RAJASTHAN RURAL LIVELIHOOD PROJECT (RRLP)

PROJECT IMPLEMENTATION PLAN (PIP)

(ANNEX 'E': Community Operational Manual)
GOVERNMENT OF RAJASTHAN
RURAL DEVELOPMENT & PANCHAYATI RAJ
DEPARTMENT

RAJASTHAN RURAL LIVELIHOOD
PROJECT
(RRLP)

Community Operational Manual
Prepared by:
State Project Management Unit
RRLP, Jaipur (Rajasthan)
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<td>ARR</td>
<td>Action Required Report</td>
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<td>ATR</td>
<td>Action Taken Report</td>
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<td>BOD</td>
<td>Board of Director</td>
</tr>
<tr>
<td>BPCC</td>
<td>Block Project Coordinator Committee</td>
</tr>
<tr>
<td>BSR</td>
<td>Business Strategy Report</td>
</tr>
<tr>
<td>CBO</td>
<td>Community Based Organization</td>
</tr>
<tr>
<td>CDO</td>
<td>Cluster Development Organization (Utthan Sansthan)</td>
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<td>CIG</td>
<td>Common Interest Group</td>
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<td>CMIS</td>
<td>Computerized Management Information System</td>
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<td>COM</td>
<td>Community Operational Manual</td>
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<td>CRP</td>
<td>Community Resources Persons</td>
</tr>
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<td>CVC</td>
<td>Central Vigilance Commission</td>
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<tr>
<td>CW</td>
<td>Civil Works</td>
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<tr>
<td>DPCC</td>
<td>District Project Coordinator Committee</td>
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<td>DPIP</td>
<td>District Poverty Initiative Project</td>
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<tr>
<td>DPMU</td>
<td>District Project Management Unit</td>
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<tr>
<td>EC</td>
<td>Empowered Committee</td>
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<td>EIP</td>
<td>Employability Implementation Partner</td>
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<tr>
<td>FGD</td>
<td>Focused Group Discussion</td>
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<td>GC</td>
<td>Governing Council</td>
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<tr>
<td>Abbreviation</td>
<td>Full Form</td>
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<tr>
<td>GD</td>
<td>Group Discussion</td>
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<tr>
<td>GIS</td>
<td>Geographical Informatics System</td>
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<tr>
<td>GPN</td>
<td>General Procurement Notice</td>
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<tr>
<td>GSDC</td>
<td>Gross State Domestic Product</td>
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<tr>
<td>HRF</td>
<td>Health Risk Fund</td>
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<tr>
<td>ICB</td>
<td>International Competitive Bidding</td>
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<tr>
<td>IFB</td>
<td>Invitation for Bid</td>
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<tr>
<td>IMR</td>
<td>Infant Mortality Rate</td>
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<tr>
<td>INR</td>
<td>Indian Rupees</td>
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<tr>
<td>ITB</td>
<td>Instruction to Bidders</td>
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<td>ITC</td>
<td>Instructions to Consultants</td>
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<td>KVK</td>
<td>Krishi Vigyan Kendra</td>
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<td>LIF</td>
<td>Livelihood Investment Fund</td>
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<td>LOI</td>
<td>Letter of Invitation</td>
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<td>PP</td>
<td>Micro Credit Plan</td>
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<tr>
<td>ME&amp;L</td>
<td>Monitoring, Evaluation and Learning</td>
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<tr>
<td>MMR</td>
<td>Maternal Mortality Rate</td>
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<tr>
<td>MoU</td>
<td>Memorandum of Understanding</td>
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<td>MTR</td>
<td>Mid Term review</td>
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<tr>
<td>NCB</td>
<td>National Competitive Bidding</td>
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<td>NGO</td>
<td>Non Governmental Organization</td>
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<tr>
<td>NRHM</td>
<td>National Rural Health Mission</td>
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<td>NTFC</td>
<td>Non Timber Forest Product</td>
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<td>PDS</td>
<td>Public Distribution System</td>
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<td>PFT</td>
<td>Project Facilitation Team</td>
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<tr>
<td>Abbreviation</td>
<td>Description</td>
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<td>PIO</td>
<td>Public Information Officers</td>
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<td>PIP</td>
<td>Project Implementation Plan</td>
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<td>PM</td>
<td>Process Monitoring</td>
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<td>PO</td>
<td>Producer Organization</td>
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<td>PWD</td>
<td>Public Works Department</td>
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<td>QBS</td>
<td>Quality Based Selection</td>
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<tr>
<td>QCBS</td>
<td>Quality and Cost Based Selection</td>
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<td>RCDF</td>
<td>Rajasthan Cooperation Dairy Federation</td>
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<td>RFP</td>
<td>Request for Proposal</td>
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<td>RGAVP</td>
<td>Rajasthan Grameen Ajeevika Vikas Parishad</td>
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<tr>
<td>RKCL</td>
<td>Rajasthan Knowledge Corporation Ltd.</td>
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<tr>
<td>RMoL</td>
<td>Rajasthan Mission of Livelihood</td>
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<td>RRLP</td>
<td>Rajasthan Rural Livelihood Project</td>
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<tr>
<td>SBT</td>
<td>Skill based Training</td>
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<tr>
<td>SC</td>
<td>Scheduled Caste</td>
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<td>SHG</td>
<td>Self Help Group</td>
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<td>SHG-MCLP</td>
<td>Self Help Group Micro Credit</td>
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<td>SPMU</td>
<td>State Project Management Unit</td>
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<td>SSA</td>
<td>Sarva Shiksha Abhiyan</td>
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<td>SSO</td>
<td>Sector Support Organization</td>
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<td>SSS</td>
<td>Single Source Selection</td>
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1 Changed to Rajeevika vide order no.P.12(7)RGAVP/2013/1542-1628 dated 10.5.13 annexed as annexure XII
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<tr>
<td>ST</td>
<td>Scheduled Tribe</td>
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<tr>
<td>TOR</td>
<td>Terms of Reference</td>
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<td>UNDB</td>
<td>United Nations Development Business</td>
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<td>UT</td>
<td>Union Territory</td>
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<td>VLEP</td>
<td>Village Level Entry Programme Schedule</td>
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<tr>
<td>WBR No.</td>
<td>World Bank Reference Number</td>
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<td>WCD</td>
<td>Woman and Child Development Department</td>
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Preamble:

The Community Operation Manual (COM) is prepared for Rajasthan Rural Livelihood Project stakeholders more specifically for the Project functionaries & Implementing Agencies i.e. The SPMU functionaries, DPMU field staff i.e. PFT’s – Project facilitation Team, the Cluster Development Organization (CDO) (Utthan Sansthan). Sector Support Organizations (SSO), NGO’s, community and their institutions leaders who can make use of this COM while implementing of the programmed outlined herein.

The COM focuses primarily on Institutional Building strategy to strengthen the CBOs for achieving the objectives of various activities of the project. For instance Livelihood, Health & Nutrition, Disability sector, Gender, Marketing, etc are various interventions which require sector specific strategy for achieving the objectives. The progress of the RRLP is based on Community Institution’s, which is a process oriented and has stages for Institution Building. Therefore it becomes imperative to clearly delineate the critical stages and activities that are required to be performed by the project functionaries. COM therefore gives a complete picture of the various strategies relevant to each intervention.

As the RRLP project envisages SHG as the primary community Institution for Identification of Income Generating Activities for the beneficiaries. Communities manage various activities in the Project scenario and should acquire the requisite capacity building enhancing social and technical capacities to undertake the work, in addition structural inputs and facilitation is provided from project side as needed to ensure the match between capacities and work undertaken like in Institution Building, Income Generating Activities, appraisal, implementation, including procurement and accounting process. The community led appraisal, management and monitoring of LIF- Livelihood Investment Fund activities which ultimately results in the delivery of the intended benefits to the community.
About Community Operational Manual

Community Operational Manual- COM is a guideline prepared by Rajasthan Rural Livelihood Project. This manual will facilitate in functioning of Community Institutions. The document provides information and instructions to the project functionaries on how to form community institutions and outlines stages of development. Objective of the Guideline is to provide information and knowledge about the project to the community.

The guideline will enable the project and community functionaries to understand the project process. Manual enlist various stages and chronological steps of project activities along with development indicators. The guidelines talks at length about the different activities, their significance to the project and community. The guideline throws light on when and how a specific activity will be executed.

The guideline gives immense opportunity to the poorest and the vulnerable families to make an informed choice to opt a particular livelihood activity. Manual stresses on ensuring the participation of project beneficiaries, as it seeks to build their confidence in taking charge of their livelihoods, life and their future.

Process of Guideline Formulation

COM- Community operational Manual is a guideline which tells about how to work with community. This Manual takes into account experiences and lessons of previously implemented District Poverty Initiative Project. The document considers the experiences of other development and livelihood projects.

Guideline includes the views, opinions and experiences, which were outlined during the discussion between projects staff and the rural community.
This guideline is based on the discussions and the presentations made during the meeting held in the past two years.

COM is a living document and from time to time will capture experiences from execution of project activities. The guideline will also document the new lessons and experiences of community and project staff.
Chapter -1

Rajasthan Rural Livelihood Project (RRLP)
Introduction

Rajasthan Rural Livelihood Project is a Government of Rajasthan (GoR) initiative, funded by World Bank for poverty reduction in Rajasthan. RRLP is a follow up project of previous project namely DPIP, which was implemented in seven poorest districts of Rajasthan from 2000-2007.

Lessons learnt from Past

There has been considerable difference to the economic lives of poor in terms of the development benefits they gained due to the intervention being made under the auspices of DPIP. There is now a greater appreciation of the new role of NGOs and beneficiaries at the project. It is positively reflected in the smooth working of the project and impressive outcomes. The project staffs are now better equipped and more confident to face new challenges.

Most importantly, the beneficiaries have an opportunity to work in a group together so that they become a part of the decision making process. The leadership qualities dormant hitherto for want of opportunities are now unfolding gradually. The poor are now coming closer to the PRI and participating in it actively. The nature of the project is such that the beneficiaries have to know the related schemes for realizing fuller benefits. This helps provide useful exposure to the beneficiaries for empowerment. The seven-year long project experience had provided a number of lessons for development project in general and poverty reduction initiatives in particular.

Project Clientele

Below Poverty Line families BPL are the project clientele. In addition to this poor families who are poor but left out from BPL list such families can be included. RRLP intent to focus and support the BPL women families overall development by the way of providing credit,
exposure to livelihoods and acquire capacities, productive assets and linkages for promotion of livelihoods.

**RRLP Approach**

Taking into account the lessons learnt from past (DPIP) RRLP approach, facilitation process and inputs support is designed. Instead of subsidy orientation in RRLP credit approach is adopted. Keeping people in center process of CBOs institutional building is considered prime in RRLP than achieving merely numerical expenditure figures. Group of poor people SHGs is kept on top and project facilitation process, strategies and approach is designed to enable them to leverage the credit opportunity as poverty reduction tool.
• Community ‘Demand’ Needs to be Aggregated (focusing beyond SHGs & develop higher support structure)
Individually, the poor and marginalized can never hope to get their demand heard let alone satisfied. It is, therefore imperative that such households aggregate themselves into formal and informal institutions so that they can stake their claims and negotiate with developmental as well as commercial agencies.

• Finance is necessary but not sufficient for livelihoods (Multiple doses of finance)
A credit led integrated approach to livelihood promotion is the need of the hour. Households need to be capitalized first before they can be expected to make any investment in improving their
livelihood situation. Once they have the money, the households need to be supported to improve production systems, marketing, value addition, etc.

- **Savings and credit likely to be more successful than grant-based model**
  The experience of DPIP-1 in Rajasthan has demonstrated that if the households receive grants, the utilization of the money is not very effective. Instead, if the money comes as an investment support to be returned, it is likely that the household will deploy it more carefully and chances of sustained livelihood augmentation are higher.

**Entrepreneurial culture:**
RRLP would give great importance to entrepreneurial attitude among project team and beneficiaries. There should be a positive energy among field staff to venture into remote areas serving beneficiaries deprived of financial services & livelihood opportunities. Besides it encourage beneficiaries to use investment support to strengthen existing business activities and take up new business activities as well.

**Building relationship:**
RRLP feels that building long-term relationship with the beneficiaries and external agencies is significantly important for the project in order to provide better financial & livelihood solutions to clients.

- **Diversification of livelihood source is important**
  Every household must have at least one significant livelihood activity which does not entail farm-based primary production only. Also, in order to rationalize the risk of the family further, every household should have at least one person in salaried employment from where s/he brings home monthly or weekly wages.

- **Social and livelihood security must be addressed**
The poorest families are often not in a position to catch on to any developmental initiatives as invariably they have to invest time, money and other resources for the same; something which is very scarce for them. Their poverty and vulnerability levels are very high. Even households that are not the poorest are highly vulnerable and often fall to the poorest status due to any natural or personal calamities. The vulnerability of such households needs to be reduced through various social and livelihood security programs. It is widely accepted that the state is the best agency to do this. However, the state needs technical and outreach support in order to effectively deliver such services.

- **Committed support structure from state level to village level**
  The project will try to onboard the committed and dedicated team of officials and functionaries right from State Project Management Unit (SPMU) to district project management unit and appointing Project Facilitation Team (PFT). The project will recruit personnel through rigorous selection process.

- **Community based cost interest rates**
  The major approach of the project would be towards bottom up planning & management of the process and systems. The community institution (SHG, CDO) would be authorized to decide the rate of interest on the investment supports at each level (CDO to SHG and SHG to Members). However, the sustainability of the institute would be necessarily considered while deciding the rate of interest.

  Note: The minimum interest rate (or floor) that will be charged from the final borrower will NOT BE LESS than the rate charged by commercial banks for SHG-Bank Linkage.

- **Community to community learning (CRP Model)**
  One of the key approaches of the RRLP is community to community learning under which the active members of the SHGs would be promoted as community resource persons to mobilize and educate the poor in the same or the other PFT Area for fulfillment of project objectives.

- **Skill development and assured employment**
  Over the past few years the strategy of skill development and assured employment has emerged as an important strategy for livelihood promotion. It will be especially used for the youth
segment of the target beneficiaries. The RRLP will target to train and employ at least 1,000 youth per project district.

### Detailed Plan of Operation and Process Map

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<th>Activity</th>
<th>Process</th>
<th>Actors Involved</th>
<th>Timing (Month)</th>
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<tr>
<td>A</td>
<td>Project Inception</td>
<td>District Project Management Unit (DPMU) / Project Facilitation Team (PFT) identification</td>
<td>SPMU</td>
<td></td>
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<td></td>
<td></td>
<td>Hiring of competent and committed manpower for DPMU &amp; PFTs through advertisement in print and electronic media from Government and open market</td>
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<tr>
<td>B</td>
<td>Team Development and Deployment</td>
<td>Induction training of team</td>
<td>SPMU, Subject specialists</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Class room inputs, exposure and field training of team through project and subject matter specialists</td>
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### AT COMMUNITY PROJECT IMPLEMENTATION LEVEL

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<th>Activity</th>
<th>Process</th>
<th>Actors Involved</th>
<th>Timing</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Field / Area Familiarization</td>
<td>Field visits, initial meeting with PRIs, Bankers interaction with local development actors &amp; community leaders</td>
<td>Chopal meeting, Focus Group Discussion (FGD), theme based meetings</td>
<td>PFT</td>
<td>1</td>
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<tr>
<td>2. Inception Report</td>
<td>A detailed plan / schedule of VLEP would be prepared</td>
<td>Meeting with bankers &amp; BLOs to ascertain the penetration of existing</td>
<td>PFT</td>
<td>1</td>
</tr>
<tr>
<td>3.</td>
<td>Village level entry programme (VLEP)</td>
<td>Rally, nukkar natak, theme based camps, common meeting of existing SHGs and social activities</td>
<td>Appreciate community / PRI roles and inform about project functioning and convince community for active participation</td>
<td>PFT</td>
</tr>
<tr>
<td>4.</td>
<td>Village Resource Inventory / profile</td>
<td>Socio-economic profile of village</td>
<td>PRA / PLA, FGD, community to community approach expert consultation with existing SGSY, ICDS, DPIP groups</td>
<td>Community, SHGs, PRI &amp; PFT</td>
</tr>
<tr>
<td>5.</td>
<td>Community mobilization and SHG formation &amp; adoption</td>
<td>Create and cater community demands for collective credit and livelihood support</td>
<td>Formation of SHG, grading of existing SHGs, initiation of regular weekly meeting &amp; saving, support mechanism, promote &amp; imbibe SHG culture</td>
<td>Community, SHGs, PFT, external and internal CRPs</td>
</tr>
<tr>
<td>6.</td>
<td>Identification of field workers Community mobilizer / book keeper</td>
<td>Identification, hiring and induction training (preference would be given to existing SHG member with suitable academic background)</td>
<td>Identify by the community for the community, Local youth with good social credentials and academic background, rigorous class room &amp; field training</td>
<td>Community, SHG &amp; PFT</td>
</tr>
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<td></td>
<td>Uthan Sansthan / CDO formation &amp; registration</td>
<td>CDO registration as cooperative society</td>
<td>CDO formation on formation of 3 SHGs, CDO would be over and above SHGs to assist them in leveraging RRLP support</td>
<td>SHG, PFT &amp; DMPU</td>
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<tr>
<td>8.</td>
<td>Priority Plan</td>
<td>Preparation of Priority Plan</td>
<td>SHG members Household credit demands for livelihood and domestic consumption, fund flow, debt analysis &amp; income Seasoning</td>
<td>Community, SHGs, CDO team &amp; PFT</td>
</tr>
<tr>
<td>9.</td>
<td>Capacity assessment</td>
<td>Group Credit Affiliation &amp; Planning (GAP) exercise</td>
<td>Gauge group readiness based on defined parameters for extending credit or inputs, either would be provided to bridge credit / capacity GAP</td>
<td>PFT</td>
</tr>
<tr>
<td>10.</td>
<td>Financial empowerment</td>
<td>Seed grant to SHG through CDO</td>
<td>SHG on qualifying GAP exercise sent requisition for seed grant to CDO and further CDO forward the same to DPMU and funds released in reverse manner</td>
<td>SHG, CDO &amp; PFT</td>
</tr>
<tr>
<td>11.</td>
<td>Sensitization of Bankers</td>
<td>Meetings, workshops with &amp; for local banks and apex institutions NABARD, SIDBI</td>
<td>Coordination &amp; convergence for securing credit from banks for rural livelihoods</td>
<td>SPMU, DPMU, PFT and Banks</td>
</tr>
<tr>
<td>12.</td>
<td>Livelihood orientation &amp; knowledge dissemination</td>
<td>Work camps</td>
<td>Practical Demonstration of viable activities identified in consultation with SHGs, CDO, experts, SSO and PFT</td>
<td>PFT &amp; specialized agencies</td>
</tr>
<tr>
<td>13.</td>
<td>Livelihood Planning</td>
<td>SHG Micro credit Livelihood plan (MCLP)</td>
<td>Rigorous group exercise for preparation of individual members and further consolidated SHG plan for livelihoods of member’s choice</td>
<td>SHG, CDO, PFT, Bankers and experts</td>
</tr>
<tr>
<td>14.</td>
<td>Recognition of financial &amp; livelihood needs</td>
<td>Community appraisal</td>
<td>Group recognition test (GRT) appraisal of individual project applications of SHG members and Recommendation by SHG &amp; CDO for approval</td>
<td>Members, SHG, CDO</td>
</tr>
<tr>
<td>15.</td>
<td>Capacity assessment of group to take up the livelihood activity</td>
<td>Group grading</td>
<td>Combined (Banker &amp; PFT) Group capacity assessment / grading exercise based on defined parameters and facilitation for securing credit from bank and project</td>
<td>SHG, CDO, PFT &amp; Banker</td>
</tr>
<tr>
<td>16.</td>
<td>Livelihood promotion</td>
<td>Technical trainings, Project preparation</td>
<td>technical training on identified activity &amp; On job training - exposure &amp; preparation of bankable project</td>
<td>SHG, CDO, PFT, Subject matter</td>
</tr>
<tr>
<td>No.</td>
<td>Financial support</td>
<td>Project approval</td>
<td>Desktop Appraisal &amp; Approval of project</td>
<td>specialist s / Bankers</td>
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<tr>
<td>17.</td>
<td>Financial support</td>
<td>Project approval</td>
<td>Desktop Appraisal &amp; Approval of project</td>
<td>DPMU 9/10</td>
</tr>
<tr>
<td>18.</td>
<td>Fund flow</td>
<td>Release of funds</td>
<td>DPMU Provide grant to CDO, further CDO extend investment support to group and to members</td>
<td>DPMU, CDO, Bank and SHG 10/11</td>
</tr>
<tr>
<td>19.</td>
<td>Initiation of livelihood</td>
<td>Induction of assets</td>
<td>enterprise establishment with assistance from experts &amp; SSO, SHG maintain individual books of accounts, repayment of investment support to CDO</td>
<td>SHG, CDO, PFT and SSO 12</td>
</tr>
<tr>
<td>20.</td>
<td>Strengthening of group - CDO capacity &amp; joint liability</td>
<td>Provide Health Risk Fund, Food – fodder Security</td>
<td>DPMU would provide as corpus fund to CDO and further CDO would extend credit facility to SHGs</td>
<td>SHG, CDO, DPMU 13</td>
</tr>
<tr>
<td>21.</td>
<td>Sector Specialized Organization's Support</td>
<td>SHG graduation to Producer Organizations</td>
<td>Provide specific backward- forward linkages &amp; inputs to ensure sustenance of project investments in specific activities</td>
<td>SHG, CDO, Federation, PFT &amp; DPMU 15/18</td>
</tr>
<tr>
<td>22.</td>
<td>Area Federation</td>
<td>Higher order Community organization formation</td>
<td>Extend needed prioritized services over and above credit &amp; livelihood to enable them function efficiently &amp; progressively</td>
<td>PFT and DPMU 15</td>
</tr>
<tr>
<td>23.</td>
<td>Development Audit / Feedback</td>
<td>Study &amp; research</td>
<td>Organize member – group based various studies to</td>
<td>External Specialized 18/20</td>
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<tr>
<td>on provided support</td>
<td>ascertain gaps and needed inputs to ensure smooth functioning of livelihoods and withdrawal of project</td>
<td>agencies</td>
<td></td>
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<tr>
<td>24. Compliance of Audit report</td>
<td>Gap filling activities</td>
<td>Provide technical and financial inputs to strengthen the promoted livelihoods and ensure their sustenance after conclusion of project</td>
<td>SPMU, DPMU, PFT &amp; CDO</td>
<td></td>
</tr>
<tr>
<td>25. Project Withdrawal</td>
<td>Handing over of CDO</td>
<td>With RRLP inputs CDO would graduate as an apex CBO &amp; Special Purpose Vehicle at village level and on conclusion of project would be handed over to banks / NRLM as SPV / CBO host for introduction and management of various RD activities in respective villages</td>
<td>DPMU / PFT / CDO / Banks / Zila Parishad and NABARD</td>
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</table>
The key elements of project strategy are described below:

**Targeted Households**

One of the primary reasons and manifestations of poverty is the lack of financial and other resources available with the poor households. Indeed, the households are caught in the downward spiral of poor resources-low investment-poor returns-further depletion of resources. In order to help the households bring out of this spiral, the project would provide financial support to households through the community institutions at various levels. However, the households will receive this financial infusion in the form of affordable returnable investment supports, and not grants, governed by the norms and regulations of the institutions from which they are availing the loan. Such capitalization would allow the households to meet, often urgent, needs like health, food security, retirement of high cost debts, customs and rituals, etc. It is also expected that some households/groups would employ the capital, even at this stage, for meeting expenses of income-generating livelihood.
activities. Such capitalization therefore would help the households in reducing their vulnerability of falling deeper into poverty trap and prepare a platform from where they can visualize sustainable growth for themselves.

Community Institution Building

It is imperative that the poor households aggregate themselves into groups at various levels. This would allow both the community as well as the development/commercial organizations to reach out to each other in an effective manner. In order for this to happen, the community would first need to be made aware about the advantages of forming into groups in very practical terms. Once they agree, the groups formed would need to evolve and follow norms and regulations which are acceptable to other stakeholders. Thrift and internal rotation of funds saved would be an important activity of the groups. This would help the households in meeting small but urgent requirements. It would also create a history of financial transactions of the seemingly ‘unbankable’ people. Such history would be assessed at various stages of the project by various stakeholders to provide financial and other support. It is therefore clear that these community institutions would form the bedrock of all other interventions of the project. It must also be noted that vibrant community institutions would form an important outcome of this project that can potentially impact the livelihoods of the poor in Rajasthan for a long period of time.

Sustainable Augmentation of livelihoods

Having demonstrated social cohesion, an ability to manage finances and effective utilization of capital, the households would leverage their performance and raise, through their representative community institutions, substantial resources from commercial banks and other financial institutions. The Project will handhold the community institutions during this process by helping them evolve financially viable plans and handhold them through their initial dealings with the banks, etc. The Project will also assist the banks, etc. in understanding the viability of the community institutions and their plans. This will be done through co-opting the banks at every stage, discussions at the highest levels, presentation of data in appropriate
formats, exposure visits by bank personnel to project areas and orientation of bank staff especially at the field level.

**Capacity Building**

Development of ‘human capital’ will be a key intervention of RRLP. The targeted households will be empowered to take charge of their own development. Towards this, each member of a community institution will receive classroom inputs on the advantages of forming and maintaining institutions. The institutions and its members will also receive handholding support from project staff till the institutions stabilize. The Project will also invest significantly in building technical capacities of the households to improve their livelihoods through classroom inputs, exposure visits, demonstrations, and participatory exercises.

The PRI members are important stakeholders in the project to ensure the empowerment of communities. They would also be part of the vision building for RRLP and undergo a short structured programme in village development planning. The PRIs would play a proactive role, hence capacity building of PRIs will be done through the trainings, workshops & exposure visits. This will help them understand their roles & responsibilities in a much better way. Community & its institution will be trained on Social Development module on “Social Action, Accountability and Empowerment”. The topic will include Poverty, wellbeing and vulnerability Analysis; Role and functioning of Social Action Committee; Role and functioning of Participatory Monitoring Committee (social audit, score cards, social inclusion monitoring); gender equity, women’s empowerment and Gender Action Plan; Tribal Development Framework; Social Audit, performance monitoring and Accountability mechanisms (RTI); Legal Rights and social security entitlements ;Accounting and functional literacy. PRI member will be sensitized on Gender based issues.

**Sectoral Support**

One of the important features of a stable livelihood portfolio is that the households depend on one or two major sources of income to meet the requirements. Invariably, poor households have to follow
the path of distress diversification; they are forced to take up an activity in an unplanned manner which leads to sub-optimal utilisation of already scarce resources.

The Project will help each household in identifying these one/two activities which have the potential of growing enough to meet the requirements of their households. Such identification of all households will be collated for each district. Four activities which are likely to help maximum number of families will be taken up for sectoral support. For the two most important activities, producer organizations will be established and financial assistance too will be provided. These producer organizations will invest in developing both forward and backward linkages of the respective value chains. However, for the next two important activities, the Project will only provide technical assistance so that the households are empowered to invest in the value chains.

**Partnership Development**

Partnership development, leading to convergence of multiple stakeholders for the benefit of targeted households, is an important strategy of RRLP. It is envisaged that partnerships will be developed with three categories of organizations. The objective of developing such partnerships is to mobilize funds and to build a good working relationship between community institutions with various governmental and non-governmental actors such that these relationships continue beyond the project.

**Promote Context Specific Innovations for Livelihood Promotion**

It can be assumed that most livelihood activities of the poor are sub-optimal. The reasons may be varied like poor quality of inputs, obsolete technology, lack of diversification-convergence-synergy among different production processes, inadequate exploration of market, inadequate product diversification etc. The Project would therefore help the community in identifying opportunities and in carrying out experiments around the same. Those experiments that can successfully augment livelihoods will then be replicated by other households/ institutions, wherever relevant.

**Employability Development and Placement**
Two critical problems of the rural employment situation are unemployment/underemployment and long gaps in the cash inflow. On the other hand, the country’s economy is growing at a fairly rapid pace thereby creating jobs that can potentially solve both the problems. However, there is a yawning gap between the potential employers and potential employees. The rural households are unaware of the opportunities and lack the ability to ‘invest’ on education/skills on unknown employment potential and the potential employers lack the resources to invest in completely untrained persons. The Project will try and bridge this gap by identifying the sectors in which employment potential exists, identify the skill sets required in these sectors, train rural youth in these skill sets and place the trained youth in organisations of the sector.

**Climate Change Adaptation**

It is widely accepted that if the communities do not adapt to the changing climate, the livelihoods of rural communities which are largely based on natural resources will become even more fragile. The Project will help both the targeted households as well as the policy makers in identifying specific problems related to climate change and in trying out certain experimental solutions suitable for Rajasthan State. These efforts will be consolidated at the end of the Project into a State Climate Change Adaptation document.

**Implementation Arrangement**

The project would be implemented according to the norms, rules, regulations and procedures in the Project Implementation Plan, PIP. This sub-section defines the roles and responsibilities of the project staff as well as the organizational structure of the project.

**State level**

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2 Administrative order पं. 2 (23) प्र.वि. /आरजीएच. / 2011 पार्ट –2 / 2992–3017 दि 28.02.13 annexed as annexure I
The State Project Management Unit (SPMU), established within the Rajasthan Gramin Ajeevika Vikas Parishad (RGAVP) will have the overall responsibility for management and implementation of the project. SPMU will be headed by the State Project Director. S/he will be the operational and managerial in-charge of the project and head the organization structure established at the district and lower levels for implementing the program. The State Project Director will be supported by Additional Director (Project Coordination) and Finance Controller followed by Manager/Dy. Director (HR & Admin); Manager/ Dy. Director (Finance) and a team of professionals working as consultants for different functions for supporting and building up the project.

Few consultants will be positioned at Divisional Level for effective technical inputs. These professionals will support the District Project Management Units come under that particular division on a regular basis, however, no direct line reporting from DPMU to the Divisional level is suggested. The Divisional headquarters will be at Udaipur (covering Udaipur, Banswara, Dungarpur, Chittorgarh, and Rajsamand districts); Kota (covering Kota, Jhalawar, Baran, Bundi, and Bhilwara districts); Bikaner (covering Bikaner and Churu districts) and at Dausa (covering Dausa, Tonk, Sawai Madhopur, Karauli, and Dholpur districts).

District Level

In all the 17 project districts, the task of coordinating, managing, supervising and supporting project implementation would be given over to the District Project Management Unit (DPMU). The DPMU would have two broad functions: 1) an administrative and monitoring function and 2) a program support function. The administrative function in each district would be headed by a District Project Manager (DPM), who will be supported by a team of professionals working as consultants for different functions for supporting and building up the project. The District Project Manager would work as a subject specialist and would also be the overall in-charge of the Management Unit and would be the point person for the district.

Project Facilitation Team (PFT)

Office order no. Ref f 1(16)RD/RGAVP/2011/1629-61 dated 13-02-2013 is annexed as annexure XV
Project Facilitation Team (PFT)\(^4\) will be the frontline unit of the Project, constituted at 50 villages, comprising a team of professionals and community level workers. The PFT will be responsible for operationalising all activities and processes in the targeted villages. The key responsibilities of the PFT will be:

- Area and Village Entry
- Community Rapport Building and IEC Campaign
- Participatory Identification of Beneficiaries
- Social inclusion & Community Mobilization
- Formation and development of Community Institutions
- Capacity Building of Community Institutions
- Facilitating SHGs in Developing Livelihood Plans
- Facilitating community Institutions in accessing Financial and other support from Project and other Institutions
- Facilitating the Identification of youth for employability component
- Providing technical assistance to households in effective utilization of investment supports
- Facilitating pilot projects on climate change adaptation
- Mobilizing support from line departments

**Composition of PFT**

A typical structure of a PFT (a team of professionals and field workers) may be depicted in a figure:

\(^4\) Office order No. f () RGAVP/2012/4613-65 dated 17-07-2013 annexed as annexure XVIII
PFT Coordinator (PFT-C)
The PFT-C will be the key person to implement the project. S/he will provide guidance and leadership to the PFT and will coordinate with village community for effective execution of the project. The PFT Coordinator will create a favourable environment in the cluster villages, initiate and introduce the project to community. The PFT Coordinator will be from the background of any one of the project’s subject specialist and thereby will also be responsible for that particular subject area namely livestock, M&E, Agriculture etc. All communication to and from the PFT must be routed through the PFT Coordinator.

PFT Members
There will be three PFT members (excluding PFT-C) who will be experts from various disciplines; either Microfinance & Livelihood or Capacity Building & Social Development Expert or MIS / Accounts. They will provide technical assistance and capacity building support to community institutions. The PFT members will also record and document the progress of the project.

PFT Operations
1) Establishing PFT office
2) Village Selection
3) Village Resource Inventory preparation
4) Targeting of poor
5) SHG formation
6) Participate in meeting and nurture shg’s
7) Development of CDO
8) Establish Systems of CDO functioning
9) Capacity Building, Handholding and Training for Beneficiaries
10) Credit & Livelihood planning
11) Group Meeting
12) Facilitation for Investment support Disbursement & livelihood initiation
13) Repayment Collection facilitation
14) Default Management
15) Promote higher order CBO- Area Federation
16) Area federation / Producers cooperative

Field Workers

In the beginning for 2 to 4 months, the Community Resource Persons (CRP) from other states where similar type of the poverty alleviation projects are being implemented and have capable teams of CRPs will be involved for mobilizing and formation/ strengthening of SHG’s and other Community based Institutions in the selected Project districts. During Village Entry programme the internal Community Resource Persons (CRPs) will be listed. Class-room training for these CRPs shall be organized at district level and external CRPs will train them in the field. After completion of both the trainings, internal CRPs would be evaluated. The successful CRPs shall be involved in formation and strengthening of SHG’s & other community based Institutions in the remaining area of the project. The payment of the Community Resource Persons will be made on task basis.

The Project will provide financial support to CDO for a period of five years in a reducing manner, towards meeting the expenses of three categories of field workers – community mobilisers, book keepers and para-professionals. The PFT will help the CDO in identification

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5 PRP policy annexed as annexure XIX#AnnexureXIX
and capacity building of these field workers. The PFTs will also manage these field workers till the CDO is able to build its capacity for independent functioning. Each category of field workers will have distinct roles and responsibilities.

Taking into account the academic background and competence level of available youth in village responsibility of community mobilizer and book keeper may be given to one person only. In first year of project minimum in one cluster / PFT in each district it could be piloted and later, whichever found successful would be scaled.

### Responsibilities of Field Workers

<table>
<thead>
<tr>
<th>Community Mobiliser</th>
<th>Book Keeper</th>
<th>Para Professional</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Community mobilisation</td>
<td>Maintenance of financial and other records</td>
<td>• Supporting SHGs in developing livelihood plans.</td>
</tr>
<tr>
<td>• SHG formation and development</td>
<td></td>
<td>• Providing livelihood technical assistance to SHG.</td>
</tr>
<tr>
<td>• Ensuring regular meetings and the achievement of other grading criteria for each SHG</td>
<td></td>
<td>• Members, based on inputs provided by the Project.</td>
</tr>
<tr>
<td>• Strengthening of CDO</td>
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<tr>
<td>• Facilitating SHG in developing livelihood plans</td>
<td></td>
<td></td>
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<tr>
<td>• Facilitating bank linkage</td>
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<tr>
<td>• Assisting PFT in linkage with line department</td>
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</table>

Every CDO will have 1 community mobiliser

<table>
<thead>
<tr>
<th>Community Mobiliser</th>
<th>Book Keeper</th>
<th>Para Professional</th>
</tr>
</thead>
<tbody>
<tr>
<td>8-10 para professionals may be appointed depending upon the important livelihoods in the cluster.</td>
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</table>

### Para- Worker

Local youths will be trained in agriculture, animal husbandry, micro-finance, gender disability, convergence etc. to help the different livelihood activities of SHGs and support the social development agenda of the CDOs. These para- workers will also be trained in
water conservation, optimum use of Natural Resources and organic farming for environment conservation.

**Roles and Responsibilities of Activity based Para-worker**

I. Provide technical guidance to SHGs for their selected activities as subject experts.

II. Provide monitoring and follow-up support to PFT for sustainability and development of activities selected by SHGs.

III. Organise livelihood and environment related training programs for the SHG members.

IV. Support the SHGs and CDOs on a range of issues such as women's empowerment, tribal inclusion, social justice, convergence, social security schemes etc.

**Selection Process of Activity based Para-Worker**

The selection of Para-worker will be done by PFT and Community collectively. The following points should need to address while selection of Para-worker:

I. At least 8th pass.

II. Able to work with target family of the project.

III. Should honest and interested to work with RRLP.

IV. Good communication skill and community mobilization skill.

V. Comfortable to interact with women.

VI. Age should not be more than 40 years.

**Priorities in Selection of Activity based Para-worker**

I. Women

II. Member of Target Family

III. Person or CF participated actively in the implementation of DPI

IV. Should have basic knowledge and interest in related subjects like agriculture, animal husbandry etc.

V. Members actively participate and contribute in literacy mission, health related works, pulse polio and women and child development etc.
VI. Previously in few villages Para-workers have been selected who are still working. If found suitable according to above points and their work is good and satisfactory then their selection as Para-worker could be done for respective villages.

VII. Para worker would be selected based on the activity take up the SHG and required specialized services from para-worker. It assumed that 10 para-workers at the most would be deployed in a PFT area. Thus on an average in a cluster of five villages one para-worker would be assigned.

VIII. If, in a village a person with the above requirements will not be available then a person who is agree to do the work of para-worker can be selected from nearby village.

Community Mobilizor

Local youth preferably a female would be recruited for community mobilizer jointly by PFT & Community preference would be given either to field worker of any of previous development / SHG projects or member of any existing group, having suitable academic background and social credentials.

Roles and Responsibilities of Community Mobilizor

- Support village entry, consultations and beneficiary identification processes.
- Support the social inclusion and social mobilization.
- Community organization & SHG formation
- CM will look after all the SHGs falling under aggies of CDO
- She / He will host meetings & come to meeting 10 minutes earlier.
- She / he would focus on women development, social issues
- She / He will attain all SHG weekly meeting at least in the first year.
- CM will be instrumental in inculcating the best practices within the SHGs.
- Ensuring to follow process of meeting at SHG level.
- She / He will make sitting arrangements of the SHG meetings.

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6 Policy circular No.F. ( ) /RD/ RRLP/2012/11451-88 Dated -26-11-2012 is annexed with as annexure II
She / He will be ready with register (SHGs)
She / He will help in maintain Book Keeping Records and writing meeting minutes of every weekly meeting in the SHG meeting itself including all decision taken by the SHG in the meeting.
She / He will read out the minutes of every meeting in front of SHG members before taking signature of members.
She / He will also read out updated saving and accounts of the data.
She / He will assist SHG to prepare with SHG-MCLP

Selection Process of Community Mobilizer (CM)

PFT at the time of VEP would interact with young volunteers and workers who have been associated with development programmes in past. A list of potential candidates would be prepared and discussed among SHGs and at CDO level.

The selection of CM will be done by PFT and CDO collectively. The following points should need to address while selection of CM:

- At least 8th pass.
- Able to work with target family of the project.
- Should honest and interested to work with RRLP.
- Good communication skill and community mobilization skill.
- Comfortable to interact with women.
- Age should not be more than 40 years.

Priorities in Selection of CM

- Women
- Member of Target Family
- Member of old SHG
- Work experience with DPIP / SGSY as field worker
- Person or VRP participated actively in the implementation of DPIP- I.
- Should have basic knowledge and interest in social & development issues
- Members actively participate and contribute in literacy mission, health related works, pulse polio and women and child development etc.
Non eligible candidates

- Having any criminal case against him
- Doesn’t have good morale and social credentials

Book keeper

Local youth preferably a female would be recruited for book keeper jointly by PFT & CDO. Preference would be given either to field worker of any of previous development / SHG projects or member of any existing group, having exposure of banking transactions, book keeping, suitable academic background and social credentials.

Roles and Responsibilities of Book keeper

- Maintain books of accounts
- Maintain meeting, stock and other group document as defined in RRLP
- Host & facilitate group meetings jointly with CM & Independently in her/ his absence
- Organize basic trainings for group members on book keeping and accounts
- Provide all necessary information and inputs to groups related to accounts, fund, procurement and stock
- Assist SHGs in banking documentation and accessing credit facilities
- Provide backhand and follow-up support to SHG for sustainability and development of livelihood selected by them.
- Meet and update Bankers and other community leaders about the project and seek their support

Selection Process of Book keeper (BK)

Identification Process

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7 Policy circular No.F. ( ) /RD/ RRLP/2012/11451-88 Dated -26-11-2012 is annexed with as annexure III
PFT & Community together would identify suitable candidature for book keeper. At the time of VLEP and later during community mobilization PFT would list the potential candidates and based on their participation & interest in developmental interventions same would be discussed among SHGs and at CDO level.

The selection of BK will be done by PFT and CDO collectively. The following points should need to address while selection of CM:

- At least 8th pass.
- Able to work with target family of the project.
- Should honest and interested to work with RRLP.
- Good accounting, documentation & communication skill
- Comfortable to interact with women.
- Age should not be more than 40 years

Priorities in Selection of BK

- Women
- Member of Target Family
- Member of old SHG
- Work experience with DPIP / SGSY as field worker
- Person or VRP participated actively in the implementation of DPIP-I.
- Should have basic knowledge and interest in financial documentation & development issues
- Members actively participate and contribute in literacy mission, health related works, pulse polio and women and child development etc.

Preparation of Marit List for Book Keeper, Community Mobilizers & Para Professionals:

The Marit list would be prepared in accordance to the criteria decided as under. The formats of the marit is enclosed at annexed Format- 1 (i, ii,iii,iv)
# Merit Criteria for Selection of CM/Book keeper/Para Professionals

<table>
<thead>
<tr>
<th></th>
<th>Academic Qualification</th>
<th>8\textsuperscript{th} pass</th>
<th>Metric</th>
<th>Higher Secondary</th>
<th>Graduate &amp; Above</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Marks</td>
<td>5</td>
<td>7</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>2</td>
<td>Sex Male/Female: Marks</td>
<td>Male 5</td>
<td>Female 10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Member of Target Family Marks</td>
<td>Yes 10</td>
<td>No 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Membership in SHG Marks</td>
<td>Yes 10</td>
<td>No 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Experience of working with SHG/CIG Marks</td>
<td>Yes 10</td>
<td>No 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Experience of Participatory Activity (Scheme Name Certificate) Marks</td>
<td>Yes 10</td>
<td>No 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Belongs to Marks</td>
<td>Same GP 20</td>
<td>Other GP 5</td>
<td></td>
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</table>

## Total

<table>
<thead>
<tr>
<th></th>
<th>Acceptable to Community 20 No. Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Grand Total</td>
</tr>
</tbody>
</table>
professional behavior in interactions both within the organization as well as with beneficiaries and external parties.

RRLP staff will always be honest, cordial and transparent with beneficiaries, fellow employees, lenders and supporting institutions. They will also maintain all the beneficiaries related and other organisational information in the strictest of confidence.

RRLP staff will act with integrity and trustworthiness. They will observe the highest ethical principles to ensure that no project policy, procedures or positions are abused for any personal or family gain or benefit. RRLP staff will maintain a respectful relationship with all fellow colleagues within the organisation and also with the community at large. RRLP staff will maintain clean and neat personal appearances whether in the office, visiting beneficiaries, attending to partners or support agencies, or wherever we may represent the project. RRLP team will maintain proper cleanliness and security of all office equipments, materials, working space, records, vehicles and buildings. RRLP team will be diligent, hard working, efficient and effective in their working styles. RRLP team will not use project time or privileges to conduct personal business. RRLP team will act creatively, confidently and courageously to share the best values and ideals they bring to every interaction, whether with beneficiaries, staff or other persons. RRLP team will seek positive solutions and outcomes for all concerned, in any relationship or interaction they undertake.

RRLP team PLEDGE

I pledge total allegiance to the ideals of RRLP and all that the RRLP group as a whole upholds.
I have an IMPORTANT ROLE to play in achieving the RRLP vision.
I am committed to achieving the RRLP vision and will do it with passion, cum-what-may.
I will live by the following:
I will EXPLORE opportunities for developing myself, improving my work and advancing the project’s goals.
I will EXECUTE with ENTHUSIASM all that is required of me at all times.
I will EXCEED the project’s expectation and continuously EXCEL my best by THINKING BIG. I will achieve EXTRA ORDINARY results in all aspects of my life. AS I KNOW THAT I CAN.

Employee Awards Scheme

RRLP would give due recognition to Star Performers and awards the same suitably to maintain morale and motivation of the team.

With the above object, Employee Awards Scheme will be as following-

Applicability:

The employees of managerial category (SPMU) will be excluded from the scheme since they will be deciding the beneficiaries. The scheme applies to Operational team CDO and PFT

Awards:

The Awards will be Best Performer of the Quarter and Best Performer of the Year.

Reward and Periodicity:

The awards will be in the form of a certificate and Token award, which will be given on quarterly and annual basis. The awards on annual basis will be given on 26th January and 15th August Function.

Criterion:

The criterion of award will be- Attendance, Conduct & Behavior with community, Job Performance above targets, and Special Contribution to the project beyond defined Job responsibilities and Consistency in the same.
Chapter - 2

Village Entry & Primary Activities
**Area Entry**

On an average in a cluster of 50 villages a team of experts, Project Facilitation Team (PFT), would be deployed to facilitate the poor families in leveraging RRLP support.

On completion of PFT training and deployment in field PFT would first of all visit the complete cluster / area. PFT would gain first knowledge of area, resources, poverty incidence, economic opportunities, political dynamics and community nature towards developmental project. PFT would introduce the project and interact informally and formally with bankers, Block Level Officers, PRI and community leaders.

PFT would prepare a brief Area profile list of villages with certain required details (based on available primary and secondary data) about the villages falling under the cluster annexed Format- 2. In addition to this PFT would prepare a VLEP schedule which would be submitted to DPMU prior to initiation of VLEP annexed Format-3.

**Identification of village & preparation for village entry**

**Why?**
It is significant for the effective management and implementation of the Project activities at various tiers of the Project. The project scale also requires phasing out the implementation activities for better management & Coordination of the Project. Prioritization of Villages will be done to drawn a plan for concentrating the staff energies for better results.

**By Whom ?**
Project Facilitation Team (PFT)

**How?**
Each PFT will prepare an Inception Report for the assigned villages or for the area of the PFT. The report will be prepared on the basis of the analysis of the area by the PFT like its Geography, occupations of the communities, development issues etc. This will involve collection of secondary data like census details of the PFT.

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8 Office Order No. F ( ) RGAVP/2012/4436-65 dated 12/07/2013 is annexed an annexure XI
area, BPL list, voter list, Beneficiaries of Govt. Schemes, SC/ST ratio etc. Inception Report will summarize the key poverty, social exclusion, gender and tribal development issues of the area.

On the basis of PFT Area report, PFT Coordinator will identify the villages with highest number of BPL, SC, ST families for the phases of intervention & get approved from the DPMU. This will be a living document and will be updated from time to time.

The PFT area will be divided into clusters depending on the concentration of villages and their proximity from one another. A centrally located village with significant concentration of BPL, SC, ST families will be identified for launching of the project in the PFT Area.

**Output:**
- Priority list of the villages.
- Scheduling of Village Entry.

## Village Entry

**Why?**
The first impression created during village entry is very important. Therefore it should be dealt carefully and one should not commit anything which one could not fulfill. The village entry is also critical to make people understand the difference in the approach of this project in contrast to other programs that are being implemented by the Government/NGOs/Other Agencies.

**Objective of Village Entry and Environment Building**

For proper implementation of the project step by step operations has been fixed. First stage of implementation is to understand the situation of target families by doing village entry and environment creation. The objectives of environment creation are as follows:
- Establish faithful relationship with village community.
- Identification of Target Families.
- Community support of formation of SHG.

**By Whom?**
Project Facilitation Team (PFT)

How?
In the identified village, the PFT will identify the leader & opinion builders of every key community & social groups in the village as well as PRIs and explain them the purpose of their visit.

The PFT will also decide the following activities in the village:

1. Hamlets / Mohall wise meeting.
2. Village contact drive (slogan writing, rally of school children, distribution of pamphlet & fixing of posters and transect walk in village etc.
3. Village meetings.
4. Publicity of the meeting date, time and venue, convenient to the villagers.

Meeting will begin with an introduction from the PFT coordinators followed by the caste leaders or vice versa. Then PFT coordinator will explain the purpose of the visit. He will explain about the Project how it will enable the community to enhance their incomes through self help groups. Why project is forming Self Help Groups etc. PFT will facilitate the discussion, how the project is different from other projects. The meeting should create a positive feeling among the leaders but should not raise false expectations among them. It is important to ensure that we should not make any commitments, which the project shall not be able to deliver.

This would also be discussed in the meeting:

What is he objective and goal of the project? Why the project focuses on Social Inclusion and mainstreaming of vulnerable households. The PFT should carry the necessary IEC and other resource material which suits the requirement of community with focus on women, SC, ST and other socially disadvantaged groups. Even, while facilitating community in identification of meeting venue, it should consciously encourage members to decide a place where all social groups feel comfortable and will participate.

The probable message could be
We are members from RRLP. The main aim of this programmed is to build strong community institutions within the village, which are self sustainable in the long run. These institutions – Self Help Groups – will be groups of 10-20 members, who are close to each other, have faith on each other, want to sit and work together towards mutual help. The project will support and guide about their livelihoods up-liftment.

**Output**
- Identification of positive members/ leaders of the community
- Mapping of community perspective and issues towards Govt. intervention
- Environment building for next activities

**Village Resource Inventory**

**Why?**
A village is composed of several social, economic and political formal and informal institutions. It has its own sub-systems, cultures, ethic and practices depending upon, where it is situated, what are the natural resources, what type of manmade structures are there and how this village came into existence.

Project and its staff are required to deepen its understanding about the village. This understanding has significance as it enables the PFT to know how life thrives in a village, what type of resources are there, how they utilize them; basis of resource distribution. Who resides in these villages, which type of skills they have, how do they cope in adverse situations? This knowledge will provide understanding on the social & economic status of the village. The PFT will develop strategy to reach out the poorest of the poor, vulnerable groups etc.

**By Whom?**
Project Facilitation Team (PFT).

**How?**
The PFT will physically investigate the village to confirm the result of the secondary data & to identify the poorest poverty pockets in the villages.

This would be done on the days & time, when the community—specially the poor and the vulnerable families are available in the village and feel comfortable in participating in the exercise. These days could be decided, in the last meeting in the village or by discussing it with resource person or by paying a visit to the village.

**Village profile annexed Format- 5**

**Process:**
1. Develop initial understanding through village visits/ transect walk
2. Social mapping of all households of the village (Hamlet, Caste, Sub-Caste, Religion, BPL Status, SHG Membership etc.) This will help to assess the social conditions of the village, to identify the total number of families of the village and caste wise composition of the village etc.
3. Prepare resource map with the help of PRA. This will help to assess the resources like agriculture land, type of soil, irrigation sources etc available in the village and their condition.
4. To prepare the village profile by discussions with PRIs, opinion & community leaders.
5. Household survey of poor (villager not listed as BPL but claim himself/ herself as poor and area community confirms his/her poverty, the team will filled-up the prescribed format separately for consideration as left-out poor).
6. Livelihood analysis of the village
7. Preparation of database for the existing SHGs annexed Format- 6
8. Identification and listing of field functionaries for the project annexed Format-7
9. Preparation of village plans

The team would then invite the villagers on a place which is convenient to most of the villagers. The purpose will be to prepare a Resource map and a social map of the village. If the village is large
or has hamlets, the PFT team may split into two or three team as per the need. The role of the teams will only be of a facilitator and they would not try to control the response or feed answers to them during the exercise.

Out comes of the situation analysis

- Listing of poor families & women headed households disabled which are destitute but are not in the BPL list and complete formality for their inclusion.
- Preparing a list of probable stakeholders like bank managers, sarpanch, Panchayat (Local body) staff and its members, community leaders, village development officials, teachers, other local service providers and establish contact with them.
- Conduct meeting and night stay at villages for participatory preparation of social map, resource map, service map, local market survey etc with the help of PRA and village visit.
- Listing involving villagers of the left-out poor and complete formality for their inclusion.
- Do social, economical and need assessment of target families
- Preparing list of all Government schemes and programmes and study their implementation at the ground level in the intervening villages
- List of the Existing SHGs in the village
- Primary list of youths for skill development & employability

Village profile & inception report

PFT in partnership with community, existing SHGs and PRIs would prepare a detailed village inception report, which is actually complete profile / inventory of village and assist the community in designing their own village development plan in terms of required credit for food, fodder, village fund and for livelihood promotion.

Identifying and Targeting the Poorest
The Project is committed to work with the poorer sections of the village and will follow a ‘BPL-plus’ strategy consistent with the NRLM guidelines for identification of beneficiaries.

The fundamental and overarching objective of RRLP is identification, mobilization, and empowerment of women from the poorest and most excluded households in the 17 project districts. Majority of the 4 lac targeted beneficiaries are expected to be BPL, SC and ST households and other vulnerable groups such as primitive tribes, landless, households, women headed households, disabled, destitute, religious minorities, bonded/casual labor etc. it is important to design the beneficiary selection, prioritization and mobilization process right, in order to ensure that the project reaches out to these primary target groups, in a most direct, practical and prioritized way.

**Participatory Beneficiaries Selection**

RRLP proposes to identify the poorest households in a village, and select the beneficiaries, through the following steps: (following the criteria of piloted for BPL 2011 census survey and NRLM guidelines only)

- Village Visit, Meeting and Transect Walks
- Prioritization of poverty and deprivation criteria for identification of poorest households. This should be guided by MORD rural poverty criteria being piloted for BPL 2011 census survey and NRLM guidelines, including automatic inclusion and exclusion of certain socioeconomic groups as per proposed Methodology for BPL survey 2011.
- Social mapping of all households in the village with advance notification (hamlet, caste, sub caste, religion, BPL status, SHG Membership etc).
- Community application of poverty and well being criteria to mapped households and identification of households as poorest.
- Designation of poorest households as priority beneficiaries.
- Household survey and profiling of identified beneficiaries.
- Endorsement of the list by Gram Sabha.
- Targets and action plan for inclusion established.
- Priority Mobilization and full RRLP support to the identified beneficiary households.

This exercise will identify the poorest households in a village and will include large number of BPL and non BPL households across various social and economic groups identified above. The project will engage an external agency/resource person for developing and testing the methodology proposed above, finalizing guidelines for the project staff, developing a training module, and training the project staff. To ensure strong and informed facilitation, the initial phase of the village visits and beneficiary selection exercise will be supported by External CRPs (from other projects).

This exercise would be done for the project in the annexed Format-4.

**Beneficiary Selection**

The project with an approach to be line with the ongoing methodology for formulation of BPL list 2011, will undertake a similar approach for identification of poor. Therefore a similar process and criterion will be adopted for participatory identification of poor.

Only those households will be surveyed, who do not meet the following criterion like who have double landholding than the average landholding of the district, who own a three or four wheeler, who have farm equipments like tractor.

Second, following households will have automatic inclusion like widow, disabled, women headed household, minor heading the family etc.

**The key Steps in Beneficiary Selection will be**

1. Introduction and Briefing Stakeholders
2. Transect walk.
3. Conducting Social Mapping Exercise
4. Household Profiling and Data Collection
5. Vetting by Community in Village Meeting on Well Being
6. Consolidating Data and PRA outputs
7. Endorsement of List by Gram sabha
Introduction and Briefing Stakeholders:

Why?
To secure support of key stakeholder in effective community mobilization and to have their opinion on institutional, class, caste structures within village and any other issue which may hinder the process of participatory beneficiary selection.

Who
PFT- Coordinator and the Team

How?
PFT will organize a half day workshop of all the stakeholders’ at least a weak before the village level exercise. The information to be shared with the stakeholder should be developed in advance and the medium of communication should be suitable to the level of stakeholders.

Output:
- The start date of communication campaign preceding the PIP process is finalised with Stakeholders
- Village level issues relevant for the Participatory selection of beneficiary process are identified Stakeholders

Transect Walk

Why?
The purpose of the Transect walk is to understand the village living area such as fields, livestock, hillocks, forests, grazing lands, Soil type etc. It helps to locate and pin point various physical aspects of the village and also discuss with people the background of these structures and practices. The exercise will enable them to further build rapport with village members and have a deeper understanding of village issues.

Who?
PFT coordinator with Team and CM
**How?**
The exercise will be done on date pre-decided in consultation with village/ community leaders. The Team will ensure participant of well informed/ knowledgeable community members. The Team would introduce the objective of the PRA exercise. In mutual consultation with villagers will identify the path for Transect walk.

During the walk, the team would ask questions pertaining to land use, land type, soil type, crops grown in various seasons, infrastructure, physical structures, ponds, pasture land, drainage pattern and how they utilize them. The team must observe various features mentioned above and probe on relevant issues like if a well is idle- probe the reasons, any vacant house, any abandoned physical structure or a socio- cultural place too etc.

The Team will document the observations during the walk and will summaries the process, observations and learning to the villagers. The Team will cross check with participants, if there is something which could be added and will finally than the participants.

**Output:**
- Table showing various patches of area with present problems and potentials
- Finalize the date for conduct of Social Mapping

**Conducting Social Mapping Exercise:**

**Why?**
The purpose of social map is to understand the distribution of households on the basis of caste and the pattern of settlements, which reflect poverty. This will enable the project facilitation team to understand poverty dynamics in a village.

**Who?**
PFT Coordinator with Team

**How?**
The date will be decided in consultation with community and village residents either at the rapport building visit or a special visit can be made by the PFT members for finalizing the date.

On the date first the PFT members will approach the local resource person and ask them to identify the common place where the exercise can be done. The exercise can be for whole village or at different places depending on the geographical spread of village.

PFT should explain the exercise and as the local resource person to draw the map, which can drawn on paper with pencil, with stick on land or on chart paper. The role of the PFT team will only be of facilitator. The team would encourage and ensure participation and at key point will ask for clarification or demarcation but will not tell the person to draw this or that or this is left. The team should have a minimum interference and should note the important comments of the community while drawing.

Ensure that each household is clearly identified along with their castes. The important landmarks are adequately covered with entry points, roads and other infrastructure. Then validate the date with community and then finally thank them. The team should prepare a fair map either in presence of the community or immediately after returning to office.

Output:
- Maps indicating households, their numbers
- Basic data on each household – Name of Head, Caste
- Accurate roster prepared for further validation during survey and well-being exercise

Household Profiling & Data Collection

Why?
To Collect Data of each Household, the household will be surveyed as per the MORD criterion for exclusion and Inclusion. The same format will be used for data collection to ensure that project has a similar approach and for ensuring the automatic coverage of household in the BPL list of 2011.
The Household profiling will provide a basic information of household and will enable the project team to have comparison among the households on socio-economic status of each household.

**Who?**
One PFT specialist with support of Community mobilisers

**How?**
The surveyor would visit the concerned village in which social mapping has been done. The team will decide the point/house from where to start the survey. In view of geographical spread the team can be divided on locality basis. The team should take support of Local resource person in conduct of survey or for interpreting the question local dialect. The Team must try to interact with the adult women or the head of household for collection of data. The MoRD household survey schedule will be used for household profiling and data collection, which is attached as annexure

**Output**
- Data in standard formats
- Data entered in the MIS system

**Consolidating Data & PRA outputs:**
The team would consolidate and summarise household and PRA data in sheet for discussion and vetting by community.

- Vetting by community in village meeting on well being : A village meeting will be convened with an advance notification to the community members. During the meeting the participants will be informed about the purpose and the process followed for tabulating the list. The community would be consulted on the well being indicators (as mentioned in the beginning of the identification of the beneficiaries) for finalizing the list. Then list will be put up at prominent public places like panchayat bhawan for a week before endorsement by Gram Sabha.

**Village Meeting –II**
• Wetting of out comes of the situation analysis and village entry findings.
• Confirmation of the selection of the field functionaries.
• Confirmation of list of the left-out poor and women headed households, disabled which are destitute but are not in the BPL list for submission in Gram Sabha. annexed Format- 9

Gram Sabha approval confirmation Format is annexed Format- 10

Principles of PRA/PLA

• Respect people, and remember that they know a lot and have ability and potential
• Always have a clear method and process
• Collect and consider many different perspectives, opinions, examples and expertise
• All activities must be relevant, so be flexible and specific: PLA can be used anywhere
• Action must follow, after research and planning
• Take personal responsibility

Techniques of facilitation

These are the methods that underpin all facilitation. These techniques are used over and over again

Whilst running the tools (see below). Techniques include:
• Chairing and leading meetings,
• Dealing with difficult behaviors,
• forming small groups from the large one,
• Running brainstorming sessions,
• Choosing, ranking, and voting,
• working with illiteracy

Rules of Facilitation

When facilitating PRA with a group of people, it is good to remember these simple but effective rules:
• Introduce yourself: your name and organization, with some explanation if necessary, and ask them to introduce themselves too (unless you know them all already)
• Explain why you are meeting with them (even if they know, it is good to repeat it and remind people what the meeting is for)
• Give clear explanations of what you want them to do. You will find that it us usually necessary to explain things more than once, even if you are all working in the same language
• Provide an example if it is necessary, but avoid this if you can – it is better to let them figure it out themselves; the results will be more ‘theirs’
• Hand over the stick. This means give them the tools to do the exercise themselves. This means Paper and pens, or string, or sticks and leaves, etc. Never keep hold of the tools of the exercise
• Yourself, because then you will do the tool instead of them!
• Give them time to do the exercise, and encourage all people to join in (including old, shy, disabled etc)
• When they have finished, make sure the results of the exercise are analyzed by the group. This is where people get a chance to learn new things (because the information they have recorded they would already know)
• Discuss what will happen next – when is the next meeting, what are you going to do between now and then
• Thank them

The Facilitator’s group

It is best to have 3 people in the facilitator’s group:
• The primary facilitator – the leader of discussions, asks questions, does most of the talking
• The second facilitator – assist to the primary facilitator, organizes materials, deals with problem behavior and ensures that things go smoothly; and facilitates small group discussions
• if necessary
The third facilitator – the recorder or secretary: records the comments, discussions etc. Takes photos, writes on flip chart paper etc
Chapter - 3

Self Help Groups
SHG as a Social Capital Generator

The very structure and functioning of the SHG with its saving and credit operations that lead to access to development loan from banks both requires and leads to trust, cooperation and coordinated activity. The social capital generated need not be used only to leverage financial capital from banks, but also as a proactive instrument for the development of local communities. The real role of the SHG is, therefore, not just to function as a micro-finance institution for providing financial capital based on the social capital of the group, but rather to function as a strategic development organization, at least initially in partnership with the project.

