



ARIAS SOCIETY

Assam Rural Infrastructure and Agricultural Services Society

(An Autonomous Body under Govt. of Assam)

Project Management Unit (PMU) of the Asian Development Bank financed Sustainable Wetland and Integrated Fisheries Transformation (SWIFT) Project

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Draft Indicative Terms of Reference (ToR) Rural Finance Specialist (RFS)

A) BACKGROUND OF THE PROJECT:

1. The Sustainable Wetlands and Integrated Fisheries Transformation (SWIFT) project seeks to promote the sustainable management of Assam's wetland (beel) ecosystems and fisheries development by actively engaging local communities in the management process and enhancing their economic and livelihood conditions. SWIFT's integrated approach combines institutional strengthening for ecosystem conservation with the development of the beel fisheries value chain. This dual focus benefits both the environment and the local community, ensuring long-term sustainability and economic growth.
2. Specifically, the project is aligned with the following impact: income of small-scale food producers of Assam enhanced (Assam Vision 2030, Fisheries Sector); and the project will have the following outcome: beel fishery productivity and community-based sustainable wetland management enhanced in the state of Assam. Three outputs are envisaged.
3. **Output 1: Institutional capacity and regulatory framework for sustainable beel ecosystem and fisheries management strengthened.** The output aims to reform the current government system on beel management, particularly the leasing system. It will support the following activities: (i) updating relevant beel management and fishery acts, regulations, and rules for community-based management, and preparing public awareness-raising materials; (ii) preparing rules or guidelines for community-based beel management system, considering various hydrology of wetlands, channels, agro ecological situations, and providing necessary training on the subject; (iii) preparing a sustainable operational model as a project exit plan; (iv) capacity building and training of the Department of Fisheries (DoF) staff and other allied public institutions, including the state's wetland authority, in latest fisheries stocking and conservation techniques, community-based beel management best practices, and use of digital technologies; (v) supporting research and development in beel management and fisheries, including carbon sequestration benefits from beel management, climate change impacts and adaptation measures, seed production and breeding, and ex-situ conservation of endangered species; (vi) strengthening beel community-based institutions – specifically Beel Development Committees (BDCs); and (vii) operating beel management monitoring system through the development of project information system and beel fisheries knowledge platform, complementing the state wetland authority's wetland notification process.
4. **Output 2: Community-based fisheries business developed and beel community income diversified.** The project will ensure the sustainability of beel community-based institutions by enhancing their financial viability and strengthening women's and marginalized groups' participation in economic activities. The project will: (i) support the development or strengthening of the Beel Development Committees (BDCs), some of whom are or will operate as fisheries cooperatives; (ii) conduct capacity building for these BDCs through training in organizational and financial management, as well as branding, marketing and processing along the value chain; (ii) provide public sector support for the development of community-based fisheries value chain infrastructure, including fish landing sites and local aggregation

points/centers; (iii) promote private sector led fisheries commercialization by creating matching grant facilities for hatchery, feed mill, primary processing and other value addition initiatives; and (iv) support other income generation activities for self-help groups through strengthening or revitalizing self-help groups based on their needs assessment.

5. **Output 3:** Beel conservation and restoration planned and managed. The project addresses habitat loss caused by the loss of connectivity with the adjacent river and decreasing water depth, and macrophyte growth that hinders fisheries productivity in beel's. The beel restoration approaches will focus on: (i) beel demarcation; (ii) beel rejuvenation, such as de-weeding and desilting; and (iii) beel's water inflow and outflow control improvement, including desilting, constructing embankments, installing silt traps, building water retaining structures and peripheral bunds, and installing bio-filters.

B) Objective of the Assignment:

6. The services to be provided by the team of national consultants serving in the capacity of contractual staff, will assist the PMU and PIU in implementing project activities to achieve the expected objectives. This multidisciplinary team composed of national experts, will collaborate with DoF and partner agencies on project management, implementation, and capacity building. They will also ensure that safeguard measures are upheld, contributing to the successful delivery of the project's outputs and overall outcomes.
7. A dedicated SWIFT PMU has been established within ARIAS Society, headed by the SPD, ARIAS Society, and is responsible for overall project execution and ensuring the achievement of project objectives.
8. The Project Implementation Unit (PIU), under the leadership of the Director of Fisheries is placed at Directorate of Fisheries, Guwahati and is also spread across the five Zonal Offices (i.e. Cluster Project Implementation Unit) of the Department of Fisheries, each headed by the Deputy Director of the Zonal Office.
9. ARIAS Society now intends to engage a **Rural Finance Specialist (RFS)** on contractual basis to be positioned at Project Implementation Unit (PIU) of the SWIFT Project.

C) TASKS AND RESPONSIBILITIES:

10. Coordinate the preparation and implementation of activities related to Output 2, with specific attention to facilitating access to rural finance and development of the beel fisheries value chain.
11. Provide strategic advice and technical support to promote financial inclusion and ensure that the project beneficiaries - particularly women and marginalized groups - can access financial services for sustainable livelihood development.
12. Finalize the operational guidelines for the (beel) business development fund (matching grant), monitor and manage its operation.
13. Review and assess the PIU-endorsed BDC or SHG business plans prior to their approval for financing under the start-up capital to SHGs or matching grant for private sector business development fund.
14. With the institutional development specialist, provide technical guidance and oversight for the NGO/SP and beel animators supporting BDC business development and private-sector-driven value chain development.
15. Provide expertise in all matters related to rural finance, digital finance services and payment systems and rural business planning and development.
16. Support preparations for undertaking or recruiting the SP to conduct the in-depth beel fisheries value chain study and follow-up market survey.
17. Coordinate ToT and FFS training, managing technical advisory partners/ service providers and their quality deliverables.

