

Draft Terms of Reference (ToR)
**For Crop Insurance Expert to be positioned at OPIU-Agriculture under the World Bank
financed Assam Agribusiness and Rural Transformation Project (APART)**

(A) BACKGROUND AND OBJECTIVES

1. The Government of Assam (GoA) through Government of India (GoI) has received a loan from the World Bank (IBRD: International Bank for Re-construction and Development) for the Assam Agribusiness and Rural Transformation Project (APART). The Project Development Objective (PDO) of APART is to “add value and improve resilience of selected agri value chains focusing on smallholder farmers and agro-entrepreneurs and to advance Assam’s COVID-19 response”. The Assam Rural Infrastructure and Agricultural Services (ARIAS) Society, an autonomous body of the Govt. of Assam, is the apex coordinating and monitoring agency for the Project. ARIAS Society now intends to hire a **Crop Insurance Expert (CIE)** under APART (hereinafter referred as **CIE**) to support the flagship scheme under crop insurance i.e. Pradhan Mantri Fasal Bima Yojana (PMFBY) being implemented by the Directorate of Agriculture, as Individual Consultant out of the loan proceeds, to be positioned at Operational Project Implementation Units (OPIU) at Directorate of Agriculture, Khanapara, Guwahati as per the terms given hereunder.
2. The APART 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 able to respond to market opportunities and climate variability. To achieve the PDO, the project has adopted clusters (production and enterprise) and value chain approach. The project is being implemented in 26 districts¹ of Assam.
3. There are four components of APART: **The first component is Enabling Agri Enterprise Development**, with sub components being **(i)** enhancing state capacity to attract private investments, **(ii)** Setting up an Agribusiness Enterprise Development and Promotion Facility (EDPF) **(iii)** Agribusiness Investment Fund (AIF) support **(iv)** establishing stewardship councils. **The second component is Facilitating Agro Cluster Development** with subcomponents being- **(i)** support establishment of cluster level Industry Associations (IAs), **(ii)** supply chain support. **The third component 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 **(iii)** facilitating access to and responsible use of financial services. **The fourth component is project Management, Monitoring & Learning.**
4. Component-C of APART aims at enabling producers of the priority value chains, in the targeted clusters, to take advantage of the rapidly changing market demand and enhance resilience of agriculture production systems for increasing production and managing risks associated with climate change. This would be achieved by: **(i)** improvements in production technologies and management practices through climate resilient solutions; **(ii)** facilitation of collective-action by producers by supporting the establishment of farmer producer organizations/companies (FPOs/FPCs); **(iii)** improving value realization at the farm level through improved cleaning, grading and packing of produce through Common Service Centers (CSCs)² managed by FPOs/FPCs; **(iv)** facilitation of market linkages through market information and intelligence; and **(v)** facilitating access to a broad set of financial services and their responsible use by producers. The component will adopt a cluster based value-chain approach for providing support to producers for sustainably increasing their production and productivity; linking the producers with emerging supply chains, modernized wholesale agriculture markets and warehouses,

¹Nagaon, Sonitpur, Barpeta, Karbi Anglong, Kamrup, Dhubri, Golaghat, Kokrajhar, Lakhimpur, Darrang, Cachar, Sivasagar, Jorhat, Goalpara, Morigaon, Nalbari, Hojai, Biswanath, West Karbi Anglong, Kamrup Metro, Mankachar, Charaideo, Majuli, Dhemaji, Bongaigaon and Hailakandi

²Common Service Centres (CSCs) are conceptually small scale commercially viable physical infrastructure owned by Producers’ Organization. The Common Service Centre is the right place for aggregating the produce, for post harvest handling like drying, cleaning, sorting, grading and packaging etc. of agricultural produce in more hygienic conditions which add value to the produce. Moreover the farmer members of the particular FPC and other farmers of that area can undertake the marketing of Agricultural inputs/outputs through the CSC

under component B; and facilitating partnership opportunities with strategic and potential anchor and leading firms, supported under Component A.

(B) OBJECTIVES OF THE ASSIGNMENT , SCOPE AND RESPONSIBILITIES

5. The CIE will report to the Head-OPIU and will support the Project in achieving the Project Development Objective as per Project Appraisal Document (PAD), Project Implementation Plan (PIP) and Annual Work Plans (AWPs). In particular the objectives, scopes and responsibilities of the CIE include the following:
- a) Liaison with stakeholders involved in PMFBY/RWBCIS schemes- MoA&FW, Implementing insurance Companies, Banks, CSC's/Intermediaries, Directorate of Economics and Statistics, District Agriculture officials, Farmers, Technology Implementation partners etc.
 - b) Timely floating of tender for Crop insurance cycle.
 - c) Responsible for Preparation and release of Notification for each season (kharif/Rabi).
 - d) Updation of Village Master Census and Digitization of Notification on National Crop Insurance Portal.
 - e) Risk assessment and issue of directives for declaration of prevented sowing, mid- season adversity, localized calamities, post- harvest losses.
 - f) Plan and Conduct crop cutting experiments through Directorate of Economics and Statistics / Third party CCE Agency and Provide CCE data to Insurance companies.
 - g) Monitoring of Insurance Companies- for verification of premium rates quoted, offices and manpower at Block level, joint surveys for loss assessment.
 - h) Monitoring of Banks for timely deduction of premium of loanee farmers, remittance to ICs, uploading of farmer details on PMFBY national portal.
 - i) Monitoring of CSCs/ Intermediaries (brokers) for enrolment of non-loanee farmers.
 - j) Ground level monitoring for ensuring timely claim settlement by Insurance Companies.
 - k) Responsible for timely release of State subsidy.
 - l) Monitoring of IEC activities for Awareness and publicity of the schemes.
 - m) Undertake performance evaluation on Insurance Companies.
 - n) Capacity building of the Govt officials engaged.
 - o) Strategize for increase in crop insurance area in state by inclusion of Additional crops under insurance coverage and roll out of Restructured Weather Based Crop Insurance Scheme (RWBCIS).
 - p) Responsible for Roll out of New Technology Initiatives taken by MoA&FW time to time (Like – CCE-Agri Mobile App, Smart Sampling Technique ,YES-TECH – Tech based Yield estimation , WINDS- Setting of AWS network, CROPIC- Crop growth cycle picture repository etc.).
 - q) Grievance redressal through SGRC and DGRC.
 - r) Assist Director of Agriculture in Review of Crop Insurance related schemes in State.
 - s) Perform any other related task assigned by the SPD or other senior officers.
- t) **Travel Requirements:** The CIE will be required to undertake field-visits and tours to project sites, departments and agencies with the approval of the reporting officer.