Objective of SHG

The institutional arrangements to be built by the RRLP at the community and village level are designed to enable the poor to form their membership organizations and subsequently federate themselves at higher levels for undertaking various functions in a self sustainable manner. Such federating structures will enable the poor to achieve both economies of scale and greater voice in negotiating better services for themselves.

What is Self Help Group?

1. Project emphasizes on group approach and two tier community structures have been conceptualized whose base is the SHG-which is the organization of rural poor.
2. SHG is a group whose members by themselves come together to improve their living standard through social / economical activities. It is a group of members who have common thinking and socio-economic status. On the basis of common needs and interest community by themselves forms group. All members of the group work collectively for their individual, social, economical and political development. They agree to do regular savings and convert this saving as general fund which is known as Group Corpus. Members agree to utilize this corpus fund and likewise other fund which they receive in the form of group, for improving their living standard.

3. The formation of SHG will be based on their needs to be a strong feeling of “affinity” which connect and bind every member of the SHG together. This affinity should be based on pre-existing relationship of trust. These relations are non-exploitative and not bound by the duration of intervention. This “affinity” may originate from various factor - certain social features, like a degree of homogeneity among the members (in terms of economic status, social status etc.), neighborhood relationship, same castes or religion etc., on certain structural features like a common origin (blood or ancestral village) or same livelihood base (daily wage earners, landless or marginal farmers), at times may be based on similar activities undertaken by each member (like basket weavers).

Who can be the members of SHG?

The following criterion will be observed while forming the self help groups

- Especially women will be the member of SHG.
- The member should be either from the BPL list or left-out poor identified under the project norms with special focus on poor women and families of SC and ST. The term “Family” will be the same as used in the survey of official BPL families.
- One member from each family will be eligible to become the member of Self Help group and his/ her age should be between 18- 60 years.
• Has self interest and accepts to aside by the decision of the group members
• Willing to work in group
• Willing to give time in group meetings

**Formation and Size of SHG**

SHG will be formed among the target families of the project. The minimum 10 and maximum 20 members (especially women) will form SHG. In case of hard terrain like hilly area, low density population area or in case of physically challenged members SHG can be of less than 10 but not less than 5 members. State unit will decide hard terrain areas and can give relaxation in number of members.

**Concept of formation of SHG**

**Why?**

It is important to hold meetings with target beneficiaries as it is important to ensure their willingness to participate in the project activities. The principle of “informed decision” enables a member or household to own decision. Thus concept sharing will overcome confusions, will enable member to understand functions of SHG and to overcome and identify initial inhibitions with respect to savings, gender, social stratification based issues. This will be done to enable the members to understand what is SHG, how members will be benefited by forming SHG’s? This meeting will thrash out the dilemmas within the members about the SHG & project activities.

**By Whom?**
Community mobiliser with community resource person and PFT.

**How?**

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9 i. Policy circular No. F.( ) /RD/ RRLP/2012/11451-88 Dated -26-11-2012 is annexed with as annexure IV
ii. Policy circular No.F. ( ) RGAVP/Mo./2012/11491-508 Dated -16-11-2012 is annexed with as annexure F
They will make effective use of the flip charts, resource material on SHG’s to inform the members about the SHG’s, its benefit, and how SHG functions. The IEC material should be customised to meet the needs of participants with special attention to needs of women, SC, ST and minority households. Such households should be able to relate and reflect on the basis of resource material. The meeting will enable the facilitator to motivate members by clarifying on how SHG support members in adversaries through self help. It is their own organization and they will take decision to enhance their livelihood. The examples of unity and what roles women, downtrodden social groups like SC, ST can take for enhancing their livelihoods, will build confidence and motivation of participants. The facilitator will enable the members to decide when to convene the first formal meeting of the SHG and how much each member will save. The facilitator must not influence the discussion of the members and let them arrive at a mutual decision.

**First Meeting of the SHG:**

In the first meeting Community Mobiliser will facilitate the group in discussing the following issues

- Take consent of all participants for each other being member of group
- To decide the Name of Self Help Group
- To decide the weekly meetings time and day
- To decide the Venue of Meeting
- Rights & Obligations of the members
- To decide on amount of weekly savings
- Formation of by-laws of the SHGs by the group.

Community mobiliser will take use of Flip Charts and posters to illustrate the roles & responsibilities of members.

**Rights of members in the SHGs:**

- To determine goals, objectives and vision of the group
- To participate in every activity of the group
- To participate in group meetings and decision-making
- To participate in the leadership function
To access loans from the pooled corpus funds of the group
To share the group’s wealth
To scrutinize group’s records and inspect property
To withdraw from membership in genuine circumstances

Obligations of members in the SHGs:

- To accept the goals, objectives and vision of the group
- To participate in all the group activities
- To make oneself aware and abide by groups norms and rules
- To participate in group meetings and decision-making
- To contribute minimum agreed thrift amount to the group
- To act with attentiveness of group responsibilities
- To discharge debt liability contracted by the group
- To participate in supervision of group finances / businesses/ Assets
- To protect the group all the time

Standard Meeting Procedure for SHG’s

Self help group will maintain the regularity of Meetings & savings. In case the PFT member/ community mobilizer is absent due to any reason, the prior information will be communicate to the SHG and SHG will ensure to convene the meeting on its own

SHG Meetings:

The meetings can be organized in the homes of SHG Members or at any public place. The venue will be mutually decided by SHG members. The facilitator must inform the Members that the venue should be such, where there is not much interference from non members, all members are comfortable.

Chair Person:

In each meeting the SHG members will elect a chairperson for the weekly meeting. The first few initial meetings, can be chaired by the president of the SHG but later they should be chaired by the member in whose home the meeting is being convened or on
rotation basis. This will ensure that all the members will develop the capacity of leadership.

**Record of Transaction & Book Keeping in Meetings:**

The meeting will start with a brief of last meeting decisions. It is also important to ensure this as each and every member will be informed about the financial transaction during the meetings. The members will be able aware about the decisions and discussions held during the meeting and what is being recorded in the Books. This will also develop transparency and accountability among the SHG members.

**Maintenance of Books of Accounts & Other Records**

The book-keeper selected during the village entry will initially write and update the books of accounts and records, subsequently SHG should identify the person among the group members for this purpose. If it is not possible the group may take the services of book keeper on a payment basis. This transformation of roll should be within a period of three years. This is an essential ingredient towards helping SHG set-up the version of self reliance and has people who are reporting to them to write their records.

**Leadership and Office Bearers of SHG**

1. Through consensus SHG on their own have to form and follow the operational rules and guidelines.
2. Selection of office bearers for proper Leadership is important during forming and setting out the norms for the group. SHG should look for the president who has the ability to be the facilitator, communicator and conflict manager.
3. It has been seen that most of the time the leadership goes in hand of elite capture as they have an exposure, they are vocal and have knowledge, so SHG should give priority to the poor individual to be a leader and all should support them to become a good leader.
4. If in a group members other than BPL are there, then office bearers should be from those belonging to the BPL families.
5. The roles of office bearers of each SHG formed under the project are as follows:
(a). President: for operation and management, one member from the group will be selected as President by its members among themselves. President will be the head of the group. She will be responsible for organising group meeting, review work, share financial transaction with group members, review work done by secretary, ensure participation of all members, fix responsibility of members etc. Each president will also be responsible to prepare her successor. Each year new member should work as president so that leadership quality is developed in all members.

(b). Secretary: In each group one member will be selected as secretary. Writing of meeting minutes and keeping entry of all transactions is the main responsibility of secretary. Secretary will also responsible for audit. It will necessary for Secretary to give information about lacunas found in audit to its members.

(c). Bank Signatory: To ensure maximum participation in group management bank signatory will be selected among the members other than president and secretary. In each meeting secretary will tell about the activity and need of the withdrawals from Bank. After getting approval of group, signatory will sign the cheque. After withdrawal of amount from bank and completion of activity, secretary will give the details of it to members and about amount required in future. After getting approval from group again, amount will be withdrawn from bank. Every year new member will be selected as bank signatory so that all members will become aware about banking process.

**Model Agenda for SHG Meeting**

- Prayer
- Attendance (just like in school)
- Electing the chairperson
- Setting agenda for the meeting
- Saving from each member
- Writing the books of accounts simultaneously
- Repayment
- Credit assessment
- Prioritization
- Extending credit
- Discussion on Common Issues.
- Other issues
- Fixing Next meeting place
- Reading aloud the minutes.
- Signature of members

The samples of the registers to be maintained are attached in format section

- SHG should ideally start inter loaning as soon as the demand comes from the members, may be from very first meeting.
- Group Establishment material like Boxes, Meeting Registers and Books of accounts will be provided by the project. In order to become eligible for this group establishment material, the SHGs successfully completing 8 weekly meetings along with saving will only be considered for Group establishment material.

### Process of Laying the Foundation of Mutual trust

| 1. Objective | • Preliminary sense of Group identity Created  
|              | • Group Recognizes need for structured group definite Procedures  
|              | • Free and informed decision of members to form an SHG |
| 2. Group Structure | Between 15-20 members (With the expectation that a few will drop out before the group is linked to the blank) |
| 3. Meeting procedure | • Opening Song  
|                       | • Report of last meeting: attendance and saving  
|                       | • Review of last meeting training inputs  
|                       | • Other issue  
|                       | • Saving Collection  
|                       | • Recovery of Investment support Payments (installments)  
|                       | • Inter-loaning, on need basis  
|                       | • Statements of collections, investment support recovery and inter-loaning at this meeting  
<p>|                       | • Formal closing |</p>
<table>
<thead>
<tr>
<th>4. Transfer of Functions</th>
<th>• All</th>
</tr>
</thead>
</table>
| 5. Rules and Regulations | • Specially women.  
• All Member From same hamlet/Village  
• All Members of Similar Economic level  
• Amount of saving fixed according to group decision  
• Saving to be made at every meeting  
• All Members will attend all meeting  
• The saving cash will be kept with ………  
• The meeting will be on the….day if the month at…hrs at… |
| 6. Records | Notebook to Record  
• Attendance  
• Saving |
| 7. Meeting Inputs | • Debt trap  
• Credit source analysis  
• SHG concept  
• Social capital |
| 8. Workshop inputs | None in this stage |
| 9. Expected Results | • Meeting procedure followed  
• Group identity established  
• Saving funds created |
| 10. Time Period | Minimum three Months’ existence |
| 11. Assessment Tools | • All Training exercise conducted  
• Saving 100% of target  
• Attendance >90%  
• Inter-loaning and repayment (>95%)  
• Meeting held regularly  
• Meeting procedures followed faithfully  
• Fixed Membership  
• Records notebook maintained properly |
| 12. Group Review | Decision to from formal SHG  
Decision to go in for internal loans |

**Internal working and operational rules**

1. To operate internal work in a systematic manner, Self Help Group has to fix rules through consensus. Rules should be fix in
a way so that all members able to follow them and supportive to achieve the group’s objective.

2. Each member of the group have different situation and needs, but in a group it is necessary that all member should work in a group spirit then only objective of group can be achieved. Through this spirit group’s rules has formed and imposed equally to all members of the groups. Rule ensures operation of activity and role responsibilities of each member.

3. In General Assembly meeting with the consensus of all members, in the following way rules should make and get signature of all members by entering in meeting minutes register.

   a. **Meeting Related Rule:** - It will compulsory for SHGs formed under the project, to conduct weekly meeting. Day, time and place of meeting should be fixed with consensus and all must be intimated to ensure maximum presence.

   b. **Attendance Related Rules:** - The presence of all members in meeting is compulsory. If, any member is not participating in a meeting then he/she has to inform in advance with reason. If member, without any prior information, absent or comes late in a meeting then penalty should be taken from these members. Group can fix some amount for penalty. Penalty amount should be nominal so that all members will able to pay.

   c. **Rules Related to New membership and removal of member from Group:** - Group can make rules for removal of member. If, any member leaves the group before minimum fixed period then group can keep some amount of his savings. If any member leaves group any time then up to that period he/she will equally share profit or loss of that period. Likewise a group can make rules to add new member. New member has to deposit the amount equal to the saving of old members. Also new member has to deposit the expenditure done by other members in cash box, account books; in account opening etc. if group wants to remove any member then it will be necessary to hear that member before making any decision.

   d. **Saving Related Rules:** Members should fix the saving amount by consensus. Saving amount will be that, which all members can deposit on time. After some time, if all members are agreed then group can increase the saving
amount. If in any meeting any member does not do saving then in next meeting he/she can deposit the saving. Group can make rule to charge penalty for late submission of savings. Group corpus will be form from savings.

e. Loan Related Rules: - Fixation of minimum and maximum loan amount by the group. Provide loans to group’s members only from its corpus. Fix penalty for late repayment of loan. Any amount can be fixed as penalty. There can be two types of loans: -

i. **One time repayment:** at the time of loaning, member can give proposal for repayment of loan on fixed time period. In this type of loan members have facility to repay the loan in one time and before completion of time other members cannot demand to repay the amount.

ii. **Repayment in Installments:** In this type of investment support at the time of loaning member can give repayment proposal in equal installments in fixed time period. Repayment of installment starts with the loan.

f. Rules Related to Interest Rate: Group should fix rate of interest in a way so that it remain less than rate of interest charged by local money lenders but not less than the commercial banks. If member fails to repay the loan according to the repayment schedule then extra interest can be charged as penalty on remaining loan amount. Group can make rules in following way:

i. If, group increase rate of interest any time then it will be applicable for those member who are taking loan on or after that date.

ii. If, in case meeting has not been organize in fix time period even though no relaxation on interest amount will be given to members.

III. At the time of repayment first interest then principal amount will be taken

IV. In case of death of member the membership of the group can be given to any member of his family and he/she will be responsible to repay the loan amount.

V. Interest on saving: - no interest will be paid on savings.

g. Rules Related to Working Period of Office bearers: The working period of the office bearers will be fixed as president’s working period will be for one year. Like wise secretary’s working period can be for one year. It can be
increase for one more year if work found satisfactory. If any person is unable to fulfill his/her responsibility then through consensus General Assembly can remove that person from the post before completion of work period.

**h. Rules Related to Decision Making:** all decisions in a group will be taken with consensus of all members. Although minimum 60% members’ presence is compulsory to take decision on any issue.

**i. Rule related to prioritization of Investment support Disbursement:** Group decides that which activity preference will be given. The member has to give loan proposal which should have the purpose of loan, loan amount, and repayment period and installment amount. Before sanction of loan proposal, group will evaluate the need and repayment capacity and then prepare a repayment schedule in a way so that member is able to repay the loan amount in given time period. In case of natural calamity, accident or health problem, member fails to repay the loan on time in that case he can request to the group and group can change the repayment schedule.

**j. Rule for Discipline:** the objective of rule regarding discipline is not only for penalty or to increase the income. It is to make person sincere towards the group. Penalty makes person sincere and responsible towards the group and its working.

**Proposal Approval and Distribution Process Group recognition Test (GRT)**

I. Chairman will ask members to tell their loan amount.

II. Before assessment of any new proposal it will be ensured that member has returned previous investment support amount completely with interest.

III. It will also be ensured that member is doing saving regularly and timely.

IV. Book keeper will inform the members about applicant’s attendance details, proposed investment support amount, purpose of investment support and repayment period.

V. Applicant will inform the group about investment support repayment period, installments, and type of investment support and about resources through with he will repay the investment support.
VI. All members, through consensus will take decision whether approval should be given or not? And what will be the investment support amount.

VII. Book keeper will enter the transactions detail in cash book, meeting minute register of SHG and in member’s pass book.

VIII. In case of lack of available corpus fund SHG can reduce the applicant’s investment support amount demanded.

Reminder to Investment support Receiver about Principal and Interest Amount

I. Book keeper will inform about the status of principal investment support amount.

II. President or chairman of the meeting will remind the members about investment support repayment.

III. Likewise reminder will be given for repayment of interest amount.

Cash Box

1. SHG has to purchase cash box, meeting register and other registers. Groups, who complete two meetings successfully, and will do saving and get registered under the project, need to keep required registers.

2. SHG has to deposit idle cash (net of inter-loaning i.e., Savings + Investment support Installment Payment - Interloaning) in bank account. For emergency need they can keep some cash in cash box. Group will decide the maximum and minimum limit of cash to keep in cash box. Cash box will be locked. After meeting one member will keep cash box and other will keep the key. After each meeting responsible person will be changed.

In Case of Death of Group Member

During the membership each member has to nominate one person. At the time of death, saving of that member, after deducting the investment support amount the balance amount will be given to Nominee. If amount remain outstanding against such member, the
nominee will pay the outstanding, however, the group may take decision for any relaxation in interest or panel interest.

**Registration of SHG under the Project**

CM with help of PFT would prepare individual and SHG members profile before group formation annexed Format-11. All the groups would be registered with DMPU and an application in prescribed format would be sent to DPMU for registration under the project annexed Format-12. Registration leads to mutual accountability both on the project to deliver the services and on SHG are to perform on the project mandate. All SHG will have to abide the stipulated conditions of the project to avail the project services. SHG’s will have to meet the following conditions for registration.

**Requirements for Registration of SHG**

a) SHG should have completed 4 weekly meetings  
b) Naming of SHG has been done, and  
c) Office bearers have been elected.

**SHG Registration Process**

a) SHG will apply for registration with the project in a prescribed format in format section of manual Objective of formation, members and office bearers and bank signatory should clearly mention in registration form.  
b) The PFT- Coordinator will verify the details mentioned in the application format.  
c) After Verification, PFT will allot a code to SHG and the PFT will communicate the code both to the SHG and the DPMU.  
d) Registration process is compulsory for both New and existing SHG’s. Only those SHG who will register with the project will be eligible to get support from the project.

**Issue of Registration Code/ Certified**

A standard format is annexed Format-13
Liaising with Banks

Appropriate relationship with local banks is key factor in the development of SHGs into Strategic development organizations. Therefore, due importance must be given to establishing and strengthening such relationships.

The roots of these problems lie partly in the banks, partly in the SHG promoting institution (SHGPI) and partly in the nature of their interactions. However, if the SHGPI wishes to take advantage of the banks for the benefit of its SHGPI networks, then it is worth its while to look for ways to make the relationship smooth and effective. The experience of Self Help Group Promoting Institution (SHGPI) all over the country shows that this is certainly possible without in any way compromising the value and strategy of the SHGPI. Once again, simply maintaining the proper attitudes and acquiring the required knowledge and skill on the part of the Self Help Group Promoting Institution SHG PI can accomplish much in this area.

Role of PFT / CM

PFT/ CM must build public relations with the nationalized banks. They should visit the bank and must generate awareness about the project & its objectives. How the project is committed towards reducing poverty through self help groups. The PFT/ CM must highlight the special provision of the project and how it is different from other schemes. The PFT/ CM must provide the copy of progress report along with the project broachers and pamphlets, which develops identity of the project. On the basis of the above discussion they must invite the bank manger to pay visit in the meeting of SHG.

SHG Bank Account

After group formation, when the group members have become stable and are practicing the group norms. The community mobiliser should discus with SHG members about opening of SHG account with the bank in the area
Documents required for opening a SHG Bank Account

- list of all the SHG members
- Copy of group Norms
- Copy of resolution in which the group elected its representatives
- Copy of resolution for opening the bank account
- Three photos of each elected members
- Copy of voter ID, Ration card of each elected representatives
- Introducer, who has account in that bank
- Seal of the group, which have been approved by the project.

Co-opting of Existing SHGs/CIGs

The existing SHGs/ CIGs list-out by PFT during village entry & situation analysis of the village will be considered for evaluation in the project in following manner: format is annexed Format- 14

1. Conduct Meeting with existing SHG being supported through other Govt. agencies & development agencies. In the meeting assess the members thinking about group, its need, who drives the group, quality of record maintenance, how group meeting are conducted, what functional changes are required within the group, role of the promoting agency. Just primary information. Do not convene the meeting with pre-conceived notions about the group. Do it with open mind, as a learner.

2. Convene a meeting with the existing facilitator. The purpose will be to cross examine the understanding formed in previous meeting with the group members, seek his opinion- who is driving the group, present conflicts & issues within the group.

3. Ensure the role of existing promoting agency, whether their policy will contravene with RRLP or not. Whether they will continue to facilitate the group or from now onwards RRLP will take that role needs to be clear.

Eligibility Criteria for existing SHGs for joining RRLP

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10 Policy circular No.पं. ( ) ग्राम.वि. /आरजीएचपी /2012/10902 - 72 Dated -12-10-2012 is annexed with as annexure VI
(a) 70 percent members from identified beneficiaries (BPL-plus)\textsuperscript{11}. However, the provision of NRLM shall also be applicable in the selection of beneficiaries.
(b) 40 percent meetings are regular and on time.
(c) At least 30 percent of the group members save regularly.
(d) Have maintained accounts.

Desirable attributes

(e) 30 % non BPL too should be poor and
(f) not well off / odd members socio-economically dominant
(g) Savings are not kept idle
(h) Have minimum one year old saving account in bank
(i) In case SHG has availed credit from bank, account should not be bank defaulter.

Method & Parameters of Old Group Adoption

- The Meeting will be convened with the enlisted group and the project objectives will be discussed with the group. The group will also be communicated about the standard procedure and practices adopted by the RRLP for SHG, which will have to followed by the group.
- The group shall be graded after three months or after six months as with new groups depending upon the quality of group and then will be treated similar to rest of the groups
- Interest of groups members in taking up micro credit & livelihood activities and other developmental RRLP interventions would be basic criteria
- PFT would check with the nearby bank branch prior to adoption if existing SHG as group is found defaulter with any bank would not be eligible
- The PFT will evaluate the eligibility of the SHG interested on the basis of eligibility criteria mentioned above. If the group fulfills the criteria than the desirable attributes will be evaluated and a consolidation evaluation report would be prepared in the format prescribed.

\textsuperscript{11} (BPL-Plus) Policy circular पं. 1(1) ग्रा.वि. /आररजीएवीपी. / 2013 / 2613–77 दि.22.02.13 annexed as annexure VIII
Training approach under RRLP\textsuperscript{12}

All too often training programmes are ineffectual because trainers look on training as an activity to be completed, rather than a result to be achieved. Once the ‘training sessions’ have been implemented, the trainer feels the task is over. What really matters is whether the members have, in fact, been “trained”, which is the result desired from the sessions. Training must be seen as a set of exercises or sessions, but as a continuous interactive process between and the members of the group.

Expected Training Results

The goal of the training process is to establish the SHG as a sustainable institution. As we have seen, an institution is a social group with clear, well-established and accepted methods of procedure. The training programme, therefore, must have three kinds of results:

- Increased knowledge
- Changed attitudes
- Enhanced skills

However, one must not make the mistake of thinking of the group members as passive recipients of a training programme, who are to be provided with specific “learning’s”, by providing way of looking at their situation. No training programme can provide all the required information, teach all the skills, or change attitudes to the extent required for a stable institution. If, however, the training programme helps the members to “learn how to learn”, besides providing specific learning, then every meeting and all interaction in the group form part of a “training process”.

Learning How to Learn

\textsuperscript{12} Office order No. f 12 (6) RGAVP/2012/761-824 dated 18-04-2013 annexed as annexure XVII
The real task of a training process, then, is to teach people to “learn how to learn”. With that they can themselves search for and gather the information they require to function more effectively, develop the necessary skills and recognize the need to change their attitudes in find new solutions to old problems.

**Methods of Learning How to Learn**

There are three ways in which we “learn how to learn”. We have been doing this since childhood and very affectively, as we learned to walk, speak and communicate with others. The same process can be utilized in a training programme.

**The Threefold Path of Learning**

Neuroscientists say that there are three principal ways in which we learn:

**Learning by Hearing**

Here, we are told about things and how to do things. This is the method of talks and lectures, where information is provided either orally or in the form of writing.

Although it is, by and large, the preferred method of training, it is the least effective; it is estimated that just about 17 percent of our learning is through hearing.

**Learning by Seeing**

We learn many things even when we are not being explicitly “taught”. We consciously and unconsciously “model” ourselves on the way other people act and function, and these allies as much to skills and capabilities as to behavior.

Learning by seeing is more effective than learning by hearing and experts say that about 28 percent of our learning is by this method.

This is why it is so important that the SHG is first and foremost a “well-managed group” because the members will be constantly observing and “learning”, without being explicitly taught how a group should function. When the time comes for them to take over the group, they will already have imbibed and internalized many of the
skills and attitudes necessary; what will be required is that this knowledge and these skills be made more explicit. So, even in the first or well-managed group phase, there is already a process of “training by seeing” for transferring control of the group to the member.

**Learning by Doing**
Learning by doing by far, the most effective and, therefore, the most important way to learning. We achieve as much as 55 percent of our learning by actually ‘doing’.

No number of lectures or demonstrations will teach a person how to swim, or ride a bicycle. You have to get into the water, or climb onto the bicycle and do it yourself. Of course, in the beginning, some measure or “handholding” is helpful and even quite necessary.

This the best way of handing over management of the group – by gradually handing over more and more functions to the members, while at the same time providing appropriate support

<table>
<thead>
<tr>
<th>The Threepath of Learning</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>By Hearing</td>
<td>17%</td>
</tr>
<tr>
<td>By Seeing</td>
<td>28%</td>
</tr>
<tr>
<td>By Doing</td>
<td>55%</td>
</tr>
</tbody>
</table>

Structures to the extent and as along as required. This process of “learning by doing” being in the first phase, but limited at that time. However, it is the principal method of training in the second phase. The transfer of functions proceeds in a systematic manner and flows naturally from a more explicit training by seeing.

In the first stage of the self-managed phase, there is a very specific “training by seeing” process for the selected or elected members who will take over the key functions or services in the group. They sit with the PFT member, and observe closely and carefully how the staff member officiates; the staff member continually confers with the group members as to what, how and why things are being done in the specified manner. This Interaction is both in and outside the meeting per se.
In the second stage, the members take over the functions, with the staff member sitting alongside, constantly prompting and guiding the group leader. This external guidance and systematically reduced till the group leaders are functioning autonomously.

**Conflict Resolution**
Conflicts are bound to occur even in the most united groups. When conflicts do arise, then they can be resolved only if the two (or more) sides enter into a process of negotiation. The success of the negotiation often depends a lot on the styles or approach adopted. If group members use the appropriate negotiation style and if there is a level of trust and cooperation in the group, then conflicts can be a fruitful element in a learning process that makes the group stronger and more united.

**Exercise: Negotiating Styles**

**Background:**

<table>
<thead>
<tr>
<th>Style</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Attack</strong></td>
<td>Threaten, use hostile tones and insult, criticize, blame, stereotype, interrupt</td>
</tr>
<tr>
<td><strong>Evade</strong></td>
<td>Ignore, change subject, withdraw, postpone</td>
</tr>
<tr>
<td><strong>Inform</strong></td>
<td>Give reason or justification, explain position, make requests, express needs, underlying positions, feeling</td>
</tr>
<tr>
<td><strong>Open</strong></td>
<td>Listen quietly, probe politely, ask non-judgmentally, listen actively, other’s statements, summarize understanding</td>
</tr>
<tr>
<td><strong>Unite</strong></td>
<td>Share ritual, build report, establish common ground, propose solutions to problems, dialogue or brainstorm</td>
</tr>
</tbody>
</table>
Exercise: Role plays to examine the affect of different styles in a negotiation:

- The group identifies a real problem faced by all or some members of the group, which requires negotiations. This could be of a wife with a husband, or a lady with a school teacher, or a farmer with a government official.
- Five members, familiar with the issue that needs to be resolved, are chosen from the group to represent one side of the conflict. The staff member takes the other side.

Exercise: Conflict Resolution using positive Negotiation Styles

<table>
<thead>
<tr>
<th>Stage 1</th>
<th>Ritual Sharing: Both X and Y engage in uniting Behavior</th>
<th>Both engage in casual conversation to try to establish common ground, and pick up information that can help in the negotiation</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Stage 2</th>
<th>X stage his position flexibly (Informing) ↓ Y probes and restates X’s underlying needs in his/her on words (Opening)</th>
<th>Y stage his position flexibly (Informing) ↓ X probes and restates Y’s underlying needs in his/her on words (Opening)</th>
<th>Each explains his position, his needs, makes requests, giving reasons and justification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stage 3</td>
<td>Reframing the problem: Either X or Y asks: “How can we satisfy the priority needs of both X and Y?” (Uniting)</td>
<td></td>
<td>Both Listen quietly in turn, ask questions to acquire further information and understanding without making judgments</td>
</tr>
<tr>
<td>Stage 4</td>
<td>Problem Solving: X and Y brainstorm a number of possible alternative ways to satisfy their needs</td>
<td>Reaching Agreement: X and Y evaluate the alternative pick the combination for both sides and</td>
<td></td>
</tr>
</tbody>
</table>
The staff member sits in front of the group and the first member chosen sits before him/her and starts to present the problem or Conflict. The staff member responds in the first style: attacks using the behavior described to interact with the person. After the interaction has reached is ended and the group member returns to his/her place in the group. The Interaction can be brief, but should involve at least two exchanges.

The staff next member now comes forward and presents the same situation, but this time the staff member role-plays the second style: Evades using the behavior described. Similarly, all five styles are role-played in the group, each time with a different member presenting the case.

**Reflection**

- How did the different styles affect the interaction between the two parties?
- Which styles helped and which were obstacles to resolving the area of conflict?
- Application to situations in the group and of the group with other persons/group.

**Reflection:** How can we ally this technique in resolving our own conflicts, inside and outside the group?

Options to bring into practice when the other party is not cooperating:
- Mediation
- Arbitration, or
- Litigation or force

**Grading of SHG**

On completion of six months of group formation and groups those, who have received Livelihood Investment Tranche-1s managing well would be graded for livelihood support. Grading would be done jointly by banker and PFT team. SHG would prepare their MCLP for
all individual members and draw a consolidated MCLP for group as a whole. Once PFT receive the MCLP, detailed grading would be organized, format is annexed Format-15.

**Bank Linkage**

On completion of six months of group functioning SHG through CDO & PFT would approach bank for first credit dose. CDO & PFT on behalf of SHG would share the entire process of project and group culture imbibed by RRLP groups. SHG would share all the documents books with banker and seek first credit dose. PFT would invite Banker for joint grading to gauge the group readiness for receiving financial support from project and credit from bank. On qualifying the joint grading exercise it is expected that group would get the required financial support from project and rest credit from bank.

**Account and Record Keeping of SHGs**

1. At SHG level account and record keeping is necessary to do in a way so that records of savings of members, internal loaning, amount received from CDO (Utthan Sansthan) and other schemes can manage and utilize properly.
2. SHG has to keep all records according to financial year. Financial year will from 1st day of April to 31st day of March. SHG has to maintain new registers for each financial year. SHG has to purchase all registers from the market.

**The following registers will be kept by SHGs:**

**Attendance Register**

At the starting of the meeting attendance will be taken. It will necessary to take signature or thumb sign of members in attendance register. The format is annexed Format-16.

13 Office order No. f 7 (15)/SGSY/RD&PR/MIS/14/2012 dated 04-12-2012 annexed as annexure XVI
Meeting Minutes Register

The minutes of each meeting will be prepared in two copies; one copy will be sent to PFT office for MIS entry. Due to following reasons it is necessary to write the minutes of each meeting:

- Members can remember the decisions taken in each meeting.
- Any villages can get information about decisions taken.
- All members can become aware about action taken on decisions.
- Group can enclose the copy of meeting minutes with demand proposals.

The format for meeting minutes is annexed Format- 17

Saving and Investment support Account (Ledger)

Each member will have separate account. Two pages will be kept for each member, which will have the detail of saving account and investment support account of the member. With signature, date, monthly saving, total saving will be in saving account and at investment support account sanctioned investment support amount, principal amount received, interest received, penalty received and remaining investment support will be entered with member’s signature. Saving and Investment support account format is annexed Format- 18

Cash Book

All receipts and payment’s entry does in cash book. In cash book it is necessary to have different column for bank and cash. Transaction will be either receipt or payment like wise will be done by cash or through bank. In receipt information about date wise, account/ledger page no. / voucher no., name of member and reason of receiving, cash or bank and in payment date wise, and account/ledger’s page no. / voucher no., name of member and reason of payment, cash or bank will be entered. Format for cash book is annexed Format- 19
The Member Investment support Register format is annexed

**Format- 20**

Following points are important to keep in mind while doing cash book entry

a) Calculation of cash and bank balance is necessary to do after each meeting.
b) It will necessary to verify the cash and bank balance by secretary and treasurer after each meeting.
c) There should be no correction or over writing in cash book. If it happens then should be verified by secretary and treasurer.
d) Balance amount shown in cash book should reconcile with cash in box. If difference found then necessary to entries again.

**Individual Pass Books of SHG Members**

Each member of SHG will have individual pass book, which have details of savings and investment support amount done by members. After the receiving of savings of the member, President or treasurer will sign in the last column. Format for individual pass book is annexed Format- 21

**Other Documents / Files**

SHG will keep following documents and files: -

a) File related to investment support application received from members.
b) File related to Investment support application/ proposal to take investment support from CDO (UTTHAN SANSTHAN).
c) SHG livelihood plan file
d) Visitor Register.
e) Cash Box.
Meeting Report of SHG

After each meeting SHG will send the copy of minutes of meeting to PFT for MIS entry. The following stages will be under this:

(1) Book keeper will do entry of information in meeting minutes register. Information will be prepared in two copies; one copy will be sent to PFT for MIS entry.

(2) After meeting within three day secretary will provide the meeting details to PFT for MIS entry. PFT has to establish clear system for this process so that all information about SHGs can be received on time.

(3) MIS operator, after checking will enter all information in MIS software. If MIS operator founds any problem in detail, he will inform to respective SHG about it and after correction will enter the details in software.

(4) MIS operator will prepare one statement, which will have the following information:

I. Total meeting conducted and member wise attendance.
II. Member wise saving done in meeting and total saving.
III. Investment support application received in meeting and total application received up-till date.
IV. Number of members received investment support in meeting and total number of members received investment support up-till date.
V. Member wise investment support amount received in meeting and total investment support amount received up-till date.
VI. Member wise principal amount received in meeting and total principal amount received up-till date.
VII. Member wise interest amount received in this meeting total interest received up-till date.
VIII. Member wise investment support amount outstanding in this meeting total investment support amount outstanding up-till date
IX. Member wise interest amount outstanding in this meeting total interest amount outstanding up-till date.
X. In this meeting member wise proposed repayment of investment support amount and actual investment support amount received.

(5) By doing nominally payment SHG can get the statement from MIS operator. This system has developed so that after the project it will continue. MIS operator will be placed at PFT office and all information can get directly form PFT computer.

Disclosure at SHG level

- The most appropriate disclosure system of information at the SHG level will be at walls of village. The information will includes details of name of member SHG, date of registration, name of Executive Committee officials, name of support persons i.e. community mobilizer, book keepers and para-professionals and date of meeting etc. (annexed Format-22)
- The information related to details of SHG will also be displayed at the website of department.
- The information of the SHG will also be shared in the Gram Panchayat meetings and Gram Sabha. (Community Mobilizer concern wood be responsible for this)
- The information and progress of the SHG will also be published in the RRLP quarterly newsletter ‘Dhani Ki Vani’
- The information of the SHG will also be discussed in the community radio programme/ radio programme on turn basis.
- Efforts would be made that The information of SHG will also be displayed in the Community Facility Center of the department of Information Technology, GOR
Prayer and theme based songs to be sung in group meeting:

Rats folk her
(चलो गजानन्द)

चालो ए सहेल्यां आपां समिति में चालां — 2
कई समिति री सदस्य बन जावां ए सहेल्या चालो

समिति में चालां ने बचत करांगा
छोटा छोटा तो आपी नियम बणावां
कई गरीबां रो संगठन बणावां ऐ सहेल्या
चालो .........

बीस जणया ने तो सदस्य बणावां
तीन जणया ने आपी मुखिया बणावां
जासू समिति रो खालें चलावां ए सहेल्या
चालो ...........

महीना रे बाद आपी बैंक में जावां
बठे समिति रो खाल खुलावां
कई बड़ा बड़ा लोन उठावां ऐ सहेल्या
चालो .........

लोन लेई ने आपां धंधो चलावां
डेरी सिलाई करा खेती सुधारां
कई घर री गरीबी मिटावां ऐ सहेल्या
चालो .........

कमाई करी आपा करज उतारा
समिति रा नियम री पालना करां
कई साफ हिसा आपी राखां ऐ सहेल्या
चालो .........

हिसा राशि ने किष्ट टेम पर चुकाना
सगली बेना मिलने वरणो करसां
कई न्यारी न्यारी डायरी लिखावां ऐ सहेल्या
चालो ........
तर्ज–मेहन्द्री वो वाई मालवे

समिति बणावां आपणा गांव में जीवन में गरीब लुगाया रो साथ रे समिति वाली लोगे ..........................

गरीबी जो आपणी मिटावणी में तो करलो समिति रो साथ ए समिति वाली लोगे ..........................

बीस जण्या मिलने एको करो जो सगली एक दिन महीना आवो ए समिति घणी प्यारी समिति वाली लोगे ..........................

नियम रखो तो बेना पालजो जांसू संगठन होवेला मजबूत ए समिति वाली लोगे ..........................

महीना री वंचत भेली करो ए बेना एक दूजा को करलो सहयोग ए समिति वाली लोगे ..........................

करजो लेवो बेना भलाई लेजो वणीरो करजो घणो उपयोग ए समिति वाली लोगे ..........................

जदूरत वाला ने पेली लोन देवजो ए बेना किश्त सू करजो भर पाई ऐ समिति वाली लोगे ..........................

गांवा–गांवा में थे सब जावजो बठे बेना ने दीजों ये संदेश ऐ समिति वाली लोगे ..........................
तर्ज-ए रुग्णों राहाणियां....

ऐ गांव-गांव री बेना मारा गांवा रा भाईया बाना टाबरिया री दोली मारा भारत रा भविष्य मारी बातां संभालों जी ओजी ........................

गांव में गरीबी आईगी रोजगार री मार जी खेती सग्ली चौपट बेगी काल पड़े हर साल जी तंग बेहगया मेल मांडया, घर धन्था रा काम जी ऐ भईंदा थे सब मिले समितियां बणाओं अर बैंक सूं करजो पाओं धंधा सूं करज मिटाओं ऐ गांव-गांव ........................

समिति में 20 जणा मिल करलों संग बणाया जी महिना भाईए एक दिवस थे बैठो सगला साथ जी हिस्सा राशि जमा करो ने जमा रो हिसाब जी जरूरत वाला ने पेली करजो देवो आप जी ऐ भईंदा थे तो दुःखिया रो दुःखो मिटाओं अर पुण्य घण्यों थे पाओं ऐ गांव-गांव ........................

नियम बणाओं, किस्त बणाओं, निर्णय लेवों आप जी बैंक माइनेने खाटों खेलो, धंध सारू लोन जी मारी बातां संभालों जी ओजी ........................

टेम टेम सूं जमा कराओं, जीवन सुधरी जावे जी करजा रो उपयोग साथीजा धंधा सारू करजो जी ऐ भईंदा थे सब रामधरम सूं चालो अर जीवन सफल बणाओं ऐ गांव
Chapter - 4

Priority Plan (PP)
Priority Plan

The members of SHG will assess household wise need, demand and gaps of credit in order to draw SHG priority plan. This priority plan will address credit needs of each member of SHG for supporting housing and other social needs. Priority plan would be finalized after thorough dialogue among SHG members meeting. The prioritization done during the meeting will submitted to CDO for appraisal and forwarding to DPMU as demand of Livelihood Investment Tranche-1\(^{14}\). \textit{annexed Format- 23 (i, ii, iii, iv)}

Objective/ Purpose:

- To empower community in identification of their needs.
- Developing dynamics where the community exercises the process of analyzing priorities of the members.
- Learning the skill of aggregating demand and accessing financial resources for meeting the demands.
- Readiness to catalyze group dynamics.

When:

- At least 3 month is to be completed from the date of the inception of the group (Registration with project).
- Twelve meetings is completed.
- Group should have norms and adherence to the same is required.
- Savings should be deposited and Investment supports should be paid regularly.
- Group shall encourage Internal Lending.
- The group shall have Bank Account.
- Regular Book Keeping is done.

Who:

- The SHG members will prepare the Priority Plan.
- Members of PFT and CM/ Book Keeper/ Para Professionals shall support the group to prepare priority plan.

\(^{14}\) Policy circular No.F. ( ) /RD/ RRLP/2012/11451-88 Dated -26-11-2012 is annexed with as annexure VIII
How:

- At First, PFT shall facilitate the group in understanding the issues of providing priority to an individual based on the community driven mechanism and understanding.
- This will become very important as the dynamics within the group will be evolving on performance parameters and it shall be an exercise for community to sympathize with the concerns of the other.
- The team shall be facilitating the task of profiling of an individual member and then getting it ratified by the group.
- The team shall be facilitating the group in becoming the spokesperson for their own cause and PP preparation shall be a guiding phenomenon for them.

Steps of Priority plan

- Estimate listing of the credit requirement of individual members with uses.
- Priority on individual level among the above list.
- Consolidation of individual needs at group level.
- Prioritization of needs at group level

Do's in the Priority Plan

- The Priority Plan’s necessity, objective and preparation method are to be discussed in the SHG meeting.
- The member of the SHG should, before the preparation of the plan, discuss about the priority of needs with her family members.
- All the members of the SHG should discuss and prepare their individual PP.
- The staff (Book keeper / Animator) should write down member priorities as shared by them.
- Each and every member of the SHG should know the investment support details of every other member and be able to share the same.
• All the members of the SHG should attend the SHG meeting, explain their financial priorities and know other member’s priorities, present their proposal get agreed.

• Members should spend the investment support amount only for the purpose mentioned in the PP.

Don’ts in the

• Priority Plan should not be prepared without being aware of its necessity and objective.

• Members should not participate in preparation of PP exercise without due discussions with the family members regarding their financial priorities.

• Members should not indulge in to equal distribution of the amount it should be divided based on PP and consent got from SHG after approval.
Chapter - 5

Micro Credit & Livelihood Planning
Livelihood

Work is an important part of every person’s life; it defines who we are and without work we often feel socially excluded. For young people from any community, finding a stable job position is also a symbol that marks the transition from childhood to adulthood. In finding employment, young people find independence and a freedom of choice about their lives. It gives them a certain degree of economic security that is often a prerequisite for partnership formation and parenthood. The creation of sustainable livelihoods has become an important factor in this era of globalization to understand the progress of a nation, especially in developing countries and among disadvantaged populations.

Why livelihood orientation

Livelihood education & services would provide the SHGs required knowledge about alternate means of earning.

Capacity building of SHGs

God has made no lock without key; we only need to put efforts to discover the right key. In order to build the capacity of SHGs to identify the suitable livelihood a series of WORK camps would be organized at village / CDO / PFT level. The project will undertake intensive capacity building of SHG members on Social Inclusion, Accountability and empowerment, financial literacy, SHG Concept functioning, conflict resolution and leadership.

Formation of SHG Micro Credit Livelihood Plan (SHG- MCLP)

Village level livelihood plan/analysis of resources
Before initiation of SHG, individual member livelihood plan the PFT and CDO will prepare the Village level livelihood plan with a rigorous exercise. During this exercise the PFT and EC of CDO will analyse the informations collected during the preparation of the village profile, resource mapping.

15 Office order No.F: ( )RGAVP/2012-14/1348-95 Dated –4-7-13 is annexed with as Annexure I
The PFT and EC members will discuss this plan in CDO meeting and educate the SHG members to consider the village livelihood plan while preparing SHG and member livelihood plan. This will help to better marketing as well as backward and forward linkages.

WHO
SHG Livelihood plan will be prepared by the SHG and approved by CDO. The SHG–MCLP will identify the need, demand and gaps for livelihood activities of the member of the SHG. Each SHG member will have an independent livelihood plan to be prepared with support of Community Mobilizer, Book Keeper and Para Professionals, Concerned Bank and Sector Support Organization, Line Department Specialists.

WHEN
The formulations of SHG Micro Credit Livelihood Plan (SHG-MCLP) will be according to the SHG member choice and their requirement capacity building for particular livelihood activity SHG will give the livelihood plan between Nine to Eighteen months and after grading.

The SHG-MCLP will be prepared by the SHG and approved by the CDO. A SHG profile would be developed prior to preparation of MCLP. The SHG-MCLP will identify the need, demand and gaps for the livelihood activities of the members of the SHGs. Each SHG member will have an independent livelihood plan to be prepared with the support of the PFT, concerned Bank and Sector Support Organizations/ Line Departments/ Specialists. The formulation of SHG’s Micro Credit Livelihood Plan (SHG-MCLP) will be according to the group member’s choice and required capacity for particular livelihoods activities. The SHG-MCLP would include:

**Process for Preparation of SHG Livelihood Plan**
- Should be prepared at a place that is agreeable to all the members.
- Point discussed at the time of preparation are to be noted down in the Minutes Book.
- In case of Income Generating Activities (IGA), the members should, First discuss among their Family members, come to a decision and present the same in the meeting.
- Members should act independently and take decisions.
Preparation of SHG Micro Credit Livelihood Plan – Three step process:

Step 1: Preparation of Individual Data Base

(A) Identification of Individual needs
- Members of family.
- Total earning members.
- Agriculture land.
- Type of house
- Livestock
- Source of irrigation.

(B) Individual Receipts & Payment (for last one year) statement of the Member. (*annexed Format* - 24 (i, ii))
Following informations may be analyzed through household survey format:
- Details of the earning through the present livelihoods
- Details of expenditure on Family & Livelihood.
- Repayment of Debts: Private, Banks
- Details of Liabilities (Cash)
- Details of Assets (Cash)

(C) Assessment of the activities Selected by members and amount required (*annexed Format* - 25)
Explaining the activities to be taken up. Enhancement of capabilities through investments
- Present income through existing activities and assessment of additional income that can be earned after investment.
- To make them think of the opportunities that exist.
- Ways and means to enhance the income through existing livelihood.
- To make them aware of the capabilities.
- Discussion on the Problems of each members and decide the priority of member for availing the lone.
- Explaining the activity to be taken up.
- Assessment of different component and amount required for successful implementation of the activity.
Step 2:

(A) Assessment of the investment required for the activities and decides the priority of members to take the investment support (annexed Format- 26 (i, ii))

- Methods of getting out of Problems through investment.
- To make them think of the ways and means to get the investment.
- Explaining the investment.
- Explaining the method of repayment of investment.
- Assessment of the investment required by all the members.
- To decide the priority for taking the lone by the members.
- If all the members get the investment supports at a time, they will compete with each other asking others to pay first. As a result the norms of the SHG will be violated.
- There would a Problem as to which member (Second Priority) the money obtained through recovery is to be given, therefore, all the members should discuss among themselves and prepare a rotation Plan.
- An analysis should be done on the basis of the details of the first priority borrowers and a plan is to be prepared though discussion with all the members.
- First priority of the members for taking the investment support must be:
  1- Person from category of extremely poor with no sources of income.
  2- Single women
  3- Without/ little skills
  4- According to the season relevant to the IGA (Priority is to be given)

- A process is to be evolved to provide investment supports to the second priority members on the basis of the principle and interest recovered according to the recovery plan and the saving. The process is to be evolved in a way that all the members can get investment supports in a period of 9 months based on the repayments of the first priority borrowers.

Step 3: Impact on Environment
If environment have any adverse effect due to activity then these effects and mitigation of these effects should be indicate. There is no need to assess the impact on environment for the consumptive need. *(annexed Format- 27)*

**(A)** Comprehensive information of the SHG *(annexed Format- 28 (i, ii, iii))*
- Details of the SHG.
- Details of the funds /corpus of the SHG.
- Grade Obtained by the SHG.
- Age of the SHG.
- SHG fund Details.

**(B)** Assessment of SHG- Micro Credit Livelihood plan by PFT, Recommendation and approval by CDO *(annexed Format- 29)*

Technical support would be provided by the project as when required :
1. work camps
2. technical training
3. entrepreneurship development
4. cluster approach

**Do’s in the SHG- Micro Credit Livelihood plan**
- The necessity, objective and preparation method are to be discussed in the SHG meeting
- The member of the SHG should, before the preparation of the SHG-MCLP discuss about the income generating activities with her family members.
- All the members of the SHG should discuss and prepare the SHG-MCLP
- The PFT staff or SHG book keeper should write down the SHG-MCLP as per their instruction.
- Each and every member of the SHG should know the investment support details of every other member and be able to let the CDO know.
- Two members of the SHG should attend the CDO meeting, explain the plan and get approval. MOU should be made known to all the members.
• Sanction of investment supports should be in accordance with the Investment support Sanction Plan and they should meet the requirements of the members.
• Members should spend the investment support amount only on activities mentioned in the SHG-MCLP.

Don'ts in the SHG-MCLP
• SHG-MCLP should not be prepared without being aware of its necessity & objective
• Members should not participate in preparation of SHG-MCLP without due discussions with the family members.
• Members should not indulge in equal distribution of the amount got through SHG-MCLP after approval.

The SHG-MCLP can be submitted for approval to the CDO only after the SHG has been graded A in the first grading in prescribed format annexed Format-15. The CDO will intimate the decision of sanctioning the SHG-MCLP to the DPMU together with a request for release of funds in one or two installments. Further SHG would release investment support to members.

Fig 4.9 – Process of Formulation of Livelihood Plan

<table>
<thead>
<tr>
<th>Formulation of Livelihood Plan by SHG</th>
<th>Members identify individual needs</th>
<th>Members need collated and rationalized</th>
<th>Livelihood plan forwarded for appraisal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appraisal of Livelihood Plan by PFT Level panel</td>
<td>PFT constitutes panel of experts including PFT members, bankers and SMS</td>
<td>Panel assesses the SHG-LP for feasibility and resource availability.</td>
<td>Panel forwards recommendation to CDO, with or without any change</td>
</tr>
<tr>
<td>Sanction of Livelihood Plan by CDO</td>
<td>CDO sanctions SHG-LP based on recommendations of PFT panel of experts</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Negative List – Activities not allowed through the Project Fund:

- Cash grants to individuals.
- Facilities that do not directly improve the productivity of the poor (e.g. public administration buildings, political or trade union facilities, religious buildings).
- Operating cost of constructed facilities.
- Activities require land acquisition or purchase and causing loss of structures and adverse impact on livelihood and income.

Technical Support for Preparation of MCLP

What is Work Camp
It is learnt from past livelihood promotion projects that mostly SHG opt traditional income generation activities as they don’t have knowledge about alternatives.

Therefore, RRLP intent to provide a platform, where SHG members can see various available livelihood options and opt the most suiting one. It would be one day event, which would be organized in partnership with local experts who can demonstrate practically the process of establishing an enterprise, profile and required backward and forward linkages.

Why
To provide choice and ensure the investments made under the project are utilized efficiently by the beneficiaries. In addition to this it would decrease the burden on farm based activities and switch the attention and inclination toward non-farm high remunerative livelihoods. It would balance the overall activity / Sector portfolio taken up under RRLP by SHG.

Technical trainings
Project would provide the complete liberty to SHGs to opt the most suiting livelihood. To enhance their knowledge base about the overall activity opted and capacity to manage the same rigorous technical trainings would be organized.
Why
Technical training would provide complete know – how about the scientific management of livelihood and scope for value addition by the way of adoption of latest downsized technological solution. It would not only enhance their employability but also augment the confidence to manage their individual / group activity.

Where
Most of the trainings would be organized at village / CDO level. Taking into account the required facility infrastructure / technology / machinery same may be organized at PFT or higher block / district / state level.

By Whom
Technical trainings would be organized by the specialized agencies.

Livelihood Identification
The individual members of SHG would responsible for identification and selection of livelihood. CM / CDO and PFT would facilitate the members and SHG as whole for selection of viable options by the exposure visit, work camps and various training inputs. However, RRLP major focus is on credit delivery and facilitation of livelihood promotion. Therefore, RRLP would cater the community demands through credit & CB inputs through community institutions only.

Role of PFT
PFT as core facilitator would play advisory role and facilitate the entire process starting from credit exposure, motivation for initiation of enterprise, exposure of various non-farm activities and arrange trainings for acquisition of required technical know – how inputs, provide platform for interaction with various specialized institutions for backward and forward linkages establishment.

PFT at cluster level would see that livelihoods identified by various SHGs and individual members within SHGs are supplementary in nature and creating various level opportunities for value addition and income & employment. PFT would facilitate the SHGs in an organized manner and check that same activities is taken by appropriate number of individuals / SHG, which is aliened with
local resources e.g. raw material, market the basic demand & supply dynamics.

**Role of CDO**
CDO at village level would assist the SHG and members to take up most suiting livelihoods taking into account the skill, resource, fund and knowledge base. Further, it would create a platform for knowledge exchange among the various SHG and establish the business linkages between them to make the cluster as self sustainable & compliance in terms of most of the resources required for management of various enterprises.

**Role of DPMU**
DPMU would ascertain the need for specialized service’s based on the inputs received from PFTs. DPMU taking into account the livelihoods taken up by majority of groups would identify specialized agencies to provide required linkages for sustenance of RRLP investments. DPMU would further arrange linkages through various government schemes and departments MGNREGS, ICDS, Social welfare, Banks, forest, watershed and veterinary departments. DPMU would try to arrange higher order partnership, which can bring value for community institutions in terms of leveraging livelihood opportunities through convergence of existing scheme.

- **Entrepreneurship Development**

Entrepreneurship is one of the most important inputs in the economic development of a country and one of the regions within the country. Economic growth and industrialization is the bye-product of the entrepreneurship. It is the breeding ground for the development of small-scale enterprises. Entrepreneurship inculcates entrepreneurial traits into a person and develops personnel, financial, technical, managerial and marketing skills in a person. Entrepreneurship education makes develops a person into perfect skillful enterprise manager / entrepreneur.

For well over a century or even longer, entrepreneurship was confined to economic literature as a mere concept to explain the
process of production, without giving much practical value to those involved in the task of enterprise development, which was perceived as mundane. Few until very recently believed that entrepreneur could be developed through educational endeavors or that entrepreneurship could be a matter of teaching / training. Today many management research institutions are working on developing entrepreneurial personalities in last one half a decade progress in this direction human capital development has been swift. Entrepreneurship development has become almost a nationwide movement.

SIDBI, NABARD, SISI, SIDO, FICCI & organizations e.g. UNIDO has organized uncountable number of Entrepreneurship Development Programmes EDPs for imparting relevant training focusing on strengthening the foundation of entrepreneurial personality, skills for making feasible business plans, mobilizing resources and managing an enterprise. DPIP CIGs were deprived from such an important input, now entrepreneurship inputs clubbed with technical trainings would enable SHGs to manage the group enterprise efficiently. Organization of Entrepreneurship development Programme for SHGs can create wonders and set an example for project overall sector.

- **Cluster Development Orientation**

In common parlance, a cluster of units refers to concentration of firms in geographical locality, manufacturing similar kind of products. The cluster may be natural or induced. In case of natural clusters, the group of firms making identical products is formed without external inducement but by natural process. Availability of raw material, traditional and skilled expertise, ethnicity, ready market etc may be reasons for formation of natural clusters. Natural clusters are normally confined to a geographical location – e.g. Hosiery garments in Tirupur, knitted wear in Ludhiana, lock industry in Aligarh, Saree cluster in Chanderi, Leather industry in Agra etc.

Induced clusters are those, which come up as a result of policy measures taken by concerned agencies/Government. The Government may decide to locate a particular group of industries
at a specific locality. For example, creation of software-park for software industries, creation of agro-processing zones for setting up of agro based units etc. However, a cluster is not just an agglomeration of firms. It is a cluster of firms faced with common opportunities and threats. We find a number of linkages also in a cluster. These linkages are at the backward level; with machinery suppliers, raw material suppliers and at the forward level with the selling agents, exporters, customers etc. There will be linkages with technical institutions, financial institutions, regulatory bodies and other support institutions. Thus a cluster is not just a group of units as we find in an industrial estate.

**Cluster approach in RRLP:**

RRLP right from inception would organize the poor into SHGs, and develop them into micro entrepreneurs. In order to sustain all efforts of uplifting the poor permanently, certain institutional building needs to be systemized. As RRLP would work with resource poor, small and marginal farmers they lack access to bank finance, negotiation skills with inputs providers and market, and economies of scale to take full advantage of the livelihood activities pursued by them. This can only be in the form of clusters of SHGs at various levels so as to develop different clusters of different activities undertaken in this project. This may be in terms of a Producer company legal structure.

Clustering of SHGs will have the following benefits from DPMU/CDO point of view:

- Achieve autonomy and sustainability over a period of time.
- Capacity building of members for independent and democratic setup
- Expanded outreach of Project
- Better and effective monitoring system
- Effective and easy training and motivation platforms
- Nurturing leadership potentials in group
- Better responsibility delegation and accountability
- Platform for resource, experience and information exchange
- Promotion of best practices among groups
- Reduction in cost of transaction
• Conflict management and achievement of larger goals of social empowerment.

Clustering of SHGs will have the following benefits from SHGs point of view:

Backward Linkages
- Bulk raw material procurement ensures lower cost of inputs
- Lower transaction costs, reduction in wasteful expenditure
- Better and ensured quality of inputs
- Better Savings, Micro finance, corpus funds and micro insurance
- Common infrastructure development and fixed assets
- Systematized training management
- Season wise cropping plans/annual action plans

Processing / production
- Smooth Implementation of best practices and demonstration units
- Division of labor, specialization and skill improvement
- Value addition, and professional touch in production
- Larger volumes, higher productivity, low costs
- Better record keeping and financial management
- MIS development and multidimensional intervention opportunity

Forward Linkage
- Collective bargaining, Marketing of produce and better price
- Identification of suitable and multiple markets
- Sorting, grading and storage ensuring better price
- Rotation of funds and profit sharing
- System building, collaborations and employment

Bank Linkage
The project targets that 70 percent of registered SHGs must be linked with Banks i.e. around 23,000 SHGs would receive loans from Banks at least once during the project period. At one level this target fits well with the mandate of Banks and NABARD. However, it is the experience of many organizations that the Banks have several reservations in giving loans to SHGs, inspite of the refinancing assurance by NABARD. Of these reservations, some are based on facts, some exist because of lack of knowledge and understanding of SHG model, and, finally, some reservations stem out of misconceived perceptions and prejudices regarding the ‘bankability’ of the poor.

In order to ensure bank linkage, all three sets of reservations will have to be addressed. The fact based concerns of the Bankers must be incorporated into the Project’s design and systems. Listing of such concerns may be done in a workshop mode where NABARD and all the Banks operating in the Project districts must be represented at the highest level of the state together with a few branch managers.

For the other two categories of reservations, the Bankers must be taken for exposure visits to locations within as well as outside the State where the bank linkage is being successfully executed. Literature around bank linkage will be made available to the bankers in Hindi. Periodic workshops may be conducted during the first two years of the Project with Bankers in order to understand their concerns and devise mutually acceptable solutions. Parallel, attempts should be made to get into formal Memorandum of Understanding (MoU) with Banks where the Banks agree to finance Project supported SHGs based on mutually agreeable performance indicators and other criteria (0 balance account opening, consideration of group for loaning where the defaulters are the members of the groups and free transfer of money among the community institutions). The Bihar Rural Livelihood Program has done pioneering work in this regard and their assistance may be taken in designing this component and the MoUs.

RRLP would also try to get into an agreement with NABARD to become a Self-Help-Promoting-Institution (SHPI) under their aegis.
NABARD’s targets of SHG promotion and Bank Linkage for the Project district far exceed the Project’s targets and the Project could negotiate to be an SHPI in all of the Project districts. This will create a win-win situation for both NABARD and well as the Project. NABARD will be assured of meeting its targets of SHG promotion in those blocks. The Project on the other hand will be assured of NABARD’s support in securing bank linkage from banks.

Specific support for microfinance linkage (sector support)
SKILLS DEVELOPMENT AND EMPLOYMENT PROMOTION

Skill development and employment promotion has emerged as an important strategy for livelihood promotion over the past few years. Both governmental and non-governmental agencies are investing considerable resources and energies in this direction. This strategy is especially being used for the youth segment of the population.

