

GUIDELINE ON
RURAL FINANCIAL SERVICES
STRENGTHENING THE SHG HEALTH



ORISSA TRIBAL EMPOWERMENT & LIVELIHOODS PROGRAMME (OTELP)
Programme Support Unit (PSU)
Bhubaneswar

Concept and Design :

Subrata Kumar Kar
Programme Officer (Capacity Building)
Programme Support Unit (PSU), OTELP

With assistance from :

SMSs PSU and ITDA,
Representatives of Facilitative NGOs & WDTs
Representatives of PRADAN, the Resource NGO

Edited by :

Deepak Mohanty, IFS
Programme Director, OTELP

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Procurement Support Team (PST),
OTELP, Bhubaneswar

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Guideline on Rural Financial Services A detail note



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Livelihoods support activities through promotion of SHGS under the component of Rural Financial Services in OTELP

Orissa Tribal Empowerment and Livelihoods Programme is being operational in four south west tribal districts of Orissa namely Gajapati, Kandhamal, Kalahandi and Koraput. It will cover three more southern districts namely Malkangiri, Nabarangpur and Rayagada in its phase II starting from year 2007- 2008. Food insecurity, illiteracy, severe mal nutrition, frequent forced migration, high infant and maternal mortality, hunger deaths are the attributes of the inhabitants of these areas. In spite of rich natural resource base, adequate human resources, continued support from Govt. and Non-Government organizations under different schemes, the people in these areas remain un-employed which contribute to high degree of food insecurity and at times lead to starvation deaths. While analyzing the situation, it is observed that illiteracy, traditional and un-improved agricultural practices, lack of exposure, remoteness, inadequate basic infrastructure, non- availability of marketing facilities are the factors for slow development.

The livelihoods portfolio in these localities indicates that the villagers are limited to fewer means of livelihoods. Even though the land holding pattern in these localities is abysmally dismal, the tribal economy is mostly marked with conventional agriculture based / NTFP economy leaving wide scope of other means of livelihoods such as small entrepreneurship, resource based marketing, value added NTFP based economy etc. Scarcity of funds, lack of access to credit link coupled with lack of knowledge compel the villagers to get in trap of vicious circle of money lenders and petty business men.

Keeping all these factors in mind and particularly visualizing the strength of women, Govt of Orissa has launched its mission to promote small entrepreneurship by forming Self Help Groups through "Mission Shakti". Till date about 2 lac SHGs have been formed across the state and each group is being provided with regular hand holding support by different agencies such as ICDS, DRDA and many other non-govt. organizations. Government is also putting its resources not only for promotion of the SHGs but also for various income generating activities through different schemes such as SGSY, ITDA, special schemes etc.

Many groups formed under the Mission Shakti have been associated in different Income Generating Activities. Credit link has been established. But it is a fact that adequate hand holding support in terms of developing their capacity to take up the IGP is not yet given in a systematic and holistic manner. Many households are still left to be covered under SHG fold particularly the old and destitute hhs.

Keeping in view the strength of SHG fold generated by Mission Shakti, it is proposed to strengthen the mission pragmatically with further need based support for facilitating the growth of the groups and for promoting the micro entrepreneurship through them in the OTELP villages. Initiation of various Income Generating activities through the groups will not only ensure round the year food security, but will also help in reduction of mal nourishment particularly among the children below 6 years and will provide a large scope to enhance earning from different sources other than the farm based economy. Different resources available in the communities can be effectively explored with the tribal skill-sets which can sustainability cater to their needs round the year.

THE MISSION OF OTELP:

To help establish an empowered, food secured and independent village community in each programme village with promotion of on-firm, off firm and non firm based economy basing upon the various resources and skill sets available in the community.

Objectives.....

1. To cover all the HHs under the fold of SHGs.
2. To address livelihood portfolio of all the HHs and in particular the vulnerable, landless, poor and destitute HHs in the community.

3. To support financially the newly formed SHGs with the revolving funds of OTELP on priority basis.
4. Providing adequate capacity building inputs to the existing (old) SHGs and linking them with different financial institutes to take up thrift and credit activities.
5. To strengthen the quality of the SHGs with adequate inputs for effective functioning.
6. To build the capacity of the groups to take up different income generating activities.
7. To provide adequate technical know – how on business development, entrepreneurship, infrastructure, marketing etc
8. To build a cadre at the cluster level who can provide hands on support for all time to come on incentive basis.
9. Develop a network at the state, district and block level to work for SHG promotion in the OTELP areas.
10. Strengthening the functioning of SHGs, federating them at cluster and GP level in the same line as federation also the block and district level promoted under Mission Shakti.
11. Facilitate SHGs in establishing strong network with financial institutes such as Bank, ITDA, DRDA, NGO etc. for thrift and credit activities.
12. Commissioning regular assessment mechanism through grading in identifying the critical gaps and to provide need based support for effective functioning.
13. Developing a built-in monitoring system from the SHG level.
14. Establishing a MIS mechanism to ensure need based support to the groups.
15. Mainstreaming the old and new groups in the Mission Shakti fold.