(C) QUALIFICATIONS, EXPERIENCE, SKILLSET, AND AGE ETC.

6. **Educational Qualifications:** The CIE should hold a **Master of Business Administration (MBA)** from any recognized University/ Institution.
7. **Working Experience:** CIE must possess at least **7 years** of professional experience of working in the crop insurance sector.
8. **Computer Skills & Language:** The CIE must have proficiency in the use of Internet based applications, Graphics, MS Word, MS Excel and MS Power Point and other related applications.
9. **Language:** Fluency in English & Hindi. Knowledge of local language would be an added advantage.
10. **Age:** Age of the candidate should not be more than **45 years as on 1st January 2023**

(D) DURATION OF CONTRACT, NOTICE PERIOD ETC.

11. The tenure of CIE is intended for the entire duration of APART and co-terminus with the project period of APART. However, continuity of the CIE beyond one (1) year from the date of signing the agreement will depend upon his/her performance. The decision of the SPD shall be final and binding in this regard. The contract management shall be done as per the prevailing Project rules.

12. The contract with **CIE** may be terminated by either side at any point of time during the contractual period by serving a 30 days' notice without assigning any reason and without thereby incurring any liability to the Govt. of Assam/ PCU/ ARIAS Society. The assignment is purely contractual in nature and shall not, under any circumstance, be extended beyond the APART's closing date. The Govt. of Assam/ PCU/ ARIAS Society shall not undertake any responsibility for subsequent deployment of the incumbent.
13. The **CIE** shall not assign or sub-contract, *in whole or in part*, his/her obligations to perform under this ToR, except with the reporting officer's prior written consent. The **CIE** will have to serve the assigned office on full time basis under overall command head of OPIU, and provide services from allotted OPIU office. However, during the assignment period **CIE** may be transferred to any other office of the Project either at HQ (Guwahati) or in the Districts.

(E) REMUNERATION, PAYMENT TERMS AND LEAVE ETC.

14. Depending on the qualifications, experience, competencies, recent remuneration, etc. of the candidate, the consolidated annual remuneration for the **CIE** will be in the range between **Rs. 11.40 lakh to Rs.19.20 lakh** per year. However, in case the selected candidate's current remuneration with 30% enhancement comes below Rs.11.40 lakh/year, the lower remuneration will be offered. The annual remuneration will be inclusive of performance-linked-incentive, communication allowance, health/service related allowance, all taxes, cost of accommodation and food at Guwahati, conveyance to attend the office etc. The remuneration may be enhanced on an Annual Basis, as per provisions in the HR policy of ARIAS Society.
15. The remuneration will be paid in equal monthly installments and the Performance-Linked-Incentive (PLI) will be given quarterly based on the performance and achievement against the mutually agreed deliverables by the **CIE**. Taxes shall be dealt with as per applicable laws.
16. Travelling, Boarding, Lodging and Food expenses for approved official tours outside Guwahati will be reimbursed as per latest HR Policy of ARIAS Society.
17. The provisions of leave would be as per HR Policy of ARIAS Society.
18. No house rent allowance or any other allowance shall be paid by the Project. No other payment whatsoever (except reimbursement of official travelling expenses) shall be made, except as agreed with the **CIE** by the Project.

(E) REPORTING AND PERFORMANCE REVIEW

19. The **CIE** will report to the Head-OPIU on a day-to-day basis. Quarterly/Half yearly/Annual performance review will be done by the Reporting officer.

(F) FACILITIES TO BE PROVIDED TO CIE

20. The **CIE** will be given access to all documents, reports, correspondence, contacts available with ARIAS Society, OPIU-Agriculture and any other information available, as deemed necessary for smooth accomplishments of tasks assigned. The **CIE** will be provided with one office cubicle/workstation at OPIU-Agriculture along with computer, printer, computer/office consumables, and internet access. *The **CIE** however will not be provided with any clerical assistance.*

Notes:

1. *This is a draft ToR and SPD, ARIAS Society reserves the right to change, update or modify this ToR at any stage till recruitment process is completed.*
2. *ARIAS Society is an equal opportunity employer and women candidates are strongly encouraged to apply.*