The RRLP will also target to train and employ at least 1,000 youth per project district. Total 17000 youths will be trained out of reach of 5.8 lacs house holds. The estimated cost per candidate for 4 to 8 weeks long training program is Rs. 15000 -20,000 depending on the sector.

Salient Features
- Focus on youth in the age group of 18-35 years.
- Focus on salaried employment as against wage employment.
- Partnership with specialist organizations like RMoL, RKCL etc.
- Short term training programs – 4 to 6 weeks.
- Focus on sunrise industries.
- The modules should factor in skills required both at the entry level as well as the next higher level so as to facilitate growth.
- Encourage female youth to participate in this initiative.
- Modules focus equally on technical and soft skills.
- The Project will offer handholding support to candidates during first six months after placement to ensure retention.
- Minimum salary should not be less than the minimum wages of semi-skilled persons.
Process of Employability Development and Placement

1. Identification of unemployed rural poor youths between the age group of 18-35 years from families covered during village entry. The list of rural youth will be prepared who are interested.

2. Expression of interest shall be issued for the selection of Employability Implementation Partners (EIP).

3. The employability implementation partner will be selected on the basis that will ensure high quality training and placement of the trained youth. The payment to the employability implementation partner will be linked to placement.

4. The selected employability implementation partner will do,
   (a) Market survey using there networks, to understand the industries/organization where demand is high and opportunity will also be utilized to understand the specific requirement of each sector.
   (b) Organization of the job fairs where the youth are made aware about various opportunities and this will also help to understand nature of demand from the youth.

5. Based on the two processes mentioned in point No. 4, the employability implementation partner will identify the sectors that are the most appropriate for each District/Division.

6. The potential youth in the project area will be informed about the opportunities available in each chosen sector through
brochures, village meetings, information in SHG meetings, etc.

7. The youth will ally to the Project in the sectors they are interested in through a specially designed application form. The Project, through EIPs, will conduct an ability and interest inventory test.

8. The youth will be allotted sectors based on their application and the scores of the test. Some youth may not fit into any of the identified sectors and will need to be dropped. Such candidates will be counseled to go for other opportunities.

9. Systematic curriculum will be developed by EIPs. Though the EIP may collaborate with a technical institution, the responsibility for the relevance and quality of curriculum shall rest with the EIP.

10. The training program must be conducted by a team of subject matter specialists and training specialists to take care of content and pedagogy respectively.

11. The potential employers would be invited to meet the trainees during the last two weeks of the program for ‘campus selection’.

12. The test will be conducted of the trainees by Government recognized Institution and the certificate will be issued to successful trainees.

13. The certified trainees will be sent to industries/ organization for placement.

14. The EIP must handhold the trainee in the first six months of her/his placement.

15. Community mobilizes, employees of PO, facilitators of PFT Federations will also be trained under skill Development and Employment Promotion as a part.

**Implementation Arrangement**

Partnership arrangements with EIPs shall be take place as per need of the area. The EIP will be responsible for counseling of students, identification of appropriate sectors, training, placement and retention with the jobs. A detailed training plan would be drawn.

Following Facts to be taken into consideration while selecting the Youth for Skill Training and Employability:
Minimum Qualification Class 8th Pass
Age between 18 to 35 year
Interested to work out of Village/City
Not have been prosecuted in any offence

Process

1. The PFT will forward the identified list of youth who are interested in Skill Training and employability to DPMU after 2nd Village meeting.
2. Organization job fair:

- **Who:** Employability Implementation Partner (EIP) Project Facility Team, Community Mobilizer book keeper and para professional

- **Job fair:** Venue, Time & Date will be decided by DPMU, PFT and EIP in advance so that time of 15 days will be available for advertising and informing the Interested youth

- **Participants:** Youth Identified and eligible youth but not listed.

- **Mean of advertisement:** Pamphlets. SHG meeting, CDO meeting, Gram Sabha and Ward Sabha Meeting

- **Advertisement: for Job fair by:** CM, Bookkeeper Para Professional, CDO Executive member and PFT members

- **Invitees:** CDO President and Secretary, SHG President Secretary, Sarpanch of concerned area and Potential Employers.

- **Sector wise priority list would be prepared**

3. The EIP will finalize the Sector wise youth requirement from the priority list and send its representative in the area to MOU with the youth and CDO tripartite.
4. The PFT will facilitate the youth to fill up the prescribed format/MOU *(annexed Format-30)*

5. The youth will be informed Training place and date in 15 days advance of Training date through CM/ BK/ Para Professionals.

6. The appointments would be provided to youth (7 days before the completion of training) by the employer through EIP as per agreed terms.
Chapter - 6

Cluster Development Organization (CDO)
(UTTHAN SANSTHAN)
Formation of Cluster Development Organization (CDO/ Utthan Sansthan)

SHG’s will be integrated to form the first level federation of community institution called Cluster Development Organization-CDO (Utthan Sansthan). The formation of Utthan Sansthan should start, when the group becomes stable and is strengthened. The Utthan Sansthan will provide a platform for the poor families to raise their issues at a village or area level. Utthan Sansthan is a tool for raising the resource for holistic development of village. Utthan Sansthan will be the Community Institution through which Livelihoods Investment Fund will be routed by the project to the community.

Utthan Sansthan will be formed with formation of Three SHG’S with age of three months within a village or a cluster of villages. Once CDO is formed it would forward the formation information to DPMU through PFT in a prescribed format annexed Format-31. It will be overarching body for SHG’s within a Village or a cluster of villages. Utthan Sansthan will have a minimum of three SHG’s as members and maximum of 15-20 SHG’s. Each SHG shall nominate two members to represent itself in the CDO. Initially it will be preferred if SHG send two members to the Utthan Sansthan. One will be a permanent member for a fixed duration of one year the other will be on rotation basis. The representation of SHG members on rotation will enable all the members to have a feel of Utthan Sansthan and understand its process. Second it will also develop leadership capacities within other members too.

Representatives from each SHG will constitute the executive body of the Utthan Sansthan. Utthan Sansthan will convene a Monthly meeting of the executive body. The executive body will formulate bye laws of the Utthan Sansthan and will also constitute the Sub-Committees of Utthan Sansthan.

Purpose of UTTHAN SANSTHAN
- Participation of Community in project Implementation
- Empowerment of Poorest and vulnerable groups
- Ownership & Governance of project activities & resources
- Sustainability of SHG’s
- Handholding support to SHG
- Local development bodies promotion as Special Purpose Vehicle (SPV)
- To Develop bargaining capacity in the hands of poor

**Roles of UTTHAN SANSTHAN**

**Peer Learning & Review**
- a) Forum for experience Sharing
- b) Development of Collective knowledge & leadership
- c) Review of SHG performance

**Form new groups**

**Management**
- a) Collective management of community services & facilities
- b) Community Business activities
- c) Livelihood Investment Fund
- d) Performance appraisal of Book-Keepers

**Resource Generation**
- a) Community Savings
- b) Community Contributions

**Administration**
- a) Conflict Resolution
- b) Assigning of responsibilities & accountabilities of Utthan Sansthan elected representatives

**CDO Membership:**

Only SHG’s will become the member of Utthan Sansthan. SHG should be registered with the project and must have had regular meetings for last three months. Each SHG will subscribe or pay the membership fees, which shall be decided by the Utthan Sansthan. SHG should be willing to save in Utthan Sansthan. The amount of saving will be mutually decided by the Utthan Sansthan.

**General Body:**
All SHG members will constitute the General Body of Utthan Sansthan. Utthan Sansthan will convene a GB meeting twice in a year. Two third of members can also send an application for calling a GB Meeting. GB will be called by the president of the Executive Body. GB will have the right to dissolve the executive body, hold fresh elections or hold or abolish the decision of Executive Body with two-third majority. GB will review the work of Executive body and shall be accountable for the decisions of Executive Body and public funds

**Executive Body:**

Representatives from each SHG will constitute the Executive Body of Utthan Sansthan. The min size of EB will be 10 and Max will be 30. In case of only five SHG’s as members, then SHG will send two members from each SHG. However, if the number is more than, then SHG will decide whether to send one or two representatives subject to that not more than two members can represent at a time.

The permanent member will have tenure of one year and maximum two years in special circumstances. The EB will decide the Vision, Mission, objectives of the Utthan Sansthan. It will perform all the functions on behalf of the General Body as mentioned above in the document in section roles of Utthan Sansthan. EB will decide the Meeting agenda for each Monthly Meeting of Utthan Sansthan. EB will be authorized by the GB to take decisions on its behalf in the interest of its SHG members in consonance with the project guidelines, laws of State and the country. EB will frame the Bye laws of the Utthan Sansthan. EB will also elect the office bearer’s of the Utthan Sansthan and formulate Sub-Committees.

**Office Bearers:**

Utthan Sansthan will have four office bearers as President, Vice-President, Treasurer and Secretary. Each will have a specific role to perform. All will be elected by the EB with two-third majority in the EB. The EB can remove the elected member if found negligent
in discharging the duties or of misconduct, misappropriation, embezzlement, fraud of any nature.

Roles of Office Bearers

President
a. President will be elected for period of one- two year, which will be decided by the EC. The Executive Committee has the right to remove a President at any time during their tenure and elect new ones from among the existing Executive committee members or by calling a GB of Utthan Sansthan. Removal and election will require a two-third support in the EC.
b. The President shall preside over all the Executive Committee and General Body meetings of the Utthan Sansthan. In the absence of the President, the vice president, and in the absence of both, any member of the meeting may be chosen to preside over that particular meeting.
c. Be the member of all committees constituted by the Executive Committee; The President shall represent the Utthan Sansthan in other forums/ organizations.
d. The President will endorse, transfer, and negotiate promissory notes, securities and other instruments on behalf of Utthan Sansthan.
e. Be the officer of the Utthan Sansthan to sue or be sued on behalf of the Utthan Sansthan; The President shall be one of the signatory on all legal documents.
f. Will formulate/ Constitute different committees for the function of Utthan Sansthan.

Vice President
The Vice President shall perform all the functions and exercise the powers of the President during his absence in the office of the President.

Treasurer
a. Manage the funds subject to the control of President/ Executive Committee and arrange for maintenance of the accounts of the Utthan Sansthan.
b. Will maintain proper Books of Accounts of Utthan Sansthan
Secretary
a. Will execute all the functions assigned by the Executive Committee and the President.
b. Will be the one of the Signatory in the Bank Account of Utthan Sansthan
c. Will convene and organize the Meetings and Events of Utthan Sansthan in consultation with EC.

Sub- Committees:

Utthan Sansthan will constitute the Sub- Committee for increasing the efficiency and effectiveness in its day to day work. These Committees will be formed in accordance of Utthan Sansthan functions, its need and the scale of work. In purview of the above stated role of Utthan Sansthan the following sub- Committees will be constituted

a) SHG performance monitoring committee
The Sub Committee will be constituted by having 3-5 members from EC. The committee will not have two members from same SHG.
- Sub committee will review the functioning of SHG, on the basis of regularity of Meetings, Savings, inter-lending, quality of book keeping.
- Will support in resolving the Conflicts in SHG members
- Will assess the capacity building need of SHG
b) Social Audit
The Sub Committee will be constituted by having 3-5 members from EC. The committee will not have two members from same SHG.
- Sub committee will review and inspect the utilization of livelihood investment taken from Utthan Sansthan in weekly meeting of SHG.
- If assets are not procured within 45 days the SHG becomes defaulter and next time all members will be debarred from getting Livelihood Investment Fund.
- if assets not purchased within a month - give warning

c) Finance Committee
The Sub Committee will be constituted by having 3-5 members from EC. The committee will not have two members from same SHG.
- Monitoring the repayment schedule SHG wise.
- Consulting the concern SHG not able to repay timely and counsel individual member.
- The subcommittee will discuss with SHG members the benefits of the small size loans and how on time repayment of installments can be ensured.
- Will link SHG’s with Bank for procuring Bank Loans
- The committee will collect all necessary information about the SHG before contacting the bank. It will hold meeting with the bank branch manager and will brief him about SHG functioning and its performance. The committee will request the manager to attend the weekly meeting of SHG.
- Will support the SHG in procuring the loan from bank on basis of Livelihood plan.
- With support of CM/BK will priorities and the grade the SHG before bank linkage of SHG.
- Repayment and impart fine.

d) Social Action Committee
The Sub Committee will be constituted by having 3-5 members from EC. The committee will not have two members from same SHG.

- Will identify and lead on the key social issues of the CDO members.
- Will ensure that all the SHG members are at-least able to sign.
- Will generate awareness about the social issues
- Would have the power to sanction the investment support to member
- Receive training on various social justice, social security, social welfare schemes of the government ad promote convergence.
- Prepare an annual action plan based on consultations within the EC.

In addition to the above Committees, the Utthan Sansthan will form other committees depending on the need of SHG members such as:

**e) HRF Committee**

- Will identify the health and nutrition issues
- Ensure maximum members be part of this fund.
- Will assess the need, justify the demand received from member duly forwarded by SHG,
- Sanction the demand and ensure immediate funding
- Transparency in funding
- Coordination and facilitation in health programmes of government & others

**f) Food Security Fund Committee**

The Sub Committee will be constituted by having 3-5 members from EC. The committee will not have two members from same SHG.

- Will assess the demand of members & consolidate commodity-wise
Planning of Procurement and cost estimates get approved from EC
- Transparency in purchases and distribution
- Ensure maximum members be part of this fund
- Will address food security issues including ensuring access to entitlements from the PDS.
- Advance Planning for emergency
- Coordination with relief and other government schemes

**g) Fodder Security Committee**
The Sub Committee will be constituted by having 3-5 members from EC. The committee will not have two members from same SHG.

- Will identify the fodder needs of SHG members, particularly areas with long dry spell and also areas where livestocks is the only alternative or primary livelihoods.
- Will assess the demand of members & consolidate commodity-wise
- Planning of Procurement and cost estimates get approved from EC
- Transparency in purchases and distribution
- Ensure maximum members be part of this fund
- Advance Planning for emergency
- Coordination with relief and other government schemes

**h) Tribal Sub-Committee (subject to significant tribal population)**
Tribal Sub committee will be constituted where the Tribal membership in a general body of CDO is more than 11%. It will be constituted with 2-3 members from Executive committee, who will be Tribal’s. The Members will not be from same SHG.

**Key Functions:**
- Ensuring Tribal Inclusion in Community Institutions
- Identifying the tribal developmental concerns and raising them at the CDO level
- Representing the Tribal at the CDO level
• Monitoring implementation of Tribal Development Framework
• Strengthen Convergence with Government schemes for Tribal and Tribal Development Agency

Capacity building of CDO Level Committees

For the purpose capacity building the specific sector-wise training modules shall be developed.

Process of UTTHAN SANSTHAN Formation:

First Step:

Community Mobiliser and the PFT member will discuss the concept of Utthan Sansthan in each SHG. They will also discuss the purpose of the Utthan Sansthan and the benefits of forming an Utthan Sansthan. The CM must raise the discussion and encourage members to participate and reflect on the need of Utthan Sansthan.

The next Step will be to organize an exposure visit to a well functioning Utthan Sansthan. The purpose of this exposure visit will be to enable the members to learn from other functioning v. The members will get encouraged & motivated by visually and interacting with Utthan Sansthan members of other villages.

Pre- Exposure Activities

Facilitator should first Identify Utthan Sansthan and its strengths, which are to be demonstrated to the visiting members. Facilitator must be well versed with the functioning of the Utthan Sansthan and must have some rapport with the Utthan Sansthan members. Otherwise a person, who has rapport with the members must accompany with the SHG.

Community Mobiliser would convene an SHG meeting to discuss the exposure visit with the members.
During the meeting he will explain the objective of the exposure visit, which village they are going to visit, and duration of the visit and who all will visit. The facilitator will identify two to three willing participants from each SHG for the exposure visit. The discussion must be documented in the meeting register and should be read to the SHG members. It is important to organize the exposure visit in a planned manner, as unplanned exposure visit may obstruct learning among the SHG members.

**During the Exposure visit**
- Always ensure to arrive before the schedule time of visit in the village where exposure
- Participate and collect information about the Utthan Sansthan rules, norms, process of decision making, financial systems
- Both the facilitators must organize the meeting in such a way that all the weak points in the list get covered.
- Arrange for lunch and ensure that both participants of Utthan Sansthan have food together.

What should be done after the exposure visit?
- Organise special meeting for discussing the learning’s during the exposure visit
- After the discussion a collective decision should be taken for forming the Utthan Sansthan and this resolution must be documented in the meeting register.

Points to be discussed during the exposure visit.
- Meeting procedure of Utthan Sansthan
- How does group decide on who will take and repay the loan? How do they set priorities among the members? Why poorest among the poor are given preference over other members?
- How do they decide and fix repayment of principal and interest?
- How sub Committees are formed and how do they function?
- What are the achievements of the Sub Committees
- Any other issue like- behavior rules, social security, insurance, health etc
- Achievements of the Utthan Sansthan
  - Self Confidence
  - Unity
- Respect in Society
- Liberation from Money lender
- Asset generation through investment support from SHG
- Confronting Social Evils
- Education, health and information on any other Govt. service or scheme

The following step will be to organize Training of all the SHG members in a village on Utthan Sansthan. After the training Community Mobiliser shall tabulate a list all the SHG willing to form Utthan Sansthan.

Next step will be to convene a General Body Meeting of the SHG’ willing to form Utthan Sansthan. Each member of the willing SHG will participate in the GB meeting. PFT coordinator, community mobiliser will facilitate the SHG members of a village to decide the date and venue for GB meeting. The following issues should be discussed

- Purpose of forming and objectives of Utthan Sansthahn
- Constitution of Executive Body- 2-3 representatives from each SHG of a Village
- Election of office bearers of UTTHAN SANSTHAN
- Discussion of Membership Fees
- Discussion & Decision on Monthly Saving
- Discussion on Rules & regulation of UTTHAN SANSTHAN

Development Stages of Cluster Development Organization (CDO/Utthan Sansthahn)

Any Institution or building will progress or stand high, when it has strong foundations. SHG’s are pillars/Foundation of UTTHAN SANSTHAN. UTTHAN SANSTHAN will progress, when its member SHG’s are strong. Therefore UTTHAN SANSTHAN will support and control the activities of SHG. UTTHAN SANSTHAN support and activities are depended on the maturity and quality of its SHG’s. Following activities will be done by UTTHAN SANSTHAN in the first phase

1st stage (within 12 months of formation)
Identify and report the achievements by discussing on the activities of SHG.
Ensuring timely repayment of Livelihood Investment Fund from SHG’s
Understand the causes of failure of repayment, Loaning & Savings within SHG’s.
Opening the bank of UTTHAN SANSTHAN
Understanding the special issues and problem solving of such issues
Distribution of material related to SHG i.e meeting register, pass books, stationary box etc
Identification of book keepers from community

PFT coordinator and community facilitator must facilitate the UTTHAN SANSTHAN in such a way in which UTTHAN SANSTHAN will take those issues which are comparatively easier. This is to ensure that the members have a positive experience, which will further motivate them to take greater challenges.

Indicator for the second stage
- 90% repayment of investment support by SHG’s to UTTHAN SANSTHAN
- UTTHAN SANSTHAN has a bank account
- UTTHAN SANSTHAN must have identified book keepers and trained them

2nd Stage: (12-24 months)
- Review of livelihood Plan received from SHG’s
- Distribution of Livelihood Investment Fund received from the project after review of Livelihood Plan on priority basis.
- Supporting SHG’s in establishing linkages with commercial banks
- Intervention in social issues like education, health etc
- Generate awareness about the Govt. schemes to SHG’s

Indicators for Third Stage
- SHG are repaying 90% of investment support to UTTHAN SANSTHAN
- SHG are following the five principle
Three times Livelihood Plan has been evaluated by UTTHAN SANSTHAN and has collected its Funds
At least twice Livelihood Investment Fund has been distributed to SHG’s

Third Stage- After 24 Months
- Organising Trainings for SHG’s
- Initiating activities for building corpus
- Insurance
- Collective livelihood activities
- Marketing
- Working as Banking Correspondent and bank Facilitator for commercial banks
- Inviting Stakeholders in their meetings
- Organising Social events

Meeting Procedure & Agenda of UTTHAN SANSTHAN

Executive Committee Meeting Procedure

The office bearer’s will sit in one row and all the SHG representatives will sit in a straight line, facing each other, on the right and left Hand of office bearers. Community Mobiliser or Book Keeper will sit on the left of treasurer and to the right of the President will be project staff and other visitors.
After discussing with SHG members present in the meeting, agenda should be finalized by the office bearers.
UTTHAN SANSTHAN books of accounts should be handed to the Book Keeper or Community mobiliser for documenting the transactions and proceedings.
Community mobiliser or the Book keeper will document the discussion points from time to time and the points which have been mutually agreed will be read by him in the end of meeting.
The discussed points will be documented only during the course of meeting. After the completion of meeting will ensure that each member will sign the minutes and then will hand over the books to office bearers.
The UTTHAN SANSTHAN president will ensure that prepared minutes is read before all the members.

**Standard Meeting Procedure of UTTHAN SANSTHAN**

- a) Prayer
- b) Introduction- if any
- c) Attendance
- d) Review of Last meeting
- e) SHG Savings
- f) Review of Livelihood Investment Fund Repayment
- g) Review of SHG monthly progress Statement
- h) Review of SHG repayment of Bank Loan
- i) Review of Sub-Committee
- j) Review of Community Mobiliser/ book keeper
- k) SHG Livelihood Plan appraisal and sanctioning
- l) Discussion on Social and other Issues.
- m) Closure of Meeting

**a) Prayer:**

Meeting must start with a prayer or a song, which the member’s can decide among them and few members could take the lead in convening the prayer. While conduct of prayer, it must be ensured that it contents are not objectionable to any particular community. The contents should be which provide motivation and encouragement to members.

**b) Introduction:**

All members attending the meeting must introduce themselves. This will raise their self confidence and enable the members to overcome their inhibitions and raise their views without fear.

**c) Attendance:**

Office bearers along with Book keeper will take attendance of all SHG representatives, which shall be recorded in the meeting register.
d) Review of last meeting:

The Minutes of last meeting will be read before the Utthan Sansthan members

e) SHG Savings:

Each SHG will deposit the monthly saving amount mutually decided by all SHG’s. Monthly saving amount should be between Rs 50/ month/ SHG to Rs200/ month/SHG. This should be decided by the UTTHAN SANSTHAN after discussing with its members.

f) Review of Micro Credit Livelihood Investment Fund Repayment

Office bearers will have a list of how much investment support given by UTTHAN SANSTHAN to each SHG has been repaid. This list will be prepared in advance before the monthly meeting with support of book Keeper. The UTTHAN SANSTHAN will review the repayment of each SHG on the basis of the list and will ensure that each SHG repays on time.

g) Review of SHG Monthly Progress Statement

It is important to review the monthly progress statement of each SHG. This statement will reflect the functioning of SHG with respect to the five principles. A standard SHG- MPS format is attached as annexure. The process for compiling the document is that each SHG MPS will be dually filled before the monthly meeting of Utthan Sansthan. Book keeper or Community Mobiliser will support or handhold SHG initially. Each SHG shall carry its MPS to the Utthan Sansthan meeting and shall submit the copy of document to the President of the Utthan Sansthan. A representative from each SHG will read its MPS and then the Utthan Sansthan will discuss on following points.

- Whether regular meetings and savings are being done within the group or not?
- Whether inter-loaning is being done or not?
- Whether investment support is being repaid on time?
- Whether Livelihood investment fund is being repaid on time to Utthan Sansthan or not?
- What is the repayment rate of LIF within SHG?
- Whether bank loan installments are being paid regularly?
- What is the bank loan repayment rate?
- Whether SHG is following or practicing the decisions taken by the Utthan Sansthan?
- Any other

If the group status is not good then UTTHAN SANSTHAN may form a team of three to four CRP people to support the SHG.

**h) Review of SHG repayment of Bank Loan**

UTTHAN SANSTHAN will review the bank Loan repayment by each SHG. UTTHAN SANSTHAN will review that each SHG, which has taken loan from Bank, is repaying its installments on time or not. In case the SHG is not making on time repayments. The UTTHAN SANSTHAN should entrust the responsibility to the Sub-committee to visit the SHG and discuss the each with the SHG members and ensure that the SHG repays on time.

**i) Review of Sub-Committee**

Every Sub- committee will be reviewed on the basis of tasks assigned in the previous monthly meeting of Utthan Sansthan. Sub- Committees will submit a visit report in the monthly meeting of Utthan Sansthan. Sub- Committee will be given the next line of instruction or task in the monthly meeting of Utthan Sansthan.

**j) Review of Community Mobiliser/ Book Keeper**

This critical and important for the Utthan Sansthan to review the performance of CM & BK. CM/BK is of, for and by the Utthan Sansthan and must not ever try to control the Utthan
Sansthan. They are hired by the Utthan Sansthan to support them in their functioning. Utthan Sansthan will pay remuneration of the CM/BK on the basis of his/her performance. The CM/BK will present their Bill along with the Monthly Progress report to Utthan Sansthan for payment.

**k) SHG Micro Credit Livelihood Plan appraisal and sanctioning**

If any member SHG of the Utthan Sansthan requires a investment support from Utthan Sansthan, SHG will have to formulate and present the Livelihood Plan to Utthan Sansthan. In the monthly meeting of Utthan Sansthan, EC will review the performance of the applicant SHG. After the mutual review and with the consensus of EC, Utthan Sansthan may give the investment support to the SHG. The Livelihood plan will be reviewed on following parameters.

- Group is conducting regular weekly meetings
- SHG is saving regularly
- The member presence is more than 80%
- Whether inter loaning is being done properly or not
- Repayment within the group is being done
- Book of accounts are being properly maintained

- Livelihood Plan will be presented by all the SHG members in the monthly meeting of UTTHAN SANSTHAN
- If the UTTHAN SANSTHAN has adequate funds, UTTHAN SANSTHAN will take a resolution for approving the Investment supports and
- Investment support given on basis of UTTHAN SANSTHAN will be documented by the CM/BK in the books of accounts of UTTHAN SANSTHAN.

**l) Discussion on Social and other Issues**

Utthan Sansthan will discuss the most important social issues related with the villages of SHG’s. Utthan Sansthan will pick a burning issue or on priority basis and will strive to address and resolve the matter. The next issue should only be taken, when Utthan Sansthan has considerably worked on
the issue. The issue should be reviewed in each meeting and the plan for next action should be developed.

Information about different govt. schemes and the service provided by them should be discussed in the meeting like information about NREGS, old age pension, etc

m) Closure of Meeting

The minutes documented by the CM/BK shall be read before all the members and each member will sign the minutes and will then handover the UTTHAN SANSTHAN books to the office bearers.

CDO funds and management

In order to secure community participation and ensure sustenance of project investments in building people’s institutions RRLP has adopted credit approach instead of subsidy orientation.

Based on NABARD SHG model it is experienced that people are ready to take responsibility for their economic development and intent to invest wisely and repay timely the credit if provided adequately and on time.

SHG model has been successful because close understanding of members and peer pressure. RRLP intent to leverage the same by the way of building higher order community organizations over and above SHG to provide them necessary linkages and facilitate groups in an organized way to grow and create model for similar groups.

RRLP would provide all kind of funds to CDO and further CDO would lend the same to SHG and be responsible for recovery of investment supports. Credit model under RRLP is designed in such fashion community institutions at all level have strong bond.
<table>
<thead>
<tr>
<th>S. No.</th>
<th>Fund Title</th>
<th>Objective</th>
<th>Stage &amp; Criteria</th>
<th>Maximum Limit</th>
</tr>
</thead>
</table>
| 1     | SHG Livelihood Investment Tranche-1           | To help the SHG in stabilizing by enabling it to meet urgent requirements of its members | • After two months from the date of registration.  
• Preparation & Submission of micro-plan. | Rs. 15,000 per SHG           |
| 2     | SHG Livelihood Fund – installment 1*          | To help SHG members in investing in their livelihoods                      | • Group graded A  
• At least six months after Livelihood Investment Tranche-1  
• Approval of Livelihood Plan | As per demand, based on livelihood plans |
| 3     | SHG Livelihood Fund – installment 2*          | To help SHG members in investing in their livelihoods.                    | • Group graded A  
• At least six months after installment 1  
• Effective utilization and regular repayment of installment 1 | As per demand, based on livelihood plans |
| 4     | CDO Utthan Sansthan Fund                      | To help Cluster Organisations HRF, Food security, Fodder security, and village entry fund | • Opening of Bank Account.  
• At least 75 members of SHGs have taken membership of the corresponding fund.  
• Members of those SHGs, who have availed the credit from bank, would only be entitled to avail CDO fund. | Rs. 1.5 lacs per CDO |
| 5     | Producer Organisation Sectoral Fund – installment 1 | To help Producer Organisation meet establishment expenses and for investing in their respective value chains/ business dev. | • Within two months of PO formation | Up to Rs. 5,00,000 per PO |
| 6     | Producer Organisation Sectoral Fund – installment 2 | To help Producer Organisations in investing in their respective value chains | • PO graded A  
• At least four months after installment 1  
• Business Plan approved by | Up to Rs. 15,00,000 per PO |
<p>| | | | |</p>
<table>
<thead>
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<th></th>
<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td><strong>Area Federation – Start up</strong></td>
<td>To help in establishing the Federation and to build corpus</td>
<td>• Within two months of formation of Federation</td>
</tr>
<tr>
<td></td>
<td>commercial nationalized bank. • Minimum 100 members.</td>
<td></td>
<td>Rs. 50,000 per Federation</td>
</tr>
</tbody>
</table>
CDO / UTTHAN SANSTHAN FUND
(PRODUCT DETAILS)

1) Livelihood Investment Tranche-1:

Once a SHG is registered and aligned with RRLP mandate a Livelihood Investment Tranche-1 of Rs. 15,000 would be given. Amount of investment support would be directly transferred by DPMU to CDO. This is an investment support to the SHG, to be returned to CDO. The objective of this fund is to incentivize members of SHGs that have made a good beginning. An informal grading will be carried out by the CDO/ PFT based on MIS reports, at least two months after formation of the group. All groups that meet the criteria will be recommended for release of Livelihood Investment Tranche-1 by the PFT to DPMU. The DPMU will release funds within 15 days of receipt of recommendation from PFT.

Why: Objective / Purpose

- Small amount of savings provide opportunity only for limited inter loaning.
- Initial seed capital will give SHGs larger amounts to inter loan establishing a robust system of prioritization, loaning, rotation, repayment and help establishing financial discipline and track record for accessing and managing larger amounts of credit. This will also help establish the confidence of the Bankers.
- Help group members in consumption smoothening (incl. food security) and other livelihood.
- Strengthen the lending/repayment practices.
- Institutionalize the PP Process, i.e., sources & uses of fund, and prioritization needs
- Will most importantly support critical needs of members for which they were borrowing at exorbitant costs
- Will help SHGs demonstrate greater cohesion and ownership.
- “Virtual” CDO formation monitoring the use of Livelihood Investment Tranche-1, and subsequently engaged with recovery of Livelihood Investment Tranche-1
Triggers to access Livelihood Investment Tranche-1

- Good Book Keeping/record maintenance
- SHG Bank Account Opened
- 1st Stage PP Process COMPLETED (refer attachment)
- Identification of Book Keepers completed and Training initiated

<table>
<thead>
<tr>
<th>Triggers for Initiating Priority Planning</th>
</tr>
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<tbody>
<tr>
<td>✓ GROUPS confirming to the PANCHASUTRAS</td>
</tr>
<tr>
<td>✓ Regular Saving @ weekly meetings by ATLEAST 75% of SHG members.</td>
</tr>
<tr>
<td>✓ Inter-loaning: at least 10% of Total Savings</td>
</tr>
<tr>
<td>✓ Timely/regular repayment: 90%</td>
</tr>
<tr>
<td>✓ Attendance in weekly meetings: &gt;80%</td>
</tr>
<tr>
<td>✓ Good Book Keeping/record maintenance)</td>
</tr>
<tr>
<td>✓ SHG Bank Account Opened</td>
</tr>
<tr>
<td>✓ Identification of Book Keepers completed and Training initiated</td>
</tr>
</tbody>
</table>

What:

1st Phase Livelihood Investment Tranche-1

- On completion of three months of SHG
- Average Livelihood Investment Tranche-1 is Rs 15000 per SHG.
- Support consumption needs i.e., Food/Other Consumption needs.

Who:

- PFT & CM will be facilitating the groups in preparing the PP and then forwarding the application to the block office of DMPU and then in the long run to the Village organization which subsequently shall be mobilizing fund from the CDO.

Expected Outputs of 1st Phase of Livelihood Investment Tranche-1:

- Internal revolution of own fund, atleast 40 percent keeping in view of requirements of opening of bank account (Rs. 500)
and this becomes all the more important for the group which decides to have very small saving.

- The credit history of the group is built up which will help in achieving SHG Bank Linkage in at least 20% of groups received Livelihood Investment Tranche-1.
- Repayment of Livelihood Investment Tranche-1 in excess of 90%, and of bank loans-more than 95%, which shows significantly increased abilities for financial handling of the group.
- As Livelihood Investment Tranche-1 rotation has to be done by SHG/ CDO in long run, one of the expected outputs is the emergence of CDO and its committees. Therefore a full fledged CDO is formed and working.
- The “Audit Committee” of CDO will submit an Utilisation Certificate to CDO to ensure that investment support has been utilized by the right person for the same cause as mentioned during the PP.

**Amount of investment support**

To be prioritized - decided by SHG & CDO based on the cause, need, investment support amount, funds available and number of investment supports request received from members

**Rate of Interest**

On nominal rate of interest mutually decided by group members, BUT not less than the rate charged by the Commercial Banks for SHG-Bank linkage

**Repayment period member to SHG (Months)**

24 months with 2 months moratorium. The member will repay this investment support to SHG and SHG will maintain this (balance after repayment to CDO) as Corpus Fund to provide the continuous facility to members.

**Repayment period SHG to CDO (Months)**
60 months. The SHG will repay this investment support to CDO and CDO will maintain this as Corpus Fund to provide the continuous facility to members.

Process for availing Livelihood Investment Tranche-1

As discussed in detail in earlier chapter, the SHG will prepare priority plan and submitted application to CDO for Livelihood Investment Tranche-1. The CDO will scrutinize along-with the support of PFT and forward it to DPMU for transfer of Funds.

I. DPMU will transfer the Livelihood Investment Tranche-1 to Utthan Sansthan within fortnight of receiving demand from Utthan Sansthan. It will be released on following basis.

   i. Utthan Sansthan and SHGs should be registered in the project.
   ii. MOU between Utthan Sansthan and DPMU. (annexed Format- 32)
   iii. Demand for Livelihood Investment Tranche-1 from Utthan Sansthan to DPMU with details of qualified SHGs applied for livelihood investment tranche-1 duly verified by PFT that the Utthan Sansthan has Book Keeper and is in position to operationalize Books of Account namely (Cash Book, Pass Book, and loan register).
   iv. A copy of the resolution approved by the Empowered Committee of the Utthan Sansthan.
   v. MOU between SHG and Utthan Sansthan.
   vi. Application form for livelihood investment tranche-1 from SHG with repayment schedule duly verified checklist and documents by PFT and only financial appraisal part by the finance department based upon the documents attached with the investment support application proposal before releasing funds.
   vii. Utthan Sansthan and SHGs should have their bank account.
   viii. SHG should conduct meetings as per norms with regular saving, regular meeting, record keeping, preparation of Priority Plan.
II. The amount released as above will be accounted for as expenditure in the Books of Account of the DPMU.

III. Utthan Sansthan shall transfer the money received from DPMU to the SHG as a livelihood investment tranche-1 within one week of its receipt.

IV. SHG will disburse the loan to the members as per the micro credit livelihood plan prepared & approved earlier.

V. (a) The member will repay the investment support awaited in 24 installments
   (b) The repayment will start after the moratorium period agreed.
   (c) The rate of interest would be decided by group but not less than the commercial bank rate.

VI. (a) The SHG will repay the money to CDO in 60 installments.
   (b) The repayment will start as per agreed in MOU.
   (c) Rate of interest would be decided in GB meeting but not less than commercial bank rate.

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**Fig – SHG Fund**

- **SHG Fund**
  - Rs. 15000
  - livelihood investment tranche-1
  - After 2-3 months
  - SHG formation
  - Opening of Bank Account
  - Preparation of Priority Plan
  - Regular Meeting/ Record Keeping

- **Livelihood Investment Fund**
  - Rs. 110000
  - Between 9-18 months.
  - SHG ranked grade ‘A’ at second stage of grading would be eligible.
  - Prepare of Micro Credit Livelihood Plan and approved by SHG, CDO (sector-wise technical inputs will be provided by specialists).

**Figure: Funds flow to SHG**

- Formation of new or registration of existing group
  - Following basic norms & Preparation of Priority Plan
  - After 2-3 months
  - Livelihood Investment Tranche-1 to SHGs
  - Initiate the process of development of Individual SHG MCLP
SHG-Livelihood Investment Fund

Fund Development Process

SHG members would regularly (weekly /monthly) mobilize their savings for nine months and create a group fund. Members would be motivated to avail inter loaning facility. On completion of nine months, opening of bank accounts and undergoing the grading and on receiving Grade A, RRLP would contribute INR 1,10,000/- as grant to CDO through DPMU. The basis on sanction and release of this Fund will be a Livelihood Plan of the SHG. This Fund would be released as a grant from the Project to the CDO. The CDO will give this as a returnable investment support to the SHG and SHG will provide returnable investment support to its members as per micro credit livelihood plan appraised earlier. The member will repay the investment support to SHG and SHG would return the amount to CDO.

Purpose
• To bridge the credit gap required to support the livelihood planned by members
• The basis on sanction and release of this Fund will be a Micro Credit Livelihood Plan of the SHG.

Eligibility

• Between 9-18 months.
• SHG ranked grade ‘A’ at second stage of grading would be eligible.
• Prepare of Livelihood Plan and approved by SHG, CDO

Amount of investment support

To be prioritized - decided by SHG & CDO based on the livelihood identified, required investment support amount, funds available and number of investment supports request received from members

Rate of Interest

On nominal rate of interest mutually decided by group members, BUT not less than the rate charged by the Commercial Banks for SHG-Bank linkage

Repayment period member to SHG (Months)

24 months with 2 months moratorium. The member will repay this investment support to SHG and SHG will maintain this (balance after repayment to CDO) as Corpus Fund to provide the continuous facility to members.

Repayment period SHG to CDO (Months)

60 months. The SHG will repay this investment support to CDO and CDO will maintain this as Corpus Fund to provide the continuous facility to members.
Process for availing the credit facility Livelihood Investment Fund

As discussed in the chapter of Micro Credit Livelihood Planning, the SHG will submitted application with all relevant document to CDO. The CDO will analyze the prepared MCLP with the support of PFT and forward it to DPMU for transfer of Funds.

I. DPMU will transfer the Livelihood Investment Fund to Utthan Sansthan within a fortnight of receiving demand from Utthan Sansthan. It will be released on following basis:

i. Sanctioned SHG Micro Credit Livelihood Plan by Utthan Sansthan.
ii. SHG should qualify the grading required.
iii. Application for Livelihood Investment Fund from SHG with repayment schedule duly verified by PFT
iv. Demand for Livelihood Investment Fund from Utthan Sansthan to DPMU with details of qualified SHGs (as per requirement designed in COM) applied for Livelihood Investment Fund duly verified by PFT.
v. Resolution from the Empowered Committee of the Utthan Sansthan that the SHG has applied for the Livelihood Investment Fund within its eligible limits and approved SHG-MCLP.

II. The SHG may demand part or full amount within their eligibility and repayment capacity. Accordingly the Utthan Sansthan will submit the demand to DPMU. The SHG may also send other demand to Utthan Sansthan with repayment schedule only.

III. The amount to be released as above will be accounted for as expenditure in the Books of Account of the DPMU.

IV. Utthan Sansthan shall transfer the money received from DPMU to the SHG as a Livelihood Investment Fund within one week of its receipt.

V. The expenditure by SHG & its monitoring is covered in the community operations manual.

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Policy Circular No. F( ) RGAVP/2013-14/3853-90 Dated 08/07/2013 in annexed on annexure J.
VII. SHG will disburse the investment support to the members as per the micro credit livelihood plan prepared & approved earlier.

VIII. (a) The member will repay the investment support awaited in 24 installments
(b) The repayment will start after the moratorium period agreed.
(c) The rate of interest would be decided by group but not less than the commercial bank rate.

IX. (a) The SHG will repay the money to CDO in 60 installments.
(b) The repayment will start as per agreed in MOU. (annexed Format-33)
(c) Rate of interest would be decided in GB meeting but not less than commercial bank rate.

Triggers to access CDO funds (for health, food & fodder)

PFT would gauge the capacity and performance of CDO based on below given parameters and once CDO is find complying with, funds would be released to CDO

- Have completed one year
- Minimum seven groups are working under aggies of CDO
- Office bearers are rotated (annual / bi-annual basis)
- Have opened bank account
- CDO is playing vital role in SHG-bank linkages
- CDO functioning as per the RRLP norms
- CDO meetings are happening on time
- CDO is maintaining all the books as prescribed in RRLP

3) Health Risk Fund (HRF)

Health Risk Fund: Health shocks is one of major livelihoods shocks for the poor household. It is estimated that health expenses accounts for about 15-20 percent of total household yearly expenses. A large number of poor families borrow high cost loan from money lenders for health purposes. To address this, a provision of Health Risk Fund (HRF) has been kept in the project. The HRF of Rs. 75,000 would be provided to CDO. Any member of SHGs who is willing to avail facility of HRF from CDO, has to pay membership contribution (mentioned above) to concern SHGs
for HRF and SHG member nominated in CDO will deposit the collected amount to the CDO.

It would released by DPMU to CDO only once seven SHGs under CDO have been formed and CDO

Fund Development Process

Interested SHG members would regularly (monthly) save and deposited contribution decided by community through SHG and crate a kitty namely HRF. RRLP would contribute INR 75,000/- as corpus on fulfillment of the criteria decided.

Purpose

- Provide timely financial assistance to meet the unpredictable expense for health care
- To check the delay in treatment because of lack of money
- Safeguard from traditional money lenders
- Augment faith in RRLP approach
- Enhance their interest in small savings

Eligibility

- At least 75 members of SHGs have taken membership of the corresponding fund.
- Members of those SHGs, who have availed the credit from bank, would only be entitled to avail CDO fund.
- Minimum three months old members
- have deposited minimum three monthly installments / or contribution in good time.
- application with clear description of health issue
- Returnable investment support assistance is available only for members & family defined in form

Guidelines of community fund release as amended are annexed as annexure N
**Amount of Support Fund**

To be prioritized - decided by SHG & CDO based on the need, nature of health issues and funds available and returnable support fund request from members and recommendation of the SHG concern.

**Rate of Interest**

On minimum rate of interest.

**Repayment period (Years)**

Two years. The member will repay this support fund to CDO and CDO will maintain this as Corpus Fund to provide the continuous facility to members.

**Process of Fund Transfer**

**DPMU to CDO**

When the CDO fulfill the eligibility criteria mentioned above, the CDO will sent the requisition to DPMU through PFT. PFT Coordinator will verify the eligibility criteria with necessary supporting documents and forward it to DPMU for transfer of funds to CDO. The finance section of DPMU will verify the proposal from check-list of fund transfer and it found correct, the fund will be transferred to CDO within a fortnight.

**CDO to Member**

When the emergency arises, member of the HRF will submit the application to SHG President & Secretary, who will assess the emergency and forward the application to CDO alongwith recommendation of supportable amount to Chairmen of the HRF committee at CDO level. The committee will take the decision and sanction the support fund.

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18 Office order No.F ( )RGAVP/RD/2013-14/4581-605 dated 18.7.13 annexed as annexure M
4) Food Security Fund (FSF)

**Food Security Fund:** It is estimated that food accounts for more than 60 percent consumption expenditures of the poor. To meet out the food availability in the lean season when wage opportunities are limited, the food security programmed has been planned so that poor can get the food grains at a reasonable cost and they are able to avoid money lenders for buying the food grains. A budget provision of Rs. 50,000 has been made for each CDO for the food security fund. Any member of SHGs who is willing to avail facility of food grains from CDO, has to pay membership contribution (mentioned above) to concern SHGs for food security fund and SHG member nominated in CDO will deposit the collected amount to the CDO.

**Fund Development Process**

Interested SHG members would regularly (monthly) save and deposited INR 5 with CDO through SHG and crate a kitty namely FSF. RRLP would contribute INR 50,000/- as corpus on completion of three months of savings deposited by members.

**Purpose**

- Ensure availability of food grains
- Emergency credit to safeguard the family from hunger
- Introduce and Imbibe mutual support mechanism

**Eligibility**

- At least 75 members of SHGs have taken membership of the corresponding fund
- Members of those SHGs, who have availed the credit from bank, would only be entitled to avail CDO fund.
- Minimum three months old members
• have deposited minimum three monthly installments/or contribution in good time
• application with clear description need of support fund

Amount of Support Fund

To be prioritized - decided by SHG & CDO based on number of family members, required quantity of grains

Rate of Interest

On minimum rate of interest.

Repayment period (Months)

5 months with initial 2 months moratorium. The member will repay this support fund to CDO and CDO will maintain this as Corpus Fund to provide the continuous facility to members.

Process of Fund Transfer

DPMU to CDO

When the CDO fulfill the eligibility criteria mentioned above, the CDO will sent the requisition to DPMU through PFT. PFT Coordinator will verify the eligibility criteria with necessary supporting documents and forward it to DPMU for transfer of funds to CDO. The finance section of DPMU will verify the proposal from check-list of fund transfer and it found correct, the fund will be transferred to CDO within a fortnight.

CDO to Member

When the emergency arises, member of the FSF will submit the application to SHG President & Secretary, who will assess the emergency and forward the application to CDO alongwith recommendation of supportable amount to Chairmen of the FSF
committee at CDO level. The committee will take the decision and sanction the support fund.

5) FODDER SECURITY Fund

Fodder Security: There is shortage of fodder during January to May in the villages due to single rainfed crop in large area of Rajasthan. To meet the requirement of fodder during this period, a provision has been kept to set up fodder bank for fodder security. A budget provision of Rs. 25,000 has been made for each CDO for the fodder security. Members of SHGs who are willing to take fodder from CDO will have to pay membership contribution (mentioned above) to concern SHGs for fodder and SHG member nominated in CDO would deposit the collected amount to the CDO.

Fund Development Process

Interested SHG members would regularly (monthly) save and deposited INR 5 with CDO through SHG and crate a kitty. RRLP would contribute INR 25,000/- as corpus on completion of three months of savings deposited by members.

Purpose

- Ensure availability of fodder for livestock
- Emergency credit to safeguard alternate source of income
- Mulch animals
- Ensure basic nutrition milk availability for children and women

Eligibility

- At least 75 members of SHGs have taken membership of the corresponding fund.
- Members of those SHGs, who have availed the credit from bank, would only be entitled to avail CDO fund.
- Minimum three months old members
- have deposited minimum three monthly installments/ or contribution in good time.
- application with clear description need of support fund numbers of animals and required quantum of fodder

**Amount of support fund**

To be prioritized - decided by SHG & CDO based on number of animals, required quantity of fodder and feeding period

**Rate of Interest**

On minimum rate of interest

**Repayment period (Months)**

5 months with initial 2 months moratorium. The member will repay this support fund to CDO and CDO will maintain this as Corpus Fund to provide the continuous facility to members.

**Process of Fund Transfer**

**DPMU to CDO**

When the CDO fulfill the eligibility criteria mentioned above, the CDO will sent the requisition to DPMU through PFT. PFT Coordinator will verify the eligibility criteria with necessary supporting documents and forward it to DPMU for transfer of funds to CDO. The finance section of DPMU will verify the proposal from check-list of fund transfer and it found correct, the fund will be transferred to CDO within a fortnight.

**CDO to Member**

When the emergency arises, member of the FSF will submit the application to SHG President & Secretary, who will assess the emergency and forward the application to CDO alongwith recommendation of supportable amount to Chairmen of the FSF
committee at CDO level. The committee will take the decision and sanction the support fund.

**Personnel on role of CDO**

To facilitate the SHG falling under CDO. CDO would take services of Community Mobilizor, Book keeper and Para Vat, who would be referred by community and selected by community & PFT jointly. Application formats for CM.

**Payouts to personnel on CDO role**

In order to have the community driven approach the monthly payouts to community mobilize, book keeper and Para-worker would be made by CDO Utthan Sansthan. Basic idea behind this is to make the field level facilitators to be accountable and sensitive towards community in specific community.

**Reporting**

All three field / CDO level workers would report to PFT on regular basis and receive required support and working guidelines from PFT. All communication in regard to project would route through PFT only.

**Payouts Process**

All three field / CDO level workers would submit their monthly progress report, along with attendance sheet and other relevant documents to PFT. PFT would raise a financial requisition and forward the same to CDO. CDO based on the same and feedback received from SHGs at CDO level meeting would pass the same. All remuneration payment would be made through cheque on a fixed date.

**Remuneration of Field Functionaries Payments**
A lump-sum advance equivalent to 3 months salary of the each field functionary would be transferred to CDO for the payment of CM/Book Keeper/ Para Professionals. This request will need to send by CDO in the prescribed format to be specified by the project. This advance will be adjusted in the last 3 to 4 months of the project.

i. The Coordinator, PFT will inform DPMU about the engagement of CM/Book Keeper/ Para Professionals in prescribed format.

ii. The CDO will pay the remuneration to CM/Book Keeper/ Para Professionals (vouchers in duplicate) after completion of the month and submit the original voucher to DPMU for replenishment.

iii. The salary voucher would be verified jointly by Chairman/Secretary, CDO & Coordinator, PFT.

iv. The Coordinator, PFT/ CDO- Chairman/ Secretary shall be responsible for the outputs of the CM/Book Keeper/ Para Professionals and put their verification on the payment voucher.

(In the initial phase (till the CDO is constituted) the remuneration of field functionaries would be released directly by DPMUs in the bank accounts of field functionaries).

Books of Accounts & Record at CDO Level

- Meeting Register (annexed Format-34 (i, ii, iii))
- Cash Book (annexed Format-35)
- Ledger (annexed Format-36)
- Journal Book (annexed Format-37)
- Subsidiary Ledger
  - livelihood investment tranche-1 (SHG wise) (annexed Format-38)
  - Livelihood Fund (SHG wise) (annexed Format-39)
  - HRF (SHG wise) (annexed Format-40)
  - Food Security Fund (SHG wise) (annexed Format-41)
  - Fodder Security Fund (SHG wise) (annexed Format-42)
- SHG Member Pass Book (annexed Format-43)
Disclosure at CDO Level

- The most appropriate disclosure system of information at the CDO level will be at walls of Gram panchayat. The information will include details of name of CDO, Name of member SHG, date of registration, name of executive committee officials, name of support persons i.e. community mobilizer, book keepers and para- professionals and date of meeting etc. (annexed Format-44)

- The information related to details of CDO will also be displayed at the website of department.

- The information of the CDO will also be shared in the Gram Panchayat meetings and Gram Sabha (Community Mobilizer concern would be responsible for this)

- The information and progress of the CDO will also be published in the RRLP quarterly newsletter ‘Dhani Ki Vani’

- The information of the CDO will also be discussed in the community radio programme/ radio programme on turn basis.

- Efforts would be made that the information of CDO will also be displayed in the Community Facility Center of the department of Information Technology, GOR.

- The CDO will also nominate one of the EC member as PIO under the provisions of RTI ACT, capacity regarding the role and responsibility of PIO would be built up through the project in specific manner)
Chapter -7

Area Federation
Area Federation:

A federation consists of a network of SHGs and UTTHAN SANSTHAN seeking to further empower women and sustain their economic activities in a specific geographical region. It is a democratic body that unites the common interests of SHGs and works for the common good. It urges all SHG members to identify the needs of their communities and participate in the political, economic, and social development of their villages. Scholars and resource agencies have defined Federation in following ways

"A SHG Federation is a democratic body formed with certain number of SHGs functioning in a specific geographical area with the objective of uniting such SHGs for common cause and for achieving these causes which an individual SHG would not be able to do. In short, the SHG Federation has to be necessarily of SHGs, by SHGs and for SHGs".

"An association of autonomous bodies uniting for common perceived benefits" (FWWB, 1987)

- The federation will consist of 15-20 UTTHAN SANSTHAN in a PFT area. The general Body will be all the SHG members. Each UTTHAN SANSTHAN will send one representative to the Federation, which will form Executive committee of the Federation.
- Federation will be a legal body and will frame its bye laws in consultation with its members. Federation can be registered as a Cooperative or Society, depending on the functions and need of federation.
- Federation will convene a monthly meeting as decided by the members.
- Following will be the roles of Federation
  - To provide Financial Services to its members- Insurance, remittances, credit etc
  - To establish linkages with financial Institutions
  - To resolve SHG conflicts, which cannot be addresses at UTTHAN SANSTHAN level
  - To engage in building capacities of SHG members and acquiring of technological know-how for its members, awareness generation on Health, education etc
To scale-up the initiative, through formation of groups, micro financing.
To audit SHG’s & Clusters annually and ensure they maintain their accounts properly
To ensure women are fairly represented in PRI’s.
To take the role of promoting Institution in long run.

**Process of Area Federation Formation**

During the SHG meeting, the PFT member will discuss the concept of the federation with SHG members. He or she will explain the federation’s roles and responsibilities, the community’s need for a federation, the federation’s organizational structure, process of creating a federation, and the SHGs’ role in the federation. Moreover, the PFT members will discuss current community problems (i.e. exploitative moneylenders, health issues, education, financial problems, agricultural inputs...) and explicate how the federation will benefit SHGs and the wider community.

Federation should be formed with Min of 10 matured Utthan Sansthan.
First few meetings should be around identifying the services, Minimum service charges, building systems & procedure.
Federation must establish a Standard Meeting Procedure in following manner
- Prayer (Common Song)
- Attendance
- Review of Last meeting issues
- Review of performance of UTTHAN SANSTHAN
- Review of Credit requisition from UTTHAN SANSTHAN
- Repayments
- Review of Service delivery to members, operational issues, Performance & Monitoring issues
- Discussion on Social and other Issues.
Facilitate the federation members in Recruiting the federation staff
Discuss the roles of elected representatives of federation, tenure and process of election.
Open a federation bank account with nearest commercial bank
Conduct CBNA- Capacity Building Need Assessment of the federation Executive Body members.
Organize exposure visit of the elected representatives
Discuss with members the annual membership fees
Draft bye laws of the federation
Start process of Federation Registration

Area Federation Fund

It is envisaged that all the SHGs under one PFT will come together to form an apex Federation. Once the formalities of formation have been completed, RRLP will give a grant of Rs. 50,000/- to the Federation. The Federation will incur establishment’s expenses from this fund while the balance will be retained by the federation as corpus.

The eligibility criteria would be:
(i) The Area Federation will submit application to DPMU through the PFT.
(ii) Regular meeting for three months.
(iii) Membership of 10 Utthan Sansthan or 100 ‘A’ grade SHGs.
(iv) Members contribution (decided by members) have been received.
(v) Bank account of PFT area federation has been opened.
(vi) MOU with Support Functionaries.

Disclosure at Area Federation Level

- The most appropriate disclosure system of information at the Area Federation will be at walls of Block Office/ Panchayat Samiti. The information will includes details of Name of member CDO, date of registration, name of Executive Committee officials, name of support persons (annexed Format-45).
- The information related to details of Area Federation will also be displayed at the website of department.
- The information and progress of the Area Federation will also be published in the RRLP quarterly newsletter ‘Dhani Ki Vani’
• The information of the Area Federation will also be discussed in the community radio programme/radio programme. on turn basis.

• Efforts would be made that The information of Area Federation will also be displayed in the Community Facility Center of the department of Information Technology, GOR

• The Area Federation will also nominate one of the EC member as PIO under the provisions of RTI ACT, capacity regarding the role and responsibility of PIO would be built up through the project in specific manner)

Record & Books of Accounts at Area Federation

• Meeting Register  

(annexed Format-46 (i, ii, iii))
- Cash Book (annexed Format-47)
- Ledger (annexed Format-48)
Chapter - 8

Producer Organisations
Primary Produce

Produce of farmers from agriculture and allied activities or produce of persons engages in handloom, handicraft and other cottage industries, including any by-product and product resulting from ancillary activities thereof. Also, any activity intended to increase the production or quality of aforementioned products or activities.

Producer

Any person engaged in any activity connected with or relatable to any primary produce.

Producer Organisations

Is a body of Primary producers, whose members are engaged in similar production of Primary Produce. Primary produce means produce of farmers arising from agriculture including (Horticulture, floriculture, animal Husbandry, pesiculture, bee keeping, forestry, forest products etc produce of persons engaged in handicraft, handloom and other allied activities.

Objectives of forming Producer Organisations

- To protect and/or increase the market share of producers and ensure that their production is as market-oriented as possible;
- To increase the capacity of producers to access market information and to undertake new marketing activities so as to promote the placing on the market of the products produced by Producer Organisations’ members;
- To improve the producers’ ability to meet legislative and other constraints by promoting production techniques which are environmentally sound and along rational lines.
- To maximize earnings due to economy of scale and economy of integration.
- To provide backward and forward services to producer members
Process of Forming Producer Organizations:

- Once SHG’s are formed and stabilized, a common livelihood activity will be identified for further up-scaling, value addition and linkage with wider markets.
- A meeting will be convened with individual producer and concept will be discussed and its benefits.
- On the basis of Common Livelihood activity, groups will be formed and shall be called as Producer Institutions.
- These producer Institutions will be further federated to form the Executive body of the producer organisations.
- The producer members will decide the legal form of the Producer Organizations depending on the activity requirement. i.e. Co-operatives/ Producer Company.
- In order to ensure the viability of the organization, the Producer organizations will accept other households engaged in the similar activity to become members.
- The producer organization will formulate its own bye laws, Memorandum of Association and Article of Association.
- The Producer organization will develop its system on the basis of its functions and activity.
- The producer organization will recruit professional staff like Chief Executive Officer, Marketing, Accounts, Production and other supporting staff depending on the requirement of the Producer Organisation.
- The members will subscribe to the minimum Shareholding in the Company.
- The Producer Organisation will at least convene one General Body meeting in a year.
- Other details are discussed under value chain development.

Why Producer Organization?

- To offer a statutory and regulatory framework that creates the potential for producer-owned enterprises to compete with other enterprises on a competitive footing.
- To provide for the method of formation and registration of "Producer Companies" which, inter alia carries the principles of "mutual assistance" and "Co-operation" within the more liberal
regulatory framework afforded by the company law with suitable adaptation.

- To provide an opportunity (on a purely voluntary basis), to the existing large multi-state cooperative institutions and societies, to voluntarily convert themselves into the new form of producer companies.

**Registration Process of Producer Organization**

First, producers will elect or nominate the promoters/Board members. Then the board will develop a Memorandum. They will seek approval of Memorandum and Article of Association from the Shareholders. Then, the company shall file for registration with the registrar of companies. The certificate of Incorporation will require the completion of following formalities.

- Check availability of Name with the registrar for Producer Company
- File for Director Identification Number (DIN)
- Get Digital Signature Certificate (DSC)
- Memorandum and Article of Association
- Other Documents, if any required for Registration of Company for incorporation.
- After issue of Certificate of Incorporation the Producer Company will file for TIN- Tax identification Number, which will include VAT too.

**Sectoral Fund**

Every Producer Organization will receive Sectoral Fund (SF) up to Rs. 20 Lac, in two installments, to invest in value chain development for livelihood promotion. The first installment of SF will be given to the PO within two months of its formation on submission of Activity Identification Report (AIR)\(^{19}\), an action plan for six months and bank account details. This installment can be up to Rs. 5 Lac. The action plan will be prepared by the executive committee of the PO with support from Sector Support Organisation (SSO). The SSO will be appointed by RRLP.

\(^{19}\) As discussed in the Community Institutions section
Apart from background information, the action plan should list activities to be carried out in the next six months to establish the PO which will include:

- Establishment of office
- Establishment of governance systems
- Recruitment of necessary staff
- Business planning
- Operational planning
- List of equipments together with cost estimates and suppliers
- Aggregation strategy development
- Estimation of cash flows and working capital requirement
- Establishing linkages with technical institutions and market players
- Establishing linkages with financial institutions
- Establishing linkages with SHGs/ CDO

This is only an indicative list and is likely to be edited in context of sector and area by the SSO.

On completion of the establishment phase, the PO will submit a Business Strategy Report (BSR) to RRLP together with a requisition for release of next installment. The BSR across the Project will be in a standardized format developed jointly by SPMU, DPMU and SSOs. The BSR will have to be approved by a nationalized commercial bank. The second installment will be released by the Project on the basis of such approval. This will be the final installment and can go up to a maximum of Rs. 15 lac. (The detailed guideline and manual will be developed.)

**Rationale for producer Organization**

It is observed that in absence of backward and forward linkages most of the livelihood promotion projects don’t deliver much in terms of employment generation. Beneficiaries / Trainees acquire skill get credit support but don’t start acting as an entrepreneur in real life and problem of un-employment remain same. We expect all of them to initiate their own ventures and make livelihood out of
that but it doesn’t happen often. Therefore, taking in account the
lesson from previous projects RRLP has worked out an extensive
business / livelihood incubator model, which would not only
provide required financial & technical support but also make sure
the use of given inputs so that expected results are realized and
delivered in true sense. Having said, until all key areas of
livelihood are not taken into consideration probability of being
failure would always remain high and especially when we are
working with rural women, who is not a position to take high risk,
which is in-build in business affairs. RRLP model would take care
of most business areas /concerns.