PROMOTIONAL STRATEGIES:

A. Strengthening of the Existing Groups

All the existing self help groups formed earlier by other agencies (ICDS, DRDA, NGO etc.) in the OTELP villages are to be strengthened keeping regular coordination with the respective agencies, who formed the groups. ITDA is to take proper liaison at the district level with the officials of different promoting agencies to establish effective working relation at the community level. Similarly the facilitating NGOs to play a lead role in establishing proper coordination among the functionaries of the various promoting agencies at the block and GP level in establishing an enabling environment to support the self help groups as viable units to take up thrift and credit activities.

- ITDA to organize half yearly district level meeting involving DSWO, Programme Officer, ICDS, BDOs & CDPOs of programme blocks, bankers, members of other financial institutes, Chief Executive DRDA and members from leading non govt. organizations and the representatives of respective block level FNGOs to ensure proper coordination among different promoting agencies and to work out a holistic plan in strengthening the SHG movement in the programme blocks.
- Facilitating NGOs at the block level to follow up the coordination meeting at the block level on quarterly basis involving the BDO, CDPO, concerned Supervisors, bankers, NGO personnel etc. to work out the working modalities at the communities.

B. Formation of New Groups

As a mandate, efforts to be made to cover each and every house hold of the programme villages under the SHG fold. Adequate capacity building inputs / exposure etc. are to be planned to strengthen the health of the groups. Formation of new groups covering all households of the respective village to be completed during the first year / second year of programme implementation.

C. Covering the vulnerable HHs in SHG fold.

Adequate attention to be given to cover all vulnerable hhs, landless and poor hhs, destitute hhs etc on the SHG fold on priority. In case of non-representation of vulnerable, destitute, landless households in the SHG fold, due to lack of adequate financial base appropriate livelihoods strategies to be worked out to address the vulnerability of the above households, keeping in view their strength, weakness, opportunity etc. Programme authorities from ITDA and F.NGOs must ensure effective linkage of these households with different safety net / welfare schemes and rural developing systems of government and non govt. organizations such as PDS, ANNAPURNA, NREGA, OAP, NOAP, IAY so as to enhance the food security at the household level.

D. Start up funds for the SHGs

As a start up initiative, each group will be provided with a small kit of pre-designed, non negotiable registers, formats, stationeries etc. worth not exceeding Rs. 500/- per SHG.

E. Seed Capital support

Seed Capital support will be augmented to the groups from project as an incentive to strengthen the internal loaning and to take up small group activity which ever is feasible. Seed Capital will be one time grant to SHGs and will be routed through VDCs. The funds allocated under seed capital for each micro watershed covering approximately 500 hacters of treatable area is Rs. 50,000/-, which is to be proportionately distributed to the newly formed SHGs and old SHGs wherever required, in the respective micro watershed subject to the quantum of seed capital ranging from Rs. 2000/- to Rs. 5000/- per group basing upon number of groups formed covering all the households.

F. Revolving Funds

Rural Financial Services (RFS) is one of the major element under the programme component of Livelihood Enhancement. Each micro watershed covering approximately 500 hacters of treatable area has been allocated with Rs. 2.25 lakhs as revolving fund, which will be routed through the VDCs in phases. The above allocation may vary depending upon the actual extent of treatable area under the micro watershed. Revolving funds is grant to VDC and will be provided to the SHGs as loan on the basis of the livelihoods plan.

Revolving fund support to be provided to the newly strengthened self help groups on priority to take up income generating activities. The assistance to SHGs promoted by other Governmental and non-Governmental agencies will be only on a voluntary basis and with the concurrence of the respective district level co-ordination bodies. The loan will be sanctioned and released to the SHGs from VDCs basing upon the credit plan of the groups, which will cover both livelihoods plan and repayment schedule. The rate of interest for this funding support from VDC to SHGs will be approximately 1% per month subject to final decision at the VDC level. The SHG will in turn release the funds as loan to either individual or sub-group (as per plan submitted) with approximately 2% of interest per month subject to final decision at the respective group level.

VDCs will release fund under this head only to the SHGs and not to the individual of the group. Groups will be accountable to adhere to the credit plan and repay the loan amount to the VDC within a time line as agreed upon. Further, the SHG will distribute the loan to the individuals or sub groups as per the livelihoods plan prepared and prioritized. The Self Help Group may also take up the IG activity as a group activity if planned. However, adequate need based and activity based Capacity Building inputs are to be provided to the groups for effective promotion of entrepreneurship. Similarly, health of other groups are also to be improved so that the groups will qualify to avail the loan under revolving funds. The status of the Self Help Groups should be ensured through regular assessment of gradation on every half yearly basis.

