Key Outputs of the Consultancy:**

The following outputs shall be submitted by the Consultants:

1. The training modules on institutional Lending, Convergence and social development will be developed by Consultant and on field support in the rolling out training module would be provided.
2. 6-7 Unit Training of trainers (ToT) has to be imparted to Master Resource Person, project staffs and Cluster Level Federations on developed training module.
3. Consultants will develop convergence Plan, Mapping Format and Monitoring Mechanism for 1 Lacs ultra-poor households.
4. To benefit 1 Lacs Ultra-Poor Family from convergence with different departments with the help of MRP, Young Professionals and State Unit.
5. Reporting and documentation of convergence schemes.

**Period of the Consultancy:**

The period of consultancy will be for 11 months which may be further extended for two years. However, BRLPS reserves the right to terminate consultancy any time on the basis of requirement of the scheme and performance of the consultant concerned. In case of discontinuance, either party is required to give fifteen days notice.

**Area of Operation:**

The Consultant will be placed at state unit of BRLPS and work under the supervision of the State Project Manager-Social Development. S/he will provide intensive support in the districts where the Satat Jivikoparjan Yojna being implemented.

**Responsibilities:**

The Consultant will provide his professional services as per the scope mentioned in the ToR with commitment and ethics, which would establish a clear implementation framework. BRLPS will provide adequate environment, team support and logistics for the agreed / approved framework of implementation.

**Key qualification and experience of the consultant:**

<b>Designation</b>	<b>Qualification</b>	<b>Experience</b>
Individual Consultant: Institutional Lending and	S/he should have PG degree or diploma in Rural Management /	At least 10 years of operational experience in community-driven- development program / project. Preferences will be given to the candidate who has experience in designing

Convergence under Satat Jeevikoparjan Yojana	Rural Development/MBA	policy framework, strategies for executing or roll out Social Inclusion of Ultra-poor households.
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**Review Committee to Monitor Consultant’s Work:**

The Chief Executive Officer, BRLPS in association with Project Management Team of Satat Jivikoparjan Yojna shall be responsible for reviewing and monitoring the work of consultant. The Consultant need to submit the monthly work plan in advance and work done report at end of the month.

**Ownership:**

This assignment is funded by BRLPS and therefore shall be the owner of the assignment output. The Consultant will have no right of claim to the assignment or its outputs once completed. Any reports / research outputs /process documents produced as a part of this assignment shall be deemed to be in the property of BRLPS and the consultant will not have any claims and will not use or reproduce the contents of the above documents without the written permission of BRLPS.

**Remuneration:**

The Consultant will be paid towards consultancy charges as per the Consultant policy of BRLPS. As per the consultant policy of JEEViKA the individual consultant will be entitled to other reimbursable & remuneration cost. Monthly payment will be made after submission of monthly task completion report and invoice to the supervisor of the Consultant.