Figure 4.3 - Likely Institutional Map in a Project District by the end of 3\textsuperscript{rd} year
Frame work of working with Producer Organization

(A). Formation of Producer Organization

Project will do the expenditure related to formation and registration of Producer Organization. 50% of total expenditure or maximum 1.00 laks rupees will be given by project for formation of Producer Organization of SHGs. Expenditure related to formation and registration will be as follows: -

I. Consultancy service expenditure for preparation of documents like MOU, bylaws etc.
II. Registration Fee.
III. Traveling, stationary etc and other different expenditure.

Eligibility Criteria for Formation of Producer Organization Expenditures

I. Board of Directors (BoD) / office bearers of Producer Organization have been selected.
II. Proposal, regarding formation of Producer Organization have been approved by Board of Directors.
III. Formation related expenditure, assessment approved by BoD.
IV. Bank account opened in the name of Producer Organization.
V. 50 % of total amount, required for formation of Producer Organization deposited in bank account.
VI. Consultant has been selected according to the World Bank guidelines.
VII. Agreement has been signed between Producer Organization and consultant.
Process to get expenditure amount done on formation of Producer Organization

I. Assessment of approximate expenditure required for formation of Producer Organization will be prepared with the support of DPMU/ PFT.

II. By getting approval of assessed expenditure from BoD, demand application will be sent to DPMU. Application consist details of bank account like name of bank, bank account number and branch.

III. DPMU will examine and analyzed the assessment and ensure that Producer Organization having 50% amount of total cost. After that DPMU will transfer the remaining 50% amount in Producer Organization account and will keep necessary records and documents.

IV. After doing necessary expenditure related to formation, Producer Organization will send the copy of registration certificate with expenditure records and utilization certificate to DPMU.

(B). Hand Holding Support

In initial three years Producer Organization can take continuous support from sector support organization/ consultant. Expenditure made on hired consultant, will be beard by the project upto the certain limits. Support to consultant will be given as follows:

I. Support taken for formation process of Producer Organization and necessary licenses/ registration.

II. Support taken for development of Business Plan of Producer Organization and get approval from bank.

III. Support taken to contact and preparation of proposals to get services from different institutions/ amount from schemes.

IV. Support to develop linkages with different markets/ techniques/ finance.

V. Support for operation/ strengthening and capacity building.

VI. Support for documentation, records and account keeping.

VII. Technical support related to Act/ Rules.

Process to get handholding support expenditure amount
I. Producer Organization has to send the demand application to get expenditure amount to DPMU with the following documents:
   a) Copy of Term of Reference (TOR) and Agreement done with consultant/agency.
   b) Copy of registration certificate of Producer Organization.
   c) Bank details of Producer Organization like account number, name of bank and branch.
   d) Copy of proposal approved by Board of Directors (BoD).

II. After examine and analysis of proposal with remarks DPMU will forward the proposal to SPMU for approval.

III. After getting approval from SPMU, DPMU will sign a one time agreement with Producer Organization. Producer Organizations need not to sign agreement again to take more amounts for other expenditure.

IV. After the agreement DPMU will transfer the amount at a time required for three years within the limit of Rs. 5 lakhs and will maintain the necessary documents and accounts.

V. After getting amount, Producer Organization has to send tri-monthly report, verified by District Project Manager, to SPMU. Other then this annual audited financial statement will also be sent to DPMU.

(C). Operational Support for Producer Organization

Under this office and administrative expenses of activity based Producer Organization, working capital support related expenses are included.

Amount for Office and Administrative Expenses

Up to a certain limits (will be decided in separate manual), official and administrative expenditure will be given by project for 5 years in the following ratio:-

- **First Year**: 100% of total expenditure
- **Second Year**: 75% of total expenditure
- **Third Year**: 60% of total expenditure
- **Fourth Year**: 45% of total expenditure
- **Fifth Year**: 20% of total expenditure
Eligibility to get Operational Expenditure of Producer Organization

I. Producer Organization should be registered under company act or MACS Act.
II. Business Plans has been approved by commercial bank.
III. The annual expenditure has been assessed and approved by Board of Directors.
IV. Producer Organization has been deposited the 5% amount of working capital in bank account.
V. The recruitment process has been completed for necessary post of the company.

Process to get Amount for office and administrative expenses

I. To get the amount for office and administrative expenses, Producer Organization has to submit demand proposal with annual assessment and following documents to DPMU:
   a) Approved Business Plan
   b) Copy of registration certificate of Producer Organization.
   c) Bank details of Producer Organization like account number, name of bank and branch.
   d) Proposal approved by Board of Directors.
   e) Copy of MOU done between DPMU and Producer Organization.

II. After examine and analysis of proposal with remarks, DPMU will forward the proposal to SPMU for approval.
III. According to business plan / proposal of Producer Organization SPMU will give approval.
IV. After approval, DPMU will transfer the amount required for annual expenditure and will maintain the necessary documents and accounts.
V. The payment and allowances of the members posted under the Producer Organization will be paid by Producer Organization as per the criteria fixed by project. Like wise Producer Organization will be responsible to do other expenses of the company within limits given in company manual. DPMU/ DPM will responsible for verification of payment made for different works and salary.
VI. Producer Organization will be responsible to keep records shown in manual like attendance register, leave register, traveling allowance register and accounts etc.

VII. If, Producer Organization will not utilize the amount as per the MOU then project will have right to recover the amount.

VIII. After getting amount, Producer Organization has to send tri-monthly report, verified by District Project Manager, to SPMU. Other than this annual audited financial statement will also be sent to SPMU through DPMU.

(The total ceiling for point no. A, B, C would be Rs. 5.00 lac)

(D). Fund for Working Capital

On the basis of business plan of Producer Organization at a time maximum rupees 15.00 lakhs will be given from the project. Producer Organization has to keep working capital amount received from the project in the form of F.D. in bank and CCL received against the F.D will be used as working capital. Producer Organization has to deposit 5% amount of margin money deposited in bank through contribution.

Process to get Amount for Working Capital

I. To get the working capital, Producer Organization has to send the demand proposal to DPMU with required amount assessed according to business plan with following documents: -
   a) Approved Business Plan
   b) Copy of registration certificate of Producer Organization.
   c) Bank details of Producer Organization like account number, name of bank and branch.
   d) Proposal approved by Board of Directors.
   e) Copy of MOU done between DPMU and Producer Organization.

II. After examine and analysis of proposal with remarks, DPMU will forward the proposal to SPMU for approval.

III. According to business plan / proposal of Producer Organization, SPMU will give approval.
IV. After approval, DPMU will transfer the amount required for annual expenditure and will maintain the necessary documents and accounts.

V. After doing FDR of received amount, Producer Organization has to send the copy of FDR to SPMU through DPMU. The copy of FDR will be accepted as Utilization Certificate.

(E). Fund for Value Chain Investment

The project will support Producer Organizations by providing fund for necessary infrastructure, assets, materials, machinery, branding, packaging, and other value chain investment. For this works project will give maximum 15.00 lakhs to Producer Organizations.

Producer Organization will get loan for value chain investment from commercial bank. If, amount sanctioned by bank for value chain is less than the required amount then project will help through this investment.

Disclosure at Producer Organization Level

- The most appropriate disclosure system of information at the Producer Organization will be at walls of Block Office/Panchayat Samiti. The information will includes details of Name of member CDO, date of registration, name of Executive Committee officials, name of support persons. (annexed Format-49)
- The information related to details of Producer Organization will also be displayed at the website of department.
- The information and progress of the Producer Organization will also be published in the RRLP quarterly newsletter ‘Dhani Ki Vani’
- The information of the Producer Organization will also be discussed in the community radio programme/radio programme on turn basis.
- Efforts would be made that the information of Producer Organization will also be displayed in the Community Facility Center of the department of Information Technology, GOR.
The Producer Organisation will also nominate one of the EC member as PIO under the provisions of RTI ACT, capacity regarding the role and responsibility of PIO would be built up through the project in specific manner)
Chapter - 9

Social Audit
Social audit in the project is taken up for the purpose of enhancing Community/local governance, particularly for strengthening accountability and transparency in the project.

**Objectives of social audit**

1. Assessing the physical and financial gaps between needs and resources
2. Creating awareness among beneficiaries and project facilitators
3. Increasing efficacy and effectiveness of the project.
4. Scrutiny of various policy decisions at SHG, CDO keeping in view stakeholder interests and priorities, particularly of rural poor.
5. Estimation of the opportunity cost for stakeholders of not getting timely access to services.

**By WHOM**

Social Audit Committee (SAC) will be constituted by Grama Sabha which plays role of guardian of the project principles. This committee shall not be permanent, but will be set up according to the nature of the project.

A 5 member Social Audit Committee nominated by the Grama Sabha monitors project activities and ensures adherence of the project principles during implementation. The Committee is accountable to the Grama Sabha and reports to the Grama Sabha on a regular basis.

Social audit committee members can be drawn from among project stakeholders. It is advisable to use the services of retired functionaries of different organizations, teachers or persons of impeccable integrity living in the *Gram Panchayat* jurisdiction. Both facilitators and social audit committee members will be trained by social audit experts.

**Rights of the Social Auditor**:

---
1. seek clarifications about any decision-making, activity, scheme, income and expenditure incurred by the SHG, CDO
2. consider and scrutinize project and other activities of the SHG and CDO; and access registers and documents relating to all activities undertaken by the SHG and CDO.

WHEN
Social audit would be conducted after closing of the each financial year.

Process of the social audit

The detailed process of the social audit under the project would be as under;

❖ Defining the scope of the social audit

Clarity of purpose and goal of the project

❖ Identify & consult stakeholders

Identify stakeholders with a focus on their specific roles and duties. Social auditing aims to ensure a say for all stakeholders. It is particularly important that marginalized social groups, which are normally excluded, have a say on activities and have their views on the actual performance of project.

❖ Nomination of auditors

Members can be drawn from among project stakeholders. It is advisable to use the services of retired functionaries of different organizations, teachers or persons of impeccable integrity living in the Gram Panchayat jurisdiction

❖ Develop indicators, collection of data
Definition of performance indicators which must be understood and accepted by all. Indicator data must be collected by stakeholders on a regular basis

❖ Prepare the social accounts and verification

Establishment of a group of trusted local people including elderly people, teachers and others who are committed and independent, to be involved in the verification and to judge if the decisions based upon social audit have been implemented

❖ Public hearings

The findings of the social audit should be shared with all local stakeholders. This encourages transparency and accountability. A report of the social audit meeting should be distributed for Gram Panchayat auditing. In addition, key decisions should be written on walls and boards and communicated orally

❖ Advocacy and institutionalization

Follow-up of social audit meeting with the panchayat body reviewing stakeholders’ actions, activities and viewpoints, making commitments on changes and agreeing on future action as recommended by the stakeholders

Capacity building for social audit

- Organization of a mass campaign to increase public awareness about the meaning, scope, purpose and objectives of social audit.
- Establishment of a team of social audit experts in each district who are responsible for training social audit committee members (stakeholders).
- Implementation of training programmes on social auditing methods - conducting and preparing social audit reports, and presentation at Gram Sabha meetings.
Key factors for successful social audit

- Level of information shared with and involvement of stakeholders, particularly of the rural poor, women, and other marginalized sections.
- Commitment, seriousness and clear responsibilities for follow-up actions by elected members of the Gram Panchayat.
- Involvement of key facilitators in the process.

Social development monitoring

SDM is a periodic observation activity by socially disadvantaged groups as local citizens who are project participants or target beneficiaries. It could also take the form of action intended to enhance participation, ensure inclusiveness, articulation of accountability, responsiveness and transparency by the project implementing agencies institutions, with a declared purpose of making an impact on their socio-economic status.
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<td>Application form for training of Youth</td>
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<tr>
<td>31</td>
<td>CDO formation information to DPMU</td>
</tr>
<tr>
<td>32</td>
<td>MOU between DPMU &amp; CDO</td>
</tr>
<tr>
<td>33</td>
<td>MOU between CDO &amp; SHG</td>
</tr>
<tr>
<td>34(i)</td>
<td>Meeting Register for CDO</td>
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<td>Description</td>
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<td>34(ii)</td>
<td>Format for First meeting</td>
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<td>34(iii)</td>
<td>Details of monthly meeting</td>
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<tr>
<td>34(iv)</td>
<td>Details of discussion in the meeting</td>
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<td>35</td>
<td>Cash book at CDO level</td>
</tr>
<tr>
<td>36</td>
<td>Ledger at CDO level</td>
</tr>
<tr>
<td>37</td>
<td>Journal Voucher</td>
</tr>
<tr>
<td>38</td>
<td>SHG wise Livelihood Investment Tranche-1 register</td>
</tr>
<tr>
<td>39</td>
<td>SHG wise Livelihood fund register</td>
</tr>
<tr>
<td>40</td>
<td>HRF contribution and support fund register</td>
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<tr>
<td>41</td>
<td>Food security contribution &amp; support fund register</td>
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<tr>
<td>42</td>
<td>Fodder security contribution &amp; support fund register</td>
</tr>
<tr>
<td>43</td>
<td>SHG savings Loan Passbooks</td>
</tr>
<tr>
<td>44</td>
<td>Format of Wall painting for CDO at Gram Panchayat level</td>
</tr>
<tr>
<td>45</td>
<td>Format of Wall painting for Area Federation at Block level</td>
</tr>
<tr>
<td>46(i)</td>
<td>Meeting Register for Area Federation</td>
</tr>
<tr>
<td>46(ii)</td>
<td>Format for first meeting of Area federation</td>
</tr>
<tr>
<td>46(iii)</td>
<td>Details of monthly meeting</td>
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<td>46(iv)</td>
<td>Details of discussions in the meeting of Area federation</td>
</tr>
<tr>
<td>47</td>
<td>Cash book at Area Federation level</td>
</tr>
<tr>
<td>48</td>
<td>Ledger at Area Federation level</td>
</tr>
<tr>
<td>49</td>
<td>Format of Wall painting for Producer Organization (PO) at Panchayat Samiti level</td>
</tr>
</tbody>
</table>
### Format- 1 (i)

**Merit Criteria for Selection of CM/Book keeper/Para Professionals**

<table>
<thead>
<tr>
<th>Name of the Candidate</th>
<th>Academic Qualification Marks</th>
<th>Sex Male/Female Marks</th>
<th>Membe r of Target Family Marks</th>
<th>Memb er Ship in SHG Marks</th>
<th>Experienc e of working with SHG/CIG Marks</th>
<th>Experienc e of Participatory Activity Marks</th>
<th>Belongs to Marks</th>
<th>Acceptable to Community 10 No. Marks</th>
<th>Total</th>
<th>Merit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shri--S/O…</td>
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</tbody>
</table>
Sir,

I am interested to work as a community mobilizer in your project.

1. Name: ..............................................................................................................

2. Age: .......... Phone (with code): .................................................................

3. Father/Husband Name: ..............................................................................

4. Present address: ..........................................................................................

   Village:..............Post:..............Tahsil:..................................................

   Block:..............District:...............Pin Code:.................................

5. Categorizing (Please ✓ mark)

   I  Male/Female

   II  BPL/ left out poor

   III BPL Serial No. /Selected my family as left of poor. by project
IV  SC/ST/OBC/Minority/Disabled/ General  (Enclosed Certificate)

6. Education Qualification  (Please ✓ mark)
   1. literate
   2. Educated Less than 10\textsuperscript{th}
   3. 10\textsuperscript{th} Pass
   4. 12\textsuperscript{th} Pass
   5. Graduate
   6. Post Graduate

7. Family Business (Please ✓ mark)
   1. Labour
   2. Agricultural and Livestock
   3. Shop/Business
   4. Govt. Service
   5. Non Government Service
   6. Others

8. Family income (Please ✓ mark)
   1. Per month Less than 2000/-
   2. Per month  2001 to 5000/-
   3. Per month  5001 to 10000/-
   4. Per month more than 10001/-

9. Experience in community mobilization

Signature of applicant
Sir,

I am interested to work as Book Keeper in your project ........

1 Name...........................................................................................................

2 Age ...............Phone(with code).................................................................

a. Father/Husband Name...........................................................................

4 Present address .........................................................................................

   Village.......................Post............................Tahsil.................................

   Block......................District....................Pin Code..............................

5 Categorizing (Please ✓ mark)

   I    Male/Female

   II   BPL/ left out poor

   III BPL Serial No. /Selected my family as left of poor. by project
6. Education Qualification  (Please ✓ mark)

1. literate
2. Educated Less than 10\textsuperscript{th}
3. 10\textsuperscript{th} Pass
4. 12\textsuperscript{th} Pass
5. Graduate
6. Post Graduate

7. Family Business (Please ✓ mark)

1. Labour
2. Agricultural and Livestock
3. Shop/Business
4. Govt. Service
5. Non Government Service
6. Others

9. Family income (Please ✓ mark)

1. Per month Less than 2000/-
2. Per month 2001 to 5000/-
3. Per month 5001 to 10000/-
4. Per month more than 10001/-
5. Any Experience in Account keeping

Signature of applicant
Sir,

I am interested to work as para worker in your project as........

1. Name…………………………………………………………………………………..

2. Age ………………Phone(with code)………………………………………………

a. Father/Husband
   Name…………………………………………………………………………………

4. Present address ………………………………………………………………………
   Village………………Post……………………..Tahsil……………………………
   Block…………………District………………….Pin Code……………………..

5. Categorizing (Please ✓ mark)
   I   Male/Female
   II  BPL/ left out poor
III BPL Serial No. /Selected my family as left of poor. by project

IV SC/ST/OBC/Minority/Disabled/ General (Enclosed Certificate)

6. Education Qualification (Please ✓ mark)

1. literate
2. Educated Less than 10th
3. 10th Pass
4. 12th Pass
5. Graduate
6. Post Graduate

7. Technical Experience

8. Family Business (Please ✓ mark)

1  Labour
2  Agricultural and Livestock
3  Shop/Business
4  Govt. Service
5  Non Government Service
6  Others

9. Family income (Please ✓ mark)

1  Per month Less than 2000/-
2  Per month  2001 to 5000/-
3  Per month  5001 to 10000/-
4  Per month more than 10001/-

10 field in which interested to work as para professional

11 Any Experience in Agriculture/Livestock/Microfinance
Signature of applicant
Format-2

Area Profile

Name of PFT: ...........................................  Name of District: ....................

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of Village</th>
<th>Name of Gram Panchayat</th>
<th>No. of Households</th>
<th>Total Population</th>
<th>No. of BPLs</th>
<th>SC</th>
<th>ST</th>
<th>OB C</th>
<th>Other</th>
<th>Name of Sarpanch &amp; Contact no.</th>
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</thead>
<tbody>
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</tbody>
</table>
Signature of PFT Coordinator
Format-3

Village Level Entry Programme Schedule (VLEP)

TO BE SUBMITTED BY PFT TO DPMU

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of Village</th>
<th>Name of Gram Panchyat</th>
<th>Proposed VLEP Date</th>
<th>Resource Person</th>
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</thead>
<tbody>
<tr>
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</tbody>
</table>
## Criteria for Identification of Left-out Poor (other than BPL)
(based on pilot BPL Survey 2011)

<table>
<thead>
<tr>
<th>S. No</th>
<th>(A) The households which fulfill any one of the following conditions will not be surveyed for BPL Plus.</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Families who own double of the land of the district average of the agriculture Land per agriculture household partially or wholly irrigated (3 times if completely unirrigated)</td>
<td></td>
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<tr>
<td>2</td>
<td>Families who have three or four wheeled motorized vehicles, such as jeeps, SUV, etc.</td>
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<tr>
<td>3</td>
<td>Families who have at least one mechanized farm equipment, such as tractor, or power tiller, thresher, harvester, etc.</td>
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</tr>
<tr>
<td>4</td>
<td>Farmers who have any person who is drawing a salary of over Rs. 10000/-per month in non government/private organizations or is employed in government (including para statals) on a regular basis with pensionary or equivalent benefits.</td>
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<tr>
<td>5</td>
<td>Income Tax payers</td>
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</tbody>
</table>

(Note: In case any state wish to add the above indicators for exclusion, they may be permitted to do so. For instance, those owing a two–wheeler (less than 8% of rural households own these...
If the household fulfill above any one of the criteria would be considered for next (B) criteria

(B) The following would be compulsory for inclusion as BPL PLUS

<p>| | |</p>
<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>6</td>
<td>Designated “Primitive Tribal Group”</td>
</tr>
<tr>
<td>7</td>
<td>Designated most discriminated against SC groups, called Maha Dalit Groups if so identified by the state</td>
</tr>
<tr>
<td></td>
<td>Description</td>
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<td>---</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>8</td>
<td>Single women headed household</td>
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<tr>
<td>9</td>
<td>Household with disabled person as bread – earner</td>
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<tr>
<td>10</td>
<td>Household headed by a minor</td>
</tr>
<tr>
<td>11</td>
<td>Destitute households which are dependent predominantly on alma for survival</td>
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<tr>
<td>12</td>
<td>Homeless households</td>
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<tr>
<td>13</td>
<td>Any members of the households is bonded labourer</td>
</tr>
</tbody>
</table>

The household which fulfill above the both (A&B) criteria would be considered as BPL- PLUS.
This questionnaire intends to collect some socio-economic information related to the household. The information collected as part of this questionnaire will be used by the Ministry for informed policy making. The information provided by the household for this survey will in no case deprive any household of any existing benefit that it receives, or entitle any household to any benefit. Honest cooperation in this process is solicited for this purpose.

CONVENTIONS FOR FILLING THE QUESTIONNAIRE

1. No cell meant for recording information should be left blank.

2. Information collected should be recorded in English.

3. Cells shaded in light gray are to be Post-Coded by the Field Supervisor after the interview has been completed.

4. Where the term "(code)" is given, the list of applicable codes is provided immediately below the question. If the respondent's response cannot be classified using the codes provided, please use code 97 (for 'other') and specify details in brackets.

5. If a question is not applicable, write 'N.A'.

6. If the respondent does not know the answer to a question, or is reluctant to respond to a question, write 'D.K'.

7. Please follow skip patterns carefully and write 'N.A' for questions skipped. If an entire Block is skipped, cross out the Block.

Block 0 Codes

| Block 0 Codes | Col 0: Location codes -- Use codes from Census Layout maps
| Col 1: Household Basic Characteristics
| Col 2: Location codes -- Use codes from Census Layout maps

| Q1: Name of Household Head
| Q2: Religion Group -- Central list (A) (post-code)
| Q3: Religion Group -- Central list (B) (post-code)
| Q4: Religion: 1=Hinduism; 2=Islam; 3=Christianity; 4=Sikhism; 5=Jainism; 6=Buddhism; 97=Other (specify)
## Household Members Details

(Before asking Q.3 to 10 make a list of all family members, in order specified)

<table>
<thead>
<tr>
<th>PID</th>
<th>Name of the members</th>
<th>Gender (1=male, 2=female)</th>
<th>Age (years)</th>
<th>Relation with household head</th>
<th>Name of Father</th>
<th>Name of Mother</th>
<th>Marital status (code)</th>
<th>Highest level completed (code)</th>
<th>Possess educational certificate?</th>
</tr>
</thead>
<tbody>
<tr>
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<td>(1=yes, 2=no)</td>
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<tr>
<td>8</td>
<td>Relationship to household head: 1=Head; 2=Wife/husband; 3=Son/daughter; 4=Son/Daughter-in-law; 5=Grandchild; 6=Father/mother; 7=Father/mother-in-law; 8=Brother/sister; 9=Brother/sister-in-law; 10=Grandfather/grandmother; 11=Niece/nephew; 12=Servant/attached labor; 97=Other (specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Col.5 Relationship to household head: 1=Head; 2=Wife/husband; 3=Son/daughter; 4=Son/Daughter-in-law; 5=Grandchild; 6=Father/mother; 7=Father/mother-in-law; 8=Brother/sister; 9=Brother/sister-in-law; 10=Grandfather/grandmother; 11=Niece/nephew; 12=Servant/attached labor; 97=Other (specify)

Col.8 Marital Status: 1=Unmarried; 2=Married; 3=Widowed; 4=Divorced; 5=Separated; 6=Abandoned; 97=Other (specify)

Col.9 Educational Attainment: 1=Illiterate; 2=Literate but below primary; 3=Primary; 4=Middle; 5=Secondary; 6=Higher Secondary; 7=Graduate or higher; 9=Other (specify)
## Block 2.1. Details of family members living outside village

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Name of the family member</th>
<th>Gender</th>
<th>Age</th>
<th>Relation with household head</th>
<th>Number of months since leaving the village</th>
<th>Purpose of leaving</th>
<th>Living outside the village</th>
<th>Financial support from this member</th>
<th>Number of months since leaving the village</th>
<th>Purpose of leaving</th>
<th>Financial support from this member</th>
<th>Number of months since leaving the village</th>
<th>Purpose of leaving</th>
<th>Financial support from this member</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Col.5

Relation with household head: 1=Self; 2=Son/daughter; 3=Grandchild; 4=Husband/wife; 5=Brother/sister; 97=Other

Col.7

Purpose of leaving: 1=employment/business; 2=studies; 3=natural disaster (drought, flood etc.); 4=social/political problems; 97=Other

## Block 3. Disability and Chronic Illness

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>PID of individual</th>
<th>Possess disability certificate?</th>
<th>Disability</th>
<th>Chronic illness</th>
<th>PID of family member</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td>(1=yes, 2=no)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Col.1 for PID

Col.3&4. Disability: 1=blind; 2=deaf; 3=mute; 4=orthopaedic; 5=mentally challenged; 97=Other

Col.5&6. Chronic illness: 1=cancer; 2=HIV/AIDs; 3=TB; 4=leprosy; 5=silicosis; 97=Other
**Block-4. Sources of Household Income/Livelihood**

Note: Ask respondent for income earned by all household members. Multiple income sources are possible.

In the past one year, did your household receive any income from the following sources?

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Nature of Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Cultivation</td>
</tr>
<tr>
<td>2</td>
<td>Fishing</td>
</tr>
<tr>
<td>3</td>
<td>Forest gatherer/natural produce collection</td>
</tr>
<tr>
<td>4</td>
<td>Livestock/other agric enterprise</td>
</tr>
</tbody>
</table>

If Yes in Q8, is it a traditional occupation? If Yes in Q8.1, what type (code):
- 1=Barber
- 2=Cobbler
- 3=Ironsmith
- 4=Carpenter
- 5=Tailor
- 6=Sweeper/rag-picker
- 7=Washermen
- 8=Potter
- 9=Weaver
- 10=Folk Artist
- 11=Butcher
- 12=Priest
- 97=Other (specify)

**What are the two main sources of household income in the past one year?**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Nature of Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Pension</td>
</tr>
<tr>
<td>2</td>
<td>Interest and rental income</td>
</tr>
</tbody>
</table>

**Casual wage employment (agricultural)**

Remittances/Transfers from family (cash or kind)

**Casual wage employment (non-agricultural)**

Begging/charity

**Salaried employment**

Other (specify)

---

**Block-5. Employment and Income Details**

In the past one year, did any member of the household have a salaried job? (If no, skip to Q5.2)

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Nature of job (If no, skip to Q5.2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

**Mode of salary payment:**
- 1=cash
- 2=cheque
- 3=bank account
- 97=Other (specify)

**Nature of government job:**
- 1=Gazetted employee
- 2=Non-gazetted employee
- 3=Honorarium/incentive based/contract employee

**Type of private job:**
- 1=Professional/managerial/executive
- 2=Machine operators/skilled factory workers
- 3=Manual factory workers
- 4=Service/Sales workers
- 97=Other (specify)
**Block-5. Employment and Income Details (continued)**

<table>
<thead>
<tr>
<th>Sl.N</th>
<th>PID</th>
<th>PIDs of household members who provide details for each enterprise/service (Use Block 2, Col.1)</th>
<th>Net monthly income (If no, skip to Q5.3)</th>
<th>Hires/registered Govt. or contract or, (specify)</th>
<th>Is a Govt. or private contractor, what type?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
<td>(6)</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Col.3 Type of enterprise/service:** 1=Manufacturing; 2=Shop/eateries; 3=Handicrafts/artisans/home based manufacturing; 4=Professional services; 5=Repair/maintenance services; 6=Trade/business; 7=Construction; 8=Transport; 97=Other (specify)

**Q5.1 Type of enterprise/service:** (If yes, provide details for each enterprise/service in table below)

**Q5.2 Codes:** 1=PI; 2=PI

**List PID of any person in the household who:**

<table>
<thead>
<tr>
<th>PID</th>
<th>PID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Block-**

**6. Participation in public programs**

<table>
<thead>
<tr>
<th>Sl.N</th>
<th>PID</th>
<th>PID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Q6.1 Type of ration card:** 1=Antodaya; 2=BPL; 3=APL; 97=Other (specify)

**Q6.2 Type of government contractor:** 1=Class I/A; 2=Class II/B; 3=Class III/C; 97=Other (specify)

**Q6.3 Codes:** 1=Class I/A; 2=Class II/B; 3=Class III/C; 97=Other (specify)

**Q6.4 Type of government contractor:**

<table>
<thead>
<tr>
<th>PID</th>
<th>PID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Block-**

**7. Participation in public programs**

<table>
<thead>
<tr>
<th>Sl.N</th>
<th>PID</th>
<th>PID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Q7.1 Type of ration card:** 1=Antodaya; 2=BPL; 3=APL; 97=Other (specify)

**Q7.2 Type of government contractor:** 1=Class I/A; 2=Class II/B; 3=Class III/C; 97=Other (specify)

**Q7.3 Codes:** 1=Class I/A; 2=Class II/B; 3=Class III/C; 97=Other (specify)

**Q7.4 Type of government contractor:**

<table>
<thead>
<tr>
<th>PID</th>
<th>PID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Q7.5 Type of government contractor:**

<table>
<thead>
<tr>
<th>PID</th>
<th>PID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Q7.6 Type of government contractor:**

<table>
<thead>
<tr>
<th>PID</th>
<th>PID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Block-7. Land Ownership (excluding homestead)

#### 7.1. Major unit

- Cultivation land
  - Irrigated
  - Unirrigated

- Non-cultivation
  - Major unit
  - Minor unit

- Orchard/Plantation
  - Major unit
  - Minor unit

#### 7.2. Minor unit

<table>
<thead>
<tr>
<th>Sl.</th>
<th>Land type</th>
<th>Cultivation land</th>
<th>Non-cultivation</th>
<th>Orchard/Plantation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Major unit</td>
<td>Minor unit</td>
<td>Major unit</td>
</tr>
<tr>
<td>(2)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(5)</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(6)</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>(7)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(8)</td>
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<td></td>
</tr>
<tr>
<td>(9)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Using the local land units noted above, record land owned or possessed, by type of land, in table below. Separate cells are provided to record major and minor units for each land type.

- Cultivation land
  - Irrigated
  - Unirrigated

- Non-cultivation
  - Major unit
  - Minor unit

- Orchard/Plantation
  - Major unit
  - Minor unit

#### 7.3. Land owned/possessed

<table>
<thead>
<tr>
<th>Sl.</th>
<th>Major unit</th>
<th>Minor unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>(10)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Block-8. Housing Characteristics (if household is homeless, skip to Block 9)

#### 8.1. Total number of rooms (excluding kitchen)

1. List number of rooms which are:
   - Kuchcha
   - Semi-pucca
   - Pucca

#### 8.2. Type of plinth

1. Did you ever receive a government grant (IAY or other) for construction?

#### 8.3. Type of repair for this house?

1. Did you ever receive a government grant (IAY or other) for repair?

#### 8.4. Number of storeys (write 1 if only ground floor)

#### 8.5. Animals

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Animals</th>
<th>Number owned</th>
<th>Number used for commercial purposes</th>
<th>Monthely electricity bill</th>
<th>Monthely water bill</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Did you hire labor to construct this house? Enter N.A. if house is rented. If yes, average monthly electricity bill in last year:

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Cow/Buffer (she)</th>
<th>Number possess</th>
<th>Number used for no</th>
<th>Rupees per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>(5)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Did you hire labor to construct this house? Skip to Q9 if no:

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Cow/Buffer (he)</th>
<th>Number possess</th>
<th>Number used for commercial purposes</th>
<th>Rupees per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>(6)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(7)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Did you own the land on which your homestead is situated? Skip to Q9 if no:

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Camel/horse/mule/emptykey</th>
<th>Rupees per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>(8)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(9)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Did you own the land on which your homestead is situated? Skip to Q9 if no:

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Pigs/Goat/Sheep</th>
<th>Rupees per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>(10)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(11)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Did you own the land on which your homestead is situated? Skip to Q9 if no:

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Hen/Chicken/Duck</th>
<th>Rupees per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>(12)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(13)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Other (specify)
<table>
<thead>
<tr>
<th>S.N o</th>
<th>Asset</th>
<th>Do you own this asset?</th>
<th>Any government benefit received?</th>
<th>Used for commercial purpose?</th>
<th>Do you own asset?</th>
<th>Any government benefit received?</th>
<th>Used for commercial purpose?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Two-wheeled motorized vehicle</td>
<td>(1=Yes, 2=No)</td>
<td>(1=Yes, 2=No)</td>
<td>(1=Yes, 2=No)</td>
<td>(1=Yes, 2=No)</td>
<td>(1=Yes, 2=No)</td>
<td>(1=Yes, 2=No)</td>
</tr>
<tr>
<td>2</td>
<td>Three-wheeled motorized vehicle</td>
<td>(2=No)</td>
<td>(2=No)</td>
<td>(2=No)</td>
<td>(2=No)</td>
<td>(2=No)</td>
<td>(2=No)</td>
</tr>
<tr>
<td>3</td>
<td>Four or more wheeled motorized vehicle</td>
<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
</tr>
<tr>
<td>4</td>
<td>Diesel/Kerosene engine</td>
<td>(7)</td>
<td>(8)</td>
<td>(9)</td>
<td>(10)</td>
<td>(11)</td>
<td>(12)</td>
</tr>
<tr>
<td>5</td>
<td>Sprinkler/Drip irrigation set</td>
<td>(9)</td>
<td>(10)</td>
<td>(11)</td>
<td>(12)</td>
<td>(13)</td>
<td>(14)</td>
</tr>
<tr>
<td>6</td>
<td>Bullock-cart/other cart</td>
<td>(13)</td>
<td>(14)</td>
<td>(15)</td>
<td>(16)</td>
<td>(17)</td>
<td>(18)</td>
</tr>
<tr>
<td>7</td>
<td>Fish pond</td>
<td>(15)</td>
<td>(16)</td>
<td>(17)</td>
<td>(18)</td>
<td>(19)</td>
<td>(20)</td>
</tr>
<tr>
<td>8</td>
<td>Fishing net</td>
<td>(16)</td>
<td>(17)</td>
<td>(18)</td>
<td>(19)</td>
<td>(20)</td>
<td>(21)</td>
</tr>
<tr>
<td>9</td>
<td>Motorized fishing boat</td>
<td>(17)</td>
<td>(18)</td>
<td>(19)</td>
<td>(20)</td>
<td>(21)</td>
<td>(22)</td>
</tr>
<tr>
<td>10</td>
<td>Non-motorized fishing boat</td>
<td>(18)</td>
<td>(19)</td>
<td>(20)</td>
<td>(21)</td>
<td>(22)</td>
<td>(23)</td>
</tr>
<tr>
<td>11</td>
<td>Processing plant for agricultural commodities</td>
<td>(20)</td>
<td>(21)</td>
<td>(22)</td>
<td>(23)</td>
<td>(24)</td>
<td>(25)</td>
</tr>
<tr>
<td>12</td>
<td>Factory</td>
<td>(21)</td>
<td>(22)</td>
<td>(23)</td>
<td>(24)</td>
<td>(25)</td>
<td>(26)</td>
</tr>
<tr>
<td>13</td>
<td>Brick kiln</td>
<td>(22)</td>
<td>(23)</td>
<td>(24)</td>
<td>(25)</td>
<td>(26)</td>
<td>(27)</td>
</tr>
<tr>
<td>14</td>
<td>Sewing machine</td>
<td>(23)</td>
<td>(24)</td>
<td>(25)</td>
<td>(26)</td>
<td>(27)</td>
<td>(28)</td>
</tr>
<tr>
<td>16</td>
<td>LPG/Biogas</td>
<td>(25)</td>
<td>(26)</td>
<td>(27)</td>
<td>(28)</td>
<td>(29)</td>
<td>(30)</td>
</tr>
<tr>
<td>17</td>
<td>Grinder/Mixer</td>
<td>(26)</td>
<td>(27)</td>
<td>(28)</td>
<td>(29)</td>
<td>(30)</td>
<td>(31)</td>
</tr>
<tr>
<td>18</td>
<td>Geyser/Room heater</td>
<td>(27)</td>
<td>(28)</td>
<td>(29)</td>
<td>(30)</td>
<td>(31)</td>
<td>(32)</td>
</tr>
<tr>
<td>19</td>
<td>Water cooler</td>
<td>(28)</td>
<td>(29)</td>
<td>(30)</td>
<td>(31)</td>
<td>(32)</td>
<td>(33)</td>
</tr>
<tr>
<td>20</td>
<td>Computer/Laptop</td>
<td>(29)</td>
<td>(30)</td>
<td>(31)</td>
<td>(32)</td>
<td>(33)</td>
<td>(34)</td>
</tr>
<tr>
<td>21</td>
<td>Landline Telephone</td>
<td>(30)</td>
<td>(31)</td>
<td>(32)</td>
<td>(33)</td>
<td>(34)</td>
<td>(35)</td>
</tr>
<tr>
<td>22</td>
<td>Mobile/Cell phone</td>
<td>(31)</td>
<td>(32)</td>
<td>(33)</td>
<td>(34)</td>
<td>(35)</td>
<td>(36)</td>
</tr>
<tr>
<td>23</td>
<td>Refrigerator</td>
<td>(32)</td>
<td>(33)</td>
<td>(34)</td>
<td>(35)</td>
<td>(36)</td>
<td>(37)</td>
</tr>
<tr>
<td>24</td>
<td>Air Conditioner (A/C)</td>
<td>(33)</td>
<td>(34)</td>
<td>(35)</td>
<td>(36)</td>
<td>(37)</td>
<td>(38)</td>
</tr>
<tr>
<td>25</td>
<td>Radio</td>
<td>(34)</td>
<td>(35)</td>
<td>(36)</td>
<td>(37)</td>
<td>(38)</td>
<td>(39)</td>
</tr>
<tr>
<td>26</td>
<td>Television (color or B&amp;W)</td>
<td>(35)</td>
<td>(36)</td>
<td>(37)</td>
<td>(38)</td>
<td>(39)</td>
<td>(40)</td>
</tr>
<tr>
<td>27</td>
<td>Cable TV connection or DTH</td>
<td>(36)</td>
<td>(37)</td>
<td>(38)</td>
<td>(39)</td>
<td>(40)</td>
<td>(41)</td>
</tr>
<tr>
<td>28</td>
<td>Licensed firearm/Weapon</td>
<td>(37)</td>
<td>(38)</td>
<td>(39)</td>
<td>(40)</td>
<td>(41)</td>
<td>(42)</td>
</tr>
<tr>
<td>29</td>
<td>Cycle rickshaw</td>
<td>(38)</td>
<td>(39)</td>
<td>(40)</td>
<td>(41)</td>
<td>(42)</td>
<td>(43)</td>
</tr>
<tr>
<td>30</td>
<td>Bicycle</td>
<td>(39)</td>
<td>(40)</td>
<td>(41)</td>
<td>(42)</td>
<td>(43)</td>
<td>(44)</td>
</tr>
<tr>
<td>31</td>
<td>Ceiling/Table fan</td>
<td>(40)</td>
<td>(41)</td>
<td>(42)</td>
<td>(43)</td>
<td>(44)</td>
<td>(45)</td>
</tr>
<tr>
<td>32</td>
<td>Steel almirah</td>
<td>(41)</td>
<td>(42)</td>
<td>(43)</td>
<td>(44)</td>
<td>(45)</td>
<td>(46)</td>
</tr>
<tr>
<td>33</td>
<td>Watch/Clock</td>
<td>(42)</td>
<td>(43)</td>
<td>(44)</td>
<td>(45)</td>
<td>(46)</td>
<td>(47)</td>
</tr>
<tr>
<td>34</td>
<td>Watch/Desk clock</td>
<td>(43)</td>
<td>(44)</td>
<td>(45)</td>
<td>(46)</td>
<td>(47)</td>
<td>(48)</td>
</tr>
<tr>
<td>35</td>
<td>Watch/Wrist watch</td>
<td>(44)</td>
<td>(45)</td>
<td>(46)</td>
<td>(47)</td>
<td>(48)</td>
<td>(49)</td>
</tr>
<tr>
<td>36</td>
<td>Watch/Bracelet</td>
<td>(45)</td>
<td>(46)</td>
<td>(47)</td>
<td>(48)</td>
<td>(49)</td>
<td>(50)</td>
</tr>
<tr>
<td>37</td>
<td>Watch/Earring</td>
<td>(46)</td>
<td>(47)</td>
<td>(48)</td>
<td>(49)</td>
<td>(50)</td>
<td>(51)</td>
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<tr>
<td>38</td>
<td>Watch/Ring</td>
<td>(47)</td>
<td>(48)</td>
<td>(49)</td>
<td>(50)</td>
<td>(51)</td>
<td>(52)</td>
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<tr>
<td>39</td>
<td>Watch/Pendant</td>
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<td>(49)</td>
<td>(50)</td>
<td>(51)</td>
<td>(52)</td>
<td>(53)</td>
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<tr>
<td>40</td>
<td>Watch/Necklace</td>
<td>(49)</td>
<td>(50)</td>
<td>(51)</td>
<td>(52)</td>
<td>(53)</td>
<td>(54)</td>
</tr>
<tr>
<td>41</td>
<td>Watch/Necklace</td>
<td>(50)</td>
<td>(51)</td>
<td>(52)</td>
<td>(53)</td>
<td>(54)</td>
<td>(55)</td>
</tr>
</tbody>
</table>
**Block- 11. Financial Assets**

<table>
<thead>
<tr>
<th>Does any member of household have:</th>
<th>(1=yes, 2=no)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life insurance policy?</td>
<td>(Skip to Q2 if no)</td>
</tr>
<tr>
<td>Kisan Credit Card?</td>
<td>(Skip to Q3 if no)</td>
</tr>
<tr>
<td>Other savings instruments</td>
<td>(Skip to Q4 if no)</td>
</tr>
</tbody>
</table>

Q3. 3.3 Total amount outstanding (principal plus interest) (Rupees)

- Type of Savings Instruments: 1=National Savings Certificate; 2=Postal Savings Account; 3=Public Provident Fund; 4=Kisan Vikas Patra; 5=Bank account/Fixed Deposits; 6=SHG; 7=Microfinance; 8=Chit fund;

**Block- 12. Household Members Det**

<table>
<thead>
<tr>
<th>PID (Use Block 2, Col.1)</th>
<th>Date of birth (DOB)</th>
<th>How was D OB determined?</th>
<th>Possess ID Proof?</th>
<th>Source of loan?</th>
</tr>
</thead>
<tbody>
<tr>
<td>(dd mm yyyy)</td>
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<td>(code)</td>
<td>(code)</td>
<td>(code)</td>
</tr>
<tr>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
</tr>
</tbody>
</table>

Block- 12 Codes:
- 1=institutional; 2=non-institutional; 3=Both

Col. 5 How DOB determined?
- 1=Self-declaration by respondent; 2=Verified from documents;
- 3=Estimated (with help from investigator)

Cols. 7-9 Type of ID proof:
- 1=Ration card; 2=MGNREGA job card; 3=Voter ID card; 4=Driver's license;
- 5=PAN card; 6=Passport; 7=School ID; 8=Employer ID; 9=Bank/Post office pass book;
- 10=Smartcard; 97=Other (specify)
If you were to classify your household, based on your income and asset position, where will you place yourself among the households of your hamlet/tola/segment?

1. **Code for Q.1:**
   - 1=Very poor; 2=poor; 3=Average; 4=Rich; 5=Very rich

In your hamlet/tola, which are the poorest five households? *(list names of household head)*

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Name of named household</th>
<th>Census Household Sl. No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
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<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In your hamlet/tola, which are the richest five households? *(list names of household head)*

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Name of named household</th>
<th>Census Household Sl. No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
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<td>2</td>
<td></td>
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<tr>
<td>3</td>
<td></td>
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</tr>
</tbody>
</table>

Page 9
Format -5

Village Profile

Date: .....................

District: ................................. Block: ...................................... Cluster: ........................................

Gram Panchayat: ........................ Village: .................................

Village Code: .............................

1. Population (as per present census format – total)
   Male: ........... Female: ............... Total: ......................

2. Total number of family (as per census format): SC ...... ST.......OBC....... Minority......... General.............. Total ..............

3. Is village linked with road? (Yes/No) ...............................

4. If not then distance of village from road (in K.M.): .........................

5. Status of approach road (Kuchcha /WBM/ Pukka): ..............................

6. Is electricity available in village – Yes/No: ..............................

7. Is telephone facility available in village – Yes/No: ..............................

8. Facilities/Services available in village

   Detail  Yes/No, if No. then distance Place

   (in K.M.)

A. Agriculture Related
i. Agri. Cooperative Committee ..................................
ii. Mandi .................................. ..................................
iii. Storage Facility .................................. ..................................
iv. Shop to purchase Certified Seed .................................. ..................................
v. Shop for fertilizer .................................. ..................................
vi. Agency for Agri.-equipment .................................. ..................................
vii. Grading Plant .................................. ..................................
viii. Product Marketing Center .................................. ..................................

B. Animal Husbandry Related
i. Animal Market .................................. ..................................
ii. Animal Hospital .................................. ..................................
iii. Milk Cooperative Committee .................................. ..................................
iv. Milk Chilling Center .................................. ..................................

v. Product Market Center           ..........       .....  
vi. Artificial Insemination Center    ..........       .....  
                              .....  

vii. Shop for Animal Fodder        ..........       .....  
                              .....  
C. Panchayat Building             ..........       .....  
                              .....  
D. Public Distribution System    ..........       .....  
                              .....  
E. Others

i. Post Office                  ..........       .....  
                              .....  
ii. Bus Stand                   ..........       .....  
                              .....  
iii. Bank                      ..........       .....  
                              .....  
iv. Weekly Hat                  ..........       .....  
                              .....  
v. Flour Mill                   ..........       .....  
                              .....  
vi. Grocery Shop                ..........       .....  
                              .....  
vii. Agri.-equipment Repairing Shop  ..........       .....  
                              .....  
9. Area of Village (As per revenue record)
Total Area (In Hac.): ................. Total Agricultural Land (In Hac.): ........

Irrigated Area (In Hac.): ............... Garaging Land (In Hac.): .....................

10. Irrigation Facility:

<table>
<thead>
<tr>
<th>Name of Source</th>
<th>Number</th>
<th>Functional/ Defunct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pond</td>
<td></td>
<td></td>
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<tr>
<td>Stop Dam</td>
<td></td>
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<tr>
<td>Others</td>
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</tr>
</tbody>
</table>
## Format-6

### Existing SHGs Information (Village)

Date: .....................

District:.................................

Cluster:.................................

Gram Panchayat: .........................

Village:.................................

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of SHG</th>
<th>Formatation Year</th>
<th>Type of SHG</th>
<th>Number of member</th>
<th>Bank linkage / loan Status and saving mobilized</th>
<th>Name of Scheme under which SHG formed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
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</tbody>
</table>

Note: In Type of Group column Write Male, Female or Mixed
**Format 7**

**Listing of the Potential Candidates identified for CM / BK / PV by community & PFT**

(To be prepared by the PFT and community during VLEP / PRA)

<table>
<thead>
<tr>
<th>S No</th>
<th>Name</th>
<th>Caste</th>
<th>Gender</th>
<th>Age</th>
<th>Education</th>
<th>Experience</th>
<th>Any assignment taken up by her / him voluntarily</th>
<th>Suitable for CM / BK / PV</th>
<th>Contact no and address</th>
</tr>
</thead>
</table>
## Format 8

**Listing of the Potential Candidates / youth for Skill Development & Employability Trainings**

(To be prepared by the PFT and community during VLEP / PRA)

Name of Village: ..........................  G.P.: ......................................  CDO: ..............................

PFT: .............................................  Block: ......................................  District: ..................................

<table>
<thead>
<tr>
<th>S No</th>
<th>Name</th>
<th>Cast</th>
<th>Gender</th>
<th>Age</th>
<th>Education</th>
<th>Any kind of job Experience / technical knowledge</th>
<th>Area of interest for skill training &amp; employability</th>
<th>Any inherited skill</th>
<th>Contact no and address</th>
</tr>
</thead>
</table>
**Format 9**

**Listing of the poor families identified by community left out from BPL list**

(To be prepared by the community & PFT in participatory mode during VLEP / PRA for Gram Sabha Consnet)

Village/ Hamlet : ........................................................................

<table>
<thead>
<tr>
<th>S No</th>
<th>Name</th>
<th>Family details and family head name</th>
<th>Sex</th>
<th>Occupation</th>
<th>Assets status</th>
<th>SC / ST / OBC / Gen</th>
<th>Community opinion</th>
</tr>
</thead>
<tbody>
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</table>

.................................................................
The Gram Sabha meeting have been organized on dated .......... at time............... at ............... Village of ........................... Gram Panchayat. ...............members participated in the meeting. Unanimously the enclosed list has been approved by the members for consideration as project beneficiary.

Signature of Secretary

Signature of President
## SHG Member Information

Village/ Hamlet: ..........................................

<table>
<thead>
<tr>
<th>Name of Member</th>
<th>Name of Father/Husband</th>
<th>WR No.</th>
<th>BPL No.</th>
<th>Male/Female</th>
<th>Caste</th>
<th>Age</th>
<th>Office Bearers</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
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<td>Secretary</td>
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<td>Bank Signatory</td>
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<td>Member</td>
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</tbody>
</table>
Note: Write ST/ SC/ OBC/ General in the column of Caste.
Format-12

Application form for SHG Registration

(To be submitted by PFT to DOMU)

To,

Date:......................

Coordinator,

PFT

Name of Cluster: ..................... Block: .................. District: .............

Subject: Application for SHG registration.

We here by declared that we have discussed democratically and taken decision to register our group as Self – Help Group. We agreed that

1. We collectively responsible for all SHG work. If any financial responsibility emerges then that also we accept.

2. All members will meet regularly twice in a month date................. And date......................

3. All members will do saving and distribute profits among all members.

4. Will keep all records correctly and also inform members and gram sabha about it.

5. If any discrimination found in social audit then in future we will not eligible to get any support. Detail about us is given below: -

Name of SHG: ..............................................

Kindly do necessary action to register our group as SHG. List of members and office bearers is enclosed as enclosure – A

Signature of Group’s President
Verification by PFT

I have participated in SHG meeting on date..................at........................Place.
This is verified by me that during the group meeting total............... number members were present and officer bearers have been selected by he group and ........... members depositing fixed saving amount. I recommended the registration of the group.

Name and Signature of PFT member

Date:..........................................................
Format-13

Registration Certificate of SHG

(Fill by PF Team)

Name of Village: .................................................. Code:

..........................

Serial number of SHG formed in village: ........... Code:

..........................

Type of SHG........................................ Code:

..........................

No. of members in SHG: ................................. Code:

..........................

Old or New SHG: ....................................... Code:

..........................

Registration No. of SHG: ....................../.... /.... /.... /........../.............

Name and Signature of PMU Manager

CC: To PFT, for information. Registration of SHG in registration register is ............./.... /.... /.... /........ Dated .................
Name and Signature of PMU Manager
Format-14

Evaluation of Existing SHGs,

Name of SHGs: ..............................  Bank A/c No.
:..........................................  ........................................
Total Members :: ....................  Bank
:..........................................  ........................................
Date of Formation: ....................  Date of Bank A/c opening
:..........................  ........................................

Norms of Meeting .................................. Total Meeting Held .............. Last Meeting
Date............

Presence of Members in last meeting.............................

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Name of Members</th>
<th>BPL No. or No. of List Prepared from left out poor</th>
<th>Saving of Member</th>
<th>Loan of Member from SHG</th>
<th>Loan from Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
<td>Loan</td>
<td>Repayment</td>
</tr>
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<td>2</td>
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</tr>
</tbody>
</table>
Cash Book Written up to ................................Cash Balance...............................Amount in Inter loaning
Rs.................................
Bank Pass Book Completed up to...............................Balance.................................Bank Charges if
any.................................
Total of Saving & Income ...............................Total of Expenditure ...............................Net
Balance.................................

Cash............................
Bank............................
Inter loaning.....................
Format -15

SHG Grading format
(To be graded by Banker & PFT jointly)

Total Marks 150

Prerequisite

- Minimum six months old group
- Have prepared MCLP and
- MCLP is approved by Group
- Bank account has been opened
- If group has availed loan from bank recovery has to be regular
- Livelihood Investment Tranche-1 has been utilized and recovery by members to SHG & SHG to CDO should be regular

<table>
<thead>
<tr>
<th>SN.</th>
<th>Factors to be considered</th>
<th>Very good</th>
<th>Good</th>
<th>Unsatisfactory</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Marks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Number of meeting Or happing as per decided norms</td>
<td>10</td>
<td>8</td>
<td>5</td>
</tr>
<tr>
<td>2</td>
<td>Who host the meeting</td>
<td>Members itself regularity</td>
<td>CM</td>
<td>not conduct meeting If CM doesn’t come</td>
</tr>
<tr>
<td>3</td>
<td>Attendance of members (As per records)</td>
<td>More than 90%</td>
<td>80 to 90%</td>
<td>Less than 70%</td>
</tr>
<tr>
<td>4</td>
<td>Who go to Bank for Transactions</td>
<td>on rotation basis different members</td>
<td>Only one office bearer</td>
<td>Have no bank account</td>
</tr>
<tr>
<td>5</td>
<td>Amount to be saved</td>
<td>Regularity of saving</td>
<td>Regularity of saving</td>
<td>regularity of saving</td>
</tr>
<tr>
<td>6</td>
<td>Utilization of saving / Livelihood Investment Tranche-1 by SHG</td>
<td>Fully used for loaning to members</td>
<td>Partly used for loaning</td>
<td>Poor utilization</td>
</tr>
<tr>
<td>7</td>
<td>Loan recoveries</td>
<td>100%</td>
<td>90 to 80%</td>
<td>Less than 80%</td>
</tr>
<tr>
<td></td>
<td>SHG to members</td>
<td>100%</td>
<td>90 to 80%</td>
<td>Less than 80%</td>
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<tr>
<td>8</td>
<td>Loan recoveries SHG to Bank / CDO (if has taken loan / Livelihood Investment Tranche-1)</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>9</td>
<td>Maintenance of books</td>
<td>All books are regularly maintained and updated</td>
<td>Most important register (Minutes, saving, loans etc.) are updated.</td>
<td>Irregularity in maintaining and updating banks.</td>
</tr>
<tr>
<td>10</td>
<td>Skill level</td>
<td>Members have undergone the training</td>
<td>have traditional knowledge only</td>
<td>Don't have skills</td>
</tr>
<tr>
<td>11</td>
<td>RRLP norms and investment support conditions knowledge</td>
<td>known to all members</td>
<td>known to more than 85%</td>
<td>less than 75%</td>
</tr>
<tr>
<td>Grading</td>
<td>A</td>
<td>B</td>
<td>C</td>
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</tr>
<tr>
<td>Marks received</td>
<td>75%</td>
<td>60%</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>Output</td>
<td>Qualified</td>
<td>Re-appear in 8 weeks</td>
<td>Re-appear in 12 weeks</td>
<td></td>
</tr>
</tbody>
</table>

**Certificate**

This is to certify that ..........................................................SHG received grade A / B / C and .......marks out of 200. We gardening team PFT and Banker jointly recommend to release MCLP funds from RRLP and to bridge the remaining demand of group INR................................. loan would be provided by bank......................branch.

<table>
<thead>
<tr>
<th>Signature of Grading Committee with name and designation</th>
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</table>

<table>
<thead>
<tr>
<th>Banker</th>
<th>PFT-C / Member</th>
</tr>
</thead>
</table>
In today’s meeting total ............. Members were present in the meeting. Names of the members who were absent from the meeting with/ without prior information are as under:

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name</th>
<th>With/ without prior information</th>
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<tr>
<td>MEETING REGISTER</td>
<td></td>
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<tr>
<td>Date:..............................to ........................................</td>
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</table>

| Name of the Group | ................................................................. |
| Village/Dani | ................................................................. |
| Name of the Gram Panchayat | ................................................................. |
| Panchayat Samiti | ................................................................. |
| Block | ................................................................. |
| District | ................................................................. |
FOR RRLP SHG

Name of the Group................................................................. Village ........................................
Cluster:.........................................................

Date of first meeting .........................................../................./..................

Details of Members:-

<table>
<thead>
<tr>
<th>No. of Passbook</th>
<th>Name of the Member</th>
<th>Name of the Husband/Father</th>
<th>Occupation</th>
<th>Caste</th>
<th>Age</th>
<th>Number of Children</th>
<th>Married/Widow/divorce</th>
<th>Date of Member Ship</th>
<th>Date of Leaving of Member Ship</th>
<th>BPL No.</th>
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</table>
**DETAILS OF WEEKLY MEETING**

Number of Meeting:........

Date: ------------------------------

Time: ............................ Name of the Group------------ Name of the Village/Dani:.............

Cluster:.........................

<table>
<thead>
<tr>
<th>No. of Member Ship</th>
<th>Name of the Member</th>
<th>Attendance</th>
<th>Penalty</th>
<th>Interest</th>
<th>Investment support Repayment</th>
<th>Compulsory Savings</th>
<th>Voluntary Saving</th>
<th>Other Income</th>
<th>Total</th>
<th>Repayment from Saving</th>
<th>Investment support Repayment</th>
<th>Purpose for which taken</th>
<th>Time for which taken</th>
<th>Number of installment</th>
<th>Loaner's Signature of</th>
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<tbody>
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<td>Gross Total Up to date</td>
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</tbody>
</table>

Last Security: -----------------------
<table>
<thead>
<tr>
<th>Withdrawals from Bank</th>
<th>Comes in Group</th>
<th>Out from Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Total Up to date</td>
<td>Given to Cashier</td>
<td>Amount</td>
</tr>
<tr>
<td>Other</td>
<td>Other Expenses</td>
<td></td>
</tr>
<tr>
<td>Gross Total (A)</td>
<td>Deposit in Bank</td>
<td>Signature of Cashier</td>
</tr>
<tr>
<td>Signature of Person kept security</td>
<td>Total Investment support</td>
<td></td>
</tr>
<tr>
<td>..........................</td>
<td>Gross Total (B)</td>
<td>..........................</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Details of A-B</th>
<th>Amount</th>
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<tbody>
<tr>
<td>1000 X</td>
<td>Disbursed</td>
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<td>Total</td>
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<table>
<thead>
<tr>
<th>Today’s Deposit</th>
</tr>
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<tbody>
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<td>..........................</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gross Total (B)</th>
</tr>
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<tbody>
<tr>
<td>..........................</td>
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</tbody>
</table>
Details Of Discussion In The Meeting

Number of Meeting: ..........  
Date: ------------------------------------
Time: ........................................
Name of the Group-------------------------  Name of the Village/Dani:........
.........  Cluster:.....................

