THARDEEP MICROFINANCE PROGRAMME
Terms of Reference (ToRs) for Consultant(s)

Activity: (Annual reports, case studies booklet, microfinance update etc.)

Thardeep Rural Development Programme (TRDP) is a not-for-profit organization registered under the Societies Act, 1860 working in Tharparkar, Umerkot, Dadu and Jamshoro, Mirpurkhas, Sanghar and Badin districts in the province of Sindh. TRDP’s mission is to enlarge the choices of marginalized people, focusing on women and working children and to achieve greater impact on reducing poverty by working with all stakeholders.

Background of TRDP’s Microfinance (MF) Programme
TRDP started the MF operations in 1997 with funds from donors by providing microcredit to clients. Till the year 2000, TRDP operated the programme on small scale and provided credit only from funds provided by donors or generated from the loan income. At that time the loan client base was about 1,500-2,000 customers. From 2000 onwards, TRDP started obtaining credit line from the Pakistan Poverty Alleviation Fund (PPAF) and increased its scale of operations at a moderate pace that reached a client base of about 8,000 customers by 2004. The MF operations were confined only to Tharparkar and Umerkot districts with eight field unit offices under control of the Head Office.

In 2004, with more loan commitment from PPAF, TRDP started rapid expansion and operations were extended to three more districts – Khairpur, Dadu and Umerkot with the establishment of 32 unit offices as well as five regional offices. The MF operation was primarily based on CO lending methodology with integrated rural development approach. TRDP’s MED unit was managing its operations with social mobilization controlled units. The long-term objective of this integrated microfinance regime were to evolve a basic financial system at the grass-root level to alleviate poverty.

TRDP’s microfinance programme has now been separated from the integrated rural development programme after the recommendations in several studies conducted by TRDP and Midterm Evaluation 2006 by Professor Mehmood Hasan Khan. In 2005 the Urban Micro Credit Programme (UMCP) was started with a completely different structure to learn and experience microcredit in the towns and settled belts.

UMCP’s separate operation and women focused approach proved a better MF approach rather than running the MF operations with integrated rural development activities. The process for separating MF operations from Social Mobilization (SM) controlled units started in April 2009 from Umerkot district. In October the same year, the portfolio of Khairpur district was handed over to SRSO.

In February 2010, UMCP and Rural Credit were merged and by June 2010, all credit/Micro Finance operations were separated from other TRDP programmes, and support units including audit and accounting. MF Programme is currently operating in
the following seven districts: Tharparkar, Umerkot, Mirpurkhas, Jamshoro, Dadu, Sanghar and Badin.

**Microfinance programme as a separate entity**

Thardeep Microfinance programme has grown this year in terms of both quality and quantity and is focused on managing a portfolio of more than Rs. 1,400 million with more than 107,000 active clients having a 99.22% recovery rate. Annual disbursements have crossed more than Rs. 3,000 million.

It is felt that the microfinance programme needs to be positioned with a clear mandate of management structure to manage and monitor its MFP portfolio in the context of organizational strength, quality of staff, coordination, reporting internal control etc.

**Objectives of this consultancy**

- To write Annual Report for Thardeep Microfinance Programme, from 1 July 2012 to 30 June 2015, with highlights on key achievements and impacts achieved in the implementation of conservation programmes led by Thardeep Microfinance Programme.

**Methodology**

The methodology to accomplish the task would be proposed by the consultant(s), consulting companies/firms, and finalized in consultation with TRDP.

**Roles and Responsibility**

- TRDP MFP will assist the consultant(s) in acquiring all necessary data and information required for the consultancy.
- TRDP will be responsible for the travel, boarding and lodging of the consultants.

**Deliverables**

The deliverables will be:

1. The first draft of report will provide with 3 weeks and send a soft-copy for review and input
2. Revise the first draft inputs based on the Management comments and submit the final draft.

**WORK SCHEDULE & DURATION**

The possible duration of the work is approximately ..... working days.

A working schedule will be developed by the Consultant based in discussion with the Communication Manager.

**QUALIFICATIONS REQUIRED**

The Consultant will have:
• Proven experience in report writing and design layout of publications
• Degree in a development-related field, preferably at Masters level or higher
• Strong cross-cultural understanding
• Excellent listening and analytical skills
• Excellent knowledge of Microfinance and analytical skills
• Excellent writing skills in English
• Preferably, knowledge of Microfinance work and experience in environment and conservation work.

Interested Individuals are requested to send their expression of interest along with their updated profile to the following address by **May 23, 2016.**

**Manager Administration**
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