The VDCs here will work as cluster level federation (during initial days) for funds management and in augmenting need based inputs to the SHGs through F-NGOs and other agencies. Efforts to be initiated from third

year for establishing the federation of SHGs at GP level so as to mainstream the groups with the Mission Shakti approach.

G. Hands on Support:

Community Mobilisers and SHG volunteers at the micro watershed level and at the village level respectively will coordinate the SHG activities on regular basis. Need based group building trainings, technical inputs, exposure visits etc will be organized under Capacity Building heads of OTELP. Self Help Groups availing credit support from other agencies will also be provided adequate support for proper business planning, exposure and need based technical inputs as well. SHG volunteers and Community Mobilisers are to be oriented / exposed adequately to marketing strategies so that they can play a supportive role in promoting the business development activities at the community level.

H. Book Keeping and Maintenance of Records

Books at the SHG level are to be maintained by the members of the respective groups. In case of non availability of suitable person from the group for maintenance of books of account, services of an individual (preferably lady) from the respective village may be hired and the hiring cost to be borne by the respective group. Alternatively the SHG volunteer may be given this task till the respective group members develop the required writing skill. Facilitating NGOs must undertake series of training on book keeping and maintenance of accounts for the SHG members in phased manner. This training programme will ensure at least availability of 3 - 4 members from the group who maintain the accounts for the group. A composite register formulated in a consultative meeting and with the support of PRADAN, the RNGO to be used across the programme villages (necessary modification can be made with intimation to PSU).

I. Technical Support:

As per the felt need and commonality across the districts, OTELP has a provision to hire services of technical persons, technical agencies to provide necessary capacity building support in specific activities under Rural Financial Service component. Representative of F.NGO to coordinate with Micro Finance Officer, ITDA and PO (PME) in augmenting the technical support to strength the Income Generating activities taken up by the SHGs.

J. Exposure & Cross Learnings

For better understanding on the SHG activities, exposure visits are to be organized for SHG members, Community Mobilisers, SHG Volunteers to near by areas where the groups are dynamic, and are undertaking successful practices etc. Similar exposure may also be taken up for the members of facilitative agencies within and outside the state.

k. Federation of SHGs.

All SHGs at the micro watershed level / Panchayat level will be federated to form a first level tier after three years of operation of SHGs and during the consolidation phase of the programme. This federation will provide solidarity to all VDCs and SHGs. As this is positioned at higher level, it will liaison with various line departments to access their services and entitlements. Also they will take up different tasks so that they can be financially viable in due course of time. They will also be facilitated for forming secondary / tertiary level organization in conformity with the federation approach adopted by the state. The model of federating the SHGs at different level will be worked out at PSU level augmenting support from R. NGO / Resource Persons.

Modalities for SHG promotion in the OTELP villages

While forming the groups:

- ✓ Group size should be in the range of 10 to 20 members.
- ✓ Vulnerable Household to be brought into SHG fold on priority
- ✓ Each and every household to be covered in SHG fold with one male or the one female representation at the most.
- ✓ Existing groups are to be strengthened in collaboration with the respective promoting agencies.
- ✓ Adequate coordination to be established with the different promoting agencies at the district level, block level and community level for smooth operation in strengthening the SHG activities.
- ✓ Formation of Self Help Group in the programme villages to be completed within the first / second year of programme implementation.
- ✓ Group should be homogenous and should have strong mutual affinity among the members.

While disbursing start of funds and Seed Capital:

- Start up kit of Rs. 500/- to be provided to each SHG to purchase stationeries for book keeping and account maintenance.
- Seed Capital fund is one time grant to the groups to augment the group's corpus of funds and to enable them to expand their internal loaning mechanism. The seed capital support enable them to leverage a greater quantum of funds as ratio of the total group equity (own savings and + contributed equity). This support would be linked to performance and based on evaluation of the SHGs covering indicators such as regularity of attendance and savings, cohesiveness among the groups, repayment performance in internal loan, etc. The SHGs will be evaluated after six months of formation, using an eight point scale. They are:
 - ✓ Regularity in meeting. - As agreed initially during group formation.
 - ✓ Percentage of attendance in meetings – more than 80%
 - ✓ Adherence to the savings norm set by the group members them selves : More than 90% adhering to group norm
 - ✓ Collection of savings at the meeting – more than 90% bring their savings to group meetings.
 - ✓ Completion of formalities such as election of office bearers, opening of bank account
 - ✓ Bank balance, cash balance and total loan amount granted tally with the savings mobilized, grant equity and loan received if any.
 - ✓ Issuance of individual pass books to the members indicating their savings, tallying with the accounts of the groups.
 - ✓ Basic records are maintained: minutes of meeting and ledger.
 - ✓ The Facilitating NGO will conduct the evaluation of SHGs after six months of formation of group. Only those SHGs obtaining full eight points would be provided with grant equity in the second half of the group formation year.
 - ✓ No SHG be supported with Seed Capital funds under the OTELP for more than once.
 - ✓ Seed Money normally to be utilized within first two years of implementation.
 - ✓ The Seed Money grant should be in the range of Rs. 2000/- to Rs. 5000/- subject to equal distribution to all the groups.