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Record note of Meeting was Read by Cashier and Signature of Members were done
Format- 18

Loan Ledger

<table>
<thead>
<tr>
<th>Date</th>
<th>Particular</th>
<th>CB Page No.</th>
<th>Debit</th>
<th>Credit</th>
<th>Balance</th>
</tr>
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## Format- 19

### CASH BOOK

#### Receipts

<table>
<thead>
<tr>
<th>Date</th>
<th>Particular</th>
<th>L.F</th>
<th>Amount</th>
<th>Date</th>
<th>Particular</th>
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#### Payment

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</tbody>
</table>

Cash

Bank
Format- 20

Member Support Fund (Returnable) Register

Name of Member: ...........
Support fund Details:
Village ....................
GP ..........................
PFT Area ....................
Block ........................
District .....................

| Category : Livelihood Investment Tranche-1 / Livelihood fund |
| Activity proposed .................. |
| Amount of Support fund Rs ........... |
| Rate of Interest ..................... |
| Cheque No. .................. Date ......... |
| Total EMI ........... Monthly EMI Rs ......... |

<table>
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<tr>
<th>Due</th>
<th>Received</th>
<th>Over Due</th>
<th>Receipt of Over Due Amt</th>
<th>Net Due Outstanding</th>
</tr>
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<tbody>
<tr>
<td>Mont h Date</td>
<td>Amt</td>
<td>Recpt. No. &amp; Date</td>
<td>CB Page. No.</td>
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</tbody>
</table>
# Member's Savings Loan Pass Book

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<tr>
<th>Name of Member:</th>
<th>Loan I</th>
<th>Loan II</th>
<th>Loan III</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Loan received</td>
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<tr>
<td>Amount of Loan</td>
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<td>Rate of Interest</td>
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<tr>
<td>Loan Period (months)</td>
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<tr>
<td>Total Interest Paid (%)</td>
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<tr>
<td>EMI Amount (with Interest)</td>
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</table>

<table>
<thead>
<tr>
<th>Saving</th>
<th>Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>Date of Loan received</td>
</tr>
<tr>
<td>Amt of saving</td>
<td>Penalty</td>
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<tr>
<td>Penalty</td>
<td>Total Savings</td>
</tr>
</tbody>
</table>
Format- 22

Format of Wall Painting for SHG at Village Level

SHG formed under Rajasthan Rural Livelihood Project

Name of SHG: --------------------------------- Village: ---------------------
--- GP:---------CDO Name: --------------------------------- PFT: -----------
Block: -------- District: ----
Formation Date of SHG : --------------------

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of Member</th>
<th>Status</th>
<th>Project Assistance</th>
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<td>Food security fund</td>
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<td>Total</td>
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</tbody>
</table>

Name of Community Mobilizer

Name of Book Keeper

Name of Para Professionals
Format- 23 (i)

Application for Livelihood Investment Tranche-1

For CDO Office only:

To:
THE PRESIDENT
CLUSTER DEVELOPMENT ORGANIZATION (CDO)
VILLAGE:___________________________

We__________________(name of SHG) would like to avail Livelihood investment Fund (LIF) as loan for Income Generation for extending credit facilities to our members. Please find below the details of our SHG

1. Name of our SHG __________________________________
2. Date of Inception __________________________________
3. SHG Leader (s) Smt.______________________________________________________and
   Smt._____________________________________________________
   (In BLOCK LETTERS)
4. Our Bank Account No. ______________with
   _____________________Bank____________________Branch
5. Lending History of our SHG:
6. Livelihood Plan of our SHG:

<table>
<thead>
<tr>
<th>S.No</th>
<th>Name of Member</th>
<th>Category (SC/ST/OBC/OT)</th>
<th>Poverty status</th>
<th>Purpose of the loan</th>
<th>Amount Required in Rs</th>
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<tr>
<td>Total Loan Requirement for income Generation Activities in Rs</td>
<td>Own Saving in Rs</td>
<td>Bank Linkages in Rs</td>
<td>LIF Loan in Rs</td>
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<td>---------------------------------------------------------------</td>
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</table>

Kindly sanction us a LIF loan of Rs ________________ as per the details mentioned in para 7

Signature of the President                                  Signature of the Treasurer
**Format- 23 (ii)**

**Evaluation of SHG for Livelihood Investment Tranche-1 at CDO level**

<table>
<thead>
<tr>
<th>Meeting Norms (Weekly)</th>
<th>Per member savings</th>
<th>Total no. of members</th>
<th>Meeting conducted till date</th>
<th>Monthly savings</th>
<th>Savings till date</th>
<th>Amount in inter Loaning if Any</th>
<th>Balance as per cash Book</th>
<th>% of savings</th>
<th>% of meetings</th>
</tr>
</thead>
</table>

President SHG  
Secretary SHG  
Community Mobilizer  
Book Keeper
Above information verified in terms of Regular Meeting, Regular Savings, Regular Attendance, Updated Records and Recommended to transfer the Livelihood Investment Tranche-1.

President CDO  Secretary CDO  Coordinator PFT
Format- 23 (iii)

SHG Member wise Livelihood Investment Tranche-1
Priority

Name of SHG................................................................. Code.................................
Village.................................................................
Cluster......................................................... District .........................

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of the member</th>
<th>Father / Husband Name</th>
<th>Purpose of Support fund</th>
<th>Total Amount Required</th>
<th>Own Amount Available</th>
<th>Support fund Amount Required from SHG</th>
<th>Monthly Income of family</th>
<th>Monthly Expenditure of Family</th>
<th>No. of Installments</th>
<th>Amt of installment</th>
<th>Prioritization</th>
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</table>
Format- 23 (iv)

Individual Application form for Livelihood Investment Tranche-1

1 Name of SHG Member -----------------------------
2 Father/Husband Name-------------------------------
3 Permanent Address-------------------------------

Village-------------------Block-------------------
Dist---------------------

4 Amount of Support fund Required-----------------

<table>
<thead>
<tr>
<th>Purpose of activity</th>
<th>Total Requirement</th>
<th>Own Reasons</th>
<th>Credit Required</th>
<th>Repayment</th>
<th>How the credit will help</th>
<th>Remarks</th>
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</tbody>
</table>

5 Justification of the need.

Signature /Thumb

Impression of

Member

As per the discussion of all SHG. Members of SHG.................
Registration code ........... and agreed to provide the support fund of Rs ........ From the SHG Livelihood Investment Tranche-1 on ..........Priority.
The amount of support fund Rs........ has been released to ........ SHG member for Livelihood Investment Tranche-1 vide cheque no..............dated.........or cash.

Received Payment

Signature of SHG member
Cashier
**Format- 24 (i)**

**Receipt & Payment Statement of the Member (1 year)**

Name of Member:  
Caste:  
Name of Husband  
Age:  
Details of land  
Details of Family  
Member

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<th>S.No.</th>
<th>Particular</th>
<th>Amount</th>
<th>S.No.</th>
<th>Particular</th>
<th>Amount</th>
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<td>Business</td>
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<td>Children education</td>
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<td>Artisans works</td>
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<td>Liquor / Tobacco</td>
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<td>Loan &amp; Advances</td>
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<td>Investments on Agriculture</td>
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<td>Banks (Private)</td>
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<td>Festivals &amp; Rituals</td>
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<td>Repayment of Debts</td>
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</table>
Format- 24 (ii)

Comprehensive Information of the SHG members

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<tr>
<th>Sl.</th>
<th>Name of member</th>
<th>Age</th>
<th>Cast e</th>
<th>Educa tion</th>
<th>Occup ation</th>
<th>Details of family members</th>
<th>Land</th>
<th>Type of House</th>
<th>Cattle</th>
<th>Poverty status</th>
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**Format- 25**

**Family/ Member Livelihood Plan**

Name of SHG.............................................Code:............................................. village........................................
Block.................................................Cluster........................................ District........................................

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of member</th>
<th>Father/ Husband name</th>
<th>Selected Activity</th>
<th>Total required amount for Activity (In Rs.)</th>
<th>Own amount available for activity (In Rs.)</th>
<th>Support fund amount required from SHG (In Rs.)</th>
<th>Monthly income of family (In Rs.)</th>
<th>Monthly expenditure of family (In Rs.)</th>
<th>No. of Installments</th>
<th>Installment amount (In Rs)</th>
<th>Remarks</th>
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Format- 26 (i)

Details of Members availing Support fund in first Priority

Name of SHG: .................................................................................................................. Code: .................. .......
village: ..................................................
Block: ........................................ Cluster: .................................................. District: ..................................................

<table>
<thead>
<tr>
<th>Sl.</th>
<th>Name of member</th>
<th>Activity to be taken up for Income generation</th>
<th>Required amount of support fund for the activity</th>
<th>Contribution of the member</th>
<th>Amount required from the SHG</th>
<th>Expenditure per month</th>
<th>No. of Installments</th>
<th>Principle</th>
<th>Interest</th>
<th>Total</th>
<th>Remarks</th>
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</table>
## Details of Members availing Support fund in Second Priority

Name of SHG: .......................................................... Code: .........................................................
village: ........................................ Block: .................................................................Cluster: ..........................................................
District: ..................................................

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of member</th>
<th>Activity to be taken up for Income generation</th>
<th>Required amount of support fund for the activity</th>
<th>Contribution of the member</th>
<th>Amount required from the SHG</th>
<th>Expenditure per month</th>
<th>No. of Installments</th>
<th>Principle</th>
<th>Interest</th>
<th>Total</th>
<th>Remarks</th>
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</table>
Format- 27

Environmental Appraisal Summary Sheet – SHG Livelihood Plan

Name of SHG: | Village: | Block: | District:
---|---|---|---

<table>
<thead>
<tr>
<th>S No</th>
<th>Livelihood Activity</th>
<th>No of Members</th>
<th>Scale of activity (ex. no. of goat/sheep, tube well etc)</th>
<th>Relevant Information from NRA of Village</th>
<th>Actions on which SHG members agreed to execute (based on EGs)</th>
<th>Identified needs (technical assistance, convergence, training etc)</th>
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</thead>
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Are any of the proposed activities included in the 'Activities not to be promoted under RRLP'? Yes/No
Have the Environmental Guidelines been referred to for identifying impacts and mitigation measures? Yes/No
Does the SHG agree to implement all the non-negotiable actions listed in the Environmental Guidelines? Yes/No

Name and Signature of SHG Nodal Person: 
Date: 

Name and Signature of PFT: 

Name and Signature of CDO: 

260
Format- 28 (i)

Comprehensive Information of the SHG

1. Name of SHG
2. Name of the Village
3. No. of members in the SHG

<table>
<thead>
<tr>
<th>SC</th>
<th>ST</th>
<th>OBC</th>
<th>Others</th>
<th>Total</th>
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</table>

SHG registration Code

Bank Branch.
5. Date of Inception of SHG
6. Total Amount of savings
7. Total Amount of Interest Earned
8. No. of meetings conducted so far
9. Percentage of attendance
10. Does the SHG have membership in CDO
11. Whether the SHG has availed any loan from any institution? If yes, how much amount? From which institution?
12. Corpus fund in the SHG
13. Arrears in SHG
14. No. of loans provided by the SHG
15. Total Amount of loans provided by the SHG
16. Names of the representatives of the SHG
17. Signature of the representatives of the SHG
Format- 28 (ii)

SHG Profile to be prepared for MCLP

1. Name of PFT
2. Name of Village
3. Name of Gram panchayat
4. Name of SHG
5. It is new SHG/ old SHG adopted
6. Clair man
7. Treasurer
8. Code of SHG
9. SHG Member details

<table>
<thead>
<tr>
<th>Name</th>
<th>Father’s / husband Name</th>
<th>Sex</th>
<th>Age</th>
<th>Qualification</th>
<th>BPL card No.</th>
<th>If not BPL then reason of inclusion</th>
<th>Status in SHG</th>
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</thead>
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<thead>
<tr>
<th>Caste SC/ST/ OBC/SB C/ GEN/ PH</th>
<th>Land holding</th>
<th>Live Stock</th>
<th>Approx annual income of house hold</th>
<th>Availing benefit of other Govt. scheme</th>
<th>Name of Bank</th>
<th>Bank Account No.</th>
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<tr>
<td>Irrigated/ non irrigated wast eland</td>
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</table>

10. Date of registration of SHG

11. Norms set by SHG
   i. Meeting norms – once in a week
   ii. Saving norms- Rs. _______/ week/fortnight / month
   iii. Interest norms
      a. For inter loan out off SHG’s own savings ___% per month
      b. For Livelihood Investment Tranche-1 ___% per month
c. For CIF __% per month

iv. Recovery norms
a. For inter loan out off SHG’s own savings __weekly/monthly installment
b. For Livelihood Investment Tranche-1 __weekly/monthly installment
c. For CIF __weekly/monthly installment

v. Penalty norms
a. For not attending meeting without notice Rs._______
b. For coming let in the meeting Rs._______
c. For delayed repayment of
   1. For inter loan out off SHG’s own savings - % per month on delayed payment
   2. For Livelihood Investment Tranche-1 __% per month on delayed payment
   3. For CIF __% per month on delayed payment

12 Bank Details

<table>
<thead>
<tr>
<th>Name of member</th>
<th>Name of Bank</th>
<th>Date of Opening Bank Account</th>
<th>Account Number</th>
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<tbody>
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</tbody>
</table>

13. Date of becoming member of CDO
14. Name of CDO whose member is this SHG
15. Code of CDO
16. Micro plan of SHG

<table>
<thead>
<tr>
<th>Name of SHG Membe r</th>
<th>Econom i c activity propose d</th>
<th>Code/ sub code of activity propose</th>
<th>Amount required</th>
<th>Order of preferenc e</th>
<th>To be support funded from Livel ihood</th>
<th>To be support funded from</th>
</tr>
</thead>
<tbody>
<tr>
<td>Month</td>
<td>Amount to be saved</td>
<td>Amount saved</td>
<td>No. of defaulter member</td>
<td>Penalty imposed</td>
<td>Commutative saving of the group</td>
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17. Date of receiving Livelihood Investment Tranche-1
18. Amount of Livelihood Investment Tranche-1 received
19. Date of application submitted to bank for bank linkage
20. Group saving
   Norms ______ Rs./ member/ week/ month Monthly saving

<table>
<thead>
<tr>
<th>Name of member</th>
<th>Date</th>
<th>Amount to be deposited</th>
<th>Amount deposited</th>
<th>If delayed penalty as per norms</th>
<th>Commutative saving</th>
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21. Saving of Individual Member
   Norms _____________ Rs./ week/ month

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<tr>
<th>Name of member</th>
<th>Date</th>
<th>Amount to be deposited</th>
<th>Amount deposited</th>
<th>If delayed penalty as per norms</th>
<th>Commutative saving</th>
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22. Inter Loaning Amount of SHGs saving and its recovery

Month___________ Commutative saving up to month

Amount support funded___________ Support fund recovered
_________________________ Balance amount with SHG ______

<table>
<thead>
<tr>
<th>Name</th>
<th>Support</th>
<th>Date</th>
<th>To be</th>
<th>Comments</th>
<th>Amount</th>
<th>Any</th>
<th>Out</th>
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<table>
<thead>
<tr>
<th>Name of member</th>
<th>Support fund given</th>
<th>Date</th>
<th>To be recovered in installments</th>
<th>Comments of recovery of support fund from</th>
<th>Amount returned In time</th>
<th>Any penalty levied</th>
<th>Out standing support fund</th>
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23. Support fund amount of Livelihood Investment Tranche-1

Month___________ Commutative saving up to month

__________________
Amount support funded______________ Support fund recovered

__________________
Balance amount with SHG ________________

<table>
<thead>
<tr>
<th>Name of member</th>
<th>Loan given</th>
<th>Date</th>
<th>To be recovered in installments</th>
<th>Comments of recovery of support fund from</th>
<th>Amount returned In time</th>
<th>Any penalty levied</th>
<th>Out standing support fund</th>
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24. Support fund amount of CIF fund

Month___________ Commutative saving up to month

__________________
Amount support funded______________ Support fund recovered

__________________
Balance amount with SHG ________________

<table>
<thead>
<tr>
<th>Name of member</th>
<th>Loan given</th>
<th>Date</th>
<th>To be recovered in installments</th>
<th>Comments of recovery of support fund from</th>
<th>Amount returned In time</th>
<th>Any penalty levied</th>
<th>Out standing support fund</th>
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25. Support fund amount from Bank

Month___________ Commutative saving up to month

__________________
Amount support funded______________ Support fund recovered

__________________
Balance amount with SHG ________________
<table>
<thead>
<tr>
<th>Name of member</th>
<th>Support fund given</th>
<th>Date</th>
<th>To be recovered in installments</th>
<th>Comments of recovery of support fund from</th>
<th>Amount returned In time</th>
<th>Any penalty levied</th>
<th>Outstanding support fund</th>
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</table>

26. Production / income generation from the economic activities

<table>
<thead>
<tr>
<th>Name of member</th>
<th>Activity</th>
<th>Activity code/ sub code</th>
<th>Project cost</th>
<th>Project completion date</th>
<th>Annual production in terms of Rs.</th>
<th>Annual income generated</th>
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267
APPLICATION FOR LIVELIHOOD INVESTMENT FUND (LIF) SUPPORT FUND FROM SELF HELP GROUP (SHG)

For CDO Office only:

To:  
THE PRESIDENT
CLUSTER DEVELOPMENT ORGANIZATION (CDO)
VILLAGE: _____________________________

Application No:
Date of Receipt by CDO: ..............
Passing Date .......

We ______________________ (name of SHG) would like to avail Livelihood investment Fund (LIF) as support fund for Income Generation for extending credit facilities to our members. Please find below the details of our SHG

1. Name of our SHG ________________________________
2. Date of Inception
   __________________________________________________________________________
3. SHG Leader(s)
   Smt. ____________________________________________________________
   and
   Smt. ____________________________________________________________
   (In BLOCK LETTERS)
4. Our Bank Account No. ________________ with
   ___________________________ Bank __________________________ Branch
5. Lending History of our SHG:

<table>
<thead>
<tr>
<th>SI.No</th>
<th>Particulars</th>
<th>Amount in Rs</th>
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268
### 6. Livelihood Plan of our SHG

<table>
<thead>
<tr>
<th>SI.No</th>
<th>Name of Member</th>
<th>Category (SC/ST/BC/OT)</th>
<th>Poverty status</th>
<th>Purpose of the support fund</th>
<th>Amount Required in Rs</th>
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</tbody>
</table>
1. Sources of Fund for Executing Livelihood investment Plan of SHG:

<table>
<thead>
<tr>
<th>Total Support fund Requirement for income Generation Activities in Rs</th>
<th>Own Saving in Rs</th>
<th>Bank Linkages in Rs</th>
<th>LIF Support fund in Rs</th>
</tr>
</thead>
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Kindly sanction us a LIF support fund of Rs _______________ as per the details mentioned in para 7

Signature of the President                                             Signature of the Treasurer
Format- 29
Approval of Proposal by Working Committee of CDO

Proposal no. ........................................
Date.............

This is to certify that the working committee of CDO, village ................................ (registration no. ........................) have been examined and evaluated the applications and repayment schedule of the above groups. The working committee is demanding Rs........................ (In words Rs ......................) from the project for above approved groups.

(Name & Signature of the members of working committee of CDO)

For PFT office use

Proposal receiving date .........................

Certification of Process by PFT

S. No.................. Date.....................

The above information given by VDC is certified by me.

Name & Signature of PFT Coordinator
Name of Cluster ..................................
Format- 30

Application form for Training of youth

To

-----------------------------------
-----------------------------------
-----------------------------------

Sir,

I am unemployed youth and not the regular student of any school/collage
I am interested for the training for your project my Bio data are as:

1. Name ...........................................................................................................
2. Age ..................Phone(with code).................................................................
3. Father/Husband Name....................................................................................
4. Present address ..............................................................................................
   Village..................Post..................Tahsil.................................
   Block..................District...............Pin Code..........................
5. Categorizing (Please ✓ mark)
   I   Male/Female
   II  BPL/ left out poor
   III BPL Serial No.           /Selected my family as left of poor. by project
   IV SC/ST/OBC/Minority/Disabled/ General   (Enclosed Certificate)
6. Education Qualification   (Please ✓ mark)
   1. literate
   2. Educated Less than 10th
   3. 10th Pass
   4. 12th Pass
   5. Graduate
   6. Post Graduate
7. Technical Experience

8. Family Business (Please ✓ mark)

1. Labour
2. Agricultural and Livestock
3. Shop/Business
4. Govt. Service
5. Non Government Service
6. Others

9. Family income (Please ✓ mark)

2. Per month Less than 2000/-
3. Per month 2001 to 5000/-
4. Per month 5001 to 10000/-
5. Per month more than 10001/-

10. Categorization as per eligibility (Please ✓ mark)

1. Trained and Experience worker
2. I T I Pass
3. Technical Experience in working in foreign

11. The trade in which interested in training

.................................. .................................. ..................................

Signature of Applicant
Format- 31

CDO formation information to DPMU

We members of following SHGs have come forward & mutually agreed to promote Utthan Sansthan CDO for our overall development. CDO is formed under RRLP and would assist and guide all of us for initiation & promotion of livelihoods of our economic development and further facilitate all the groups for social and developmental interventions.

Details of SHGs

<table>
<thead>
<tr>
<th>S No</th>
<th>Name of SHG</th>
<th>No of members</th>
<th>Village</th>
<th>Bank account</th>
<th>Chairperson Name &amp; Signature</th>
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</thead>
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</table>

All of us SHG representatives have elected
Smt.……………………………………… W/o
………………………………….Member of SHG
name……………………………………
Village……………GP……………..Dist…………….. as Chairman of CDO.

Signature of SHG office bearers
MOU between DPMU and CDO

Rajasthan Rural Livelihood Project (RRLP)

<table>
<thead>
<tr>
<th>First party</th>
<th>Second party</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of CDO:</td>
<td>DPMU, District</td>
</tr>
<tr>
<td>Village:</td>
<td>..................................................</td>
</tr>
<tr>
<td>CDO code:</td>
<td>Representative</td>
</tr>
<tr>
<td>Bank Account No.</td>
<td>District Project Manager</td>
</tr>
<tr>
<td>Bank:Branch</td>
<td>Name.............................................</td>
</tr>
<tr>
<td>Representative</td>
<td></td>
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<tr>
<td>President, CDO:</td>
<td></td>
</tr>
<tr>
<td>Name:</td>
<td></td>
</tr>
<tr>
<td>Father/Husband Name:</td>
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<tr>
<td>Residence:</td>
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</tbody>
</table>

I Objectives

The both party of this agreement are interested to support the development of livelihood opportunities for the rural poor through participatory processes.

The first party of this agreement is Cluster Development Organization (CDO), who is a beneficiary organisation of poor SHG and this organisation is interested to to support the development of livelihood opportunities for the rural poor through participatory processes through social / economical activities.

The second party is District Project Management Unit of Rajasthan Rural Livelihood Project (RRLP), who is interested support to support the development of livelihood opportunities for the rural poor through participatory processes. of the members of first party.

Hence, this agreement is taking place between the representatives of above both parties.
II. Responsibilities of the First Party: The first party promises that

1. It will ensure the implementation of activity and financial management according to directives and guideline of second party.
2. Only registered SHG, registered under the project will be the member of CDO.
3. It will ensure that the amount, received will be used according to the project agreement between the GoR and the World Bank.

4. The first party will provide the returnable support fund amount only to those SHGs who have been registered under the project and fulfill the desired criteria.
5. The first party shall transfer the money received from second party to the SHGs' bank account within a week of its receipt.
6. The first party shall transfer entire amount to the bank account of SHGs as a returnable support fund as agreed by the second party for the particular SHG.
7. The funds will be transferred as returnable support fund by the first party only after receiving repayment schedule from the SHG.
8. The first party will charge annual interest (as decided in general body meeting but not less than commercial bank rate of interest for SHG) on the returnable support fund.
9. The maximum repayment period for SHG will not be exceeded 24 months. First party will responsible to ensure it.
10. The first party will ensure that the repayment of Livelihood Investment Tranche-1 from SHG will be start after one month of its receipt.
11. The first party will ensure that the repayment of Livelihood returnable support fund from SHG will be start within three months of its receipt.
12. Within a month, the first party will send the Utilization Certificate for the amount received from second party, through PFT to DPMU (other than livelihood investment tranche-1, Livelihood fund, HRF, Funds for Food and Fodder Security).
13. The first party will be responsible for timely recovery of amount given to the SHGs, according to repayment schedule.
14. The first Party will support to SHGs comes under him, to prepare the micro credit livelihood plan.
15. The first party will ensure that all SHG members use the funds as per the Priority/ Micro credit livelihood plan.
16. It will support to complete the activity, selected under the fixed criteria of SHG Microcredit Livelihood Plan, in fixed time period through participatory process, skill fully and hard work.
17. the first party will support SHG to get financial support for the activities through linkages with government and non-government organisations and for bank linkages.
18. The first party will ensure that SHG is doing the insurance of acquired assets.
19. The first party will monitor the work of SHG and information will be given to the second party on the specified format in time.
20. The first party will ensure the keeping of documents, records and accounts prescribed by second party.
21. Second party will arrange necessary training programmes for the SHGs/ members of first party for proper utilisation of assets/services.
22. It will permit to second party or their representatives to examine accounts, records and work done under the project. It will follow the recommendations, given after examination.

III. Responsibilities of the Second Party

The second party promises that it will release funds within one month of the receipt of the document prescribed to complete the activity. It will arrange necessary training programmes for the members of SHGs for proper utilisation of assets/services. Coordinate with other agencies linked with livelihood plan.

IV. For the proper management of finance the following procedure has to be adopted.

1. The first party will maintain a bank account to deposit amount received from the project. And returnable support fund instalments received from SHG will be deposited in this account.
II. The first party will have a trained person who can do account, bookkeeper etc. work.

III. The first party will maintain books of accounts / documents as per the formats provided by the second party.

IV. The first party will maintain proper documentation of receipts, vouchers/ bills/ any other supporting document and copies of passbook of the bank account.

V. The first party, in defined time frame will furnish a simple report on the prescribed format.

VI. The first party will furnish a simple report to its member regularly. The first party will display this report in gram sabha or in village community hall. Other than this receipts, vouchers/ bills/ any other supporting document and copies of passbook of bank account will be presented in the meeting of first party so that members can see it.

VII. Every month (within 7 days after meeting) the first party will make available the report to second party.

VIII. The fist party will help and make available the books of accounts / statements, supporting documents and other information to the authorized auditor of the second party.

V. If the first party fails to abide by the terms of reference of the agreement or the instructions of the second party then the second party is authorized to either freeze the account or withdraw the amount deposited in the bank account by the first party. If the first party fails to use the money as per the agreement and for the approved purpose then the second party is empowered to recover the amount through PDR.

VI. Signature

First party- President, CDO

Second party - DPMU

Signature

Name

Signature

Name

Witnesses:

1
### MOU between CDO & SHG

**Rajasthan Rural Livelihood Project (RRLP)**

<table>
<thead>
<tr>
<th>First party</th>
<th>Second party</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of SHG</td>
<td>Name of CDO</td>
</tr>
<tr>
<td>Village: ........ G.P------PFT-----</td>
<td>CDO Code</td>
</tr>
<tr>
<td>Block.........District--------</td>
<td>Village-------GP------- Block --</td>
</tr>
<tr>
<td>SHG Code</td>
<td>District -----------------------------------------</td>
</tr>
<tr>
<td>Bank Account No.</td>
<td>Bank Account No.--------</td>
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<tr>
<td>BANK branch.</td>
<td>Bank branch</td>
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<tr>
<td><strong>Representative</strong></td>
<td><strong>Representative</strong></td>
</tr>
<tr>
<td>President of SHG</td>
<td>President of CDO</td>
</tr>
<tr>
<td>Name--------</td>
<td>Name--------</td>
</tr>
</tbody>
</table>
| Name of Father/Husband                          | Name of Father/Husband ----
| Residence----------------                        | ---- Residence ------------------------------------ |

**I. Objective:**

The both party of this agreement/MOU are interested to improve living Standard of the beneficiaries through participatory processes.

The **first party** of this MOU is the authorized Representative of Self Help group who are fully authorized by all members of the SHG (a copy of such authorization is annexed here to forms part of the agreement) and who wants enhance their income through Social /Economical activities.

The **Second Part** in the Cluster Development Organization (CDO), who is beneficiary organization of SHG and this organization is interested support to improve living standard of the members through Social /Economical activities.
This agreement is taking place between the representatives of above both parties.

II. Responsibilities of the First Party: The first party promises that

1. It will ensure the implementation of activity and financial management according to directives and guideline of second party.
2. It will ensure that the amount, received to purchase materials and services, will be acquired according to the project agreement between the GoR and the World Bank and those materials and services must be utilized for the same work and member.
3. The first party shall transfer the money in the form of returnable support fund, received from second party to the members within a week of its receipt.
4. Only after receiving the application and repayment schedule from the members, first party shall transfer the money in the form of returnable support fund.
5. The first party will charge annual interest (as decided in the SHG meeting but not less than commercial bank rate of interest for SHG) to its members on the money received from second party.
6. For members, the repayment period of returnable support fund will not be exceeded 24 months. The first party will responsible to ensure it.
7. The first party will ensure that the repayment of Livelihood Investment Tranche-1 amount to second party after one month of its receipt.
8. The first party will ensure to start the repayment of Livelihood returnable support fund amount to second party after minimum three months of its receipt.
9. The first party will be responsible for timely recovery of amount given to the members according to repayment schedule.
10. The first party will ensure that the materials and services must utilize accordingly to SHG MCLP by all SHG members.
11. It will complete the activity, selected under the fixed criteria of SHG Micro Credit Livelihood Plan, in fixed time period through participatory process, skill fully and hard work.
12. The first party will do the insurance of acquired assets.

13. The first party will send the information timely in prescribed format to second party.

14. The first party will ensure the keeping of documents, records and accounts prescribed by project.

15. It will permit to second party or their representatives to examine accounts, records and work done under the project. It will follow the recommendations, given after examination.

16. The first party will pay back the returnable support fund with interest to second party as per repayment schedule.

III. Responsibilities of the Second Party: The second party promises that

The second party promises that it will release funds within one month of the receipt of the document prescribed. It will arrange necessary training programmes for the members of SHGs for proper utilisation of assets/services. The Second party will provide that service of CM & book-keeper to first party (up to certain period) for maintaining & updating the records.

IV. For the proper management of finance the following procedure has to be adopted.

I. The first party will open a bank account to deposit amount received from the second party and returnable support fund instalments received from the members will be deposited in this account.

II. The first party will maintain books of accounts / documents as fixed by the project.

III. The first party will maintain proper documentation of receipts, vouchers/ bills/ any other supporting document and copies of passbook of the bank account.

IV. The first party will furnish a simple report on the prescribed format.

V. The first party will furnish a simple report to its member regularly.
VI. Every month (within 7 days after meeting) the first party will make available the report to second party and PFT.

VII. The first party will help and make available the books of accounts / statements, supporting documents and other information to the authorized auditor of the second party.

V If the first party fails to abide by the terms of reference of the agreement or the instructions of the second party then the second party is authorized to either freeze the account or withdraw the amount deposited in the bank account by the first party. If the first party fails to use the money as per the agreement and for the approved purpose then the second party is empowered to recover the amount through PDR.

VI. Signature

First party- President, SHG
CDO

Second party - President,
CDO

Signature
Name

Signature
Name

Witnesses:
1
2
Format- 34 (i)

MEETING REGISTER

DATE: ........................................... TO ............................................

Name of the CDO ..............................................................
Village ..............................................................
Name of the Gram Panchayat ...........................................
Panchayat Samiti ..............................................................
Block ..............................................................
District ..............................................................
Format- 34 (ii)

Name of the CDO................................................................. Village ............................................
Cluster:..............................................

Date of first meeting ................................................./.............................................

Details of Members:-

<table>
<thead>
<tr>
<th>No. of Passbook of SHG</th>
<th>Name of SHG</th>
<th>Name of the Member</th>
<th>Name of the Husband/Father</th>
<th>Caste</th>
<th>Age</th>
<th>Married/Widow/divorce</th>
<th>BPL No.</th>
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</table>
### Format- 34 (iii)

**DETAILS OF MONTHLY MEETING**

Number of Meeting:........

Date: -----------------------------

Time: ...................... Name of the CDO ........................................................................ Name of the Village/Dani:............

Cluster:......................

<table>
<thead>
<tr>
<th>No. of Member Ship</th>
<th>Name of the EC Member</th>
<th>Attend. Penalty</th>
<th>Interest</th>
<th>Support fund Repayment</th>
<th>Compulsory Savings</th>
<th>Voluntary Saving</th>
<th>Other Income</th>
<th>Total</th>
<th>Repayment from Saving</th>
<th>Support fund Repayment</th>
<th>Purpose for which taken</th>
<th>Time for which taken</th>
<th>Number of Instatement</th>
<th>Support funder’s Signatur e of</th>
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</thead>
<tbody>
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<td>1.</td>
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</tbody>
</table>

Gross Total

Up to date

Last Security
<table>
<thead>
<tr>
<th>Withdrawals from Bank</th>
<th>Comes in Group</th>
<th>Out from Group</th>
<th>Details of Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Given to Cashier</td>
<td>Other Expenses</td>
<td>A-B</td>
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<tr>
<td></td>
<td>Deposit in Bank</td>
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<td>1000 X</td>
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<td>Total Support fund</td>
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<td>500 X</td>
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<td>Gross Total (B)</td>
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<td>100 X</td>
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<td>Total</td>
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</table>

Signature of Person kept security

……………..

Signature of Cashier

Total Support fund

1000 X =
500 X =
100 X =
50 X =
20 X =
10 X =
5 X =
Total =
Format- 34 (iv)

DETAILS OF DISCUSSION IN THE MEETING

Number of Meeting:........

Date: -------------------------------

Time: .................................. Name of the CDO------------------------ Name of the Village/Dani:........ ..............

Cluster:......................

__________________________________________________________________________

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291
Record note of Meeting was Read by Cashier and Signature of Members were done
**Format- 35**

**CASH BOOK at CDO level**

<table>
<thead>
<tr>
<th>Date</th>
<th>Particular</th>
<th>L.F</th>
<th>Amount</th>
<th>Date</th>
<th>Particular</th>
<th>L.F</th>
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**Total**
### Format- 38

#### SHG wise Livelihood Investment Tranche-1 Register

**Name of SHG:**

**Support fund Details:**
- Village
- GP
- PFT Area
- Block
- District

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**Category:** Livelihood Investment Tranche-1 / Livelihood fund

- Activity proposed
- Amount of Support fund Rs.
- Rate of Interest
- Cheque No.
- Date

**Total EMI**

- Monthly EMI Rs.
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## SHG wise Livelihood Fund Register

Name of SHG:……………

Support fund Details:

Village ....................
GP .........................
PFT Area ....................
Block .......................
District .....................

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Category : Livelihood Investment Tranche-1 / Livelihood fund
Activity proposed .................
Amount of Support fund Rs.........
Rate of Interest .................
Cheque
No. ..........................Date ..........
Total EMI ........... Monthly EMI Rs.........
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Format- 40

HRF Contribution & Support fund Register

Member Name: ……………………… Father’s Name: ………………………
Name of SHG: ……………………… Village ………………….. GP …………………
PFT Area ………………….. Block ………………….. District …………………

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**Support fund Details**

- Amount of Support fund Rs.……….. Cheque No.………..Date………..
- Rate of Interest …….. Total EMI …….. Monthly EMI Rs.………..

**Demand Collection & Balance Statement**

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Format- 41

Food Security Contribution & Support fund Register

Member Name: ………………………. Father’s Name:
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Name of SHG: ………………… Village ………………… GP
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PFT Area ………………… Block ………………… District
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Support fund Details

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Rate of Interest ………… Total EMI ………………… Monthly EMI Rs. ……..

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Format- 42

Fodder Security Contribution & Support fund Register

Member Name: ……………………… Father’s Name: ……………………………
Name of SHG: ............................ Village .......................... GP
 .................. PFT Area .......................... Block .......................... District
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Support fund Details

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Rate of Interest ………… Total EMI ………………. Monthly EMI Rs……………

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<th>Received</th>
<th>Over Due</th>
<th>Receipt of Over Due Amt</th>
<th>Balance (Outstanding)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mont h</td>
<td>Dat e</td>
<td>Amt</td>
<td>Recpt No. &amp; Date</td>
<td>CB Page No.</td>
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</tbody>
</table>
### Format- 43

**SHG Savings Loan Pass Book**

<table>
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<tr>
<th>Name of Member:</th>
<th>Loan I</th>
<th>Loan II</th>
<th>Loan III</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Loan received</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Amount of Loan</td>
<td></td>
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<td></td>
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<tr>
<td>Rate of Interest</td>
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<tr>
<td>Loan Period (months)</td>
<td></td>
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<tr>
<td>Total Interest Paid (%)</td>
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<tr>
<td>EMI Amount (with Interest)</td>
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<thead>
<tr>
<th>Saving</th>
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<td>Amt of saving</td>
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Format- 44

Format of Wall Painting for CDO at Gram Panchayat Level

CDO formed under Rajasthan Rural Livelihood Project

Name of CDO --------------------------Village ---------------------GP

----------

PFT -------------Block -----------District ----------

Formation Date of CDO-------

<table>
<thead>
<tr>
<th>S. N.</th>
<th>Name of SHG</th>
<th>Number of Member of SHGs</th>
<th>Formation Date of SHG</th>
<th>Livelihood Fund</th>
<th>Livelihood Fund Tranche-1</th>
<th>Livelihood Fund Tranche-2</th>
<th>Livelihood Fund Tranche-3</th>
<th>HR Fund</th>
<th>Food Security Fund</th>
<th>Total</th>
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</table>

Name of President

Name of Secretary

Name of Community Mobilizer

Name of Book Keeper

Name of
Name of Para Professionals
Format of Wall Painting for Area federation at Block Level

Area Federation formed under Rajasthan Rural Livelihood Project

Name of Area Federation: ---------------------------------- Office at: ----
-------------------------------- GP: --------------------------- Block: -------------------
- District: -------------------------
Formation Date of Area Federation: ---------------------

<table>
<thead>
<tr>
<th>S. No.</th>
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<th>Status</th>
<th>Project Assistance</th>
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</tbody>
</table>

Name of Para Professionals

Name of President
Format- 46 (i)

MEETING REGISTER

DATE:..................................................TO .................................................

Name of the Area Federation ..................................................
Office at Village ........................................................................
Name of the Gram Panchayat ..................................................
Panchayat Samiti ........................................................................
Block .......................................................................................
District .....................................................................................
For Area Federation
### Format- 46 (ii)

Name of the Area Federation: ..................................................  Office at Village: .................................................................
G.P.: .............................................
Block: .................................................... District: .................
Date of first meeting: ............................................................

**Details of Members:**

<table>
<thead>
<tr>
<th>No. of Passbook of SHG</th>
<th>Name of SHG</th>
<th>Name of the Member</th>
<th>Name of the Husband/Father</th>
<th>Caste</th>
<th>Age</th>
<th>Married/Widow/divorce</th>
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**Format- 46 (iii)**

**DETAILS OF MONTHLY MEETING**

Number of Meeting:........

Date: -------------------------------

Time: ........................ Name of the Area Federation ................................................................. Office at Village:

........................................................................... G.P.:................................. Block ................................................................. District


<table>
<thead>
<tr>
<th>No. of Member Ship</th>
<th>Name of the EC Member</th>
<th>Attend.</th>
<th>Penalty</th>
<th>Interest</th>
<th>Loan Repayment</th>
<th>Compulsory Savings</th>
<th>Voluntary Saving</th>
<th>Other Income</th>
<th>Total</th>
<th>Repayment from Saving</th>
<th>Loan Repayment</th>
<th>Purpose for which taken</th>
<th>Time for which taken</th>
<th>Number of instatement</th>
<th>Loaner’s Signature</th>
</tr>
</thead>
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<td>Gross Total</td>
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</table>

Last Security

Withdrawals from Bank
<table>
<thead>
<tr>
<th>Gross Total Up to date</th>
<th>Comes in Group</th>
<th>Out from Group</th>
<th>Details of Amount</th>
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</thead>
<tbody>
<tr>
<td>Other</td>
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<tr>
<td>Gross Total (A)</td>
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<td>Disbursed</td>
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</table>

Signature of Cashier

<table>
<thead>
<tr>
<th></th>
<th>Given to Cashier</th>
<th>Other Expenses</th>
<th>Deposit in Bank</th>
<th>Total Loan</th>
<th>Gross Total (B)</th>
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A-B

Today's Deposit

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<td>Total</td>
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Format- 46 (iv)

DETAILS OF DISCUSSION IN THE MEETING

Number of Meeting:........

Date: -----------------------------

Time: .......................... Name of the Area Federation ................................................................. Office at Village:

................................................................. G.P.:.............................................. Block ................................................................. District

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Record note of Meeting was Read by Cashier and Signature of Members were done
# CASH BOOK at Area Federation level

## Receipts

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<th>L.F</th>
<th>Amount</th>
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## Payment

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Cash | Bank | Cash | Bank
Format- 48

Ledger at Area Federation Level

<table>
<thead>
<tr>
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<th>Particular</th>
<th>CB Page No.</th>
<th>Debit</th>
<th>Credit</th>
<th>Balance</th>
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Format- 49

Format of Wall Painting for Producer Organization (PO) at Panchayat Samiti Level

PO formed under Rajasthan Rural Livelihood Project

Name of PO -----------------------------Village --------------------------GP ----

Block --------------- District ----------
Formation Date --------

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Name of President          Name of Secretary

Name of Community Mobilizer          Name of Book Keeper

Name of Para Professionals
ANNEXURE - I
राजस्थान सरकार
ग्रामीण विकास विभाग
(अनुभाग-1)

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<th>Name of post</th>
<th>New Nomenclature</th>
<th>Sanctioned posts</th>
<th>Mode of Recruitment</th>
<th>Name of Project/Scheme</th>
<th>Rates for Job basis services</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>PFT Specialist</td>
<td>Sr. PFT Specialist</td>
<td>220</td>
<td>√</td>
<td>RRLP</td>
<td>22,500/- PM fixed</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>PFT Manager (As per specialization)</td>
<td>PFT Specialist</td>
<td>110</td>
<td>√</td>
<td>RRLP</td>
<td>20000/- PM Fixed</td>
</tr>
<tr>
<td>3.</td>
<td>PFT coordinator</td>
<td>Jr. PFT Specialist</td>
<td>220</td>
<td>√</td>
<td>RRLP</td>
<td>15000/- PM Fixed</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Computer Operators (As per FD Rules)</td>
<td>Computer man with machine (As per FD Rule)</td>
<td>220</td>
<td>√</td>
<td>RRLP</td>
<td>6500/- PM Fixed</td>
</tr>
<tr>
<td></td>
<td>Computer Operators (As per FD Rules)</td>
<td>Computer man with machine (As per FD Rule)</td>
<td>36</td>
<td>√</td>
<td>NRLP</td>
<td>6500/- PM Fixed</td>
</tr>
</tbody>
</table>

Page-6
<table>
<thead>
<tr>
<th>Computer Operators (As per FD Rules)</th>
<th>Computer man with machine (As per FD Rule)</th>
<th>9</th>
<th>√</th>
<th>NRLM</th>
<th>6500/- PM Fixed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multi Purpose Workers</td>
<td>Multi Purpose Workers</td>
<td>220</td>
<td>√</td>
<td>RRLP</td>
<td>4000/- PM Fixed</td>
</tr>
<tr>
<td>Multi Purpose Workers</td>
<td>Multi Purpose Workers</td>
<td>36</td>
<td>√</td>
<td>NRLP</td>
<td>4000/- PM Fixed</td>
</tr>
<tr>
<td>Multi Purpose Workers</td>
<td>Multi Purpose Workers</td>
<td>9</td>
<td>√</td>
<td>NRLM</td>
<td>4000/- PM Fixed</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>1280</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

यह स्वीकृति वित्त विभाग (धारा-5) की आई.डी. संख्या 1013000045 दिनांक 05.02.2013 एवं आई.डी. संख्या 121390023 दिनांक 07.02.2013 के अनुसार में जारी की जाती है।

परियोजना निदेशक एवं पदन्त उप सचिव (LP&SHG)
ग्रामीण विकास विभाग
शासन सचिवालय, जयपुर

प्रतिलिपि— निम्नलिखित को सूचनार्थ प्रस्तुत है—

1. महालेखाकार राजस्थान, जयपुर।
2. विभाग सचिव, ग्रामीण विकास एवं विकास राज्य विभाग, जयपुर।
3. जिला सचिव, विभाग सचिव, ग्रामीण विकास एवं विकास राज्य विभाग।
4. जिला सचिव, ग्रामीण विकास एवं विकास राज्य विभाग।
5. राज्य विभाग द्वारा नियुक्त आर्थिक शासन परियोजना एवं स्वर्ण सहायता समूह, राजस्थान, जयपुर।
6. जिला सचिव, ग्रामीण विकास एवं विकास राज्य विभाग, सचिवालय, जयपुर।
7. जिला कलेक्टर, समस्त राजस्थान।
8. संयुक्त शासन सचिव, विभाग (यथा-5)-विभाग सचिवालय, जयपुर।
9. कोषप्राधानी, कोषाध्यक्ष, समस्त, राजस्थान।
10. सचिव प्रभारी।

परियोजना निदेशक एवं पदन्त उप सचिव (LP&SHG)

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ANNEXURE - II

Policy note on Community Mobilizer

Background

Mobilization of poor to form their ‘own institutions’ is the most important prerequisite for poverty reduction. RGAVP would strive to organize all poor households (women) into aggregate institutions of the poor that provide them with voice, space and resources. These platforms ‘of the poor’ and ‘for the poor’ are envisaged to partner with mainstream institutions and facilitate delivery of social and economic services to the poor.

In order to ensure that no poor family is left out, RGAVP would use differential strategies for identification and mobilization and inclusion of all poor households into functionally effective and self-managed institutions, with particular focus on more vulnerable sections like scheduled castes, scheduled tribes, particularly vulnerable tribal groups, single women and women headed households, differently-abled, landless, migrant labour, isolated communities and communities living in disturbed areas.

To facilitate effective mobilization and ensuring that the mobilization efforts progress in a satisfactory manner, services of a local person with knowledge and understanding of the local area will be taken. This local person will be referred as ‘community mobilizer’.

*This note details the process of selection of Community Mobilizer, their attributes, roles and responsibilities and mode of payment to be followed under all livelihood projects implemented by RGAVP.*

**Process of Identification of Community Mobilizer**
1. **When?**
Community Mobilizer should be identified after the savings bank account for the particular CDO (Utthan Sansthan) is opened. Till such time, the bank account of CDO is opened it is expected that the role of community mobilizer should be undertaken by PFT members under different projects.
2. How to identify/ select a Community Mobilizer?

a) Who is Community Mobilizer (CM)?

Local youth preferably a female would be selected for community mobilizer (CM) jointly by PFT and Community, whose primary responsibility will be to support PFTs in identification of poor households through participatory processes; inclusion of poor in community institutions; facilitate meeting of SHGs and CDO; record keeping of CDO; audit of SHGs; supporting PFT members/ CRPs in capacity building of SHGs; conduct of village level meetings etc. While identifying CM preference would be given either to an experienced bookkeeper or member of any existing group from same Gram Panchyat/ nearby Gram Panchyat, having suitable academic background (detailed below) and social credentials.

b) Entity of the Community Mobilizer

Community Mobilizer shall be a service provider to CDO and SHGs. Under no circumstances will the Community Mobilizer be employed under the projects. The respective CDO in the area would be the monitoring agency for the Community Mobilizer.

c) How many Community Mobilizer should be selected?

One Community Mobilizer per CDO should be selected. In case of geographically difficult areas/ special situations, more than one Community Mobilizer may be selected by the CDO. However, project assistance for more than one Community Mobilizer to a particular CDO should be done with prior permission from State Mission Director, RGAVP.
d) Steps for selection of Community Mobilizer?

1. Respective CDO representatives should identify literate SHG members/ educated youth whom they can trust and recommend them as Community Mobilizer.
2. Concerned PFT members should explain her/him the expected roles and responsibility of Community Mobilizer, desired attributes and criteria for selection.
3. Once the recommended member/ youth indicates his/ her interest to pursue the work of Community Mobilizer, a written application from the recommended person should be taken in the requisite format (Annexure-I ). The application should be addressed to the President of respective CDO.
4. The identified member/ youth then should be invited for training (5-10 days as per module). The identified member/ youth should successfully pass the test taken after the training to be eligible to be appointed as Community Mobilizer.
5. Only in case where an SHG is not able to recommend any one as a Community Mobilizer, the PFT can recommend a trained person as Community Mobilizer to the CDO. However this should be done as a last option. The final decision to accept or reject the recommended Community Mobilizer should be with the respective CDO.

e) Roles and responsibility of Community Mobilizer

1. Conduct village level/ panchyat level meetings with different community groups along with the PFT members/ CRPs
2. Conduct participatory exercise to identify poor households in the area along with the PFT members/ CRPs
3. Conduct household visits to identified poor households
4. Assist PFT members/ CRPs in promotion of new SHGs/ new CDOs
5. Assist PFT members/ CRPs in C-option of existing SHGs/ existing CDOs
6. Participate in SHG meetings and facilitate SHG meetings
7. Ensuring implementation of proper meeting procedure in CDO and facilitate in setting of agenda for next meeting of the CDO
8. Maintain books of accounts and other records of CDO
9. Maintain record of SHGs in absence of book keeper
10. Conduct training of SHG members/ CDO representatives along with PFT members
11. Facilitate documentation of SHGs while disbursement of Livelihood Fund Tranche-1, Livelihood Investment Fund and Risk funds being managed by CDO
12. Conduct audit of SHGs
13. Ensure regular attendance of CDO representative in Federation meeting; ensure regular repayment of CDO to Federation
14. Documentation and linkage of all SHG members under the CDO with social security schemes and other entitlements
15. Ensure entry of CDO level transaction into Sakh Darpan
16. Ensure proper communication and reporting with Area level Federation
17. Preparation and submission of all type of Utilisation Certificate (UC) to the PFT office.

f) What are the main characteristics of the Community Mobilizer?
- Community Mobilizer should minimum eighth standard pass. However, in case of unavailability of such candidate a capable person with lower qualification may be considered.
• S/he Should not be over 40 yrs of age. However in all cases it should be ensured that presence of the Community Mobilizer does not hinder open discussions among members in SHG meeting.
• S/he should be capable enough to write the meeting minutes of the SHGs/CDO.
• S/he should have basic knowledge of Calculation.
• S/he should have empathy towards poor and have respect for women
• S/he should be comfortable to interact with women
• S/he should be comfortable to interact with representative of PRIs and other institutions.
• S/he should be honest and must be accepted by the members of the SHGs/ CDO
• S/he must be vocal and should not have any constraints regarding mobility in the village
• S/he should be patient by nature

g) Don’t for Community Mobilizer
• Should not interfere in decision making process of the CDO.
• Should not touch cash or should not do any transactions behalf of the member/group even if the Community Mobilizer is a SHG member
• Should not take loan from the SHG/CDO
• Should not keep records of SHG/CDO
• Should have no be short tempered or display irritated behavior during SHG/CDO meeting, etc.
• There should not be tearing pages from records and make overwriting in the records
• Should not make entries in records outside meeting
• Should not smoke or chew tobacco during SHG/CDO meeting
h) Performance Monitoring of Community Mobilizer
The performance monitoring of Community Mobilizer should initially be done jointly by CDO and the concerned PFT member. Assessment of each Community Mobilizer should be done in the monthly meeting of CDO based on the task allocated to the community Mobilizer during the month. The community mobilizer should submit a written monthly report as per the following format on the tasks done during the month and also make a presentation of the tasks done during the CDO meeting.

<table>
<thead>
<tr>
<th>Task Planned</th>
<th>Work Done</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Signature (Community Mobilizer)

- If any CM fails to perform the assigned tasks, respective CDO/ PFT will give the suitable advice/ support to the CM for improvement.
- If s/he fails to do so in two consecutive months then concerned CDO/ PFT will issue a warning to the respective CM.
- If s/he fails to do so in three consecutive months, CDO/ PFT should recommend substituting the non-performing CM and initiating process to appoint a new CM.

In case a Community Mobilizer leaves, the concerned PFT member should ensure continuity of maintaining books of records and other tasks at the CDO level till another Community Mobilizer is identified.

3. Capacity building of Community Mobilizer?
Training to Community Mobilizer be imparted in three phases;
In the first phase, the Community Mobilizer will be imparted orientation training for 5-10 days preferably residential. This training will focus on participatory tools & techniques, community mobilization, understanding about SHG processes/institution building, book of accounts (SHG/CDO), introduction to sakh Darpan, preparation of monthly reports. This training will be imparted by PRPs/PFT members.

Post the orientation training the Community Mobilizers should get on the job training/handholding support by the CRP/PRP/PFT to acquaint with the nature of job, intricacies of each tasks for at least 4-8 months.

In the second phase, training to Community Mobilizers will be given on capacity building of SHGs, community based repayment mechanism and timely repayment. This training should be completed by the end of third month of selection of the Community Mobilizer.

In the third phase, training will impart training to CMs on linkages process with Social security schemes, entitlement – their eligibility criteria, documents for seeking benefits; preparation of various UCs and other documents.

Apart from the training, it is expected that the PFT members along with PRPs will provide regular support to Community Mobilizers to enhance their capacity.

4. Payment of assistance by project to CDO for taking services of community mobilizer

RGAVP will extend assistance to CDO as follows:

<table>
<thead>
<tr>
<th>Stage</th>
<th>Assistance under project</th>
</tr>
</thead>
</table>

338
<table>
<thead>
<tr>
<th>Before opening of bank account by CDO</th>
<th>Nil (all tasks to be done by PFT members)</th>
</tr>
</thead>
<tbody>
<tr>
<td>First year after the selection of Community Mobilizer</td>
<td>Rs 150* per SHG per month under the CDO (payment subjected to entry of meeting transaction on Sakh Darpan)</td>
</tr>
<tr>
<td>Second year after the selection of Community Mobilizer</td>
<td>Rs 75* per SHG per month under the CDO (payment subjected to entry of meeting transaction on Sakh Darpan)</td>
</tr>
<tr>
<td>From Third year after the selection of Community Mobilizer</td>
<td>Nil</td>
</tr>
</tbody>
</table>

NB: (*) The amount mentioned is the maximum assistance given by RGAVP to each CDO. However actual payment to Community Mobilizer may vary as per the negotiations between the Community Mobilizer and the CDO.

**Disbursement of project assistance.**
1. Each PFT should prepare a monthly report in the given format and submit the same to DPMU for release of assistance for previous month latest by the 7\textsuperscript{th} day of the subsequent month.
**Format**

**PFT Head Quarter -**

Name of Community Mobilizer
Name of CDO –

Gram Panchayat-
Block –
District –

<table>
<thead>
<tr>
<th>Tasks Allocated to CM</th>
<th>Work Done by CM</th>
<th>Remark</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Recommended for Payment*

Signature

President, CDO    Secretary, CDO

Date of submission

Signature of PFT member
2. DPMU on receipt of the same from the CDO through PFT should verify the entries made on Sakh Darpan and release the amount of assistance through cheque to respective CDO within 7 days of the receipt of monthly report.
3. The CDO may disburse the remuneration to Community Mobilizer in cash if required/ convenient. However entries of the same should be done in books of accounts of CDO.

**ANNEXURE - III**

*Policy note on SHG Bookkeeper*

**Background**
Timely and Proper maintenance of books of Accounts in SHGs is an important ingredient to maintain transparency in SHGs. Maintaining proper books of accounts in SHGs also facilitates linkages of SHGs with formal financial institutions and other agencies. In rural situations due to low literacy level among members many SHGs are not able to maintain books of records on their own. In such cases SHGs should be encouraged to hire services of trained book keepers for maintenance of books of accounts.
This note details the process of selection of Bookkeeper, their attributes, roles and responsibilities and mode of payment to be followed under all livelihood projects implemented by RGAVP.

**Process of Identification of book keeper**

5. **When?**
Bookkeeper for an SHG should be identified after the savings bank account for the particular SHG is opened. Till such time, the bank account of SHG is opened it is expected that the books of accounts of SHGs should be written/ maintained by PFT members under different projects.

6. **How to identify/ select a book keeper?**

   **i) Who is Bookkeeper?**
   Preferably a female who will act as a facilitator for self help groups and support SHGs in conducting meetings and writing the books of records of Self Help Group’s. Literate SHG members should be encouraged to take the role of book keeper. In SHGs where no members are literate, female/ male youth from the family of SHG member should be given preference. As a last option youth (preferably female) from same village/ nearby village should be considered.

   **j) Entity of the Bookkeeper**
   Bookkeepers shall be a service provider to SHGs. Under no circumstances will the book keeper shall be employed under the projects. The respective SHGs and the CDO in the area would be the monitoring agency for the book keepers.

   **k) How many book keeper should be selected?**
Number of book keepers to be selected will depend upon the location and availability of trained Bookkeepers. The final decision on book keeper should be with the respective SHGs. An SHG may decide to select individual or common book keeper as per their convenience and acceptance.

1) Steps for selection of book keeper?
   6. Respective SHG members should identify literate SHG members/ educated youth whom they can trust and recommend them as book keeper.
   7. Concerned PFT members should explain her/him the expected roles and responsibility of book keepers, desired attributes and criteria for selection.
   8. Once the recommended member/ youth indicates his/ her interest to pursue the work of book keeper, a written application from the recommended person should be taken in the requisite format (Annexure-I). The application should be addressed to the President of respective SHGs. If the same person is being recommended by multiple SHG, separate application for each SHG must be taken.
   9. The identified member/ youth then should be invited for training (5-10 days as per module). The identified member/ youth should successfully pass the test taken after the training to be eligible for book keeping of SHGs.
   10. Only in case where an SHG is not able to recommend any one as a book keeper, the PFT can recommend a trained book keeper to the SHG. However this should be done as a last option. The final decision to accept or reject the recommended book keeper should be with the respective SHGs.

m) Roles and responsibility of Book keeper

18. S/he will reach ten minutes before the scheduled time of the SHG meeting.
19. S/he will participate in all the meeting of SHG without failure. In case due to genuine reasons a book keeper is not able to participate in a SHG meeting, s/he should inform the SHG well in advance so that alternative arrangement can be made.

20. S/he will read out all the updates (such as savings, inter-loaning, repayment and decisions taken during the last meeting) for the knowledge of all the SHG members at the beginning of each meeting.

21. S/he will also read out the minutes of the particular meeting (along with saving, inter loaning-repayment, etc) status before the end of each meetings

22. S/he will write & complete all records for a particular meeting in presence of all members. No entries in books of accounts should be made outside meeting.

23. She will be responsible for ensuring implementation of proper meeting procedure and facilitate in setting of agenda for next meeting of the SHGs

24. Ensure timely entry of the transaction of each SHGs on Sakh Darpan

25. She will help PRP and PFT Managers in documenting/preparation of Micro-Plan of the groups and any other such task/s identified by the PFT/CDO/SHGs

26. S/he will be responsible for preparation and submission of all type of Utilisation Certificate (UC) with due discussion with the concern SHG and submit it to the CDO or to PFT office.

27. S/he will play a very critical role in preparation of all types of document related to bank account opening, bank linkages, forms related to convergence etc. of SHGs.

28. S/he will also support the SHG in preparation of “Masik Prativedan-Monthly Progress Report” or MIS reports to be presented in the CDO meeting every month.

29. Should attend monthly CDO meetings
The idea behind providing support of bookkeeper to SHGs is never intended to hinder developing record-keepers from SHGs itself. Rather it is a form of enabling support to members till they understand and appreciate the importance of all type of records of SHG and have their own bank A/c.

n) What are the main characteristics of the Bookkeeper?
• Bookkeeper should minimum eighth standard pass. However, in case of unavailability of such candidate a capable person with lower qualification may be considered.
• S/he Should not be over 40 yrs of age. However in all cases it should be ensured that presence of the book keeper does not hinder open discussions among members in SHG meeting.
• S/he should be capable enough to write the meeting minutes of the SHGs/CDO.
• S/he should have basic knowledge of Calculation.
• S/he should have empathy towards poor and have respect for women
• S/he should be comfortable to interact with women
• S/he should be honest and must be accepted by the members of the SHGs
• S/he must be vocal and should not have any constraints regarding mobility in the village
• S/he should be patient by nature

o) Don’t for book keeper
• Should not participate in discussions
• Should not interfere in decision making process of the members.
• Should not touch cash or should not do any transactions behalf of the member/group even if the book keeper is a SHG member
• Should not take loan from the SHG
• Should not keep records of SHG
• Should have no be short tempered or display irritated behavior during SHG meeting, etc.
• There should not be tearing pages from records and make overwriting in the records
• Should not make entries in records outside meeting
• Should not smoke or chew tobacco during SHG meeting

p) Performance Monitoring of book keeper

The performance monitoring of book keeper should initially be done jointly by SHG/ CDO and the concerned PFT member. Assessment of each book keeper should be done in the monthly meeting of CDO. Till such time CDO is formed, the review of performance by book keeper should be done by the SHG member and PFT jointly at least once a month.

A performance report as per the following format should be prepared:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of Book keeper</th>
<th>Name of SHGs supported</th>
<th>Village/ Gram Panchayat</th>
<th>To be filled by CDO Representative/PFT member</th>
<th>Signatures</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>No. of groups supported by BK</td>
<td>No. of meetings actually attended by book keeper</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Signature of PFT
• If any BK fails to perform the assigned tasks, respective CDO/PRP/PFT will give the suitable advice/ support to that BK for improvement.
• If s/he fails to do so in two consecutive months then concern CDO/PRP/PFT will issue a warning.
• If s/he fails to do so in three consecutive months, CDO/PRP/PFT should recommend to substitute the non-performing BK with already identified and trained BK.

In case a book keeper leaves, the concerned PFT member should ensure continuity of maintaining books of accounts till another book keeper is identified.

7. Capacity building of book keeper?

Training to book keepers be imparted in three phases;
  o In **first phase** the book keeper will be imparted orientation training for 5-10 days preferably residential. This training will focus on understanding about SHG processes, book of accounts, introduction to sakh Darpan, preparation of monthly reports. This training will be imparted by PRPs/ PFT members.
  o Post the orientation training the book keepers should get on the job training/ handholding support by the CRP/PRP/PFT to acquaint with the nature of job, intricacies of accounting entries etc for at least 4-8 meeting.
  o In the **second phase**, training to book keepers will be given on concept of Social Mobilisation and facilitation, importance of community based repayment mechanism and timely repayment and bank account opening. This training should be completed by the end of third month of selection of the book keeper.
o In the **third phase**, training will impart training to BKs on Micro Planning, Bank linkages process, preparation of various UCs and other documents.

