

Terms of Reference for the post of “Manager - Training & Capacity building”- 02 Post

1. Brief background about Initiative:

Financial Inclusion initiative under DAY-NRLM: Financial Inclusion is one of the core pillars of the Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development. The initiative aims to provide Self-Help Group (SHG) households with comprehensive access to credit, savings, insurance, pensions, financial literacy, and digital financial services. Key initiatives include:

- i. **SHG Bank Linkage:** Facilitating SHGs to access affordable credit and other financial services from banks and financial institutions to meet consumption needs, manage emergencies, and invest in livelihood activities.
- ii. **Financial Literacy:** Ensuring informed financial behavior through regular and need-based financial literacy training and awareness programs, empowering SHG members to make sound financial decisions.
- iii. **Insurance & Social Security:** Providing financial risk protection by enrolling SHG members in life, accident, and health insurance schemes, along with pension products, to create a strong social security net.
- iv. **Digital Financial Inclusion:** Promoting cashless transactions and doorstep banking services through women Business Correspondents (BC Sakhis), enhancing last-mile access to digital financial services in rural areas.
- v. **Enterprise Financing:** Enabling SHG members to establish and expand income-generating activities by providing timely credit support, capacity building, and handholding for enterprise development, thereby fostering sustainable livelihoods and rural entrepreneurship.

I. **SAKSHAM Centre:** The Mission has been facilitating the establishment of Centres for Financial Literacy and Service Delivery at the sub-block level, known as **SAKSHAM Centers**, across the country. These centers serve as **one-stop solutions for addressing the financial needs of SHG households in rural areas**, ensuring last-mile connectivity with formal financial services. The primary objective of SAKSHAM Centers is to provide financial literacy, build awareness, and facilitate seamless access to financial products and services such as credit, savings, insurance, pensions, and digital transactions. The SAKSHAM Centers will deliver mentioned services by **anchoring and coordinating all financial inclusion initiatives under DAY-NRLM**, including SHG-bank linkages, financial literacy campaigns, digital inclusion through BC Sakhis, and enterprise financing support in phased manner. By functioning as localized hubs for financial empowerment, SAKSHAM Centers not only strengthen the capacity of rural women to make informed financial decisions but also act as a critical enabler for inclusive economic growth, risk mitigation, and sustainable livelihood development in rural communities.

2. Objectives of the assignment:

Manager (Training & Capacity Building) will anchor the training and capacity-building efforts for Saksham Centres in order to ensure that these Centres act as one stop solution for financial awareness and service delivery. The role involves strengthening the capacity of Saksham Centres under Cluster Level Federations (CLFs) to effectively anchor Financial Inclusion interventions.

3. Scope of work:

1. Identify skill gaps and training needs across Saksham Centres through regular assessments and feedback mechanisms
2. Develop and execute a comprehensive training strategy for Saksham Centre Managers/Co-ordinator based on program objectives.
3. Ensure that each Saksham Centre has a trained cadre capable of delivering financial literacy and inclusion services effectively.
4. Design modular training content tailored to diverse learning needs, including digital literacy, financial tools, and SHG engagement.
5. Coordinate with NAR and other stakeholders to standardize training protocols and certification processes.
6. Collaborate with content developers and subject matter experts to create engaging, inclusive, and contextually relevant training materials.
7. Maintain a repository of training resources, manuals, and best practices for ongoing reference and dissemination.
8. Liaise with State Rural Livelihood Missions (SRLMs), NAR, and MoRD to ensure smooth coordination and alignment of training activities.
9. Provide ongoing mentorship and technical support to Saksham Centre Managers/Co-ordinator post-training.
10. Organize trainings of cadre, exposure visits, and peer learning sessions to reinforce skills and motivation.
11. Any other responsibilities assigned by the reporting officer/designated authority in line with program objectives.

4. ELIGIBILITY CRITERIA

i. **Educational Qualification:** Postgraduate degree in Management/Rural Management/Rural Development/Social Work/Agriculture/Economics or any other relevant stream from a recognized institute.

ii. **Work Experience:**

Minimum of 5 years of overall professional experience, including at least 3 years in capacity building of community institutions such as SHGs, Federations, or Collectives.

Demonstrated ability to coordinate and implement large-scale development programs, with expertise in stakeholder engagement, field-level operations, and reporting.

iii. **Digital Proficiency:** Must be proficient in digital tools and platforms, including MS Office (Word, Excel, PowerPoint), data reporting dashboards, and online training systems.

iv. **Language Skills:** Must be proficient in English, with working knowledge of Hindi. Familiarity with additional regional languages will be considered an added advantage, especially for effective engagement at the community level.

5. Age limit:

Applicants shouldn't be more than 45 years of age as of the last date of application specified in the recruitment notification.

6. Remuneration:

The consolidated remuneration for this position will be in the range of Rs. 80,000- Rs. 1,00,000/month, inclusive of all applicable taxes.

7. Place of Posting:

The selected candidate will be based at the **Delhi**. However, as per program requirements, S/he may transfer to any part of the country. The candidate should be ready to travel to various States, Districts, and Villages across India. Travel expenses will be reimbursed in accordance with the applicable NAR policy.

8. Period of engagement:

The engagement will be on a contractual basis for an initial period of one year. Extension beyond this period may be considered based on project requirements and mutual agreement, subject to satisfactory performance and organizational norms.

9. Reporting: The Manager-Training and Capacity building shall report to Director General, NAR or any other designated officials of the MoRD.

10. General conditions:

- I. The offered assignment is purely temporary and does not envisage any kind of regular appointment in NAR at any point of time.
- II. In case of large number of applications, the NAR may shortlist the candidates.
- III. The NAR reserves the right to relax any of the requirements i.e., age, educational qualification, experience etc., in exceptional cases.
- IV. Should possess his or her own Laptop and internet connectivity for discharging the duties from any location at any point of time.
- V. Eligible for CL of one day per month. Leave availed over and above the eligible leave will be treated as Loss of Pay (LOP).
- VI. NAR reserves the right to decide / relax / modify / cancel the recruitment process in case the suitable candidates are not found.
- VII. Canvassing in any form will be treated as disqualification.
- VIII. No correspondence will be entertained as regards short-listing, calling for interview, selection or engagement.
- IX. No representations / correspondence in any form, will be entertained.

X. Not eligible for any other perquisites such as Medical Insurance, Reimbursement of Medical Expenses, Conveyance allowance, Leave Fare Concession, Telephone / Mobile & Internet Charges, News Paper Subscription, Gratuity, Pension, Quarter facility, etc.

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