18. Act as key liaison with ASRLM and the livelihoods technical advisors at PIU level – collaborate to identify and promote financial literacy training and financial products suited to the needs of the target communities, particularly women, youth, marginalized groups, and small-scale fishers.
19. Work with ASRLM to develop training modules and workshops on financial planning, credit management, savings mobilization, and business development for small-scale enterprises.
20. Facilitate partnerships between financial institutions (e.g., banks, microfinance institutions, cooperatives), the BDCs and/ or SHGs to enhance financial access for livelihood development.

D) ESSENTIAL QUALIFICATIONS, EXPERIENCE & DESIRED SKILL:

21. Graduate degree, preferably post-graduate degree, in rural finance, economics, business administration, development studies, or a related field.
22. Minimum 10 years of relevant professional experience, including 5 years in planning and implementing microfinance, agribusiness or rural development projects.
23. Experience in working in ADB- and/or other financing agencies- is preferred.

E) DURATION OF CONTRACT, NOTICE PERIOD ETC

24. The initial contract period of Rural Finance Specialist (RFS) will be for eleven (11) months and the continuity of the Rural Finance Specialist (RFS) beyond eleven (11) months from the date of signing the agreement will depend upon his/her performance and the requirement of the position etc as mentioned below. The decision of the SPD ARIAS Society shall be final and binding in this regard.
25. The contract with Rural Finance Specialist (RFS) 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/ ARIAS Society. The assignment is purely contractual in nature and shall not, under any circumstance, be extended beyond the SWIFT's closing date. The Govt. of Assam/ ARIAS Society shall not undertake any responsibility for subsequent deployment of the incumbent.
26. The Rural Finance Specialist (RFS) 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 Rural Finance Specialist (RFS) will have to serve the assigned office on full time basis under overall command of Director of Fisheries cum APD.
27. The assignment is purely contractual in nature and the SPD ARIAS Society reserves the right to terminate or cancel the assignment and/or shorten its duration or extend the duration, irrespective of whether the assigned tasks of Rural Finance Specialist (RFS) as per the ToR has been completed or not, based on the requirements or availability of the project funds or performance and/or conduct of the Rural Finance Specialist (RFS) or for convenience as determined by the SPD ARIAS Society, without thereby causing any liability to the GoA or the Government of India or the ADB. Whatever be the reason for termination, the Rural Finance Specialist (RFS) shall comply with the termination order forthwith without any reservation.

F) REMUNERATION AND PAYMENT TERMS:

28. Depending on the qualifications, experience, competency, and also the remuneration/ CTC of the last assignment, the consolidated fixed annual Cost to project (CTP) of the **RFS** will be determined and mutually agreed with the successful candidate, which would be in the range between **Rs.11.40 lakh to Rs.19.20 lakh per year**. The agreed annual CTP shall be inclusive of remuneration, performance-linked- incentive, communication allowance, health/service related allowance, all taxes, cost of accommodation and food at Guwahati, conveyance to attend the PIU, etc.
29. The remuneration will be given in equal monthly installments and the performance-linked-incentive will be given on quarterly basis based on the performance and achievement against the

mutually agreed deliverables by the RFS. Taxes as applicable shall be dealt with as per applicable laws. The remuneration may be enhanced on an Annual Basis, based on the HR Policy of the ARIAS Society.

30. Travelling, Boarding, Lodging and Food expenses for approved official tours outside Guwahati will be reimbursed as per the HR Policy of ARIAS Society and as provided in the contract agreement. For travel outside the State, the Travelling and Boarding & Lodging expenses will be reimbursed as per the HR Policy of the ARIAS Society and as provided in the contract agreement.

G) TRAVEL REQUIREMENT:

31. The RFS will be required to undertake field-visits and tours to the project sites with the approval of Director of Fisheries. Occasional out of state visits may also be required as directed by the DoF.

H) REPORTING AND PERFORMANCE REVIEW

32. The RFS will report to the DoF, Directorate of Fishery and the Deputy Project Director. The quality of service and performance of the RFS will be reviewed by the DoF on a quarterly basis and the annual performance review will be done as per the HR Policy of the ARIAS Society.

I) FACILITIES TO BE PROVIDED BY THE DIRECTORATE OF FISHERIES

33. Will be given access to all documents, reports, correspondence, contacts available and any other information as deemed necessary for smooth accomplishments of tasks assigned.
34. Will be provided with one office cubicle in the PIU along with computer, printer, computer/office consumables, and internet access.
35. Will pay the fixed monthly remuneration as per the contract agreement. No house rent allowance or any other allowance shall be paid by the PIU. No other payment whatsoever (except reimbursement of travelling expenses and project allowance) shall be paid, except as agreed between the RFS and the DoF, Directorate of Fishery.
36. Will not be provided with any clerical assistance.

Note: 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.