**Apart from the training, it is expected that the PFT members along with PRPs will provide regular support to book keepers to enhance their capacity.**

8. Payment of book keeping assistance to SHG by Project

RGAVP will extend book keeping assistance to SHGs as follows:

<table>
<thead>
<tr>
<th>Stage</th>
<th>Assistance under project</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before opening of bank account by SHG</td>
<td>Nil (accounts to be maintained by PFT members)</td>
</tr>
<tr>
<td>Till 3 months after the receipt of livelihood fund tranche -1 or 6 months whichever is earlier</td>
<td>Rs 150* per SHG per month (payment subjected to entry of meeting transaction on Sakh Darpan)</td>
</tr>
<tr>
<td>3 month after the receipt of livelihood fund tranche -1 or 12 months whichever is earlier</td>
<td>Rs 75* per SHG per month (payment subjected to entry of meeting transaction on Sakh Darpan)</td>
</tr>
<tr>
<td>After receipt of livelihood investment fund by SHG</td>
<td>Nil</td>
</tr>
</tbody>
</table>

**NB: (*) The amount mentioned is the maximum assistance given by RGAVP to each SHG. However actual payment to book keeper may vary as per the negotiations between the book keeper and the SHG/ CDO.**

Disbursement of project assistance.
4. Each PFT should prepare a monthly report in the given format and submit the same to DPMU for release of assistance for previous month latest by the 7th day of the subsequent month.

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of SHG</th>
<th>Village/Gram Panchayat/CDO</th>
<th>No. of meetings held</th>
<th>No. of meetings actually attended by bookkeeper</th>
<th>Accounts completed (No. Of meetings)</th>
<th>No. Of meeting entered on Sakh Darpan</th>
<th>President-SHG</th>
<th>Secretary-SHG</th>
<th>To be filled by PFT member</th>
<th>Signatures</th>
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5. DPMU on receipt of the same should verify the entries made on Sakh Darpan and release the amount of assistance through cheque to individual SHGs within 7 days of the receipt of monthly report.

6. As soon as CDO is formed and its bank account opened, DPMU should transfer the assistance to CDO through cheque for further disbursement to SHGs within 7 days of the receipt of monthly report.

7. The CDO may disburse the assistance to SHGs in cash if required/ convenient. However entries of the same should be done in books of accounts

8. The SHG may disburse payment to book keeper in cash if required/ convenient. However entries of the actual payment made to book keeper should be done in books of accounts (the same should also reflect on sakh Darpan)
Annexure- 1
Application form for Book Keeper

To

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Sir,

I am interested to work as Book Keeper in your project .......

1. Name..........................................................

2. Age.............Phone(with code)...................................

a. Father/Husband Name...........................................

4. Present address ..............................................

   Village.............Post....................Tahsil..............

   Block..................District...............Pin Code...........

5. Categorizing (Please ✓ mark)

   I. Male/Female

   II. BPL/ left out poor

   III. BPL Serial No. /Selected my family as left of poor. by project

   IV. SC/ST/OBC/Minority/Disabled/ General (Enclosed Certificate)

6. Education Qualification (Please ✓ mark)

   1. literate

   2. Educated Less than 10th

   3. 10th Pass

   4. 12th Pass

   5. Graduate

   6. Post Graduate
7. Family Business (Please ✓ mark)

1. Labour
2. Agricultural and Livestock
3. Shop/Business
4. Govt. Service
5. Non Government Service
6. Others

9. Family income (Please ✓ mark)

1. Per month Less than 2000/-
2. Per month 2001 to 5000/-
3. Per month 5001 to 10000/-
4. Per month more than 10001/-
10. Any Experience in Account keeping

Signature of applicant
Policy for deployment of Community Resource Persons (CRPs) from Rajasthan (Internal CRP) under RRLP

National Rural Livelihood Mission and other poverty alleviation programs have special focus on community mobilization and institution building of poor. A large number of Self Help Groups and their next level institutions like Village Organisations/ Community Development Organisations and SHG Federations are planned to be formed under RRLP, NRLP and NRLM. Additionally the capacity and quality of existing SHGs, VOs and Federations will have to be enhanced.

The present strength of human resource performing in the sector is just not sufficient to sustain this pace of growth. The process of SHG formation and strengthening involves sharing with community particularly women about advantages and benefits of SHGs; guiding on them through the initial process of organizing and management and inspiring them to take charge of affairs. To attain the intended outcomes, it requires empathetic approach and meticulous involvement on part of the facilitators.

In light of the scale of task at hand, the given level of human resources both in terms of number and capacity seems inadequate. In similar initiatives in AP, TN, Bihar and many other places, the experienced leaders of SHGs have very effectively done the community mobilization and institutional building of poor. These SHG leaders are called community resource persons (CRPs) The Community Resource Person
(CRP) strategy is built on the belief that peer learning is the best and effective way to learning, this strategy banks upon experienced community leaders (in this case experienced SHG members) to spread awareness about SHGs – its concepts, advantages, processes and management. As such members over a period of time have experienced the processes and benefits, which have led significant changes in their socio-economic milieu, they have developed immense faith in SHGs as a vehicle for their empowerment. Such members can further the spread of this movement among the community through sharing their own life experiences.

In Rajasthan, good quality SHGs and SHG Federations has been promoted by voluntary organisations like PEDO, PRADAN, Ibtada, Srijan, GDS etc. The federations have many such experienced SHG members who have long been associated with this movement and are ardent believer of its inherent characteristics. Such members would be identified and groomed through a guided process and they will be deployed in five blocks – Basedi (Dholpur); Laxmangarh (Alwar); Dausa (Dausa); Dungarpur (Dungarpur) and Devali (Tonk).

RGAVP will have an MoU with the SHG Federations for deployment of CRPs on the similar lines which it has the MoU with SERP and BRLP.

Who can become a Community Resource Person (CRP)?

To ensure that a CRP contributes purposefully to the process, selection of the person/ member becomes critical. The following criteria will be used for identification of a CRP.

- Proactive women SHG member belonging to a poor community associated with an SHG for at last 3 years
- Should have adhered to norms governing her SHG like – regularly attending SHG meetings; regularly saving; repayment of loans on time etc
- Should have experienced substantial economic and social benefits through SHGs
- Experienced, understands, believes and has internalized the concept and processes of SHG formation and management
- May or may not be literate (should know to write her own/ sign)
- Should be a good articulator and do not shy away from speaking in public.
• Should be mobile and is willing to spend extended period at far away locations and travel
• Should not have too many household responsibly – like managing small children or household chores; should have support of their family members
• S/he should not be an anti-social element; or an active political worker.

What will a Community Resource Person (CRP) do?

The specific tasks that internal CRPs will execute are as follows:

First phase

• Identification of poor and vulnerable families through wealth ranking (BPL + strategy)
• Mapping of existing SHGs in the village – names of the groups, list of members of each group, promoter of the SHGs, date of formation, inter loaning, book keeping, repayment
• Quality assessment of the existing groups – on panchsutra
• Listing of SHGs that can be co-opted under RRLP
• Meeting with SHG members of the SHGs listed under point (d) above and explaining them the benefits of cooption under RRLP and convincing them
• Updating the records of the SHGs and provide the SHG information to PFT member for up-loading in SakhDarpan
• If the SHG (existing) does not have bank account, CRP will facilitate the SHG to get its bank account opened in nearby bank branch
• Formation of new Self Help Groups to include left out poor
• Updating the records of the SHGs and provide the SHG information to PFT member for up-loading in SakhDarpan

A team of 4 CRPs and one SHG record writer will work in one village and complete the above tasks in 15 days time. The numbers and quantum of the work will depend on the status of the SHGs in the village and therefore the actual deliverables by the CRP team will be prepared by DPM in consultation with CRP team.

Based on the experience of first phase, the second stage CRPs (CRPs having capacities to form and support CDOs) will be identified and through the same process (as mentioned in this note) they will be
assigned to work with CDOs and then in third phase another set of CRPs for formation and nurturing Local area Federations will be deployed.

**Second phase**

- Assessment of the quality/status of existing SHG cluster in the village/villages and work for converting them into Community Development Organisation
- Formation of CDO if there is no second tier structure already made in the village
- Helping the CDO in setting up internal systems of meetings, on-lending to SHGs, etc.
- Training of CDO leaders and members on CDO management

**Third Phase**

- Capacity building need assessment of the SHG Federation
- Training of federation members and leaders

**Role and responsibility of PFT and DPM**

The respective PFT (where CRPs are deployed) will depute a nodal person to act as ‘single contact person’ for all logistics and other matters related to CRPs. The PFT will contact with the Federation from where the CRPs are drawn and with the Federation where CRPs are deployed.

Respective DPMs will be responsible for timely payment (max 15 days of the completion of the visit of the CRPs) to Federations sending the CRPs.

The concerned DPM will prepare a comprehensive note detailing the tasks completed by the CRPs and the quality of work etc. within 3 days of the competition of the stay of CRPs in the village for 15 days.

**Process for engaging CRPs**

- **MoU among SHG Federation, promoting NGO and RGAVP**
  
  Communication with authorities of each project needs to be established to explore requirement of services by CRPs. On mutual agreement of the same MoU detailing nature of services, duration
and corresponding resource fees with respective projects may be signed prior to delivery of services by CRPs.

- **Identification/ selection of CRPs**

  The selection of CRPs would be done based on the criteria mentioned above. For selection the following steps would be followed:

  i. On basis of the criteria, SHPIs/ Federations would draw up a list of eligible members.

  ii. A meeting would be held with SHG Federation, Promoting NGO and selected CRPs to explain the kind of role expected from the CRPs. The job conditions in terms of time, travel requirements, period of stay from home along with possible remuneration. Along with this the members also would be motivated to join as CRPs.

  iii. After the first meeting, a list of interested members should be prepared. They would be asked to consult with their family members about their decision and take their consent for the same. During this process, the field facilitators of Federation also would meet the family members to explain and motivate them to ensure their agreement.

  iv. Decide a date for a second meeting with the interested members along with a male member in their family.

  v. Explain to all the selected members about the whole concept and process once again and take an agreement from both the member as well as their family. At this stage it needs to be ensured that no selected members leaves/ drops out mid way.

  vi. A copy of agreement to this effect can be signed between the selected member and SHG Federation

  vii. Once this process is completed, the final set of selected members can be sent for training as CRPs.

- **Capacity building of CRPs**
The capacity building of CRPs will be done in a phased manner. The focus of the initial phase would concentrate on two aspects:

- Enhancing confidence of selected members to work as CRPs
- Train them on facilitation skills for execution of first phase tasks mentioned above

In every batch, about 30 such CRPs are proposed to be trained. A 7-10 day training module for CRPs would be designed. (A tentative training schedule is prepared). The training would have at least three day field component for the CRPs. During the training of CRPs, the tasks to be performed by them, the steps to be followed and the provisions under the project would be explained in details. A budget of Rs. 500.00 per CRP per day is provided for CRP training.

The CRP training will be done at regional level. The trainers will be Consultant NMMU; Consultant WB, Anchor person from AP, and invited trainer from AP.

- **Prior preparation by Federation and PFT**

Prior preparation by PFT/ Federation before introducing of CRPs is essential for effectively using the services of CRPs. The preparations required are as follows:

- Identification of the villages where CRP will be introduced. (Preferably villages should be contiguous to avoid lot of travelling)
- Collection of the basic village profile along with a social map of the village
- List of poor households in the village (identified through a participatory process – as per the project requirements)
- Identify at least one person as village volunteer (preferably literate women) in each village who can guide the CRPs in the village. In case such a person is not available within the village, PFT staff conversant with the area may play this role.
- Inform villagers about the schedule of visit of CRP team
- Arrange logistics for CRPs (preferably within the village), may be one member per household. [Avoid arrangement of cooking by CRPs themselves]

- Ensure availability of a SHG record writer cum meeting facilitator to take over the SHGs once they are formed by the CRPs

**Introduction of CRP in programme area**

The following process should be adopted while introducing CRPs in a selected programme area.

- Form a team of CRPs, preferably 4-5 members. Initially it may be useful to put CRPs known to each other in the same team.

- The team before being introduced in the operational area would be briefed about the operational villages and the tasks clearly spelt out. It should be noted that the task being defined for a team should not extend more than 15 days at a stretch.

- Each team should be allocated one village at a time (*This number can vary depending upon the size of the village*).

- A base village location among the allocated villages is identified where the CRP team members can stay.

- On reaching the field location, the team would be introduced with the identified village volunteer, record writer and respective household female members where the CRP team members are going to stay.

- Plan the schedule of the CRP team, task wise and task wise to be performed in each village

A sample task plan can be as follows:

- Meeting with opinion makers like village elderly, sarpanch/ ward member, school teacher, community leaders etc and share with them the purpose of the visit of CRP team

- Make a procession within the village singing songs (motivational songs/ songs on women empowerment) to attract attention of
the community. This can be done in the whole village together or hamlet wise in case of a large village.

- Organize a village level/ hamlet level meeting (with women members from poor households), both existing SHG members as well as leftover households.

(such meeting can be attended by the whole CRP team together or 2 sub groups of CRPs may attend two such meetings simultaneously)

- Share concept of SHG, its advantages and also share own life experiences. Motivate women to join SHGs

- Form new SHGs with left over households (as per project requirements)(In each SHG meeting not more than 2 CRP should participate)

- Participate in first meeting of SHG – facilitate naming of SHG, savings by members,

- Set basic norms like meeting date/time & place; sitting in circle while meeting.

- During the meeting share the importance of adherence to norms like regular savings; attendance; management of group fund etc.

[This plan can be repeated in other villages as well]

• Exit strategy for CRPs

The role of the CRP is to initiate/ kick start the process of SHG formation in designated villages. Continuation of the same depends upon a well designed/ effective exit strategy for the CRPs. As a part of the exit strategy the following steps can be adopted:

- In the second meeting, introduce the record writer/ meeting facilitator for taking over

- The CRP team should assure the members that association with SHG is in their interest, and would be advantageous in the long run, and wish them all the achievement desired.
- Before leaving the village the CRP team should thank the community for their cooperation and support.

- The CRP team should get their work log sheet duly filled up by the respective SHPI representative mentioning completion of task satisfactorily.

As a part of the exit strategy, feedback on the performance of the CRP team should be taken from the PFT and Federation.

Respective PFT/ Federation should ensure that once the CRP withdraws, the PFT member should attend the next 6-8 meetings of the newly formed SHGs at regular interval as has been decided. *(For guidance on the detailed agenda for subsequent meetings of SHGs, the PFT member can refer to the manual titled ‘Aadhar’ developed by CmF).*

**Resource fees**

The CRP team on successful completion of work would be paid as per the following:

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<th>SN</th>
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<th>Amount (Rs.)</th>
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<tr>
<td>1</td>
<td>CRP Fee (Rs per day per person)</td>
<td>500</td>
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<td>2</td>
<td>Food Charges – if not arranged or during travel</td>
<td>100</td>
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<tr>
<td>3</td>
<td>Outstation Travel - Bus fare/ Train fare (2nd Class</td>
<td>As per actual</td>
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<td>sleeper/ III tier AC)/ Auto rickshaw</td>
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<td>4</td>
<td>Institutional Charges (Rs. per day per person)</td>
<td>50</td>
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<td>5</td>
<td>Other Expenses (if any) e.g. lodging in village</td>
<td>To be borne by Project</td>
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<tr>
<td>6</td>
<td>Insurance (annual-per person)</td>
<td>200</td>
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**Process of Payment to CRPs:**

At the end of their work in each month/round the resource persons fees, food charges and other payables like reimbursement of travel expenses along with applicable institutional charges should be paid directly to the SHG Federations. The Federation would make payment to individual CRPs. The institutional charges will be retained by the Federation. If
payment to SHG Federation is delayed beyond 15 days after completion of the work, the DPM will be held responsible and SPMU will make payment directly to the Federation.

The payment will be made on the basis of the satisfactory completion of the tasks assigned to CRP team. The records of all the SHGs strengthened and newly formed (if any) will be put on SakhDarpan. This (putting the data of SHGs on SakhDarpan will be done by the SHG Federation Staff or PFT members (to be decided on case to case basis looking at the availability of internet facility) and suitable remuneration for uploading data on SakhDarpan will be provided to the Federation.

October 1, 2012
ANNEXURE – V
राजस्थान ग्रामीण आवासिक विकास परिषद
(पूर्वी तल – आवरणकोर्ट, आवरण गांव, बिलास गा, जयपुर)
फोन 0141-2227011, 2227416, फैक्स 0141-2227723

जिला परियोजना प्रबंधक

विधि वाला अन्तर्गत कम्प्यूटरी मोबाइल इंजेक्शन तथा संस्थागत गठन
हेतु आवासिक कम्प्यूटरी रिसर्टेंस परिस्थित के प्रशिक्षण के सम्बन्ध में।

प्रस्तुतः: RGAVP का संस्थापक पत्र दिनांक 18.11.2012

परियोजनान्तर्गत गरीब परिवार की महिलाओं के व्यवस्था सहायता समूह बनाकर उनकी आर्थिक व सशक्ति का स्वास्थ्य किया जा रहा है। इसी क्रम में लेखित परियोजने में समूह गठन के प्रति आकर्षण, समूह में जुड़ने के प्रयास, आवासिक संस्थान, बैंक निकेतन आदि कार्यालयों के प्रभावी तथा सुसंगत रूप से क्रियान्वित करने के लिए सीमित क्षेत्र स्तरी आपना सहायता का क्रम किया जा रहा है। चूंकि ग्रामीण क्षेत्र में गरीब महिलाओं को मोबाइल का उपभोक्ता कर उनके समूह गठन करना, समूह में जुड़े सहकर आवासिक संस्थानिक करना आदि के लिए उन्हें तैयार करने में उनकी व सामान परिवेश तथा विस्तारण के अनुसार व्यक्तियों की वातावरण भावात्मक आवश्यक है। इसी के लक्ष्य पर राज्य में विभिन्न स्वयंसेवी संस्थाओं, सरकारी योजनाओं आदि में गठित एवं कार्यकाल समूहों में से ऐसे व्यक्ति जो समूहों से जुड़कर अपनी गरीबी दूर कर आराम सह सुख सात होता है, की अम्ल सामाजिक संस्थाएं वातावरण (Community Resource Persons) की रूप में ही जागरूक। समूही संस्थाएं वातावरण की पदन एवं योग्यता संबंधी निर्देशन जानकारी प्रविधि के वेबसाइट www.rgavp.org पर उपलब्ध है।

यह एक सहायता प्रविधि होती है जिसमें सभी जिला परियोजना प्रबंधक उनके क्षेत्र में संबंधित होने वाले सांख्यिकी, युवा संस्थाओं/क्षेत्रीय को प्रविधि जाने जुड़ने के लिए प्रस्तुत करें।
1. इस प्रक्रिया के तहत इंडस्ट्रियल/ग्राम संगठनों का प्रविधि ने पैनल तैयार किया जाएगा
   तथा CRPs उपलब्ध करने हेतु सहायता पत्र हस्तांकित किया जाएगा।
2. क्षेत्रीय/ग्राम संगठन द्वारा सुझाव देने वाले योग्य CRPs का प्रविधि द्वारा प्रशिक्षण दिया
   जाएगा।
3. प्रशिक्षित एवं योग्य CRPs का प्रविधि द्वारा पैनल तैयार किया जाएगा।
4. पैनल ने तब से आवश्यकता के अनुसार अन्य जिलों में कम्प्यूटरी ग्रामीण इंजेक्शन तथा संस्थागत
   निर्माण एवं सूचना जाएगा।
5. अन्य सान्तों के लिए CRPs चरणगततात्त्विक से 5-6 वार दीवार कर सामूहिक निर्माण, बैंक
   निकेतन, रिकार्डिंग आदि क्रियाओं की अंतगति परें।
11. प्रशिक्षण आयोजन उपस्थित प्रमाण की पूर्व सूचना एसपीएमए इस तालिका में प्रेषित करें।
प्रशिक्षण उपस्थित जो CRPs रूप के विभिन्न क्षेत्रों में जाकर कार्य करते हैं उनकी नौकरी की इस रिपोर्ट के साथ आवश्यक सूचनाएँ भी निकालें।
12. प्रशिक्षण पत्र द्वारा युवा व्यक्तियों से संपर्क ग्रहण के बाद यहाँ वांछित अधिकारी की व्याख्या के प्रशिक्षण कार्यक्रमों में समस्त 2 पर भाग लेकर इन्हें प्रमाणी बनाने हेतु प्रयास करें।
उल्लिखित कार्यक्रमों को प्रमाणी रूप से क्रियान्वयन सुनिश्चित करें।

(पी.सी.किशन) बाई.ए.एस.
स्टेट मिशन डायरेक्टर

क्रमांक : F ( ) RGAVP/Mo./2012

दिनांक :-

प्रतिष्ठित सिद्धांत के सूचनार्थ एवं आवश्यक कार्यक्रम डिटेल हेतु :–
1. श्रीमान अधिकारी मुख्य सचिव, ग्रामीण विकास एवं संपादनी राज विभाग, राजस्थान सरकार,
शासन सचिवालय, जयपुर
2. श्रीमान सचिव, ग्रामीण विकास विभाग, राजस्थान सरकार, शासन सचिवालय, जयपुर
3. श्रीमान अंजलि बोलेकर, सुंजुरपुर/वीलुपुर/दोला/राजसंद/अलवर
4. मुख्य कर्मचारी अधिकारी, जिला परिषद् सुंजुरपुर/वीलुपुर/दोला/राजसंद/अलवर
5. विशेषज्ञता अधिकारी [एसपीएमए को सहयोग प्रदान]
6. श्री जयजय सिंह, कॉन्सलटेंट, विश्व बैंक, गुजरात जयपुर
7. महाबलेश, एसपीएमए, समस्त
8. श्री सौरव सिंह, रोडवेज क्यारेजेंटस, एनएएमए गुजरात जयपुर
9. प्रश्नस्त, एसपीएमए, समस्त

स्टेट मिशन डायरेक्टर
Training cum Orientation Program for Community Resource Persons (CRPs)

Duration of the Program: 4 days

Participants: CRPs + PFT members (from locations where CRPs will be deployed)

Expected Nos. of participants in each training: 30 (Maximum 40 – along with PFT members)

Coordinator: Mr. Sangram Singh

<table>
<thead>
<tr>
<th>Day and Time</th>
<th>Session and objective</th>
<th>Methodology</th>
<th>Resource Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>11:00 – 11:30</td>
<td>Prayer &amp; Introduction&lt;br&gt;- Narrating their own life story after joining SHGs</td>
<td></td>
<td>Resource Person</td>
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<tr>
<td>11:30 – 12:00</td>
<td>Introduction of RGAVP and projects&lt;br&gt;- Focus on Institution Building (different tiers): Building on existing institutions&lt;br&gt;- Capitalization of Institutions through project assistance (Subsidy not to be consumed by individuals)&lt;br&gt;- Bank Linkage&lt;br&gt;- Livelihood Promotion (Message about RGAVP &amp; project to be given by CRPs)</td>
<td>Lecture, Presentation</td>
<td>RGAVP Representative</td>
</tr>
<tr>
<td>12:00 – 01:30</td>
<td>Role of CRP&lt;br&gt;- What CRPs are expected to do?&lt;br&gt;- How will they operate?&lt;br&gt;- Steps to be followed by CRP teams&lt;br&gt;- Expected output (for first two rounds)</td>
<td>Lecture, Group Discussion</td>
<td>Resource Person</td>
</tr>
<tr>
<td>02:30 – 05:30</td>
<td>Village level Meeting&lt;br&gt;- How to organize the meeting&lt;br&gt;- Whom to contact&lt;br&gt;- Content of discussion in meeting (Women’s empowerment; Social issues; importance of institutions for poor)&lt;br&gt;- Motivating poor to join institution&lt;br&gt;- FAQs</td>
<td>Lecture, Group Discussion</td>
<td>Resource Person</td>
</tr>
<tr>
<td>06:00 – 07:30</td>
<td>Motivational Songs&lt;br&gt;- Recitation</td>
<td>Practice</td>
<td>Volunteer (Participants)</td>
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<tr>
<td>Day 2</td>
<td>Time</td>
<td>Activity</td>
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<td></td>
<td>09:00 – 11:00</td>
<td>Identification of poor</td>
<td>Lecture, Group Discussion</td>
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<td></td>
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<td>- Village settings &amp; power equations</td>
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<td>- Poverty and its indicators (BPL – Plus)</td>
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<td></td>
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<td>- Participatory identifying poor (Wealth Ranking – Technique &amp; Processes)</td>
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<td></td>
<td>11:00 – 3:30</td>
<td>Simulation Exercise (For Resource Mapping; Social Mapping and Wealth Ranking)</td>
<td>Simulation Exercise</td>
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<td>Listing of existing SHGs/ Cluster (CDDOs)</td>
<td>Lecture, Flip Charts, Group Discussion</td>
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<td></td>
<td></td>
<td>- Whom to contact, what is the information to be taken</td>
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<td></td>
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<td>- Co-option of existing SHG (Process)</td>
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<td>- Indicators of the quality of SHGs (Panchsutra)</td>
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<td></td>
<td>06:00 – 07:30</td>
<td>Motivational Songs</td>
<td>Practice</td>
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<td></td>
<td></td>
<td>- Recitation</td>
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<tr>
<td>Day 3</td>
<td>09:00 – 01:00</td>
<td>Promotion of new SHGs</td>
<td>Lecture, Role Play</td>
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<td>- Concept seeding of SHGs (Content of the message to be shared with potential SHG members)</td>
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<td></td>
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<td>- Initiating meeting of new SHG</td>
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<td></td>
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<td>- SHG Records</td>
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<td></td>
<td>02:30 – 04:30</td>
<td>Conducting Meeting of SHGs</td>
<td>Lecture, Simulation exercise</td>
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<td></td>
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<td>- Process &amp; best practices</td>
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<tr>
<td></td>
<td>04:30 – 06:00</td>
<td>Motivational Songs</td>
<td>Practice</td>
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<td></td>
<td></td>
<td>- Recitation</td>
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</tr>
<tr>
<td>Day 4</td>
<td>09:00 – 11:00</td>
<td>FAQs (expected from villagers/potential SHG members)</td>
<td>Lecture, Simulation exercise</td>
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<tr>
<td></td>
<td></td>
<td>- Do &amp; Don’t for CRPs</td>
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<td></td>
<td>11:00 – 01:00</td>
<td>Action Plan</td>
<td>Discussion</td>
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<td></td>
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<td>- Formation of CRP team (Location of deployment)</td>
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<td></td>
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<td>- Finalization of date of deployment</td>
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<td></td>
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<td>- Clarification CRPs</td>
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<tr>
<td></td>
<td>02:00 – 3:00</td>
<td>Feedback and closure</td>
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</table>
विभाग:- RRLP केंड्र में गठित स्वयं सहायता समूहों को परियोजना के अधीन लाएँ
विषयी एवं तकनीकी समाल प्रदान करने हेतु दिनेसा।

राजीवाणि केंड्र में गरीब परिवारों को समूहों में जोड़कर आजीविका में सुधार एवं उन्नयन कर गरीबी रोक्ता से ऊपर उठाने हेतु विभिन्न वर्षों में विभिन्न संस्थाओं द्वारा व्यापक प्रयास किये गये हैं। इसके अतिरिक्त बाल विकास, राजीव किसान विधान, नाबाई बैंक एवं नौ
सरकारी संस्थाओं की महत्वपूर्ण भूमिका रही है। परिषद् द्वारा किया गया था वही राजस्थान
राजीवाणि आजीविका परियोजना में विभिन्न संस्थाओं द्वारा विभिन्न कारणों में गठित स्वयं सहायता
समूहों को अपने अधीन लाएँ विषयी एवं तकनीकी समाल प्रदान करने का प्रयास है।

राजीवाणि केंड्र में विभिन्न गैर सरकारी संस्थाओं एवं अन्य संस्थाओं के साथ गठित एवं बाल
विकास, राजीव विकास वित्तपत्र(एच.जी.एस.बैंक) जलवायु विकास विधान आदि द्वारा गरीब
परिवारों को स्वयं सहायता समूहों में जोड़कर गरीबों के लिए हेतु कार्य किये गये

<table>
<thead>
<tr>
<th>क्रं. सं.</th>
<th>जिले का नाम</th>
<th>लक्ख</th>
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<tbody>
<tr>
<td>1.</td>
<td>वैराकोट</td>
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<td>2.</td>
<td>गोविंदगढ़</td>
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<td>3.</td>
<td>राजसमंड</td>
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<td>4.</td>
<td>गोविंदगढ़</td>
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<td>5.</td>
<td>जुगूपुर</td>
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<td>6.</td>
<td>धार्मवाड़ा</td>
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<tr>
<td>7.</td>
<td>गोविंदगढ़ समुद्री हेतु</td>
<td>100 गैर जिला</td>
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उपरोक्त समूहों की परियोजना के दायरे में लाने हेतु निम्नलिखित मापदंड एवं प्रक्रिया अपनायी जायेगी—

1. समूहों की पिछले 3 माह में लगभग 70% बैठक हुई है।
2. समूहों के सदस्य बिचोले 3 माह से नियमित बैठक करते है।
3. समूहों के सदस्य द्वारा बचत का लगभग 50% हिस्सा प्रौढ़ के रूप में सदस्यों ने लिया हो।
4. समूह का बैठक में ध्यान है। यदि कार्यान्वण में समूह का बैठक में ध्यान नहीं है तो साख दर्शन पर पंजीकरण से पूर्व खाला कूला दिया है।
5. समूह पिछले 3 माह से पावसूति की पालना कर रहा है। परियोजना में निम्नलिखित पावसूति अपनाने का प्रावधान है।
   (1) नियमित सामान्य बैठक।
   (2) सदस्यों द्वारा नियमित बैठक।
   (3) समूह के सदस्यों द्वारा आंतरिक लेन-देन।
   (4) सदस्यों द्वारा राजा का नियमित पुनर्निमाण।
   (5) समूह द्वारा लेखां का नियमित संचार।
6. समूह का साख दर्शन पर पंजीकरण कर दिया गया है।
7. समूह ने परियोजना के अभीन आने एवं इसके प्रावधानों अनुसार चलने का सर्वसमावेश से निर्णय ले लिया है।
8. प्रावधान सर्वें सहायता समूह महिलाओं का हो साथा Community Operational Manual में व्याख्यात BPL(+) प्रावधान के अनुरूप हो।

कार्यक्रम क्रियान्वयन में परिषद के कर्मचारी की गूंधी कार्यवाणिज्य होगी—

1. जिले के सभी बैठक दिला परियोजना प्रवृत्त परियोजना क्षेत्र में समूह निर्माण क्षेत्र में कार्यरत संस्थापक (SHPI) की पहचान कर उनसे पूरी जानकारी प्राप्त कर समूहों की सूची तैयार करें।
2. समूहों के सदस्य से बातें करने, लेखां का अवलोकन करने के लिए समूह प्रवृत्त कार्यरत करें।
3. समूहों के सदस्यों की परियोजना अभीन लाने हेतु विश्रामित कर समूहों की बैठक आयोजित करें।
4. पावसूत्त अन्वर्गित लाना हेतु आवश्यक सभी जानकारी कार्यरत पूर्ण कर साख दर्शन पर पंजीकरण करें।
5. परियोजना में उपलब्ध प्रावधान अनुसार प्रथम किस्त राशि ₹15000/- प्रारंभी सहायता समूह जारी करने हेतु प्राथ्मिकता योजना (Priority plan) तैयार करवायें।

इस योजना में यह प्रयास करें कि समूह के सभी सदस्यों को राशि का वितरण आवश्यकता एवं प्राथ्मिकता के आधार पर हो।
6. सभी जिला परियोजना प्रबंधक यह सुनिश्चित करेंगे कि उनके क्षेत्र में उपस्थित सभी योग्य समुह को परियोजना के दायरे में ले लिया गया है तथा चर्चित किये गये सभी समूह परियोजना में उपलब्ध प्राप्ति को तथा पंचनूत्र की पालना कर सके हैं।

7. उपरोक्त कार्यों के लिए राज्य परियोजना प्रबंधन इकाई के श्री सुनील दत्तात्रेय, महामृदुल (रिसर्च बॉक्स) तथा श्रीमती अर्जुना जानू महाप्रबंधक (लाइफजीवोइंज) मोडल अधिकारी के रूप में कार्य करेंगे। यह अधिकारी समूहों को परियोजना अधीन लाने हेतु समस्त कार्य किया जाएगा निर्देशित करें।

8. उपरोक्त कार्य 15 नवम्बर 2012 तक पूरा कर्ता सुनिश्चित करें।

(पी.सी.किशोर)
सटी मिशन ऑयरेटर


प्रतिलिपि निम्न को सुरक्षित एवं आवश्यक कार्यवाही हेतु प्रेषित है।

1. निजी संघ, अति. मुख्य सचिव ग्रामीण विकास एवं वंचाचारी राज विभाग, जयपुर।
2. निजी संघ, सचिव, ग्रामीण विकास विभाग, जयपुर।
3. प्रेमा कलेक्टर …………………………………………………………………………………
4. मुख्य कार्यालय अधिकारी निम्नलिखित संपादित ………………………………..
5. परियोजना निदेशक (लाइफजीवोइंज/एसडीआईएस) मुख्यालय, जयपुर।
6. महाप्रबंधक मुख्यालय समस्त।
7. प्रबंधक मुख्यालय समस्त।

(पी.सी.बिज्जिय)
राजस्थान ग्रामीण आर्जीक परिवार विकास परिषद
(प्राकृतक रुप, आर्जीक परिवार, उसके साथ, दूर-सज्जन, जमा खाना न. 227271, 518112 फेब्रुअरी, N. 22727123)
प.1(1)प्राथमिक/आर्जीक परिवार/2013 दिनांक-22.02.2013
जजिला परिशिष्टपत्र प्रकाशित, संयुक्त (राजस्थान)

विषय-परिषद द्वारा अधिनियमित की जा रही आर्जीक की विशिष्ट परियोजनाओं के बीपीएल प्लस अमेय लागू किये जाने के संबंध में।

महोदय,

उपरोक्त विश्वासगत तथ्यों का कारण है कि राजस्थान के ग्रामीण क्षेत्रों में बीपीएल रुपी-2002 में उल्लेखित परियोजनाओं के अलावा अन्य गरीब परिवार है जो आर्जीक और सामाजिक रूप से कमजोर हैं। इन सभी परियोजनाओं को अपनी आर्जीक उपलब्ध कराने हेतु प्रविष्टपत्र एवं अन्य सहायता की आवश्यकता है। बीपीएल ग्रामीण क्षेत्रों में गरीब परिवारों को समय रूप से देखना आवश्यक है। इस पुरावस्थाओं को ध्यान में रखते हुए राजस्थान ग्रामीण आर्जीक विकास परिषद द्वारा अधिनियमित सभी आर्जीक परियोजनाओं के अर्थात लक्ष्य समूह (Target group) की पहचान के लिए बीपीएल प्लस (BPL Plus) अमेय अनुपयोग जाने का निर्देश राज्य सरकार द्वारा लिया गया है।

बीपीएल प्लस (BPL Plus) अमेय के अवलोकन निर्देशित क्षेत्रों के परियोजनाओं को परियोजना के लक्ष्य समूह (Target group) के रूप में शामिल किया जाएगा।

(1) बीपीएल रुपी-2002 में शामिल परिवार/नवीन बीपीएल रुपी-2002 के परिवार
(सामाजिक आर्जीक एवं जाति आधारित जनगणना-2011 (SECC-2011) सामूहिक होने की भिंति में)

(2) सामाजिक आर्जीक एवं जाति आधारित जनगणना-2011 के दिशा-निर्देशों के अनुरूप पड़ता-शामिल होने वाले परिवार (Automatic Exclusion) विशेष परिवार, निम्नलिखित/पृष्ठें, वेल या वाले, आदित्य जनजातीय समूह एवं काँटीय रूप से मुक्त किये जाने वाले विभिन्न वर्गों

(3) सैनिक परियोजनाओं में से रक्षा रूपी-सूची के बाहर (Automatic Exclusion) होने वाले परिवारों
(शामिल) एवं जाति रूपी-सूची के बाहर (Automatic Exclusion) होने वाले परिवारों
(वेल) एवं क्षेत्र परिवार, रक्षा सभी परिवार, दूसरी एवं थोड़ी ही जाति रूपी-सूची में सामान्यित किये जानें। तीसरे एवं वोडो ही सूची में जाति रूपी-सूची के बाहर (Automatic Exclusion) किये जानें। जो कि परिषद द्वारा अन्वेषित की जा रही आर्जीक की विशिष्ट परियोजनाओं के लक्ष्य समूह (Target group) में शामिल किये जाएं।

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पी.आर.पी. एक्सराइज की प्रक्रिया— वैश्विक रैंकिंग, (Wealth Ranking) पी.आर.पी. एक्सराइज के माध्यम से संबंधित क्षेत्र में पदस्थापित पी.एफ.टी. हार्वर्ड विश्वविद्यालय के दौरान समाप्ति की जा रही है। पी.आर.पी. एक्सराइज संलग्न परिशिष्ट 'आ' में उल्लिखित प्रक्रिया के अनुसार जिस पर तीन वर्ष पश्चात चुनाव की जा सकेगी।
उपरोक्तानुसार प्राप्त ग्राम के लिए चुनित गृह (Target group) की अनिम्न सृजी में सबसे गरीब परिवारों को सबसे उच्च स्तर सम्बन्धित जिला पर ग्राम समा की सहायता दी जायेगी। अनिम गृही की प्रतिष्ठा संवादित गृहएक्सराइज परिवार समूह, जिला परिवार एवं जिला परियोजना एक्सराइज के कार्यक्षेत्र में रही जायेगी एवं एक प्रति का विश्लेषण ग्राम के सार्वजनिक विभाग पर किया जायेगा। सबसे गरीब परिवारों को ग्रामरिक जागरूकता के आलावा राजस्थान आर्थिक आर्थिक विकास विभाग द्वारा संचालित विभाग आर्थिक विकास परियोजनाओं में लागू तथा किया जायेगा।

कृपया उपरोक्त निर्देशों की तारीख पालन की जाना सुनिश्चित करें।

(शाहेंसोहबुद्दीन)
संयुक्त उपरोक्तानुसार

प्रशिक्षण सूचनार्थ एवं आर्थिक कार्यवाही एवं निर्माण का प्रशिक्षण है—
1. निजी सचिव, ग्राम-पंचायत, मानविक तथा मुद्रामंडल, राजस्थान सरकार, जयपुर।
2. विशेष द्वारा, मानवीय मंत्री, जनजीवन एवं ग्रामीण विकास एवं संयुक्त सरकार विभाग।
3. निजी सचिव, मुद्रा सचिव, राजस्थान सरकार, जयपुर।
4. निजी सचिव, अखिल भारतीय सचिव, भारत सरकार, राजस्थान, जयपुर।
5. संयुक्त सचिव, (देश एवं) ग्रामीण विकास मंत्रालय, समाज होटल, वाणिज्यकार्य, नई दिल्ली।
6. निजी सचिव, वाणिज्य सचिव/मुद्रा सचिव, चारख एवं आर्थिक प्रभाव/सामाजिक –पारंपरिक विकास/ग्रामीण विकास/कृषि विकास/विकास परियोजनाओं।
7. निजी सचिव, रेस्तर विश्वविद्यालय, राजस्थान ग्रामीण आर्थिक विकास परिषद, चूड़ौंग भाग, चूड़ौंग, जयपुर।
8. जिला अल्पक्ष, समस्त राजस्थान।
9. मुख्य कार्यालय अधिकारी, जिला परिषद, समस्त राजस्थान।

(लोक शाह)
पीआईएपू एक्ससाइज़
गाँव में गरीब परिवारों की पहचान की प्रक्रिया (“वैल्ड रेंकिंग”)  

1. सर्वप्रथम गाँव में जातिवाद चुनौती (परिवारों) के आकार पर घर के मुखियाओं की एक सूचि तैयार की जाओगी। सूची तैयार करने हेतु गाँव के कुल गर्भा, सरपंच, बाड़ पंच या \( \text{दुकानदार} \) आदि की मदद से जाना होगा। इस संदर्भ में विशेष रूप से ध्यान रखा जाये कि ग्राम का कोई भी परिवार सूची में शामिल होने से इनकार न जाये।

2. सूची के आधार पर प्रत्येक घर के मुखिया के नाम की कागज पर समान रंग से आवार की सूची बनाए।

3. निर्देशित दिवस को गाँव के किसी भी मौखिक ने जाकर 4-5 ग्राममालिकों (संबंधित ग्राम के ग्राम पंचायत सदस्य एवं गांव के मुखिया को अपने शामिल करें) के साथ बैठी एवं उपरन्तु ग्राममालिकहें से पूछताछ करके वे उनके पास पीआईएपू. एक्ससाइज़ के लिए करने 1 दिन का समय है (1 दिन का समय 100-125 जनर दीविश-रेंकिंग में लगता है, अगर परिवारों की संख्या ज्यादा हो तो ज्यादा समय लगेगा)। उपर्युक्त ग्राममालिक्यों के पास अगर समय हो तो उनके साथ वैल्ड रेंकिंग प्रक्रिया शुरू करें।

4. वैल्ड रेंकिंग हेतु परिवारों को समान रूप से इन्फासन की आवश्यक में विभाजन किया जाएगा।
   
   • पहली श्रेणी – सामान परिवार
   • दूसरी श्रेणी – माध्यम परिवार
   • तीसरी श्रेणी – गरीब परिवार
   • चौथी श्रेणी – अदन गरीब परिवार

5. वेष, निर्देशित/निबंधक, मैला डोने वाले, आदित्य जननाथीय समूह एवं कानूनी रूप से मुक्त किये गये बंधु नागर जरूर के परिवारों को तीसरी/चौथी श्रेणी में शामिल किया जाएगा।

6. मिलनाक्षम परिवारों को पहली/दूसरी श्रेणी में सम्मिलित किया जाएगा।
   1. भेंट वाले बालिका और बालिका, वाले वाली/वाला, कपड़े वाले की नाव (इश्कमा फाइलत आवश्यक है)।
   2. परिवार के पास ग्राममालिक नाम/बाल पत्रों वाले कृप्ति उपकरण जैसे प्रेसेट, हार्डवेकटर आदि।

3. 50 हजार और इससे अधिक की मानक सीमा के किसान क्रेडिट कार्ड।
4. सरकारी संस्थान के किसी सदस्य के परिवार।
5. सरकार में पंजीकृत गरीब-कृप्ति उद्योग वाले परिवार।
6. परिवार का कोई सदस्य 10,000 रुपये प्रति मास से अधिक कमाता है।
7. आयकर अदालत कर अदा करें।
8. व्यापारिक कर अदा करें।
9. सभी कमरों में पर्दारों और छत के रूप से दीवार तीन अवधारणाओं के दर्शन दिखाने हैं।
10. परिवारों के खुले वेबसाइट है।
11. परिवारों के बाहर आकर दिखाने हैं।
12. परिवारों के द्वारे खुले एक अवधारणा के साथ 25 एकड़ अवधारणा इससे अधिक सिद्ध है।
13. दो अवधारणा इससे अधिक सिद्ध है।
14. कम से कम एक सिद्धांत उपकरण के साथ कम से कम 75 एकड़ अवधारणा इससे अधिक है।

7. गांव में परिवारों की सूची के आधार पर बनाई गई परिवारों निकलें, उसके बाद एक परिवार लेकर उस पर दिखा नाम पढ़ने उपरिवार तीनों लोगों को जुड़ना और उपरिवार तीनों ग्रामवासियों से पूछें कि यह ज्ञात आचरण रूप से कैसा है - अर्थात् गरीब, गरीब, मध्यम एवं समान। ग्रामवासियों के बताये अनुसार उस परिवार की जीवन एवं पूर्व साथ रखें।

8. किसी दूसरी परिवार पर दिखा नाम पढ़ें एवं किसी वाही प्रस्ताव करें। परन्तु इस बार यह प्रस्ताव पहले ज्ञात कि नाम के संदर्भ में होना चाहिए - अर्थात् ग्रामवासियों से पूछें कि यह ज्ञात पहले यादें ज्ञात कि इसको आचरण से कैसा है। उससे ज्ञात गरीब है या अमीर या उसके ज्ञात है? यदि उस ज्ञात है, तो पूर्व साथ परिवार के साथ यह पवित्र रख हें। यदि नहीं है तो एक अर्थात् श्रेणी बनाएं। परिवारों के उपर रियलिटेक बनाए से अलग अलग आकार के पात्र रखें।

9. समस्त परिवारों की परिवारों खाँसे होने के बाद उन्हें संख्या-4 के अनुसार चारों श्रेणियों के परिवारों की रैली रोकें हें। संख्या-3 के अनुसार तीनों तीर्थों के मिलाकर रखें।

10. उपरिवार तीनों ग्रामवासियों से इस श्रेणीवर विवाह का आधार ( सम्पन्न, मध्यम, गरीब एवं अर्थात् गरीब परिवार की श्रेणी में स्थान का कारण) पूछकर के। एवं एकीकरण राज्यस्तरीय लिखिता जारी करें (आधार हर श्रेणी के लिए लिखिता आवश्यक है) के प्रस्ताव ग्रामवासियों के, राज्यस्तरीय में हस्ताक्षर करवाये।

11. इसके बाद सभी परिवारों को मिलाकर रखें।

12. उपरेषण प्रक्रिया गाँव में कम से कम तीन तथ्यों पर वार-बार रखें। और इस प्रकार बनी तीनों लिस्टें को मिलाकर रखें। (यह प्रक्रिया गाँव में कम से कम एक बार महिलाओं के साथ एवं यह गाँव बड़ा है तो मोहल्लेवार या जातिवाद करें।

13. तीनों बार जिन नाम पहली दूसरी श्रेणी में आये हैं, वह परिवार सामाजिक आवधारण एवं जाति आवधारणा जनमानसा 2011 (SECC 2011) के अंतर्गत अबकलन (Automatic Exclusion) योग्य विचार होगे। जिन नाम तीनों बार तीसरी और चौथी श्रेणी में आये हैं वह परिवार गरीब/अर्थात् गरीब परिवार होगे। गरीब एवं अर्थात् गरीब परिवार (अर्थात् तीसरी दूसरी श्रेणी में आये वाले परिवारों की) की एक उपयुक्त बना है।
14. शेष नाम जो एक बार या दो बार आए हैं उनकी एक अलग सूची बनाएं। यह जानने के लिए कि वे लोग गरीब हैं या नहीं उनके पर जाएं या उनकी आय— बाय व सामाजिक स्थिति के बारे में चर्चा करके देखें कि वे वांछन में गरीब हैं या नहीं।

15. उपरोक्त प्रक्रिया के परिणाम गरीब/अति गरीब परिवारों की अनिति सूची तैयार की जाएगी।

16. यह सूचीशील करने के लिए अति गरीब/अति गरीब परिवारों की सूची में घोषणामत समस्त परिवार जो बीपीएल सूची—2002/ नवीन बी.पी.एल. सूची (सामाजिक आर्थिक एवं जाति आधारित जनगणना—2011 लागू होने की स्थिति में) एवं सामाजिक आर्थिक एवं जाति आधारित जनगणना—2011 के दिशा-निर्देशों के अनुसार उक्त- शामिल (Automatic Inclusion) होने वाले परिवार जैसे- बेड़े परिवार, निराश्रित/निरस्त, गैला दोनों वाले, आत्मन जनजातिय समूह, कांग्रेस रूप से मुक्त किये गये भी भूमिका में उक्त शामिल हों।

17. इस तरह तैयार की गई गरीब/अति गरीब परिवारों की सूची राजस्थान ग्रामीण आर्थिक विकास परिषद द्वारा किया जाने वाले विभिन्न आयोजनाओं के अन्तर्गत शामिल होंगे।

18. उपरोक्त प्रक्रियानुसार तैयार की गई गरीब/अति गरीब परिवारों (लक्षित समूह) की सूची प्रामाण्य सभी को सहभागी ले जाएगी।

19. अति गरीब सूची संबंधित पी.एफ.टी. मैनेजर द्वारा जारी की जाएगी एवं प्रतिवर्ष संबंधित पी.एफ.टी. परिवार समिति, जिला परिषद एवं जिला परिषद नगर बोर्ड के कार्यालय में रखी जाएगी। पी.एफ.टी. एक्सप्राइज से संबंधित समस्त रिकॉर्ड पी.एफ.टी. कार्यालय पर रखा जाएगा।

20. अति गरीब सूची की एक प्रति को संबंधित ग्राम के सार्वजनिक स्थान पर ग्राम वासियों की जानकारी हेतु चला करें।

21. सबसे गरीब परिवारों का प्रभावित करे एवं आकार पर राजस्थान ग्रामीण आर्थिक विकास परिषद द्वारा किया जाने वाले विभिन्न आयोजनाओं में लाभार्थी किया जाएगा।

पी.एफ.टी. एक्सप्राइज से पूर्व की तैयारी एवं बंधित समूह— कामज, पेंट, समान आकार दर में की गेंद की पृष्ठ (कोटिंग) पर आकार घर के मुखिया के नाम, तीन-चार विशेष आकार के पत्ते या कागज।
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<th>नं</th>
<th>परिवार का नाम</th>
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शायद श्रेणी के कुल परिवारों की संख्या = 6
शायद श्रेणी के कुल परिवारों की संख्या = 11
शायद श्रेणी के कुल परिवारों की संख्या = 18
शायद श्रेणी के कुल परिवारों की संख्या = 6
कुल परिवारों की संख्या = 40

गरीब/अगरीब परिवारों (लॉक मिट्टियों) की कुल संख्या – 18 + 6 = 24 परिवार

हस्ताक्षर
(शी.एफ.डी. इन्चारी) नाम
Annexure- VIII

Policy for release of Livelihood Fund Tranche -1 to SHGs

Background:

As per the COM, Livelihood Fund Tranche -1 is to be released to SHGs through CDO (Utthan Sansthan). However as CDO will take some time to evolve, there might be delays in transfer to Livelihood Fund Tranche -1 to SHGs through the CDO route where CDOs have not come into existence or bank account of CDO has not been opened. In view of this the following amended process should be followed for release of ‘Livelihood Fund Tranche – 1’ to SHGs.

When:

1. SHG at least 3 months old
2. SHG completed 12 meetings for newly formed SHGs (For existing SHGs at least 3 meetings)
3. SHG adhere to Pancha Sutra
   - Regular meeting (>90% meetings with at least 75% members being present in each meeting)
   - Regular Savings (90% savings)
   - Inter-loaning (at least 70% of total funds)
   - On time Repayment (90% on time repayment)
   - Updated books of records
4. Bank Account opened
5. Registered on Sakh Darpan

How:

1. Facilitate preparation of priority plan for SHGs following the process mentioned below.

Appraisal & Approval of Priority Plan:

A. In case of existence of Cluster Development Organisation (CDO)
1. The priority plan developed by SHG should be submitted to the CDO for appraisal [in format 23 (i), 23 (ii) & 23 (iii)].

2. The Executive Body (EB) of CDO will review the performance of the SHG on the following parameters – regularity of meeting, regularity of savings, attendance, inter-loaning, repayment, books of records and prepare the evaluation report [in format 23 (ii)].

3. The EB will also verify if the SHG is giving priority to its poorest members while preparing the priority plan.

4. Based on the performance review of SHG and the Priority plan if found satisfactory with mutual consent among all EB members, the CDO will approve and release the livelihood fund – tranche-1 to concerned SHG through cheque drawn in favour of the SHG [Format 23(i)].

5. Before release of funds to SHGs, MoU between DPMU and CDO (Format 32) and MoU between CDO & SHG (Format 33) should be executed.

6. Prepare a repayment schedule for livelihood fund – tranche-1 from SHG to CDO and attach with the MoU between CDO & SHG (Format 33). The repayment schedule should be signed by President, Secretary & treasurer of respective SHG.

7. In case the performance of the SHG or the priority plan is not found satisfactory, the EB of CDO will provide written suggestion report [in format 23 (ii)] indicating specific areas for improvement to the SHG.

B. In case of absence of Cluster Development Organisation (CDO) / Prior to bank account opening of CDO

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20 Format 23 (i), (ii) & (iii) – As per community Operational Manual
21 & 22 As per Community Operational Manual
Prior to formation of CDO, an interim measure may be adopted for appraisal and approval of the priority plan. For this the below mentioned process should be adopted.

1. Facilitate formation of an interim committee at the village level/cluster level with president and secretary of all existing SHGs. The resolution for formation of the interim committee at the village level should be taken in the enclosed Format 31 (A)

2. Whenever priority plan of a particular SHG is prepared, the same should be submitted to the interim committee for appraisal [in format 23 (i) A, 23 (ii)A & 23 (iii)A].

8. The interim committee will review the performance of the SHG on the following parameters – regularity of meeting, regularity of savings, attendance, inter-loaning, repayment, books of records and verify the evaluation report of SHG [in format 23 (ii)A]. This report should be signed by all member of the interim committee

3. The interim committee will also verify if the SHG is giving priority to its poorest members while preparing the priority plan. [Format 23 (iii)A]

9. Based on the performance review of SHG and the Priority plan if found satisfactory with mutual consent among all interim committee members, the interim committee will recommend for release of the livelihood fund – tranche-1 to concerned SHG. DPMU to release the fund directly to SHG through cheque drawn in favour of the SHG [Format 23(i)A] within a maximum period of 7 working days from the date of recommendation.

10. The interim committee should ensure repayment of the Livelihood Fund Tranche – 1 to the CDO

11. In case the performance of the SHG or the priority plan is not found satisfactory, the interim committee will provide written suggestion report [in format 23 (ii) A] indicating specific areas for improvement to the SHG.
The above mentioned process should be followed only till such time a Cluster Development Organisation (CDO) with Bank account comes into existence. As soon as a CDO with bank account evolves, the interim committee would be dissolved after handing over all books/records to CDO.

Tasks to be undertaken by DPMU/ PFT as soon as a CDO with bank account comes into existence

1. As soon as a CDO with bank account comes into existence – DPMU/ PFT should execute the MoU between DPMU and CDO (Format 32) and MoU between CDO & SHG (Format 33)

2. Prepare a repayment schedule for Livelihood Fund – tranche-1 from SHG to CDO and attach with the MoU between CDO & SHG (Format 33). The repayment schedule should be signed by President, Secretary & treasurer of respective SHG.

3. Initiate repayment of ‘Livelihood Fund Tranche – 1’ as per the repayment schedule.

4. DPMU should be executed transfer fund equivalent to the ‘Livelihood Fund Tranche – 1’ of all remaining member SHGs under the CDO within a maximum period of one month from the date of account opening.

5. DPMU/ PFT should ensure that all interest calculation on the amount is being done on a reducing balance basis.

23& 3 As per Community Operational Manual
Role of PFT

1. Facilitate formation of interim committee
2. Facilitate meeting of interim committee
3. Facilitate preparation of priority plan
4. Documentation and maintenance of records at interim committee level
5. Executing of MoUs and filling of formats
6. Ensure timely disbursement of funds
Process of Priority Plan Preparation

साख नियोजन प्रक्रिया

1. बैठक में समूह के सभी सदस्यों की उपस्थिति सुनिश्चित करें।

2. सदस्यों से पूछें कि अब तक के समूह संचालन में क्या ऐसा कभी हुआ है कि सदस्यों को उधार / ऋण अधिक चाहिए किन्तु समूह में पैसा कम हो।

संभावित उत्तर –

- रोज यही होता है।
- हर मीटिंग में यही झगड़ा होता है।
- कभी-कभी ऐसा हुआ है।
- बड़े कामों की जरूरत के बजाय पैसा नहीं मिलता।

3. उपरोक्त उत्तरों के पश्चात पिछले 2-3 महीने में किस-किस महिला के साथ ऐसा हुआ है – व्यक्तिगत रूप से उनसे पूछें।

4. जिन महिलाओं को ज्यादा पैसों की जरूरत थी और उन्हें समूह से नहीं मिल पाया फिर उन्होंने पैसों का प्रबंध कहां से किया?

संभावित उत्तर –

- बनिया/साहूकार से कर्ज।
- सिखेरदार/परिवार से कर्ज।
5. फिर उनसे उधार ली गई रकम पर लिए जा रहे ब्याज की दर पूछें?

अधिकांशतः समूह के बाहर से ली गई राशि पर ब्याज की दर समूह से अधिक ही होगी। बहुत बार सदस्य समूह में 2 रु सैकड़ा ब्याज दर को अन्य अनौपचारिक स्त्रोतों के 2 रु सैकड़ा ब्याज दर को एक ही समझते हैं। आप उन्हें समझाएं कि समूह में 2 रु सैकड़ा ब्याज घटती दर से लिया जाता है जबकि अन्य अनौपचारिक स्त्रोतों में ब्याज समान रूप (Flat rate) से लिया जाता है। इस अन्तर को समझाने के लिए दोनों स्त्रोतों से प्राप्त ऋण पर कुल ब्याज को निकालकर बताएं।

उदाहरण स्वरूप: 2 रु सैकड़ा ब्याज दर से मिलने वाले ऋण पर ब्याज

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एक ही ब्याज दर पर अनौपचारिक स्त्रोतों से प्राप्त ऋण पर देय ब्याज ज्यादा है।

6. सदस्यों से पुनः पूछें कि उनको यह अन्तर समझ में आया कि नहीं।
7. फिर सदस्यों को पूछें कि यदि समूह बनाने के बाद भी सदस्यों
की आवश्यकताओं की पूर्ति हेतु बाहरी व्यक्ति के पास जाना
पड़ता है तो क्या यह उचित लगता है?

संभावित उत्तर

• नहीं
• क्या करें?
• समूह में पैसा ही नहीं हैं

8. फिर आप महिलाओं को पूछें कि यदि समूह में ऋण की मांग
बढ़ रही है तो उसकी पूर्ति कहां से की जा सकती है?

संभावित उत्तर

• पता नहीं?
• बैंक से?
• हमें पता नहीं, आप बताएं

9. फिर आप महिलाओं को समझाएं कि यदि समूह में ऋण की
मांग बढ़ रही है तो उसकी पूर्ति करने के लिए दो तरीके हैं –
एक, अपनी बचत बढ़ाना व दूसरा, बाहरी स्रोत से ऋण लेना।

हो सकता है कि आपका पहला तरीका (अपनी बचत बढ़ाना) सुनकर सदस्यों
की प्रतिक्रिया हो – “हम तो खुद कम उठाते हैं कारण ऋण की मांग कर रहे हैं
और आप बचत बढ़ाने के लिए कह रहे हो?”

अगर कोई सदस्य योजना के अन्तर्गत अनुदान की बात करे तो समूह की सभी
सदस्यों को यह स्पष्ट करें की स्वयं सहायता समूह में सरकार किसी प्रकार
की अनुदान नहीं देते है।

10. फिर आप महिलाओं को समझाएं कि बचत व ऋण एक ही
सिक्के के दो पहलू हैं – आप छोटी छोटी रकम बचत करके
एक बड़ी रकम जमा करते हो या बड़ी रकम ऋण लेकर छोटी
छोटी रकम बचत करके ऋण की चुकौती करना।
इस विषय को चर्चा के माध्यम से सदस्यों को समझाएं

11. अगर सभी सदस्य अपनी बचत बढ़ाने में असमर्थता जताएं एवं आप भी स्थिति को देखते हुए यह बात मानते हैं, तभी दूसरा
विकल्प अर्थात ऋण लेने का विकल्प चुनें।

ध्यान रखें कि स्वयं सहायता समूह का उद्देश्य सदस्यों की बचत को बढ़ावा
dेना है, ना कि केवल ऋण लेना। लम्बी अवधि में बचत के माध्यम से ही
लोग गरीबी से बाहर निकल सकते हैं।

12. जब महिलाएं पूर्ण रूप से ऋण लेने को सहमत हो जाएं तब
आप महिलाओं को पूछे की क्या वह अपने समूह के साथ
नियोजन बनाना चाहते हैं।

महिलाओं को बताए की यह प्रक्रिया में 2 से 3 घंटा लग सकते हैं। अगर सभी
सदस्य तैयार हो तो ही साथ नियोजन बनाने की प्रक्रिया शुरु करें।

13. प्रक्रिया शुरु करने से पहले सभी सदस्यों से कहें की साथ
नियोजन बनाते समय ऐसी जानकारी सदस्यों से मांगी जाएगी
जो साधारणतः निजी/गोपनीय होती है।

14. सभी सदस्यों को स्पष्ट करें की एक अच्छे नियोजन हेतु सभी
जानकारी का होना बेहद आवश्यक है, अतः उनको अनुरोध करें
कि वह सही जानकारी दे/उपलब्ध करवाए।

15. उपरोक्त निर्देशों के पश्चात सभी प्रतिभागियों (सिर्फ स्वयं
सहायता समूह के सदस्यों) के नाम संलग्न प्रपत्रानुसार बोर्ड
/चार्ट पर लिखें। सदस्यों को अपने नाम के आगे पहचान
के लिए कोई चित्र बनाने के लिए भी कह सकते हैं।
16. सभी प्रतिभागियों से उनके परिवार की वर्तमान (मासिक) नकद आय व खर्च पूछे व प्रपत्रानुसार लिखे। (इस जानकारी को उपस्थित बाकी सदस्यो से भी पुनः पूछे।)

17. प्रत्येक सदस्य से वर्तमान में परिवार पर कुल बकाया कर्ज (समूह व अन्य स्रोतो से) राशि पूछे व प्रपत्रानुसार लिखे। (इस जानकारी को उपस्थित बाकी सदस्यो से भी पुनः पूछे)

अगर सदस्यों को किसी विषय के बारे में जानकारी नहीं है, तो उन्हें अपने परिवार जनो से जानकारी प्राप्त करने को कहें।

18. प्रत्येक सदस्य से वर्तमान में बकाया कर्ज पर चुकाए जाने वाली मासिक किस्त एवं ब्याज राशि पूछे व प्रपत्रानुसार लिखे। (इस जानकारी को उपस्थित बाकी सदस्यो से भी पुनः पूछे।)
यदि सदस्य बाहरी ऋण किस्तों में नहीं चुका रहे हैं तो भी वह उस राशि का ब्याज हर महीने चुकाए जाने वाली मासिक किस्त के रूप में जोड़ा जाएगा।

19. सभी सदस्यों की उपरोक्त जानकारी लेने के बाद, अब तक के एकत्रित आंकड़े/जानकारी को सदस्य अनुसार पढ़कर सुनाए व मिलान करे कि आंकड़े सही लिखे गए हैं या नहीं।

20. फिर प्रत्येक सदस्य से अतिरिक्त ऋण की मांग, उद्देश्य व उसकी वापसी की किस्त राशि का व्यूह पूछे व लिखे। (इस जानकारी को लिखने से पहले सभी सदस्यों को इस विषय में सोचने हेतु 15 मिनट का समय दे)।

21. इसके पश्चात प्रत्येक सदस्य के साथ (एक-एक करके) चर्चा करें, कि क्या वह परिवार की वर्तमान आमद के हिसाब से कुल चुकाई जाने वाली ऋण किस्त राशि (वर्तमान ऋण किस्त, अतिरिक्त ऋण मांग किस्त) को वहन कर सकता है?

22. सभी सदस्यों से चर्चा के दौरान यह पूछे कि क्या अभी भी वे अतिरिक्त ऋण मांग को यथायत रखना चाहते हैं या उसमें बदलाव (राशि में कटौति/बढ़ोतरी) करना चाहते हैं। यह जानकारी प्रपत्रानुसार लिखे।

साधारणतः एक परिवार अपनी कुल नकद आमद का अधिकतम 40 प्रतिशत राशि ही कर्ज की चुकाई के रूप में वहन कर सकता है।
नोट—यदि कोई सदस्य अपनी अतिरिक्त ऋण मांग को घटाता है तो सहजकर्ता को यह पूछना चाहिए कि कहीं वह अपनी इस राशि की पूर्ति साहूकार या अन्य अनोपचारिक वित्तीय स्त्रोतों से तो नहीं करेगा। (यह सुनिश्चित करे कि वह अनोपचारिक ऋण स्त्रोतों से कर्ज ना ले।)

23. उपरोक्त चर्चाओं एवं सदस्यों द्वारा किए गए ऋण मांग में बदलाव के पश्चात निकल कर आई वास्तविक अतिरिक्त ऋण मांग का योग करें। यह समुह की कुल ऋण मांग होगी।

24. ऋण मांग की राशि, उद्देश्य व वापसी की अवधि (मासिक किस्त राशि समेत) को सदस्य अनुसार पढ़कर सुनाए तथा समुह स्तर पर कुल ऋण की मांग की भी जानकारी सदस्यों को दे।

25. सदस्यों से पुन: पूछे कि यह ऋण कहाँ कहाँ से मिल सकता है?

26. सदस्यों द्वारा बताए गए हर स्त्रोत को चार्ट/बोर्ड पर लिखें। (स्त्रोत को किसी चित्र द्वारा वर्णन करने से सदस्यों को समझने में आसानी होगी।)

27. प्रतिभागियों को बताए की ऋणपूर्ति हेतु समुह कोष भी एक महत्वपूर्ण स्त्रोत है जिस पर समुह का अपना अधिकार व नियन्त्रण है।

28. फिर सदस्यों को समझाये कि समुह कोष की बढ़ोतरी हेतु अतिरिक्त परियोजना के अन्तर्गत समुह को उल्लंघन संस्था के माध्यम से सिमित ऋण उपलब्ध हो सकता है।
29. समुह अपने अतिरिक्त ऋण मांग की पूर्ति हेतु समुह उत्थान संस्था/ परियोजना को आवेदन कर सकता है।

30. सदस्यों को समझाया कि उत्थान संस्था परियोजना के नियम अनुसार संघीय सहायता समूह भी कुछ शर्तों एवं प्रक्रियाओं के आधार पर ही ऋण देते है।

31. सदस्यों को पंचसूत्र के बारे में बताए

32. सदस्यों को यह भी समझाए कि उत्थान संस्था/ परियोजना से जुड़ने की प्रक्रिया में पुरा समूह एक साथ जुड़ता है, ना कि सदस्य। सदस्यों को बताए की अगर कोई सदस्य ऋण की मांग नहीं भी करते हों तो भी उनको समूह सदस्य होने के नाते दस्तावेज पर हस्ताक्षर करना जरूरी है।

33. सदस्यों को यह भी समझाए कि अगर आज के दिन उत्थान संस्था का गठन नहीं हुआ है, लेकिन जैसे ही उत्थान संस्था का गठन होगा, ऋण की चुकौती उत्थान संस्था को करनी होगी।

34. फिर समूह से पूछे कि यदि उत्थान संस्था/ परियोजना से मिलने वाली राशि मांग के अनुसार नहीं होकर कम हुई तो उस राशि का वितरण समूह में कैसे किया जाए? (सदस्यों को सोचने हेतु थोड़ा वक्त दे)
सदस्य अपनी आवश्यकताओं को प्राथमिकता के आधार पर पहले कुछ सदस्यों को ऋण वितरण कर सकते हैं। प्राथमिकता सदस्यों की आवश्यकता व सदस्यों की आर्थिक स्थिति के आधार पर होना चाहिए।

(ध्यान रखे कि ऋण राशि कभी भी समान रूप से सदस्यों में बटना नहीं चाहिए)

35. अगर समूह यह तय करता है कि ऋण वितरण प्राथमिकता के आधार पर किया जाये गा तो सदस्यों को प्राथमिकता के आधार पर चयन करें व बनाए गए प्रपत्र पर लिखें।

समूह को यह जानकारी दे की उत्थान संस्था से समूह को पहली बार में अधिकतम 15000 रु मिल सकते हैं।

36. प्राथमिकता सूचि बनाने के पश्चात सभी सदस्यों से पुछे कि क्या वह इस सूचि से संतुष्ट है। (सूचि पर सभी सदस्यों की संतुष्टि सुनिश्चित करें)

यह प्रक्रिया के पश्चात सलंगन प्रपत्र – Format 23 (i), Format 23 (ii)
Format 23 (iii) भरे ।
Format- 23 (i)

Application for Livelihood Investment Tranche-1

For CDO Office only:

To:
THE PRESIDENT
CLUSTER DEVELOPMENT ORGANIZATION (CDO)
VILLAGE: ____________________________

We ____________________________ (name of SHG) would like to avail Livelihood investment Fund (LIF) as loan for income generation for extending credit facilities to our members. Please find below the details of our SHG:

1. Name of our SHG ____________________________
2. Date of Inception ____________________________
3. SHG Leader(s) Smt. ____________________________ and Smt. ____________________________
   (In BLOCK LETTERS)
4. Our Bank Account No. ___________ with Bank ___________ Branch
5. Lending History of our SHG:
6. Livelihood Plan of our SHG:

<table>
<thead>
<tr>
<th>S.No</th>
<th>Name of Member</th>
<th>Category (SC/ST/OBC/OT)</th>
<th>Poverty status</th>
<th>Purpose of the loan</th>
<th>Amount Required in Rs</th>
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Total Loan Requirement for income Generation Activities in Rs | Own Saving in Rs | Bank Linkages in Rs | LIF Loan in Rs

Kindly sanction us a LIF loan of Rs ___________ as per the details mentioned in para 7

Signature of the President ____________________________
Signature of the Treasurer ____________________________
# Format-23 (ii)

**Evaluation of SHG for Livelihood Investment Tranche-1 at CDO level**

<table>
<thead>
<tr>
<th>Name of SHG</th>
<th>Village</th>
<th>CDO</th>
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<table>
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<tr>
<th>Meeting Norems (Weekly)</th>
<th>Per member savings</th>
<th>Total no. of members</th>
<th>Meeting conducted till date</th>
<th>Monthly savings</th>
<th>Savings till date</th>
<th>Amount in inter Loaning if Any</th>
<th>Balance as per cash Book</th>
<th>% of savings</th>
<th>% of meetings</th>
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**President SHG**  
**Secretary SHG**  
**Community Mobilizer**  
**Book Keeper**

Above information verified in terms of Regular Meeting, Regular Savings, Regular Attendance, Updated Records and Recommended to transfer the Livelihood Investment Tranche-1.

<table>
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<tr>
<th>President CDO</th>
<th>Secretary CDO</th>
<th>Coordinator PFT</th>
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164
Format- 23 (iii)

SHG Member wise Livelihood Investment Tranche-1 Priority

Name of SHG.......................................................... Code......................... Village.......................... Cluster.......................... District .........................

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of the member</th>
<th>Father / Husband Name</th>
<th>Purpose of Support fund</th>
<th>Total Amount Required</th>
<th>Own Amount Available</th>
<th>Support fund Amount Required from SHG</th>
<th>Monthly Income of family</th>
<th>Monthly Expenditure of Family</th>
<th>No. of Installments</th>
<th>Amt of Installment</th>
<th>Prioritization</th>
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165
Format to be used only in case of absence of CDO / CDO without bank account

Format-23(i)A
आजीविका संवर्धन राशि (पहली किस्त) हेतु आवेदन पत्र

आवेदन पत्र संख्या—........................
आवेदन प्राप्ति दिनांक ........................
आवेदन स्वीकृति दिनांक ........................

सेवामें,

ग्राम समिति
ग्राम........................................................... ग्राम पंचायत..................................................

........................................

1. समूह का नाम .................. ................................................................. समूह कोड..

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ग्राम ........................................................... ग्राम पंचायत ..................................................

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ब्लॉक ........................................................... जिला..........................................................

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2. गठन दिनांक..........................

3. अध्यक्ष .......................... सचिव ................................................ कोषाध्यक्ष ..........

........................................

4. बैंक खाता नं. ............................................................... बैंक का नाम ............................................. शाखा..........................

........................................

5. समूह साख नियोजन विवरण

<table>
<thead>
<tr>
<th>क्र. सं.</th>
<th>सदस्यों के नाम</th>
<th>पति/पिता का नाम</th>
<th>समुदाय (SC/ST/O BC/OT)</th>
<th>आधिकारिक स्तर</th>
<th>उद्देश्य</th>
<th>अपेक्षित उधार/अनुरोध राशि</th>
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<td>कुल आवश्यक राशि</td>
<td>स्वयं की बचत</td>
<td>बैंक लोन</td>
<td>आजीविका संवर्धन राशि</td>
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निवेदन है कि हमारी समूह को आजीविका संवर्धन राशि (पहली किस्त) से ₹ ............

 ............ स्वरुपति करें।

अध्यक्ष          सचिव          कोषाध्यक्ष
Format to be used only in case of absence of CDO / CDO without bank account

Format-23(ii)A
आजीविका संकर्धन राशि (पहली किस्त) हेतु स्वयं सहायता समूह का मुद्यांकन

समूह का नाम ........................................................................................................................................................................
कोड ........................................................................
ग्राम .................................................................................................................... ग्राम पंचायत : ...................................................
........................................................................
जिला : ................................................................................................................

<table>
<thead>
<tr>
<th>मिटिंग</th>
<th>प्रति सदस्य बचत राशि</th>
<th>कुल सदस्य संख्या</th>
<th>कुल आयोजित मिटिंग संख्या (आज तक)</th>
<th>मासिक कौशल</th>
<th>कुल लंबाई (बकाया राशि)</th>
<th>आन्तरिक उधार</th>
<th>कुल समूह कोष</th>
<th>बचत प्रतिशत</th>
<th>मिटिंग प्रतिशत</th>
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अध्यक्ष सचिव कोषाध्यक्ष समूहधायक सहजकर्ता लेखापाल

हम उपरोक्त जानकारी— मिटिंग नियमितता, नियमित बचत, मिटिंग में सदस्य की नियमित उपस्थिति, नियमित उधार वापसी, समूह दस्तावेज की सही रख रखाव को सत्यापित किया है।

• हमारे अनुसार समूह को आजीविका संकर्धन राशि (पहला किस्त) दिया जाना उचित होगा

'या'
• हमारे अनुसार समूह को ...................................................... विषय में सूचार करना आवश्यक है। सूचार के पश्चात् ही समूह का आवेदन स्वीकार किया जायगा।

दिनांक:

ग्राम समिति के सभी सदस्यों के हस्ताक्षर

हस्ताक्षर Coordinator PFT
Format to be used only in case of absence of CDO / CDO without bank account

**Format-23(iii)A**

स्वयं सहयोगी समूह का साख नियोजन

<table>
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<tr>
<th>सदस्य का नाम</th>
<th>पति/पिता का नाम</th>
<th>उद्देश्य</th>
<th>कुल आवश्यक राशि</th>
<th>स्वयं की व्यय से निवेश</th>
<th>कुल आवश्यक ऋण</th>
<th>पारिवारिक आय (मासिक)</th>
<th>पारिवारिक खर्च (मासिक)</th>
<th>ऋण वापसी किस्त संख्या</th>
<th>ऋण वापसी किस्त राशि</th>
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400
हम उपरोक्त विवरण (जानकारी) को सत्यापित किया है और पाया है कि समूह की साख नियोजन में गरीब सदस्यों/अधिक जरूरतमंद सदस्यों को प्राथमिकता दी गई है/ नहीं दी गई है।

दिनांक:

ग्राम समिति के सभी सदस्यों के हस्ताक्षर
Format to be used only in case of absence of CDO / CDO without bank account

**Format-31(A)**

### ग्राम समिति गठन प्रस्ताव

आज दिनांक ........................................................................... हम निम्नलिखित स्वयं सहायता समूह के सदस्य स्वेच्छा एवं परस्पर सहमति से ग्राम (ग्राम का नाम)................................................................. 

........ (ग्राम पंचायत)........................................................ (ब्लॉक) ................. (जिला)........ 

.................................................. में ग्राम समिति निर्माण करने का निर्णय लेते हैं। यह ग्राम समिति ग्राम में गठित स्वयं सहायता समूहों को आजीविका संरक्षण एवं शक्तिकरण की दिशा में मार्ग दर्शन की उद्देश्य हेतु गठित किया जा रहा है। ग्राम समिति सदस्य स्वयं सहायता समूहों की समय पर गुणवत्ता सत्यापित करेगा एवं परियोजना या बैंक से ऋण हेतु जुदाव के लिए सहमति देगा। यह ग्राम समिति उत्थान संस्था की गठन व उत्थान संस्था की बैंक में खाता खुलने तक कार्यरत रहेगा जिसके उपर्युक्त समस्त रिकॉर्ड सहित कार्यभार उत्थान संस्था (सी.डी.ओ) को अन्तरित हो जावेगा।

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<tr>
<th>क्र. सं.</th>
<th>समूह का नाम</th>
<th>कुल सदस्य</th>
<th>गठन दिनांक</th>
<th>हस्ताक्षर</th>
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दिनांक....
हस्ताक्षर Coordinator PFT
Annexure IX

Rajasthan Gramin Aajeevika Vikas Parishad
3rd Floor, RFC Block, Udyog Bhawan, Tilak Marg, Jaipur (Rajasthan)
Phone – 2227011, 2227416, Fax – 2227723

No. F: ( )RGAVP/RD/2013-14/2648-95 Date: 4.7.12

Office Order

Micro Credit & Livelihood Plan (MCLP) is a process to analyze the livelihood portfolio of each SHG members/households, and work towards stabilizing & enhancing the same. The complete process of MCLP is helpful for community and project in identifying relevant and potential livelihood options/sources along with credit requirement. MCLP preparation is an intensive and rigorous process and it also requires proper documentation in various defined formats for effective implementation and monitoring.

In the light of above mentioned context and to prepare a quality MCLP, Rs. 500/- (Rs. Five Hundreds Only) per MCLP will be provided to SHG/CDO/SHG Federation so that these institutions can deploy this amount to prepare good quality MCLP. The amount would be given to community institutions i.e. SHG/CDO/SHG Federation which have submitted the MCLP to DPMU through PFTs.

All DPMs are directed to communicate this support to SHG/CDO/SHG Federation and expedite the process of MCLP preparation.

(Subir Kumar) I.A.S
State Mission Director

No. F: ( )RGAVP/RD/2012-13/2668-95 Date: 4.7.12

Copy forwarded to the followings for information and necessary actions –

1. P.S. to the ACS, RD&PR, GoR, Jaipur
2. P.S. to the Secretary, RD, GoR, Jaipur
3. Project Director (SHG and Livelihood projects/ Livelihood/ M&E), HQ, Jaipur
4. Financial Advisor, HQ, Jaipur
5. All General Managers/ Specialists/ Managers, HQ, Jaipur
6. All DPMs
7. Concern file

State Mission Director
Annexure X

Rajasthan Gramin Aajeevika Vikas Parishad
3rd Floor, RFC Block, Udyog Bhawan, Tilak Marg, Jaipur (Rajasthan)
Phone – 2227011, 2227416, Fax - 2227723

No. F: ( )RGAVP/RD/2013-14/3853 - 90  Date: 8/7/2013

Office Order

In order to simplify and expedite the process of Micro Credit & Livelihood Plan (MCLP) and release of Tranche 2 (Livelihood Investment Fund), following modifications have been carried out in ‘Fund Management in Community Institutions Manual’:

1. The minimum time gap of 6 months between Tranche 1 and Tranche 2 has been relaxed. SHG can avail Tranche 2 before six months from tranche 1 depending upon its maturity.

2. The pre-requisite training requirement of SHGs on Fund Management, Sub Committee trainings of CDOs etc. before release of Tranche 2 has been relaxed.

3. The provision of mandatory data entry of SHG/CDOs into Sakh Darpan related to Tranche 2 has also been relaxed.

(Subir Kumar) I.A.S
State Mission Director

No. F: ( )RGAVP/RD/2013-14/3852 - 90  Date: 8/7/13

Copy forwarded to the followings for information and necessary actions –

1. P.S. to the ACS, RD&PR, GoR, Jaipur
2. P.S. to the Secretary, RD, GoR, Jaipur
3. Project Director (SHG and Livelihood projects/ Livelihoods/ M&E), HQ, Jaipur
4. Financial Advisor, HQ, Jaipur
5. All General Managers/ Specialists/ Managers, HQ, Jaipur
6. All DPMs
7. Concern file

State Mission Director
**Office Order**

Based upon the observations of the SERP, State Anchor Persons on the implementation of CRP strategy in Rajasthan, following operational strategies are approved for implementation.

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Issues</th>
<th>Actions</th>
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<tbody>
<tr>
<td>1.</td>
<td>PFTs are not staying with CRPs during the field visit of CRPs</td>
<td>All DPMs to be instructed to ensure that PFTs do regularly stay along with the CRPs in the villages. This would enable them to understand the things better.</td>
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<tr>
<td>2.</td>
<td>PFTs are not selective in identifying the women members for SHGs; they need to be more cautious on this aspect.</td>
<td>All DPMs should ensure, that necessary due diligence should be done by the PFTs in this regard.</td>
</tr>
<tr>
<td>3.</td>
<td>It is observed that the learning process of PFTs from the SERP, CRPs is either slow or indifferent.</td>
<td>Manager (Training) in each DPM should ensure that, wherever CRP rounds have taken place the PFTs should imbibe the learnings from the SERP, CRPs.</td>
</tr>
<tr>
<td>4.</td>
<td>Books of SHGs not supplied.</td>
<td>The DPMs have since been authorized to print the books as per their need.</td>
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<td>5.</td>
<td>Saturation approach in the ‘village’ and ‘Gram Panchayat’ should be adopted.</td>
<td>DPMs should work on the saturation approach.</td>
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<td>6.</td>
<td>In event of illness / emergency CRPs need to be given the treatment and other support.</td>
<td>The project has a component of ‘miscellaneous expenses’ under the MoU. We can meet the expenses of medical treatment and other exigencies from this fund. The DPMs can extend and advance of Rs. 5000/- to each PFT for any such contingency. Care needs to be taken that CRPs which have come from far distance are not put to any undue hardship.</td>
</tr>
</tbody>
</table>

Subir Kumar, IAS  
State Mission Director
Annexure XII
राजस्थान ग्रामीण आजीविका विकास परिषद
(भरतपुर तह, आरएफी-क्लास, उद्योग भवन, शी-फ्रीम्स, जयपुर फोन-2227011, 5186112 फॉक्स नं. : 2227723)
क्रमांक: प.12(7)RGAVP/2013 | 552 - 628 
परियत्र
राजस्थान ग्रामीण आजीविका विकास परिषद का नाम “राजीविका” (RAJEEVIKA) होगा। राजीविका का तालमेल राजस्थान में आजीविका विकास से है। इस नाम को उपयोग पूर्वक व्यवहार, साहित्य प्रकाशन, विज्ञापन, एम.एं.सी. आदि के लिए किया जा सकेगा।

(प्र.सी. किशन) R.S.
स्टेट मिशन ड्यूटीएवेकर

प्रतिलिपि सूचनाएँ एवं आवश्यक कार्यवाही हेतु:-
1. विशिष्ट राहतक, माननीय गंगा महोदय, ग्रामीण विकास एवं पंचायती राज विभाग, राजस्थान सरकार, जयपुर।
2. विशिष्ट सहायक, माननीय राजस्थान महोदय, ग्रामीण विकास एवं पंचायती राज विभाग, राजस्थान सरकार, जयपुर।
3. विशिष्ट निजी सहायक, श्रीमान सुंदर सहिंद्र ज. राज. सरकार, जयपुर।
4. विशिष्ट निजी सहायक, श्रीमान अतिरिक्त मुख्य सचिव, ग्रामीण विकास एवं पंचायती राज विभाग, राजस्थान सरकार, जयपुर।
5. निजी सहायक श्रीमान सचिव, ग्रामीण विकास विभाग, राजस्थान सरकार, जयपुर।
6. श्री टी.विजय कुमार, संयुक्त सचिव (आर.एल.), ग्रामीण विकास मंत्रालय, ग्रामीण विकास विभाग कृषि भावन, नई दिल्ली।
7. जिला कलेक्टर, समस्त।
8. मुख्य कार्यवाही अधिकारी, जिला परिषद, समस्त।
9. परियोजना निदेशक (एल.पी. एन.एन.एस.एस.ए. / लॉईवल्तीहड) मुख्यालय।
10. परियोजना निदेशक, एम.एं.सी. राजस्थान सचिवालय जयपुर।
11. महाप्रबंधक/विशेषज्ञ/प्रबंधक/कौन्सिलिंग विशेषज्ञ, एम.एं.सी.एम.सी.सी. समस्त।
12. जिला परियोजना प्रबंधक, राजस्थान ग्रामीण आजीविका विकास परियोजना, समस्त।

(स्टेट मिशन ड्यूटीएवेकर)
Annexure XIII
Office Order

Most of the CDOs under Project are in the nascent stage in terms of financial management, financial discipline, management of fund etc and require handholding support. Furthermore, quantum of amount at CDO level through Tranche 1 & 2 is appreciable. Taking above into consideration, following decisions have been taken to establish and nurture financial discipline at CDO level;

1. CDO will issue only account payee cheque to SHGs. Neither bearer cheque nor any cash payment should be made to SHGs.

2. Decision of CDO regarding withdrawal of amount from Banks MUST takes place in CDO meeting only supported by proper resolution.

3. The resolution regarding withdrawal of amount should be counter signed by concerned PPT along with other office bearers of CDO.

4. Resolution of CDO presented in PPT should be countersigned by the concerned PPT along with PPT.
Annexure XIV

Operational Manual
Of

Fund Management in Community Institutions
1. Context:

One of the primary reasons and manifestations of poverty is the lack of financial and other resources available with the poor households. Indeed, the households are caught in the downward spiral of

*Poor resources-low investment-poor returns-further depletion of resources*

In order to help poor households bring out of this spiral, the project would provide financial support to households through the community institutions at various levels. However, the households will receive this financial infusion in the form of affordable investment supports, and not grants, governed by norms and regulations of the institutions from which they are availing the investment support. Such capitalization would allow the households to meet, often urgent, needs like health, food security, retirement of high cost debts, livelihood investment etc. Such capitalization therefore would help the households in reducing their vulnerability of falling deeper into poverty trap and prepare a platform from where they can visualize sustainable growth for themselves.

Further, once the poor households have built up their social and financial capital with the help of community institutions to some extent, it is equally important for them to invest wisely into other forms of capital in order to augment their livelihoods. These investments may be private/individual or public/common encompassing human, natural, infrastructural, technological and market related. The project will also enable the households in making these investments effectively through opportunity/gap identification, demonstration, training and exposure, planning, and linkage with technical
organizations, commercial organizations and service providers. A combination of the following may be targeted by the households for themselves:

- Diversification of Livelihoods
- Improving Productivity
- Enhancing value of goods produced
- Reducing Cost of Goods Produced and Living Costs
- Reducing Risk in Life and Livelihood
- Improving Education Level and Quality
- Access Entitlement and Rights

2. Life Cycle of a SHG in terms of financial investment support:
3. Community Planning for Investment Support:

3. S/B account opening (SHG & Individual Members)

4. Inter loaning

5. Priority Plan Preparation (Individual and consolidated at SHG Level)

6. Appraisal of Priority Plan of SHG (by CDO/VO)

7. Disbursement of Livelihood Investment Tranche 1

8. Preparation of Micro Credit & Livelihood Plan and consolidation at CDO Level

9. Grading of SHG and appraisal of MCLP (by CDO)

10. Disbursement of Livelihood Fund

11. Grading of SHG (by bank)

12. Credit Linkage with Bank

Insurance (preferably)
In many development projects, it has been observed that top down approach of planning does not yield the necessary result. Further, experiences also reflect that community driven planning bring ownership and effectiveness and probability of success increase manifold.

Based on the experiences, RGAVP will follow bottom up planning & management of the process and systems. The community institution (SHG, CDO, ALF etc) would be lead the various planning process supported by facilitators and PFTs. In terms of Investment Support from Projects, two crucial planning processes will be done in phases which will decide the quantum of investment, purpose of investment, interest rate, utilization, priority among members etc. The processes are:

- Priority Plan (PP)
- Micro Credit & Livelihood Plan (MCLP)

No investment support will flow from projects without proper PP and MCLP, as the case may be. Hence, it’s of prime importance to know detail about Priority Plan (PP) and Micro Credit & Livelihood Plan (MCLP).
4. Priority Plan (PP)

4.1 Definition of Priority Plan (PP):

Priority planning is a process where members are encouraged to recognize, understand and evaluate their resources; analyze challenges they face; identify needs and make future plans to overcome vulnerabilities by making optimum utilization of resources and fostering convergences.

4.2 Objectives of Priority Plan:

- To instill a sense of confidence among SHG members about their own capacity to improve their quality of life.
• To facilitate SHG members recognize and understand their resources (individual and collective).
• To enable SHG members systematically prepare short-term, long term goals and also develop a sense of ownership on the goals set.
• To facilitate SHG members list needs/ support required (financial, technical and convergence) for achieving the goals set and also identify sources of support.
• Develop and inculcate dynamics among community to exercises the process of analyzing priorities of the members.
• To enable SHG members linkages with Government sponsored welfare and development programmes.
• Learning the skill of aggregating demand and accessing financial resources for meeting the demands.
• To motivate members to progress on the way towards economic and social empowerment.

4.3 When Priority Plan should be prepared?

The process of Priority Plan preparation should be started after completion of 12 weekly meeting from the date of the formation of the group. The date of resolution on formation of the SHG should be considered as the first date for all purposes (as noted in the minutes register).

For Co-opted SHG, dated of formation (as mentioned in the register) and not date of co-option should be taken into account.

4.4 SHG eligible for Priority Plan preparation?

Priority Plan of SHGs fulfilling below mentioned criteria need to be prepared:

• SHG following Panchsutra (Regular Meeting; Regular Savings; Inter-loaning; Regular repayment, Regular updation of books of record)

• SHG received basic training (Group orientation training, training on roles and responsibility of Leaders and record keeping).
4.5 How to prepare Priority Plan?

Flow Chart of Priority Plan Preparation

1st Meeting

- Discussion on objective of PP with SHG by Facilitator (Ensure Participation of all members)
- Sharing/Discussion on the immediate plan by each member to overcome hurdles
- Ask members to prepare/confirm their plans with their family members
- Fix the date of meeting to prepare Priority Plan

2nd Meeting (Within 7 days of 1st meeting)

- Discussion on individual Members’ plan
- Prioritization of needs of individual Members’ at group level
- Prioritization of needs of individual Members’ at group level
SHGs fulfilling the eligibility criteria of Priority Plan (*given above*) should ensure participation of all members in the meeting for preparation of Priority Plan. Members should be encouraged to share their plan (*focus on short-term*). Preparation of Priority Plan gets completed in two meetings. Steps for preparation of priority plan are as follows:

1. Application to CDO for appraisal & sanction
2. Filling of priority plan in format
In 1st meeting

- Discussion on objectives of Priority Plan with SHG members by facilitators.
- Discussion on immediate need of members/family.
- Ask members to discuss the plan with family members after meeting.
- Fix the date of next meeting for preparation and finalization of Priority Plan.

In 2nd meeting

- The second meeting of the SHG for Priority Plan preparation should be done within 7 days of the first meeting. The 7 days time limit is applicable to even those SHG having monthly/fortnightly meeting.
- Each member may share multiple requirements. Discussion should be facilitated among members to prioritize the individual need and cater the immediate need.
- After prioritization of member level plans, members should be encouraged to share the needs/support requirement for execution of plan. At this stage no commitment for any support from the project should be shared.
- For financial support requirement, facilitation is required to separate own contribution and project fund. Members seeking support should be facilitated to analyze outstanding credit and their repayment ability.
- Once the prioritization at individual level gets completed, the next and important step is to prioritize at SHG level. Discussion among members should be facilitated that need are urgent and accordingly prioritization at SHG level should be consolidated. The suggested principle of prioritization is ‘Poorest First’ (format 23-iii).
• In the first round, 3-4 members should avail the fund. **Equal distribution should be strongly discouraged.** Members on subsequent priority should have an idea on when (may be in months) they would get the support.

• Discussion on the sources of support may be taken up. At this stage the facilitator should explain the support that the SHG may receive from the project.

4.6 Who will prepare Priority Plan?

SHG members will prepare the Priority Plan. Initially it will be facilitated by trained project staffs (DPMU/ PFT/ PRP) and trained Community Resource Persons (CRPs). Eventually the facilitation will be done by Community Mobilizers (CMs) and Book Keepers (BK).

**NB:** During initial phase two or more project staffs/ community representatives together should facilitate preparation of priority plan. Only after gaining considerable experience (preparation of 4-5 priority plans), Community Mobilizers should facilitate the process.

4.7 Role of Facilitator: Do’s & Don’ts in Priority Plan (PP) preparation

**Do’s**

• During Priority Plan preparation, facilitator should make efforts to create an environment where members can open up and have uninterrupted discussion.

• Facilitator should ensure active participation of all members during the process.

• SHG member should discuss with family members before finalizing the plan.

• All members of SHG should explain their financial priorities and know other member’s priorities also.
- Facilitator should ensure that interest of the poorest members in the group should get priority.
- Facilitators should write down members’ priorities as shared by them. Facilitator should ensure that all discussion and decision taken during the process is documented and incorporated.
- Priority Plan preparation should be completed within stipulated time. However care should be taken not to comprise the quality of plan.
- The final version of the priority plan should be read out to the group and changes if any should be incorporated. Final Priority Plan should be available with group.

**Don’ts**

- Facilitator should not conduct Priority Plan preparation without clearly explaining the objectives of it to the group.
- Facilitator should ensure that members should not finalize the Priority Plan without due discussions with the family members.
- Members should not indulge in equal distribution of the amount. It should be utilized based on Priority Plan and with consent of SHG.
- Priority Plan preparation should not be completed without finalization of repayment plan of each member.
- Facilitators should not impose her/his ideas or decisions on the group during preparation of the priority plan.
5. Micro Credit & Livelihood Planning (MCLP)

5.1 Defining Micro Credit & Livelihood Plan (MCLP)

MCLP is a process to look at the entire portfolio of livelihoods of each poor household, and work towards stabilizing & enhancing the existing livelihoods along with subsequently diversifying the livelihoods sources. Through this process, the project will help poor household in identifying the relevant and potential livelihood options/sources along with credit requirement to augment the sustainable livelihood of household.

5.2 Objectives of MCLP:

- To facilitate SHG members recognize and understand about existing resources (*individual & collective*) and its utility.
- Facilitate members to identify life cycle needs, prepare short-term and long term goals and outline their financial goals to achieve it.
- To help members identify feasible livelihood options, credit requirement and plan to achieve it.
- To inculcate a futuristic approach and determine the routes for investment among members.
- Develop and inculcate dynamics among community to exercises the process of analyzing priorities of the members.
- To enable members’ linkages with Government sponsored welfare and development programmes.
- Learning the skill of aggregating demand and accessing financial resources for meeting the demands.

5.3 When to prepare MCLP?

The preparation of Micro Credit & Livelihood Plan (MCLP) should be according to the need of SHG member. However, the experience says that process should start after nine months since formation of SHG or after five months since received of Livelihood Investment Tranche 1.

5.4 SHG eligible for MCLP:
SHG fulfilling following criteria are eligible for preparation of MCLP:

- SHG should have completed 9 months after its formation.
- SHGs should be following ‘Panchsutra’;
- SHG should be member of CDO.

For Co-opted SHG, the original date of formation should be taken into account and not the date of co-option.

5.5 How to prepare Micro Credit & Livelihood Plan (MCLP):

MCLP is an orientation cum planning exercise for SHG members’ household on Livelihood and Credit. Prior to MCLP, there should be discussion in the SHG meeting about its objectives, utility and process. Facilitator may advise members to discuss and obtain information about following with her family:

- Land available and its use by the household
- Detail about Livestock
- Various sources of Income
- Major expenditure in previous year
- Livelihood options she/family would like to pursue
- Amount required to pursue the livelihood activity

A flow chart of Micro Credit and Livelihood Plan Preparation is given below:
2nd Meeting/Exercise

(Within 7 days of 1st meeting)

- Discussion on each member profile in group – identify current challenges/hurdles faced

- Sharing/Discussion on the livelihood plan by each member

- Ask members to prepare/discuss their plans with their family members

- Discussion on existing resources of Members’ Household

- Preparation of income and expenditure statement of last year

- Discussion on individual Members’ & Household livelihood plan

- Prioritization of individual Members’ plan

- Assessment of needs for execution of individual Members’ plan
  (Financial needs; technical support needs; convergence support needs)

- Prioritization of individual needs at group level
Steps of MCLP are described below:

- **Discussion in meeting:** Prior to MCLP, there should be discussion in the SHG meeting about its objectives, utility and process. The particular SHG meeting may be called pre MCLP meeting and facilitators may discuss/advise members to discuss following:
  
  - Objectives and utility of MCLP
  - Individual household profile, resources available, challenges etc.
  - Livelihood options that individual members may like to take up
  - Fix the date of MCLP and; preferably members should come with head of their household in the next meeting of MCLP.

- **Mapping existing resources of Members**- Detail mapping of the available resources is very important. PFT member will carry out this exercise. Preferably head of household should participate in this exercise. A format is attached to carry out this exercise. (*format 24 ii*)

- **Individual Receipts & Payment**- Preparing Receipt and Payment of the individual family of last year is important as it will provide an idea about sources of income and expenditure which will help in deciding the activity, amount of loan and repayment schedule (*format 24 i*).

- **Livelihood Planning**- Member will explain the activity she/her family want to take up and the amount required. The activity could be existing one i.e. already being pursued by member and her family or new. Members/household may purpose multiple livelihood options they wish to take up. At this stage, good facilitation through discussion is required to identify one or two best suitable livelihood activity which can be included in the plan.

- **Assessment of the activities selected by members and amount required**- Once activity and amount required is proposed, there should be discussion in the group on the proposed activity and amount. Before finalizing the activity of members/individual households, detail discussion should be facilitated keeping in mind existing resources of members, skills/experiences with the proposed activity, present income
and expenditure etc. Final decision regarding activity and amount required for each member will be taken by group as whole in consultation with concerned member. A format is attached for the detail planning (Format 25).

- **Repayment schedule** – It should be made clear to all members that the support is in form of loan and not grant. The purpose of this fund is to capitalize CDO/ALF so that amount can be used by members over a longer period. Timely repayment is key to success of SHG movement and hence repayment schedule must be finalized and incorporated in planning.

- **Prioritization**- The amount available from project may not be sufficient to fulfill the need of all members at one go. Hence, all members should discuss among themselves and prepare a rotation plan which prioritizes the need. Although it is the prerogative of group to decide the priority, facilitators may observe and facilitate that prioritization should be in accordance with BPL PLUS policy of the State. Above all, following categories of person should get priority:

  - Women headed household
  - Widow
  - Physically handicapped women

- **Impacts on Environment**- If environment have any adverse effect due to activity then these effects and mitigation of these effects should be indicated. There is no need to assess the impact on environment for the consumptive need (Format 27)

The complete process of MCLP preparation should be facilitated by PFT members and supported by PRPs and Community Mobilizers. However, during initial phase DPM, thematic in charge (Microfinance), thematic in charge (Livelihood) and other senior staff from DPMU has to demonstrate the process to PFTs and at least 20 MCLP should be prepared by DPMU staff across all clusters.

**5.6 Who will prepare MCLP?**
MCLP will be prepared by SHG with active support from PFT, CRPs and PRPs and it need approval of CDO. MCLP should encompass the need, demand and gaps for livelihood activities of member.

Each SHG member will have an independent livelihood plan to be prepared with support of PFT, Community Mobilizer and PRPs which will be consolidated at SHG level to prepare MCLP.

**5.7 Negative List under MCLP**

Following activities or any other activities which do not benefit members/household directly/indirectly will not be part of MCLP and not project fund should be invested in that activities.

- Cash grants to individuals.
- Facilities that do not directly improve the productivity of the poor (e.g. public administration buildings, political or trade union facilities, religious buildings).
- Political activity.

**5.8 Role of facilitators - Do’s and Don’ts in MCLP:**

PFT at cluster level would ensure that livelihoods identified by SHG and individual members are supplementary in nature and creating opportunities for value addition, income generation and employment. PFT would facilitate that selected activities should preferably be aligned with local resources e.g. raw material, market availability, balancing demand & supply dynamics etc. PFT as core facilitator would play advisory role and facilitate the entire process starting from credit exposure, motivation for initiation of activity, exposure of various farm/non-farm activities, arrange trainings etc.

DPMU would ascertain the need for specialized services based on the inputs received through MCLP and PFTs. DPMU would further arrange linkages with various schemes and line department (MGNREGS, DWCD, Social welfare, Banks, forest, watershed veterinary departments etc). DPMU would also try to arrange higher order partnership, which can bring value for community institutions in terms of leveraging livelihood opportunities through convergence of existing scheme.

**Do’s in MCLP**
• The necessity, objective and preparation method are to be discussed in the SHG meeting.
• The member of the SHG should discuss with family members before participating in MCLP.
• All members of the SHG should discuss and prepare MCLP together.
• PFT staff or SHG book keeper should write down the MCLP as per instruction of members.
• Each and every member of the SHG should know the investment support details of every other member.
• Two members of the SHG should attend the CDO meeting, explain the plan and get approval. MOU should be made known to all the members.
• Sanction of investment supports should be in accordance with MCLP.

Don'ts in the MCLP

• MCLP should not be prepared without being aware of its necessity & objective.
• Members should not participate in preparation of MCLP without due discussions with the family members
• Members should not indulge in equal distribution of the amount got through MCLP after approval.
6. Fund Management in Community Institutions

RGAVP will facilitate the community to ‘invest’ both financial and other resources in their own livelihoods. This investment will be partly financial, where community institutions at different levels will be provided livelihood investment support for various purposes which will be passed on the households as investment support. In addition, the Project will also invest in the capacity building of households, developing linkages with governmental and private agencies, providing support of sectoral specialists and foster innovations; so that the financial investments are utilized well.

6.1 Types of Fund:

There are four types of investment support available from project which will be provided to different community institutions for various purposes at different time. The detail of Community Investment Support (CIS) is as follows:

**I. SHG Fund:** To help SHG in fulfilling basic needs and investment in livelihoods. It comprises of two funds-

- *Livelihood Investment Tranche-1 (Tranche 1)* - To help SHG members in stabilizing by enabling them to meet urgent and critical requirements.
- *Livelihood Investment Fund (LIF)* - To help SHG members in investing and building their livelihoods.

III. **Area Federations Fund** - To help in establishing the Federation and build its corpus.

IV. **Producer Organization Sectoral Fund** - To help Producer Organization meet establishment expenses and for investing in their respective value chains/ business development.

Tabular representation of various fund and criteria

<table>
<thead>
<tr>
<th>S. No</th>
<th>Fund Title</th>
<th>Objective</th>
<th>Stage &amp; Criteria</th>
<th>Maximum Limit</th>
</tr>
</thead>
</table>
| 1a    | SHG Livelihood Investment Tranche- 1 | To help the SHG in Stabilizing enabling it to meet urgent requirements of its members | • After two months from the date of registration.  
• Preparation & Submission of micro-plan. | Rs. 15,000 per SHG |
| 1b    | SHG Livelihood Investment Fund | To help SHG members in investing in their livelihoods | • Group graded A  
• At least six months after Livelihood investment Tranche – 1  
• Approval of Livelihood Plan | Rs. 110000 per SHG |
| 2     | CDO Utthan Sansthan Fund | To help Cluster organizations in meeting health related needs, Food security, Fodder security, and village entry fund | • Opening of Bank Account.  
• At least 75 members of SHG s have taken membership of the corresponding fund.  
• Members of those SHGs, who have availed the credit from bank, would only be entitled to avail CDO fund | Rs. 150000 per CDO |
| 3     | Area Federation – Start up | To help in establishing the Federation and to | • Within two months of formation of Federation | Rs. 50,000 Per Federation |
In the subsequent sections, there is detail laid out criteria and process to avail and utilize SHG Fund i.e. Livelihood Investment Tranche 1 and Livelihood Investment Fund (LIF). Process and criteria about CDO Fund, Area Federation and Producer Organization fund have been elaborated separately.

7. Objectives, Criteria and Process of SHG Fund:

SHG Fund comprises of two type investment support to SHG for different purpose.

**Livelihood Investment Tranche-1 (Tranche 1)** - To help SHG members in stabilizing by enabling them to meet urgent and critical requirements.

**Livelihood Investment Fund (LIF)** - To help SHG members in investing and building their livelihoods.

### 7.1 Livelihood Investment Tranche 1 (Tranche 1)

RGAVP through CDO would provide a Livelihood Investment Tranche 1 (Tranche 1) support to SHG as initial capital up to a maximum of Rs. 15,000 per SHG (*this fund is known by name Tranche 1*). This is an investment support to the SHG, to be returned to CDO. The objective of this fund is to

<table>
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<th>Producer Organization Sector Fund – Installment 1</th>
<th>To help Producer Organization meet establishment expenses and for investing in their respective value chains/ business dev.</th>
<th>• Within two months of PO formation</th>
<th>Up to Rs. 5,00,000 per PO</th>
</tr>
</thead>
</table>
| 4a | Producer Organization Sectoral Fund – installment 2 | To help Producer Organization in investing in their respective value chains | • PO graded A  
• At least four months after installment 1  
• Business Plan approved by commercial nationalized bank.  
• Minimum 100 members. | Up to Rs.15,00,000 Per PO |
incentivise members of SHG that have made a good beginning. All groups that meet the criteria will be recommended for release of livelihood investment tranche-1 by the CDO to DPMU. The DPMU will release funds within 15 days of receipt of recommendation from CDO. The Tranche 1 support, besides meeting consumption and basic needs initial, would also build institutional capacities of SHGs in managing loans and funds.

7.1.1 **Purpose of Tranche 1**: It is envisaged that Tranche 1 will fulfill following purpose.

- Initial capitalization support to SHG/CDO. Initial capital will give SHGs larger amounts to inter loan and facilitate establishing a robust system of prioritization, loaning, rotation, repayment and financial discipline.
- Help group members in smoothening consumption (*including food security*), supporting critical needs of members for which they were borrowing at exorbitant costs.
- Establish credit history and make SHG bankable which will help in accessing and managing larger amounts of credit.
- Build the capacity of SHG in planning process.
- Help SHGs in demonstrating greater cohesion and ownership.

7.1.2 **Eligibility to avail Tranche 1**: SHGs fulfilling below mentioned criteria will be eligible for Tranche 1.

- SHG should be in active existence for at least 3 months.
- SHG should have passed a resolution to get associated with project.
- SHG should be practicing ‘*Panchsutra*’.
- SHG should have prepared Priority Plan (PP).
- SHG should have Saving Bank account.
- Identification of Book Keepers completed and training initiated.

In addition to above mentioned criteria, SHG should preferably be registered on Sakh Darpan.

7.1.3 **Steps for releasing Tranche 1**:

- There should be MoU between CDO & DPMU and CDO & SHG (*Format 32, 33*).
• SHG will submit application along with Priority Plan to CDO for release of Livelihood Investment Tranche-1 (*Format 23 i*).
• The CDO will assess the performance of SHG (adherence to Panchsutra) with the support of PFT (*Format 23 ii*).
• The CDO will assess the Priority Plan with the support of PFT and PRPs.
• If SHG fulfill the criteria of Panchsutra and Priority Plan as per need of members, CDO will recommend it to DPMU for transfer of funds.
• DPMU will transfer the Tranche-1 to CDO within fortnight of receiving demand from CDO. The amount released will be accounted for as expenditure in the Books of Account of the DPMU.
• CDO will transfer the money received from DPMU to the SHG within one week of its receipt.
• SHG will disburse the loan to the members within one week of its receipt and strictly as per the priority plan unless some contingency emerges in between.

**NB: 1.** In case CDO is not in existence, the release of funds will be done through specially constituted ‘Internal Committee’ comprising of representatives of SHGs. All the roles and responsibility mentioned above for CDO will be done by internal committee. Committee will sign an agreement with SHG and also with DPMU for transferring fund and its repayment.

2. All those SHGs which have been co-opted under RGAVP would be eligible to get Tranche 1 even if SHG have availed subsidy/revolving fund earlier under any govt. schemes; because the mode of support under RGAVP is loan and not subsidy to SHG members.

**7.1.4 Repayment period: Member to SHG (Months)**

It should be made clear to SHG members that this is loan and not grant support. Hence, regular repayment is important so that other members on next priority can avail the benefit. On basis of repayment, CDO will decide that further support can be provided or not.
- Member will repay the investment support as per installment agreed during priority plan, however not later than 24 months.
- The repayment will start after the moratorium period\(^{25}\) agreed, if any.
- The rate of interest would be decided by group but not less than the commercial bank rate. Preferably, it should be 18-24\% annually on reducing basis.

### 7.1.5 Repayment period SHG to CDO (Months)

- SHG will repay the money to CDO as per agreed in MoU, however not later than 36 months. Rate of interest would be decided in General Body (GB) meeting but not less than commercial bank rate. Preferably, it should be 12\% annually on reducing basis.

#### Suggestive Repayment and applicable interest rate on Tranche 1

![Diagram showing repayment flow between SHG, CDO, and Members]

\(^{25}\) The period during which no repayment installment is to be paid by member to SHG.
7.2 Livelihood Investment Fund (LIF):

RGAVP through CDO will provide Livelihood Investment Fund (LIF) to SHGs as loan for Livelihood and Income generation activities. It is a returnable investment support to its members as per Micro Credit & Livelihood Plan (MCLP). The member will repay the loan to SHG and SHG would return the amount to CDO. LIF would act as a catalyst for improving the livelihoods and quality of life of the poor communities. This may be supported further by leveraging finance from formal financial institutions.

7.2.1 Purpose of LIF:

- To bridge the credit gap required to support the livelihood as planned by members/households.
- Support Income Generation Activities (IGA) of members/household.
- Establish credit history and make them bankable to avail substantial loan from banks.

7.2.2 Eligibility to avail LIF:

Unlike in the case of Tranche 1, here SHG and CDO both have to fulfill certain criteria to avail the Livelihood Investment Fund (LIF) from RGAVP. The criteria are given below:

For SHG

- SHG must have completed 9 months after its formation.
- SHG should be a member of CDO and have signed MoU with CDO (format 33).
- SHGs should be practicing ‘Panchsutra’.
- SHG should have Saving Bank account.
- Group should have practicing internal loaning and 75% of total group fund should be outstanding since last three months.
- SHGs should have prepared Micro Credit Livelihood Plan (MCLP) and at least 75% of credit demand should have been for livelihood activities.
- Regular repayment of Tranche 1 from members to SHG and from SHG to CDO.
- SHG should be in grade ‘A’ in grading by CDO/PFT.
SHG members should have undergone basic training on fund management.

**NB:**
1. Credit linkages of SHG with bank are important and crucial for livelihood promotion. However, it is not a prerequisite criterion for availing Livelihood Investment Fund (LIF) from Project i.e. SHG Credit linkages is not mandatory for releasing LIF to SHG.

2. For Co-opted SHG, the original date of formation should be taken into account and not the date of co-option.

**For CDO**

- Detail information of CDO should be with DPMU (*Format-31*).
- CDO must have completed 3 months.
- Selection of CDO office bearers must be completed.
- Loan sub-committees of the CDO must be constituted.
- Office Bearers and Loan sub-committees should have undergone basic training on CDO fund management.
- CDO should have Bank account.
- CDO should have introduced minimum required documents-Minute book, Cash Book etc.
- Community Mobilizers/Bookkeepers of CDO should have been placed and trained.

**NB:**
1. Assessment of CDO on above mentioned parameters will be done by ALF/DPMU with the support of PFT and CM. Legal registration of CDO is not compulsory to avail LIF fund.

2. For Co-opted CDO, the original date of formation should be taken into account and not the date of co-option.

**7.2.3 Process/Steps for releasing Livelihood Investment Fund (LIF)**

- There should be MoU between CDO & DPMU and CDO & SHG (*Format 32, 33*). If it has been signed earlier, then there is no need to sign it again.
- SHG will submit application along with MCLP to CDO for release of Livelihood Investment Fund (*Format 28 iii*).
The CDO will assess the performance of SHG (*adherence to Panchsutra*) with the support of PFT and carry out grading of SHG as per prescribed format (*Format 28 iv*).

Only those SHG which obtain grade ‘A’ will be eligible for further process. SHG obtaining grade ‘B’ and ‘C’ will undergo capacity building process.

CDO will assess the MCLP of those SHG only which have obtained grade ‘A’. DPMU/ PFT will support CDO in assessment process.

If the assessment of MCLP is satisfactory as per norms, CDO will forward it to DPMU with recommendation for transfer of funds.

An agreement will be signed between SHG and CDO (*format 33*).

DPMU will transfer the LIF to CDO within fortnight of receiving request from CDO.

CDO will transfer the money received from DPMU to the SHG within one week of its receipt.

SHG will disburse the loan to the members within one week of its receipt and as per the MCLP prepared & approved earlier. In case there is any change, it should be noted in the minutes book.

Members will make use of the money within one month of receipt of fund from group.

**NB:** *Mature SHGs which have been co-opted and have been in existence for a considerable period are eligible to get SHG Livelihood Investment Fund (LIF) directly without release of Tranche-1. However, the release of Livelihood Investment Fund to such mature SHGs would be dependent upon their evaluation, grading and compatibility of norms as per requirement of projects.*

**7.2.4 Role of CDO after releasing LIF to SHG**

- Loan Sub-Committee of CDO will verify the utilization of funds. In case any discrepancy is observed, loan subcommittee will investigate the matter and report to CDO with for action, if necessary.
- CDO will monitor the repayment schedule of each SHG.

**7.2.5 Repayment period: Member to SHG (Months)**
• Member will repay the investment support as per installment agreed during MCLP, however not later than 36 months.
• The repayment will start after the moratorium period\textsuperscript{26} agreed, if any.
• The rate of interest would be decided by group but not less than the commercial bank rate. Preferably, it should be 18-24\% annually on reducing basis.

II f. Repayment period SHG to CDO (Months)

• SHG will repay the money to CDO as per agreement, however not later than 60 months. The repayment will start as per agreed in MOU.
• SHG will repay this investment support to CDO and CDO will maintain this as corpus till Area Level Federation (ALF) come into existence.
• Rate of interest would be decided in General Body (GB) meeting but not less than commercial bank rate. Preferably, it should be 12\% annually on reducing basis.

\textit{Suggestive repayment and applicable interest rate on Livelihood Fund}

\textbf{(Members-SHG-CDO)}

\begin{center}
\begin{tabular}{c c}
\textbf{Rate of interest} & \textbf{Repayment} \\
(Suggestive) & (Suggestive) \\
SHG & \\
\end{tabular}
\end{center}

\begin{center}
\begin{tikzpicture}
\node at (0,0) [draw, rectangle, fill=orange] {CDO};
\node at (0,-1) [draw, rectangle, fill=orange] {SHG};
\node at (0,-2) [draw, rectangle, fill=orange] {Members};
\node at (-0.5,-0.5) [draw, rectangle, fill=green] {12 \%};
\node at (0.5,-0.5) [draw, rectangle, fill=green] {Within 60 installments};
\node at (-0.5,-1.5) [draw, rectangle, fill=green] {18-24 \%};
\node at (0.5,-1.5) [draw, rectangle, fill=green] {Within 36 installments};
\end{tikzpicture}
\end{center}

\textsuperscript{26} The period during which no repayment installment is to be paid be members to SHG.
Format-23 (i)

Application for livelihood Investment Tranche- 1

For CDO office only:

To:

THE PRESIDENT
CLUSTER DEVELOPMENT ORGANIZATION (CDO)

VILLAGE:____________________________________

We_______________________(name of SHG) would like to avail livelihood investment Fund Tranche 1 as loan for smoothening our Income Generation for extending credit facilities to our members. Please find below the details of our SHG.

1. Name of our SHG___________________________________________________________
2. Date of Inception___________________________________________________________
3. SHG Leader (s)
   Smt.______________________________________________________________
   ___and
   Smt.______________________________________________________________
   (In BLOCK LETTERS)
4. Our Bank Account No.______________________________________________________
   with ___________________________ Bank___________________ Branch
5. Member wise Plan of our SHG is enclosed .

<table>
<thead>
<tr>
<th>Total Loan Requirement</th>
<th>Own Saving in Rs</th>
<th>Tranche 1 Loan in Rs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Kindly sanction us a Tranche 1 loan of Rs________________ as per the above mentioned details.

Signature of the President of SHG

Signature of Treasure of SHG

---

**Format – 23 (ii)**

**Evaluation of SHG for Livelihood Investment Tranche-1 at CDO Level**

Name of SHG……………….. Village ………….. CDO ……………

<table>
<thead>
<tr>
<th>Meeting Norms (Weekly)</th>
<th>Per member savings</th>
<th>Total no. of members</th>
<th>Meeting conducted till date</th>
<th>Monthly savings</th>
<th>Savings till date</th>
<th>Amount in inter loaning if Any</th>
<th>Balance as per cash Book</th>
<th>% of Savings</th>
<th>% of meetings</th>
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</thead>
<tbody>
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</tbody>
</table>

441
President SHG          Secretary SHG          Community Mobilizer
Book Keeper

Above information verified in terms of Regular Meeting, Regular Savings, Regular Attendance, Updated Records and Recommended to transfer the Livelihood Investment Tranche – 1.

President CDO          Secretary CDO          Coordinator
PFT
Format-23 (iii)

SHG Member Wise livelihood Investment Tranche – 1 Priority Plan

Name of SHG……………………………………… Village …………………

PFT Cluster ………………………… District …………………

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of the member</th>
<th>Father/Husband Name</th>
<th>Purpose of Support fund</th>
<th>Total Amount Required</th>
<th>Own Amount Available</th>
<th>Support fund Amount Required from SHG</th>
<th>Monthly Income of family</th>
<th>Monthly Expenditure of family</th>
<th>No. of Installments</th>
<th>Amt. of installment</th>
<th>Prioritization</th>
</tr>
</thead>
</table>
## Mapping Existing Resource of SHG Members household

<table>
<thead>
<tr>
<th>S.no.</th>
<th>Name of member</th>
<th>Husband/Father name</th>
<th>Age</th>
<th>Caste</th>
<th>Education</th>
<th>APL/BPL</th>
<th>Type of house (Pucca/Katcha)</th>
<th>Family Details</th>
</tr>
</thead>
<tbody>
<tr>
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<td>Children</td>
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<td>Girl</td>
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<tr>
<td>Househol d Major income generatio n activity</td>
<td>Land (Bigha)</td>
<td>Cattle (Buffalo, Cow, Goat, Sheep)</td>
<td>External debt outstanding</td>
<td>Linkages with govt schemes</td>
<td>Widow/physically handicapped</td>
<td>No. of person migrat e in family</td>
<td>Food securit y in month s</td>
<td>Poverty status (PoP/Poor)</td>
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<td>Job card</td>
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</table>


**Format 24 (i)**

**Income and Expenditure statement of Members (1 year)**

Name of Member:

<table>
<thead>
<tr>
<th>Income</th>
<th>Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>S. no</strong></td>
<td><strong>Particulars</strong></td>
</tr>
<tr>
<td>Agriculture</td>
<td></td>
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</tbody>
</table>

Name of Husband/Father
<table>
<thead>
<tr>
<th>Wages</th>
<th>Clothes</th>
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</thead>
<tbody>
<tr>
<td>Business</td>
<td>Children education</td>
</tr>
<tr>
<td>Job</td>
<td>Health</td>
</tr>
<tr>
<td>Livestock</td>
<td>Liquor/Tobacco</td>
</tr>
<tr>
<td>Artisans</td>
<td>Travel</td>
</tr>
<tr>
<td>Loan &amp; Advances</td>
<td>Investment on agriculture</td>
</tr>
<tr>
<td></td>
<td>Festivals and Rituals</td>
</tr>
<tr>
<td></td>
<td>Livestock expenditure</td>
</tr>
<tr>
<td></td>
<td>Repayment of Debts</td>
</tr>
<tr>
<td></td>
<td>Expenditure on Livelihood activities</td>
</tr>
</tbody>
</table>
### Micro Credit and Livelihood Plan (MCLP)

Name of SHG………………………Village……………………Panchyat…………...
..Block……………………District………………

<table>
<thead>
<tr>
<th>S.N o.</th>
<th>Name of Member</th>
<th>Father/Husband Name</th>
<th>Selected Activity</th>
<th>Total required amount for Activity (In Rs.)</th>
<th>Own amount available for Activity (In Rs.)</th>
<th>Support fund amount required From SHG (In Rs)</th>
<th>Monthly income of family (In Rs.)</th>
<th>Monthly expenditure of family (In Rs.)</th>
<th>No. of Installments</th>
<th>Installments amount (In Rs)</th>
<th>Prioritization</th>
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</tbody>
</table>

**Total Required amount**
**Format-27**

**Environmental Appraisal Summary Sheet-SHG Livelihood Plan**

Name of SHG:  
Village:  
Block:  
District:  

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Livelihood Activity</th>
<th>No of Members</th>
<th>Scale of activity (ex no. of goat/sheep, tube well etc)</th>
<th>Action of witch SHG members agreed to execute (based on EGs)</th>
<th>Identified needs (technical assistance, convergence, training etc)</th>
</tr>
</thead>
<tbody>
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</table>

Are any of the proposed activities included in the activities not to be promoted under RGAVP?  
Yes/No

Have the Environmental Guidelines been referred to for identifying impacts and mitigation measures?  
Yes/No

Does the SHG agree to implement all the non-negotiable actions listed in the Environmental Guidelines?  
Yes/No
APPLICATION FOR LIVELIHOOD INVESTMENT FUND (LIF) SUPPORT FUND FROM SELF HELP GROUP (SHG)

For CDO Office only:

To:
THE PRESIDENT
CLUSTER DEVELOPMENT ORGANIZATION (CDO)
VILLAGE:___________________________

We__________________(name of SHG) would like to avail Livelihood investment Fund (LIF) as support fund for Income Generation for extending credit facilities to our members. Please find below the details of our SHG

1. Name of our SHG ________________________________
2. Date of Inception ____________________________________________

3. SHG Leader(s)
   Smt.__________________________________________________________and
   (In BLOCK LETTERS)
   Smt.__________________________________________________________

4. Our Bank Account No. ____________with
   _____________________Bank________________Branch

5. Lending History of our SHG:

<table>
<thead>
<tr>
<th>SI.No</th>
<th>Particulars</th>
<th>Amount in Rs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Cumulative Support fund disbursed</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Cum. Principal Recovered</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Balance Principal O/S</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Over dues Amount</td>
<td></td>
</tr>
</tbody>
</table>

6. Livelihood Plan of our SHG

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Name of Member</th>
<th>Category (SC/ST/BC/OT)</th>
<th>Poverty status</th>
<th>Purpose of the support</th>
<th>Amount Required</th>
</tr>
</thead>
</table>

7. Sources of Fund for Executing Livelihood investment Plan of SHG:

<table>
<thead>
<tr>
<th>Total Support fund Requirement for income Generation Activities</th>
<th>Own Saving</th>
<th>LIF Support fund in Rs</th>
<th>Bank Linkages (preferable but not mandatory)</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

Kindly sanction us a LIF support fund of Rs _____________ as per the above mentioned detail.

Signature of the President

Signature of the Treasurer
Format -28 (iv)
Grading Exercise

Name of the SHG:
Date of formation of the SHG:
Date of opening of SB A/c of the SHG:
SB A/c No:

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Grading Indicators</th>
<th>Allotted</th>
<th>Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Meetings Conducted</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a) More than or equal to 80%</td>
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<td></td>
<td>b) Less than 80% but more than 60%</td>
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<td></td>
<td>c) Less than 60%</td>
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<td>2</td>
<td>Average Attendance</td>
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<tr>
<td></td>
<td>c) More than or equal to 80%</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td></td>
<td>d) Less than 80% but more than 60%</td>
<td>5</td>
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<tr>
<td></td>
<td>e) Less than 60%</td>
<td>0</td>
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<tr>
<td>3</td>
<td>Savings pattern of the members of the Group</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a) More than 90% members contribute to</td>
<td>10</td>
<td></td>
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<tr>
<td></td>
<td>b) Between 60% to 90% contribute to the</td>
<td>5</td>
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<tr>
<td></td>
<td>c) Less than 60% members contribute to</td>
<td>0</td>
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<tr>
<td>4</td>
<td>Lending</td>
<td></td>
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<tr>
<td></td>
<td>a) More than 75% of the total corpus is</td>
<td>20</td>
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<tr>
<td></td>
<td>b) More than 60% but less than 74% of the</td>
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<tr>
<td></td>
<td>total corpus is utilized</td>
<td></td>
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<tr>
<td></td>
<td>c) Less than 60% of the total corpus is</td>
<td>0</td>
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</tr>
<tr>
<td></td>
<td>utilized</td>
<td></td>
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</tr>
<tr>
<td>5</td>
<td>Recovery of Loans</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a) Recovery rate is more than 90%</td>
<td>20</td>
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</tr>
<tr>
<td><strong>b) Recovery rate is between 70% to 89%</strong></td>
<td></td>
<td>10</td>
<td></td>
</tr>
<tr>
<td><strong>c) Recovery rate is less than 70%</strong></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td><strong>6. Maintenance of Following Books /Records</strong></td>
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</tr>
<tr>
<td>1. Attendance and Minutes Book.</td>
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<tr>
<td>2. Cash Book</td>
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<tr>
<td>3. Savings and Loan Registers.</td>
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<tr>
<td><strong>a) Above Books of Records maintained updated</strong></td>
<td>20</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>b) Above Books of Records are partially updated</strong></td>
<td>10</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>c) Above Books of Records are not updated</strong></td>
<td>0</td>
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<tr>
<td><strong>TOTAL MARKS</strong></td>
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<td>100</td>
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</table>

**Grade A:** 75 and above  
**Grade B:** 60-74  
**Grade C:** Less than 60

**Date of Grading:**

President CDO  
Secretary CDO  
PFT Coordinator
Format- 31

CDO formation information to DPMU

We members of following SHGs have come forward & mutually agreed to promote Utthan Sansthan CDO for our overall development. CDO is formed
under RRLP and would assist and guide all of us for initiation & promotion of livelihoods of our economic development and further facilitate all the groups for social and developmental interventions.

Details of SHGs

<table>
<thead>
<tr>
<th>S No</th>
<th>Name of SHG</th>
<th>No of members</th>
<th>Village</th>
<th>Bank account</th>
<th>Chairperson Name &amp; Signature</th>
</tr>
</thead>
<tbody>
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</tr>
</tbody>
</table>

All of us SHG representatives have elected Smt………………………………………………

W/o ……………………………..Member of SHG name…………………………………………

Village………………GP………………Dist……………… as Chairman of CDO.

Signature of SHG office bearers
MOU between DPMU and CDO

Rajasthan Rural Livelihood Project (RRLP)

<table>
<thead>
<tr>
<th>First party</th>
<th>Second party</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of CDO:</td>
<td>DPMU, District</td>
</tr>
<tr>
<td>Village:</td>
<td>..........................</td>
</tr>
<tr>
<td>CDO code:</td>
<td>Representative</td>
</tr>
<tr>
<td>Bank Account No.</td>
<td>District Project Manager</td>
</tr>
<tr>
<td>Bank:Branch</td>
<td>Name..........................</td>
</tr>
</tbody>
</table>

I Objectives

The both party of this agreement are interested to support the development of livelihood opportunities for the rural poor through participatory processes.

The first party of this agreement is Cluster Development Organization (CDO), who is a beneficiary organisation of poor SHG and this organisation is interested to to support the development of livelihood opportunities for the rural poor through participatory processes through social / economical activities.

The second party is District Project Management Unit of Rajasthan Rural Livelihood Project (RRLP), who is interested support to support the development of livelihood opportunities for the rural poor through participatory processes. of the members of first party.

Hence, this agreement is taking place between the representatives of above both parties.
II. Responsibilities of the First Party: The first party promises that

1. It will ensure the implementation of activity and financial management according to directives and guideline of second party.
2. Only registered SHG, registered under the project will be the member of CDO.
3. It will ensure that the amount, received will be used according to the project agreement between the GoR and the World Bank.
4. The first party will provide the returnable support fund amount only to those SHGs who have been registered under the project and fulfill the desired criteria.
5. The first party shall transfer the money received from second party to the SHGs’ bank account within a week of its receipt.
6. The first party shall transfer entire amount to the bank account of SHGs as a returnable support fund as agreed by the second party for the particular SHG.
7. The funds will be transferred as returnable support fund by the first party only after receiving repayment schedule from the SHG.
8. The first party will charge annual interest (as decided in general body meeting but not less than commercial bank rate of interest for SHG) on the returnable support fund.
9. The maximum repayment period for SHG will not be exceeded 60 months. First party will responsible to ensure it.
10. The first party will ensure that the repayment of Livelihood Investment Tranche-1 from SHG will be start after one month of its receipt.
11. The first party will ensure that the repayment of Livelihood returnable support fund from SHG will be start within three months of its receipt.
12. Within a month, the first party will send the Utilization Certificate for the amount received from second party, through PFT to DPMU (other than livelihood investment tranche-1, Livelihood fund, HRF, Funds for Food and Fodder Security).
13. The first party will be responsible for timely recovery of amounts given to the SHGs, according to repayment schedule.

14. The first Party will support to SHGs comes under him, to prepare the micro credit livelihood plan.

15. The first party will ensure that all SHG members use the funds as per the Priority/ Micro credit livelihood plan.

16. It will support to complete the activity, selected under the fixed criteria of SHG Microcredit Livelihood Plan, in fixed time period through participatory process, skillfully and hard work.

17. The first party will support SHG to get financial support for the activities through linkages with government and non-government organisations and for bank linkages.

18. The first party will ensure that SHG is doing the insurance of acquired assets.

19. The first party will monitor the work of SHG and information will be given to the second party on the specified format in time.

20. The first party will ensure the keeping of documents, records and accounts prescribed by second party.

21. Second party will arrange necessary training programmes for the SHGs/members of first party for proper utilisation of assets/services.

22. It will permit to second party or their representatives to examine accounts, records and work done under the project. It will follow the recommendations, given after examination

III. Responsibilities of the Second Party

The second party promises that it will release funds within one month of the receipt of the document prescribed to complete the activity. It will arrange necessary training programmes for the members of SHGs for proper utilisation of assets/services. Coordinate with other agencies linked with livelihood plan.

IV. For the proper management of finance the following procedure has to be adopted.

I. The first party will maintain a bank account to deposit amounts received from the project. And returnable support fund instalments received from SHG will be deposited in this account.

II. The first party will have a trained person who can do account, bookkeeper etc. work.
III. The first party will maintain books of accounts / documents as per the formats provided by the second party.

IV. The first party will maintain proper documentation of receipts, vouchers/ bills/ any other supporting document and copies of passbook of the bank account.

V. The first party, in defined time frame will furnish a simple report on the prescribed format.

VI. The first party will furnish a simple report to its member regularly. The first party will display this report in gram sabha or in village community hall. Other than this receipts, vouchers/ bills/ any other supporting document and copies of passbook of bank account will be presented in the meeting of first party so that members can see it.

VII. Every month (within 7 days after meeting) the first party will make available the report to second party.

VIII. The fist party will help and make available the books of accounts / statements, supporting documents and other information to the authorized auditor of the second party.

V. If the first party fails to abide by the terms of reference of the agreement or the instructions of the second party then the second party is authorized to either freeze the account or withdraw the amount deposited in the bank account by the first party. If the first party fails to use the money as per the agreement and for the approved purpose then the second party is empowered to recover the amount through PDR.

VI. Signature

First party- President, CDO  
Second party – DPMU

Signature  
Name

Witnesses:  
1
Format- 33

MOU between CDO & SHG

Rajasthan Rural Livelihood Project (RRLP)

<table>
<thead>
<tr>
<th>First party</th>
<th>Second party</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of SHG</td>
<td>Name of CDO</td>
</tr>
<tr>
<td>Village: ........ G.P--------PFT-----</td>
<td>CDO Code</td>
</tr>
<tr>
<td>Block.........District--------</td>
<td>Village--------GP------ Block -------</td>
</tr>
<tr>
<td>SHG Code</td>
<td>District--------</td>
</tr>
<tr>
<td>Bank Account No.</td>
<td>Bank Account No.--------</td>
</tr>
<tr>
<td>BANK branch.</td>
<td>Bank branch</td>
</tr>
<tr>
<td><strong>Representative</strong></td>
<td><strong>Representative</strong></td>
</tr>
<tr>
<td>President of SHG</td>
<td>President of CDO</td>
</tr>
<tr>
<td>Name---------</td>
<td>Name----------</td>
</tr>
<tr>
<td>Name of Father/Husband</td>
<td>Name of Father/Husband --------</td>
</tr>
<tr>
<td>Residence------------</td>
<td>Residence ---------------</td>
</tr>
</tbody>
</table>

I. **Objective:**

The both party of this agreement/MOU are interested to improve living Standard of the beneficiaries through participatory processes.

The **first party** of this MOU is the authorized Representative of Self Help group who are fully authorized by all members of the SHG (a copy of such authorization is annexed here to forms part of the agreement) and who wants enhance their income through Social /Economical activities.
The **Second Part** in the Cluster Development Organization (CDO), who is beneficiary organization of SHG and this organization is interested support to improve living standard of the members through Social /Economical activities.

This agreement is taking place between the representatives of above both parties.

**II. Responsibilities of the First Party :** The first party promises that

1. It will ensure the implementation of activity and financial management according to directives and guideline of second party.
2. It will ensure that the amount, received to purchase materials and services, will be acquired according to the project agreement between the GoR and the World Bank and those materials and services must be utilized for the same work and member.
3. The first party shall transfer the money in the form of returnable support fund, received from second party to the members within a week of its receipt.
4. Only after receiving the application and repayment schedule from the members, first party shall transfer the money in the form of returnable support fund.
5. The first party will charge annual interest (as decided in the SHG meeting but not less than commercial bank rate of interest for SHG) to its members on the money received from second party.
6. For members, the repayment period of returnable support fund will not be exceeded 36 months. The first party will responsible to ensure it.
7. The first party will ensure that the repayment of Livelihood Investment Tranche-1 amount to second party after one month of its receipt.
8. The first party will ensure to start the repayment of Livelihood returnable support fund amount to second party after minimum three months of its receipt.
9. The first party will be responsible for timely recovery of amount given to the members according to repayment schedule.
10. The first party will ensure that the materials and services must utilize accordingly to SHG MCLP by all SHG members.
11. It will complete the activity, selected under the fixed criteria of SHG Micro Credit Livelihood Plan, in fixed time period through participatory process, skill fully and hard work.
12. The first party will do the insurance of acquired assets.
13. The first party will send the information timely in prescribed format to second party.
14. The first party will ensure the keeping of documents, records and accounts prescribed by project.
15. It will permit to second party or their representatives to examine accounts, records and work done under the project. It will follow the recommendations, given after examination.
16. The first party will pay back the returnable support fund with interest to second party as per repayment schedule.

III. Responsibilities of the Second Party: The second party promises that

The second party promises that it will release funds within one month of the receipt of the document prescribed. It will arrange necessary training programmes for the members of SHGs for proper utilisation of assets/services.

The Second party will provide that service of CM & book-keeper to first party (up to certain period) for maintaining & updating the records.

IV. For the proper management of finance the following procedure has to be adopted.

I. The first party will open a bank account to deposit amount received from the second party and returnable support fund installments received from the members will be deposited in this account.
II. The first party will maintain books of accounts / documents as fixed by the project.
III. The first party will maintain proper documentation of receipts, vouchers/ bills/any other supporting document and copies of passbook of the bank account.
IV. The first party will furnish a simple report on the prescribed format.
V. The first party will furnish a simple report to its member regularly.
VI. Every month (within 7 days after meeting) the first party will make available the report to second party and PFT..
VII. The first party will help and make available the books of accounts / statements, supporting documents and other information to the authorized auditor of the second party.
V If the first party fails to abide by the terms of reference of the agreement or the instructions of the second party then the second party is authorized to either freeze the account or withdraw the amount deposited in the bank account by the first party. If the first party fails to use the money as per the agreement and for the approved purpose then the second party is empowered to recover the amount through PDR.

VI. Signature

First party- President, SHG

Second party - President, CDO

Signature
Name

Signature
Name

Witnesses:

1  2
Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP)
3rd Floor, RFC-Block, Udyog Bhawan, C-scheme, Jaipur
Phone Nos. 2227011, 2227416, 5188112, Fax No. 2227723
Ref. F.1(6)/RD/RGAVP/2011 \[629\] - 61. Dated: 5.05.2013

Office Order
Allocation of Duties

RGAVP will comprise of the following verticals. All staff indicated under the vertical would be working as a Team. The Project Directors could assign tasks to the team members under their vertical as per requirement:

A. Institution Building and Livelihood:-
   This vertical shall be headed by Dr. Rakesh Malhotra, Project Director(Livelihood).

B. Financial Inclusion:
   This vertical shall be headed by Dr. Rakesh Malhotra, Project Director(Livelihood).

C. Human Resource & Training and NRLM Non Intensive:-
   This vertical shall be headed by Dr. Rashmi Sharma, Project Director(Livelihood Projects and SHGs).

D. Financial Management:
   This vertical shall be headed by Shri Ram Kishore, Financial Advisor.

E. Monitoring, Evaluation and Learning:-
   This vertical shall be headed by Shri Hardeep Singh Chopra, Project Director(Monitoring, Evaluation & Learning).
**B: (a) Livelihood:**

- Identification of innovative activities, and develop strategy for partnership development in this regard.
- Identification of Livelihood resource agencies for sectoral intervention in all the livelihood projects.
- Scale up of such livelihood interventions through CRP strategy across all the livelihood projects.

**(b) Environment:**

- Responsible for implementation of MKSP.
- Identifying agricultural avenues in the community, develop, promote and support such avenues and facilitate in establishing their linkages to bank and markets.
- Identify livestock related avenues in the community, develop, promote and support such avenues and facilitate in establishing their linkages to bank and markets.
- Ensure effective implementation of the Environment Management Framework, training of project staff and sensitize all stake-holders regarding environmental issues and convergence under MGNREGA.

**(c) Micro-enterprises**

- Identify micro enterprise avenues in the community, develop, promote and support such avenues and facilitate in establishing their linkages to bank and markets.

**(d) Vocational Skills:**

- Coordinate with RSLDC and other related agencies and ensure effective implementation of MMGRY and related components under RRLP, NRLM, NRP, etc.
- Solicit, evaluate and identify innovative skill development projects.

**(e) NRLM skills:**
Scrutiny / Sanction and implementation of Special Projects under NRLM.
<table>
<thead>
<tr>
<th>Vertical Head</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project Director (Livelihood)</td>
<td>Dr. Rakesh Malhotra</td>
</tr>
<tr>
<td>GM (Bank Linkage)</td>
<td>Mr. R.C. Agrawal (Addl. Charge)</td>
</tr>
<tr>
<td>Specialist (Microfinance)</td>
<td>Mr. Anil Kumar Singh</td>
</tr>
<tr>
<td>DGM (Skill Development)</td>
<td>Ms. Krishna Maheshwari</td>
</tr>
<tr>
<td>Jr. Specialist (Skill Development)</td>
<td>Mr. Rajkumar</td>
</tr>
<tr>
<td>Programme Assistants (2)</td>
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<tr>
<td>Steno Typists (1)</td>
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<td>Machine with man (1)</td>
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<td>Multipurpose Workers (1)</td>
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<table>
<thead>
<tr>
<th>Job Responsibilities</th>
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<tbody>
<tr>
<td>(a) Financial Inclusion</td>
</tr>
<tr>
<td>• Facilitate in linkages of community organizations with financial institutions, particularly credit linkage.</td>
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<tr>
<td>• Responsible for effective implementation of SHG Bank linkage programme in state as per NABARD plan.</td>
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<tr>
<td>• Coordinate and manage the appropriate linkages with banks and their controlling officers on the various aspects of FI.</td>
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<tr>
<td>• Promote, coordinate, schedule and conduct Financial Inclusion Workshops for the staff and the target group.</td>
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<td>• Bank mitra policy approval, co-ordination with SLBC for adoption and execution.</td>
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**Job Responsibilities**

A: HRT
- Responsible for recruitment, selection of project personnel and coordination of all HR related activities.
- Co-ordination of HR related issues of staff deployed through placement agency.
- Recruitment, posting, transfers, etc. of the staff.
- Maintenance of annual confidential reports of staff.
- Complaints and disciplinary actions.
- Analysis of training needs (area, subject, skill) coordinating
with other institutions to prepare various training modules, preparing training Calendar.
- Identification of resource person/agencies, preparation of training schedule, coordination for mutual learning.

(b) IEC
- Prepare articles, features, news, success stories etc.
- Responsible for preparation/publication of pamphlets, booklets, reading material etc.
- Preparation of training material.
- Organizing SARAS Mela.

(c) Administration:
- Overall administration of RGAVP i.e. responsible for adequate infrastructure requirements at SPMU and District Level, settlements of the bills, sundry payments, etc.
- Issues related to RTI and Vidhan Sabha.

B: NRLM Non Intensive:
- Implementation of NRLM in the Non-Intensive Blocks in the State.
- RSETIs
- Execution of Non Intensive Strategies in the State.
- Gramin Haat.
- Transition from SGSY to NRLM.
<table>
<thead>
<tr>
<th>Vertical Head</th>
<th>Designation</th>
<th>Name</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Financial Advisor</td>
<td>Mr. Ram Kishore Regar</td>
</tr>
<tr>
<td></td>
<td>General Manager (Finance-I)</td>
<td>Mr. Raju Sood (Additional Charge)</td>
</tr>
<tr>
<td></td>
<td>General Manager (Finance-II)</td>
<td>Mr. Raju Sood (Additional Charge)</td>
</tr>
<tr>
<td></td>
<td>DGM (Procurement)</td>
<td>Mr. R.K. Nag</td>
</tr>
<tr>
<td></td>
<td>Manager (Procurement)</td>
<td>Mr. S.L. Jangid</td>
</tr>
<tr>
<td></td>
<td>Manager (Audit)</td>
<td>Mr. Ganpat Singh Rathore</td>
</tr>
<tr>
<td></td>
<td>Accountant (3)</td>
<td>Mr. Bhupesh Gupta, Mr. Ramesh Sharma</td>
</tr>
<tr>
<td></td>
<td>Programme Assistant (1)</td>
<td>(Already Posted – 1)</td>
</tr>
<tr>
<td></td>
<td>Machine with man (1)</td>
<td>(Already Posted – 1)</td>
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<tr>
<td></td>
<td>Steno Typist (1)</td>
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<td></td>
<td>Multipurpose Workers (1)</td>
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</table>

**Team Members**

**Job Responsibilities**

(a) **Finance**
- Develop satisfactory financial and accounting policies for the projects.
- Responsible for satisfactory operations of finance & accounting functions of the projects including management of supporting staff.
- Ensure coordination with GOL, State Government, World Bank, IFAD & other departments and agencies for timely approval of budget.
- Consolidation of the budget estimates and preparation of financial management reports/IUFR etc.
- Timely submission of reimbursement/withdrawal claims and other reports as per agreements with World Bank, Government of India, IFAD and the State Government.
- Backup support to DPMU for Finance and accounting functions.
- Tally based - Developing formats.
- Establishing fund flow mechanism for projects.

(b) **Procurement**
- Responsible for all procurement activities of the RGAVP at various levels.
- Preparation of procurement plan for every year and solicitation of all procurement services and goods.
- Responsible for developing EOI, eligibility criteria, publication
of EOI, scrutiny of proposals, preparation of RFP, approval from competent authorities, entering into MoU, contract, placement of job orders and ensuring satisfactory compliance to the same.
- Submission of returns/statements to the donor agencies and other stake holders.
- Submission of fortnightly report on procurement to Secretary, RD.

(c) Audit
- Responsible for coordinating internal audit to be conducted by an outside agency and external audit to be conducted by AG for the project as per arrangements agreed with the World Bank, GoR, Gol, IFAD, etc.
- Follow up on issues arising out of internal, external audit.
- Liaise effectively with auditors to ensure timely audit and publication of Financial Statements.
- Ensure coverage of procurement observations in internal audits and follow-up.

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</thead>
</table>
| of EOI, scrutiny of proposals, preparation of RFP, approval from competent authorities, entering into MoU, contract, placement of job orders and ensuring satisfactory compliance to the same. | (c) Audit
- Responsible for coordinating internal audit to be conducted by an outside agency and external audit to be conducted by AG for the project as per arrangements agreed with the World Bank, GoR, Gol, IFAD, etc.
- Follow up on issues arising out of internal, external audit.
- Liaise effectively with auditors to ensure timely audit and publication of Financial Statements.
- Ensure coverage of procurement observations in internal audits and follow-up. |
### Vertical E. – Monitoring, Evaluation and Learning

<table>
<thead>
<tr>
<th>Vertical Head</th>
<th>Designation</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Project Director (ME&amp;L)</td>
<td>Shri. Hardeep Singh Chopra (Addl. Charge)</td>
</tr>
<tr>
<td></td>
<td>General Manager (ME&amp;L)</td>
<td>Shri. Hardeep Singh Chopra</td>
</tr>
<tr>
<td></td>
<td>DGM (Sakh Darpan)</td>
<td>Shri Bhagwat Singh Jat</td>
</tr>
<tr>
<td></td>
<td>ASO</td>
<td>Mr. Rahul</td>
</tr>
<tr>
<td></td>
<td>Manager (MIS)</td>
<td>Mr. Manoj Gupta</td>
</tr>
<tr>
<td>Team members</td>
<td>Statistical Assistant</td>
<td>Mr. Khushiram Bhagwani</td>
</tr>
<tr>
<td></td>
<td>UDC/Programme Assistant (1)</td>
<td>Ms. Premsudha</td>
</tr>
<tr>
<td></td>
<td>Machine with man (1)</td>
<td>(Already Posted – 1)</td>
</tr>
<tr>
<td></td>
<td>StenoTypist/PA (1)</td>
<td>(Already Posted – 1)</td>
</tr>
<tr>
<td></td>
<td>Multipurpose Workers (2)</td>
<td>(Already Posted – 1)</td>
</tr>
</tbody>
</table>

#### (a) ME&L
- Nodal point for issues relating to CMIS, Vidhan Sabha, Budget Announcements etc.
- To construct “Problem Tree” and then identify the “monitoring indicators” in consultation with the stake holders.
- After the indicators have been firmed up prepare the Monitoring Plan and follow the same meticulously.
- It will be the repository of the “data bank” of RGAVP.
- Act as the point of contact for MIS in RGAVP.
- Compile required information analyze the same and prepare various statements/reports/presentations/etc. for onward submission to the concerned authorities for V.C, PRC, EAI meetings etc for all Projects.

#### (b) Sakh Darpan & MIS:
- Will be responsible for overall effective implementation of ‘Sakh Darpan’ in the state.
- Coordinate with various departments, CmF and other related agencies on the issue of Sakh Darpan for facilitating / streamlining entries under Sakh Darpan.
- Will be responsible for overseeing timely submission of offline and online MPR under all projects.

#### (c) Coordination
- Coordinate preparation of SPIP for NRLM.
- Coordinate preparation of Annual Action Plan (AAP).
- Coordinate amongst the various verticals and the projects of RGAVP for compilation and analysis of any data required for
ANNEXURE - XVI

उपरोक्त विषयसंबंधी लेख है कि भारत सरकार के पत्र क्रमांक D.O.No. 12011/16/2012-SGSY(C) दिनांक 25.10.2012 (प्रभारीत) के द्वारा राज्य में स्थायी वातावरण-बैंक लिंकेज के संदर्भ में एसएसएलवी को उपसमिति गठन करने के निर्देश दिये गये हैं। उप समिति की मानक रूप से बैंक आयोजित कर, समिति द्वारा निर्माणित कार्य किये जायेंगे—

1. Monitor & review the bank wise Progress of SHG Bank Linkage program at the state level.
2. discuss various issues and bottlenecks in implementing the SHG Bank linkage program.
3. discuss ways to simplify the documentation procedures.

उप समिति में निम्नलिखित आवेदकों/बैंकर्स की शामिल किया जाना है—

1. महामार्ग एवं संसाधन, एसएसएलवी, बैंक ऑफ़ बर्डियादा-असम
2. पौडीभाग निदेशक, ताजनीलीगढ़, राजस्थान ग्रामीण आर्थिक विकास प्रशिक्षण-सरकारी शाखा।
3. पौडीभाग निदेशक गदन तथा साकेट (एसजीएसएलवी) ग्रामीण विकास विभाग।
4. पौडीभाग निदेशक गदन, अधिकारियों, महिला एवं बाल विकास विभाग।
5. पौडीभाग निदेशक गदन ऑफ इंडिया, पत्तनपुर।
6. पौडीभाग-राजस्थान कुष्ठ अश्व विज्ञान विभाग बैंक (संवाददृष्टि)।
7. पौडीभाग-राजस्थान बैंक कमीटी के साथ सदस्य बैंक।

उपसमिति द्वारा दिये गये सुझाव/निर्देशांक, एसएलवी को आवश्यक संशोधन/अनुमोदन करने हेतु ग्रंजित किये जायेंगे।

कृपया उपरोक्तानुसार उपसमिति का गठन कर इसे विभाग को सूचित करने का

श्रम करें।

संयोजन—उपरोक्तानुसार

(अमर कुमार)
शासन सचिव
ग्रामीण विकास विभाग

476
प्रतिलिपि:— सूचनार्थ एवं आवश्यक कार्यवाही हेतु निम्नांकित को प्रेषित है:—

1. संयुक्त समिति, ग्रामीण विकास मंत्रालय, ग्रामीण विकास विभाग, भारत सरकार, कृषि मंत्र, नई दिल्ली को।

2. स्टेट मिशन डिमार्कटर, राजस्थान ग्रामीण आर्थिक विकास परिषद, उदयगढ़ भवन, जयपुर।

3. आयुक्त, महिला अधिकारिता, महिला एवं बाल विकास विभाग जे–7, झालावाद, जयपुर।

4. मुख्य कार्यकारी अधिकारी, समस्त राजस्थान को प्रेषित कर लेख है कि जिला स्तर पर गठित एनआरएसएम समंजय समिति में आवश्यक रूप से भाग लेना, समूहों को आपंठित फंसों से संबंधित बिन्दुओं पर बैठक में चर्चा किया जाना एवं खास तरह से बैठक में संबंधित अधिकारी की उपस्थिति सुनिश्चित करें।

परियोजना निदेशक एवं
पदवी उप सचिव (SGSY)

D:\Manisha\5-1-2012 li work after.doc

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ANNEXURE – XVII

राजस्थान ग्रामीण आजीविका विकास परिषद्
(प्रत्येक तल : आयकारी लोकयोग शासन, ग्रामीण आजीविका औद्योगिकी, राज्य सरकार)

क्रमांक : F 12 (e) RGAVP/2012 | 7 61 - 63.5 दिनांक : 18.11.17

विषय :— राजस्थान ग्रामीण आजीविका विकास परिषद् हाला स्टेंड एवं सहयोगी विभागों के साथ
आरोपित कार्यक्रमों, कार्यशालाओं, अथवा अन्य सरकारी संस्थाओं के कार्यक्रमों, सहयोगी विभागों, बैठकों, सम्मेलनों, समारोहों, अन्य संस्थाओं के द्वारा किए जाने वाले मुख्य अवसरों, कार्यक्रमों, कार्यशालाओं, विभागों आदि का आयोजन किया जा रहा है।

इनके कारणों के सम्बन्ध में निर्देशन दिनांकित किया है।—

1. प्रशिक्षण, भरण एवं कार्यशालाओं के आयोजन हेतु इकाई का संगठन कर निकालने जा रहा है।
2. प्रशिक्षण छात्र/छात्राएं तैयार कर अनुमोदन हेतु पुनर्युक्ति का निर्णय लाये, जिसमें उस प्रशिक्षण का आवश्यकता, प्रशिक्षण का विषय, स्थान, अवधि आदि का विवरण हो।
3. प्रशिक्षण आयोजन में आयातक सामग्री खरीदने तथा दाय बनाने में विलोकन निफायों की गति पर सुनिश्चित करें।
4. कार्यक्रम क्रियापत्तन में शिक्षाद्वारा पूर्ण यथार्थ रूप से संचालित किया जाए। संचालन पत्र में दर्शाया गया हो, विकास कार्यक्रम की अर्थव्यवस्था सम्बन्धी है। केवल पत्र में इकाई लागत से अवधि दिये गये पर अन्य वर्तमान समय के साथ यथार्थ विवरण के आधार पर निर्णय लिया जा सकता है। कार्यक्रम कारणों से कुल दाय अवधि के अनुसार ही तो यथार्थ अवधि सुनिश्चित करें।
5. प्रशिक्षण एवं कार्यक्रम में प्रशिक्षण की संध्या महत्त्वपूर्ण होती है। यह प्रशिक्षण किया जाना लाभीय हेतु कि विभिन्न प्रशिक्षणों का फॉडफॉर्म, बैठक में अंततः 30 प्रशिक्षण हो।
6. कार्यक्रम में इसी भी संरचना का एक विवरण यथा अतिक्रम को यथार्थता का मतलब दिया जा सकता है। इस हेतु स्थान इकाई से चारी दिनांक—निर्देश क्रमांक 777-839 दिनांक 30.01.2013 की गति पर सुनिश्चित किया जाय।
7. संस्था प्रशिक्षण के रूप में परिवर्तन के कारणों की संबंधित लेखन करने पर आयोजन अवधि देख नहीं होगा।
8. कार्यक्रम कारणों से कोई भी प्रशिक्षण यदि कंपीयों, अनुमोदन संस्था, राज्यीय/उच्चसम्मेलन, कार्यों/संस्थाओं के माध्यम से कराया जाता है, तो प्रशिक्षण के कारण उन संस्थाओं के प्रवाह में नहीं होगा।
9. प्रशिक्षण रूप में बैठक, वैकल्य, तथा प्रशिक्षण दूल्हा का समुच्चय विश्वस्त है।
10. प्रशिक्षण पूर्ण होने पर अंतिम रूप से प्रशिक्षण को प्रमाण पत्र से निर्देश क्रमांक 777-839 दिनांक 30.01.2013 का पत्र पर सुनिश्चित किया जाय।
11. प्रशिक्षण कार्यक्रमों के अवधि प्रतिवर्ष दिनांक कर लेने में राज्य आयुक्त तथा संरचना रूप में संरचनात्मक प्रतिवर्ष दिनांक के साथ पुनर्युक्ति का प्रोटोकॉल करे।
12. प्रशिक्षण आयोजन के लाभ घटक से ग्राहित रूप से मुख्यालय से निकाले जायें।

संस्करण मात्र (1)

(पी.एच.एसि) आई.एस.ए)
स्टेंट निर्माण इंजीनियर
**ANNEXURE XVIII**

Rajasthan Gramin Ajeetika Vikas Parishad  
3rd Floor, RFC Block, Jodhpur Bishan, Tilak Marg, Jaipur (Rajasthan)  
Phone: 2227031, 2227410, Fax – 2227723  
No. F { JGAVP/2012/ } 4612 – 6.5  
Date: 17-07-13

**Office Order**

Sub: Some of the observations of the SERP, State Anchor Persons on the implementation of CRP strategy in Rajasthan.

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Observations</th>
<th>Decisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>PFT members are not properly facilitating/monitoring the SHGs or CDOs formed by them.</td>
<td>PFT members should identify the PDP/Poor women as per BPL policy in vogue and train them properly before forming into SHG. The SHGs should be visited frequently and nurtured properly.</td>
</tr>
<tr>
<td>2</td>
<td>The PPT members are visiting the villages very rarely and they are depending on the book keeper, who is looking after 10-15 SHGs for any report or work to be done.</td>
<td>The PPT members should visit the SHGs/CDOs on regular basis, spend time with them, understand them and prepare book keepers at 1 book keeper per SHG preferably from SHG members only.</td>
</tr>
<tr>
<td>3</td>
<td>The PPT members are forming the CDOs without proper nurturing of the SHG leaders/members.</td>
<td>The SHG leaders should be trained properly before forming the CDO. The sub-committees as indicated in CoM, should be formed and strengthened to monitor the SHGs and their activities.</td>
</tr>
<tr>
<td>4</td>
<td>The DPMs are not taking decisions on certain smaller issues by themselves, which can be resolved at DPMU level.</td>
<td>DPMs need to be practiced on this account.</td>
</tr>
<tr>
<td>5</td>
<td>The PPT members are not having monthly action plan and there is no monitoring mechanism for the DPM to verify the PFT's movement in the field and purpose of visit to the field, except one or two DPMs are practicing it.</td>
<td>A day to day monitoring system may be adopted to know the PFT member's position in the field or not and what he/she is doing in the field. The DPM should conduct monthly review meeting with PPT members and see the outcomes have been achieved or not, if not find the reasons and means to achieve the qualitative results in the given time.</td>
</tr>
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<tr>
<td>---</td>
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</tr>
<tr>
<td>7</td>
<td>There are 2-3 PFT members placed in one cluster. They are visiting the clusters on alternatively / sharing basis without any specific task (as it is a part time job)</td>
<td>The PFT members entrusted fixed with geographical responsibility (GPs can be distributed among them geographically) and fix all the project responsibilities to each person in the given GPs / area.</td>
</tr>
<tr>
<td>8</td>
<td>The PRPs are opening the SB accounts for the SHGs and most of their time is consuming instead they can form new SHGs, training BKs, etc.</td>
<td>The PFT members should build rapport with the Bank Managers and prepare documentation with the SHG members for opening of SB accounts for the SHGs. So that the PRPs can concentrate their time on formation of SHGs, training of SHGs, leaders, book keepers, etc.</td>
</tr>
<tr>
<td>9</td>
<td>SHGs leaders are having huge amount as cash in hand, they are not facilitated properly for internal lending or depositing the balance amount in the bank. (particularly in old SHGs formed by PFTs/co-opted SHGs)</td>
<td>The PFT members are not visiting these SHGs and facilitating. The book keeper (who is looking after 10-15 SHGs) is not trained properly and not able to follow up weekly meetings by him/her. There is an urgency to identify the BKs among the SHG members and train them properly on book keeping.</td>
</tr>
<tr>
<td>10</td>
<td>The SHGs given amount of Rs.15,000/- as Tranche-I through CDO are not properly recorded the DCB (Demand, collection and balance)</td>
<td>The books as advocated by SERP for CDO need to be introduced.</td>
</tr>
<tr>
<td>11</td>
<td>The PFTs are not following the process in preparing the MCLPs (Tranche-II) for the SHGs. The SHG members are not properly nurtured in identifying their livelihoods and investments properly.</td>
<td>The PFT members should thoroughly train the SHG members in identifying their livelihoods and investments during the preparation of MCLPs. The SHG members should be properly nurtured for at least 2-3 days for preparing an MCLP by themselves.</td>
</tr>
<tr>
<td>12</td>
<td>The CDO meeting dates &amp; times are fixed to the convenient time of the PFT members (2 CDO meetings on one day for 2-3 hours only)</td>
<td>The CDO meeting dates and time the CDO is to be facilitated by the PFT member and should be facilitated at least 5-6 hours on the meeting day. The PFT members should attend the CDO meeting for full day as per the CDO convenience. Schedule of CDO meeting should be finalized as per their bye laws. PFTs should devote adequate time for each CDO meeting.</td>
</tr>
<tr>
<td>13</td>
<td>There are no sub-committees in the CDOs</td>
<td>The sub-committees as given in COM should be formed and trained in monitoring the activities by themselves.</td>
</tr>
</tbody>
</table>
1. भूमिका
राजस्थान ग्रामीण आजीविका विकास परिषद के तहत अतन्त्रिक प्रोफेशनल रिसर्स परस्पर सैन्य करने संबंधी नीति

1. भूमिका
राजस्थान ग्रामीण आजीविका विकास परिषद द्वारा नियोजित एवं संचालित की जा रही विभिन्न परियोजनाओं के तहत स्वयं सहायता समूहों एवं उनके फंडेशन का निर्माण कर उन्हें समुदाय आधारित संगठन के रूप में तैयार किया जाना है। वर्तमान में इस कार्य के लिए सामुदायिक संरचना व्यक्ति (CRPs) द्वारा कार्य कराया जा रहा है, जिसके अन्तर्गत प्रदेश में विधान फंडेशन से चयनित, इन सी.आर.पी. को छ. जिलों की सात पंचायत समितियों में तैनात कर कार्य कराया जा रहा है। इन्हें फंडेशन सी.आर.पी. के रूप में जाना जाता है।
सी.आर.पी. का मुख्य कार्य स्वयं सहायता समूह की अवधारणा, लाभ, प्रक्रिया के संदर्भ में समुदाय में समस्त स्थापित कर, समूह निर्माण कार्य करना है। शुरुआती दौर में चयनित इन सी.आर.पी. को 6 जिलों (बूढ़ापुर, दौसा, धीलपुर, बीकानेर, चुकु एवं उदयपुर) में तैनात किया गया, जिसमें उन क्षेत्रों में कार्य कर रहे पी.एफ.टी. सदस्यों के सहयोग से कार्य किया। किए गए इस प्रथम सफल प्रयास से कई अनुभव सामने आए। इस प्रक्रिया को और बेहतर बनाने के लिए कई सुझाव आये जैसे –

1. चूँकि अतन्त्रिक सी.आर.पी. का उद्देश्य एक गाँव में निश्चित समय के लिए ही है अतः इस दौरान किए गए प्रयास (समूह निर्माण) को सत्ता रूप से सहयोग देने एवं समूह को निर्मित करने के लिए प्रोफेशनल रिसर्स परस्पर (पी.आर.पी.) की आवश्यकता है।

2. वर्तमान में पी.एफ.टी. सदस्य भी सीखने की प्रक्रिया में है एवं उन्हें भी सी.आर.पी. का सहयोग आवश्यक है।

जिन पी.एफ.टी. सदस्य की संख्या कम है या नहीं है वहाँ सी.आर.पी. तैनात किया जाना और भी आवश्यक है।

राजस्थान ग्रामीण आजीविका विकास परिषद में 5 रिसर्स ब्लॉक में भी सर्व, आद्यप्रदेश से सी.आर.पी. के साथ-साथ पी.आर.पी. तैनात किये गये हैं जिससे कि कार्य को बिना किसी बाधा के जारी रखा जा सके एवं पी.एफ.टी. सदस्यों की भी निरंतर सहयोग मिलेगी। इससे न हेक वर्तमान में कार्य को सुचारू रूप से लागू किया जा सकेगा बल्कि पी.एफ.टी सदस्य भी अपनी सीख के आधार पर, दो वर्ष की अवधि के उपरान्त आत्मविश्वास के साथ कार्य को सफलता पूर्वक संचालित कर सकेंगे।

राजस्थान के कई उपखण्डों में स्वयं सहायता समूह फंडेशन सफलता पूर्वक कार्य कर रहे हैं जिन्होंने कई स्वयं सहायता समूहों को मजबूत प्रदान कर उन्हें सामाजिक सशक्तिकरण की ओर आग्रह किया है। गाँव में स्वयं सहायता समूह आद्योलन को लेकर किये जा रहे प्रयासों को और सुदृढ़ बनाने के लिए इन फंडेशन के अनुभवी व्यक्तियों को प्रोफेशनल रिसर्स परस्पर के रूप में चयनित कर तैनात किया जाना उचित होगा।

पी.आर.पी. के चयन हेतु प्रक्रिया: शुरुआती दौर में उन फंडेशन से पी.आर.पी. का चयन किया जाना उचित होगा, जिनके साथ राजस्थान ग्रामीण आजीविका विकास परिषद का 'सहमति झापन' निर्धारित हो चुका है।

2. प्रोफेशनल संरचना व्यक्ति के कार्य

1. प्रत्येक सी.आर.पी. राज्य के दौरान पी.आर.पी. उसी गाँव में गरीबों को संगठित कर स्वयं सहायता समूह बनाने की प्रक्रिया में उनके साथ जुटेंगे। स्वयं सहायता समूह में बुक कीर्त की पहचान कर उसे प्रशिक्षित करेंगे। अफसर समूहों में माइक्रोक्रेडिट प्लान का प्रशिक्षण देंगे।
2. सी.आर.पी. टीम के राउंड के बाद स्वयं सहायता समूह को एस.एच.जी. अवधारणा और प्रबन्धन व अन्य विषयों पर प्रशिक्षण देंगे।

3. पी.आर.पी. पहचान की गई महिला एक्टिविस्ट को समूह संचालन की अवधारणा प्रबन्धन और आवश्यकताओं के साथ-साथ रिकार्ड संगठन के महत्व पर प्रशिक्षण देंगे।

4. पी.आर.पी. स्वयं सहायता समूहों के बैक लिंकेज करवाने, प्रायोगिकी प्लान (PP) एवं माइक्रोक्रेडिट प्लान (MCP) बनवाने में पूर्ण सहयोग देंगे।

5. क्षेत्र में विद्यामन स्वयं सहायता समूहों के को-ऑपरेशन में भी पी.आर.पी. अपना सहयोग देंगे।

6. पी.आर.पी. अच्छे स्वयं सहायता समूहों को एवं महिला एक्टिविस्ट को माइक्रो क्रेडिट प्लान बनाने का प्रशिक्षण देंगे। इस प्रशिक्षण में बुक कीपर भी साथ रहेगा।

7. तीन राउंड पूरा होने पर सी.डी.ओ./उत्तर संस्थान बनाने के लिए स्वयं सहायता समूह को प्रशिक्षण देंगे और उनकी मीटिंग करेंगे और किसी अच्छे उत्तर संस्थान का भ्रमण करेंगे।

8. पी.आर.पी. उत्तर संस्थान के गठन के लिए स्वयं सहायता समूहों के मुखियाओं का प्रशिक्षण करेंगे और उत्तर संस्थान बनाने के लिए प्रक्रिया को सुगम करेंगे।

9. पी.आर.पी. उत्तर संस्थान के कम्प्यूटर मोबाइलाइजर को, स्वयं सहायता समूह में से चयनित करेंगे।

10. पी.आर.पी., कम्प्यूटर मोबाइलाइजर को उत्तर संस्थान की पुरातन संस्थान, सी.आई.एफ. प्रबन्धन के उपर संघ प्रशिक्षण देंगे।

11. पी.आर.पी. उत्तर संस्थान के अन्दर उप समितियाँ, स्वयं सहायता समूह मूल्यांकन, सामाजिक अंकेक्शन, सामाजिक समर्थन एवं इन्टरएक्टिवेंट कमिटी, लोन कमिटी, /बैंक लोन कमिटी के गठन प्रक्रिया को सुगम करेंगे और इन उप समितियों की इनके विषय में प्रशिक्षण देंगे।

12. उत्तर संस्थान की मीटिंग करेंगे और उनको मजबूत बनाएंगे।

3. प्रोफेशनल संदर्भित व्यक्ति (पी.आर.पी.) को योग्यता

1. प्रोफेशनल संदर्भ व्यक्ति कम से कम 12वें/प्रेजुएट होना चाहिए।

2. उसे स्वयं सहायता समूह में रिकार्ड व अन्य कार्य करने का कम से कम 2 वर्ष का अनुभव होना चाहिए।

3. उसकी आयु 18 से 45 वर्ष होनी चाहिए।

4. उसे सी.डी.ओ./क्लासरे/फेंदरेशन में कार्य करने का अनुभव होना चाहिए।

5. प्रोफेशनल संदर्भ व्यक्ति एक अच्छा प्रशिक्षण दत्ता होना चाहिए। उसे प्रतिभागी टुल और तकनीकी उपयोग करने का ज्ञान होना चाहिए।

6. प्रोफेशनल संदर्भ व्यक्ति को स्थानीय भाषा का ज्ञान होना चाहिए। उसे सिखने व मौखिक रूप से विषय वर्तम के आदान-प्रदान का अच्छा ज्ञान होना चाहिए।
7. उसके पास दुपहि वाहन चलाने का लाइसेंस होना चाहिये।

4. पी.आर.पी. चयन की प्रक्रिया

पी.आर.पी. के चयन हेतु निम्न प्रक्रिया अपनाई जाएगी—

1. डी.पी.एम. को—ओपन्ट व्यवस्था सहायता समूह फंडेशन से योग्य सदस्यों की सूची लेंगे।

2. पी.आर.पी. का चयन 3 सदस्यी टीम (1 सदस्य डी.पी.एम., 1 सदस्य एस.पी.एम.ए. एवं 1 सदस्य, स्वयं सहायता समूह फंडेशन से ) द्वारा किया जायेगा और वे अपनी रिपोर्ट प्रस्तुत करेंगे। तथा राज्य सरकार पर स्टेट मिशन डायरेक्टर के निर्देशन में गठित तीन सदस्यी कमेटी पी.आर.पी. आंकलन रिपोर्ट पर अपनी राख देकर पी.आर.पी. सेवाये प्राप्त करने के लिये, स्वयं सहायता समूह फंडेशन के साथ सहमति ज्ञापन के लिए प्रस्तुत करेंगी।

3. चयनित सदस्य एवं स्वयं सहायता समूह फंडेशन के मध्य सहमति पत्र हस्ताक्षरित किया जाएगा।

4. इस प्रक्रिया के पूर्ण होने पर चयनित सदस्यों को प्रशिक्षण दिया जाएगा।

5. महिला पी. आर. पी. को प्रथमिकता दी जायेगी।

5. राजस्थान ग्रामीण आर्जीविका विकास परिषद एवं स्वयं सहायता समूह फंडेशन के मध्य सहमति ज्ञापन

परियोजना की आवश्यकता अनुसार राजस्थान ग्रामीण आर्जीविका विकास परिषद, पी.आर.पी. की अनुमानित संख्या निकाल कर स्वयं सहायता समूह फंडेशन से संवाद स्थापित करेंगे, ताकि उनकी उपलब्धता सुनिश्चित की जा सके। राजस्थान ग्रामीण आर्जीविका विकास परिषद एवं स्वयं सहायता समूह फंडेशन के आपसी सहमति पर एक सहमति ज्ञापन (प्रारूप संलग्न) हस्ताक्षरित किया जायेगा।

6. पी.आर.पी. का क्षमता व्याप्ति

पी.आर.पी. का क्षमता व्याप्ति एवं प्रशिक्षण आवश्यकतानुसार अलग–अलग चरणों में आर जी ए वी पी द्वारा दिया जायेगा। प्रत्येक चरण में 20–30 पी.आर.पी. को प्रशिक्षण दिया जायेगा। प्रत्येक पी.आर.पी. को प्रशिक्षण के प्रथम चरण में आवश्यक रूप से भाग लेना होगा तभी वह अपने कार्य को प्रारंभ कर सकेगा/सकनेगी। प्रशिक्षण के प्रथम चरण मुख्य रूप से परियोजना की अवधारणा उद्देश्य, पी.आर.पी. की भूमिका एवं दायित्वों आदि पर आधारित होगा।

सर्वप्रथम पी.आर.पी. को इंटरनेशन फ्लोक में एक वर्ष के लिए तैनात किया जायेगा। उसके बाद उसने कार्य के गुणवत्ता का आकलन करके ही उन्हें दूसरे वर्ष के लिए पुन: तैनात किया जा सकेगा।

7. पी.आर.पी. का मानदेय

1—12वीं पास पी.आर.पी. हेतु ₹ 11,900.00 प्रतिमाह (₹. 9000.00 मानदेय, ₹. 2000.00 स्थानीय यात्रा अलाउन्स एवं ₹. 700.00 फौर एवं 200₹. फंडेशन चार्ज)
2— बी.ए. एवं अधिक शैक्षणिक योग्यता वाले पी.आर.पी. हेतु रू. 12,900.00 प्रतिमाह (रू. 10,000.00 मानदेय, रू. 2000.00 स्थानीय यात्रा अलाउज़ एवं रू. 700.00 फोन एवं 200 रू. फेडरेशन चार्ज )

8. मानदेय की प्रक्रिया

डी.पी.एम. प्रत्येक माह की 28 तारीख को पी.आर.पी. उपस्थिति की सूचना एस.एच.जी. फेडरेशन को देंगे। 5 दिन के अन्दर एस.एच.जी. फेडरेशन मानदेय राशि के लिये, कोड़ी.पी.एम.यू. को इनवोइस भेजेगे। फेडरेशन को डी. पी.एम.यू. इनवोइस के आधार पर 5 दिन के अन्दर राशि हस्तांतरित करेंगे और फेडरेशन निर्धारित मानदेय पी.आर. पी. को देगा।

9. रिपोर्टिंग व मूल्यांकन

आर.जी.ए.पी.पी. प्रत्येक पी.आर.पी. के द्वारा माह में कार्य निष्पादन संस्थानों की पहचान की जायेगी। डी.पी.एम. 3 माह बैठक कर करके निष्पादन संस्थानों के आधार पर मूल्यांकन करेंगे और रिपोर्ट एस.पी.एम.यू. को भेजेगे। पी.आर.पी. द्वारा एस.एच.जी. फेडरेशन के माध्यम से निम्नलिखित रिपोर्ट प्रस्तुत करेंगे:

1. मासिक प्रगति रिपोर्ट,
2. एम.ओ.यू./समझौते की अवधि के अंत में संकल्पित रिपोर्ट।
सहमति ज्ञापन

राजस्थान ग्रामीण आजीविका विकास परिषद (आर.जी.ए.वी.पी.) 3 तल उपयोग भवन, तिलक मार्ग, सी. स्कीम, जयपुर, राजस्थान, सामाजिक जुड़वाएँ, संस्था और क्षमता निर्माण (जो आगे चलकर “आर.जी.ए.वी.पी.” के रूप में जाना जायेगा, जिसका प्रतिनिधित्व राज्य भिषण निदेशक जिसमें वे स्वयं या उनके उत्तराधिकारी या उनके द्वारा अधिकृत हस्ताक्षरकर्ता शामिल होगा) को प्रथम पक्ष के रूप में जाना जाएगा।

और

(पता), का प्रतिनिधित्व

संस्थान के अध्यक्ष / सचिव या उनके उत्तराधिकृत को वापस उपरोक्त के रूप में जाना जाएगा।

( आर.जी.ए.वी.पी. और एस.एच.जी. फेडरेशन बाद में सामूहिक रूप में “पक्ष” के और व्यक्तिगत रूप में “पक्ष” के लिए जाना जाएगा)

के बीच

यह सहमति ज्ञापन....................(दिन)............................(माह) 2013 में.........................(स्थान) पर किया जाता है।

अतः—

यह सहमति ज्ञापन आर.जी.ए.वी.पी. द्वारा एस.एच.जी. फेडरेशन से किराया-न्याय शक्ति को मजबूत बनाने के लिए, तकनीकी सहायता और किराया-न्याय सहयोग के रूप में प्रकोष्ठन सिस्टेम पर्याय (पी. आर. पी.) की सेवाएं प्रदान करने के लिए है। इस सहमति ज्ञापन के माध्यम से अपेक्षा है कि एस.एच.जी. फेडरेशन के प्रसिद्ध पी.आर.पी. की सेवाएं प्रदान करने की सतात प्रक्रिया को आर.जी.ए.वी.पी. के विभिन्न परियोजनाओं में आर.जी.ए.वी.पी. के द्वारा मांग के अनुसार सुनिश्चित करेगा।

इस ज्ञापन के साधारण संदर्भ निम्न प्रकार रहेंगे :-

1. भागीदारी का क्षेत्र (रक्षा)

इस सहमति ज्ञापन का उद्देश्य आर.जी.ए.वी.पी. की किराया-न्याय शक्ति को बढ़ाने के लिए दी.आर.पी. की संवायों उपलब्ध कराने के लिए सहयोग की व्यवस्था है।

2. भागीदारी की मुख्य गतिविधियां

इस सहमति ज्ञापन में........................................(एस.एच.जी.फेडरेशन)..................पी.आर.पी. आर.जी.ए.वी.पी. पी. को उपलब्ध कराएँ जिसके लिये आर.जी.ए.वी.पी. के .........................................................(सबसे अधिक से सबसे कम) का दो वर्ष में मानक रिपोर्ट के अध्याय पर प्रत्येक माह मुंदातान करेगी।

3. किराया-न्याय व्यवस्था

इस साझेदारी के तहत पी आर पी की की सेवाओं के लिए ........................................(एसएचजी फेडरेशन) एक अनुभवी व्यक्ति को प्रबंधक के रूप में नामित करेगा। जोकि साझेदारी के संचालन के लिए, साझेदारियों में परिकलित
समझौता ज्ञापन और आर.जी.ए.वी.पी. के साथ उचित समन्वय स्थापित करेगा। इसके लिए.................................................................
...
(एस.एच.जी. फंडेशन) से ........................................(फंडेशन प्रबंधक)...........................................................(पता और मोबाइल) को नामित
किया है।
आर.जी.ए.वी.पी. से फंडेशन के लिए एक संपर्क व्यक्ति के रूप में, एक विशिष्ट अधिकारी को नामित
करेगा। इसके
के लिए आरजीएवीपी से श्री/श्रीमति.................................................................(पता और मोबाइल) को मनोनित किया
गया है।

4. भागीदारी समझौते की अवधि
भागीदारी समझौते की अवधि, इस समझौते पर हस्ताक्षर करने की तारीख से दो वर्ष की अवधि के लिए प्रभावी होगा।
समझौते की अवधि को दोनों पक्ष के बीच आपसी सहमति पर आगे बढ़ाया जा सकेगा।

5. रिपोर्टिंग और समीक्षा तंत्र—
ढी.पी.एम. ......................................................(जिला) द्वारा आर.जी.ए.वी.पी. की ओर से प्रत्येक पीआरपी के द्वारा प्रत्येक माह में निष्पादन
संकेतक को पहचान करके तीन महीने में मूल्यांकन करेंगे और रिपोर्ट एस.पी.एम.यू. को निजी वाहियों
.................................................................(एस.एच.जी. फंडेशन) निम्नलिखित रिपोर्ट, आर.जी.ए.वी.पी. द्वारा मनोनीत अधिकारी को
प्रस्तुत करेंगे:

1. मासिक प्रगति रिपोर्ट(प्रारूप आर जी ए वी पी द्वारा उपलब्ध कराया जायेगा)
2. एम.ओ.यू. /समझौते की अवधि के अंत में संकलित रिपोर्ट।

ढी.पी.एम.................................................................(जिला), आर.जी.ए.वी.पी. की ओर से समझौते की साझेदारी की प्रगति की समीक्षा
की निगरानी के लिए जिम्मेदार होंगे। ढी.पी.एम. मासिक आधार पर प्रगति की समीक्षा करने के लिये
.................................................................(एसएचजी.फंडेशन) के साथ बातचीत करेंगे। राज्य मिशन निदेशक—आर.जी.ए.वी.पी. भी प्रगति की समीक्षा के
लिए अन्य उपयुक्त अधिकारियों/विशेषज्ञों को मनोनित कर सकते हैं।

6. भूगतान शर्तें और मापदंड
विस्तृत लागत अनुमान में संलग्न हैं “संलग्नक्रम—अ”
प्रत्येक माह के अन्त में, मानदेय राशि के लिये, .................................................................(एसएचजी. फंडेशन) ढी.पी.
एम.यू. को इनवाइज़ भेजेंगे। फंडेशन को आरजीएवीपी द्वारा ढी.पी.एम.यू. के माध्यम से इनवाइज़ के आधार पर 5
dिन के अंतर राशि हस्तांतरित करेंगे और फंडेशन निर्धारित मानदेय पी.आर.पी. को भूगतान करेगा।

7. व्यय का लेखा और लेखा परीक्षा
.................................................................(एस.एच.जी. फंडेशन) को सभी प्रारंभिक रिकॉर्ड रखना होगा, बिल और प्राप्तियाँ
आदि। यह चार्ट्ड एकाउंटेंट द्वारा प्रत्येक वर्ष .................................................................(एस.एच.जी.फंडेशन) एक लेखापरीक्षा
प्रमाणपत्र प्रदान करेगा। आर.जी.ए.वी.पी. के आंतरिक लेखा परीक्षक को समझौता ज्ञापन विशिष्ट व्यय की समीक्षा
करने की अनुमति होगी।

9. अप्रत्याशित घटना
परिस्थिता: इस समझौता के प्रयोजनों के लिए, “अप्रत्याशित घटना” एक घटना है जो कि किसी भी पक्ष के उचित
नियंत्रण से बिखर हैं, जो पूर्ववर्ती नहीं हैं, जो अप्रशंसक हैं, और जो एक पक्ष /पार्टी के प्रदर्शन को असंभव बनाती है
और यथोचित परिचितियों के रूप में असंभव माना जाता है, अव्यवहारिक हैं और उन आवश्यकताओं के विषय के
तहत शामिल हैं, लेकिन उन तक सीमित नहीं हैं, युवा, दंगे, नागरिक विकार, भूकंप, आग, विस्फोट, तुलना, बाढ़ या अन्य प्रतिकूल मौसम की स्थिति, हड़ताल, तालाबबंदी, या अन्य कारवाई जबर्दस्त या किसी अन्य सरकारी एजेंसियों द्वारा कारवाई।
अप्रत्याशित घटना में शामिल नहीं होगा:

(1) कोई भी घटना जो एक पक्ष/पार्टी द्वारा जानबूझकर की गयी या ऐसे पक्ष/पार्टी विरोधयुक्त, उप-सलाहकार या एजेंट या कर्मचारी द्वारा लापरवाही के कारण होता है, और न ही

(2) कोई भी घटना जो एक मेहनती पक्ष/पार्टी जो कि अपेक्षा के उनुसार परिणाम दे सकता है परन्तु इस समझौते के समापन के समय बचने के लिए या अपने दायित्वों को पुरा करने में असफल हो, शामिल नहीं होगा।
अप्रत्याशित घटना के अंतर्गत किसी भी भुगतान के लिए आवश्यक धन की कमी या विफलता शामिल नहीं होगा।

9. समझौता ज्वापन का उल्लंघन/बंग
एक पक्ष/पार्टी के अपने दायित्वों को पूरा करने में विफलता/डिफायंट को समझौता उल्लंघन माना जाएगा।
अप्रत्याशित घटना की स्थिति में यदि एक पार्टी द्वारा यदि समुचित प्रयास किया गया हो तो इस समझौते का उल्लंघन नहीं माना जाएगा।

10. समापित.
इस सहमति पत्र पर 30 दिनों की एक लिखित सूचना दे कर किसी भी पार्टी द्वारा समाप्त किया जा सकता है।

11. समापित पर भुगतान:
इस समझौते के समापन पर आर.जी.ए.वी.पी..............................................(एसएचजी फ़ेडरेशन) निम्नलिखित भुगतान करेगा:—

(क) आर.जी.ए.वी.पी. द्वारा.................................................................(एसएचजी फ़ेडरेशन) को सेवा समाप्ति की प्रभावी तिथि या समझौता समापित की प्रभावी तिथि तक के संतोषजनक ढंग से प्रदर्शन के लिए किए गए या का भुगतान संतुलन—"अ" के अनुसार करेगा।

(ख) समझौता समाप्ति से पूर्व फेडरेशन द्वारा लिये गये समस्त अधिकार का निष्पादन कराया जाएगा।

12 संशोधन
इस एम.ओ.यू. में दोनों पक्षों के आपसी लिखित समझौते द्वारा संशोधन किया जा सकता है। समझौते में किसी भी प्रकार का संशोधन बिना किसी प्रतिकूल प्रभाव ठहरे बिना किया जाएगा। ये संशोधन इस समझौते के अनुपूरक समझौते द्वारा समझौते की अनियम तिथि से पूर्व होगा।

13. परस्पर सम्मत समझौता—
दोनों पक्ष किसी भी विवाद पर पहले आपसी परामर्श के द्वारा किसी भी विवाद का निर्माण से हल की तलाश करेगा।

14. विवाद समाधान
पक्षों/पार्टियों के बीच किसी भी विवाद के तहत उत्पन्न होने या इस समझौते की निम्नाव से नहीं चुलझा सकने की स्थिति में शासन सचिव प्रामाणिक विकास, राजस्थान सरकार द्वारा किया गया निर्णय अंतिम होगा।
राजस्थान ग्रामीण आजीविका विकास परिषद् (आर.जी.ए.वी.पी.) और .................................(एसएचजी फंडरेशन) द्वारा ये समझौता अपने प्रतिनिधियों के माध्यम से नीचे लिखी तिथि को गवाहों की साक्षी के साथ हस्ताक्षरित किया गया।

आर.जी.ए.वी.पी. के लिए ........................(एसएचजी फंडरेशन) के लिये

हस्ताक्षर:  
दिनांक:

गवाह:

नाम:

पदनाम:

पता:

पी.आर.पी. के लिए सेवा शुल्क  

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सर्वसाधारण - अ