- ✓ The seed capital would be released to the bank account of respective SHGs.
- ✓ Seed Capital would be grant to group and loan to individual. The seed capital contribution to the group will revert back to the programme funds with the ITDA in the event of the disbandment of the SHG at any time.
- ✓ In no case the funds under the seed capital will be adjusted with other micro watershed. In case of surplus of Seed Capital, the excess funds to be added with the Revolving funds.

Group Building Processes:

- Group should hold meetings on weekly basis / fortnightly basis / monthly as per the norm set by the groups.
- Time, date and venue etc. of group meetings to be decided by the group and should not be changed frequently.
- Group to decide the minimum individual savings and payment schedule as per the norm set by the group. This also can be revised by the group with their own decision.
- Flexibility may be extended in terms of saving more than the minimum amount. But the credit benefit should be in the agreed ratio of minimum saving amount.
- Rotation of leadership in the group to be decided by the group on completion of each year.
- Weekly/ fortnightly/ monthly meetings to be presided by the members on rotational basis.
- Group is to practise the norms set by them
- Loan appraisal and timely repayment is to be practiced in the SHGs. Defaulter member will pay more interest rates fixed by the members.
- All the members should be made aware of the individual and groups accounts.
- The accumulated interest / surplus profit of the group can be distributed among the members, if so decided by the group.
- Group will follow a proper meeting process where all the aspects can be covered. (Annexure-1)
- Internal learning system / Participatory assessment process will be followed in the group (like group diary)
- Cash box and key system may be introduced in the SHGs for safety and transparent purpose.

Book Keeping & Maintenance of Records:

- ✓ Books are generally to be written by the members of the group. In case of lack of writing skills among the members, the SHG volunteers may take the responsibility for the same till the group members attend the skill.
- ✓ The group may also hire the services of a person (preferably lady) from their locality for maintenance of books with the consent of all members.
- ✓ Books are to be updated during the meeting it self. Books can't be taken to home or any other place for updation.
- ✓ Savings and dues collected from the group to be utilized for internal lending and rest amount be kept in Bank.
- ✓ Group may retain a corpus fund with them (may be up to Rs. 500/-) to meet their emergent need.

Internal Loaning:

- Individual savings to be utilized optimally.
- Group Saving be utilized for both consumption and productive purpose
- Keeping funds idle either in hand or in bank to be avoided

- Rate of monthly interest for internal loaning normally should not exceed 2%.
- Production loan always to be granted basing upon the Credit Plan / Business Plan
- Repayment of installments to be completed within a year.
- Loan appraisal and timely repayment should be practiced by the SHG.

Micro Credit Plan and Income Generating Activities:

- ✓ Revolving fund support to be augmented to the Self Help Groups for undertaking the income generating activities.
- ✓ Funds dedicated for Rural Financial Services will be kept in a separate bank account "RURAL FINANCIAL SERVICES" at the VDC level.
- ✓ Newly formed groups, stabilized with internal loaning and adhering to the norms set by the groups such as regular meetings, regular savings, internal loaning etc. will be prioritized for availing the revolving funds support through VDCs.
- ✓ Groups availed loan from different institutes / agencies to be supported with adequate thematic capacity building inputs such as training , exposure, liaison with the funding agencies etc.
- ✓ Groups supported with external financial support / agencies such as through SGSY, ITDA or any other scheme should not be further supported under the Revolving fund support unless and until they have repaid at least 80% of loan amount.
- ✓ Initially, IGA involving small capital investment limiting to Rs.10,000 to Rs.40,000 (approx) should be facilitated and 15% to 25% contribution from the groups should be ensured.
- ✓ Few larger Income Generating Activities involving investment of Rs.40,000/- to Rs.80,000/- or more may also be promoted with highly active and well functioning groups with 25% to 50% contribution from the groups.
- ✓ Business plan under any IGA at the SHG level may be prepared on individual basis, sub group basis, and group basis.
- ✓ Credit plan should be reviewed on quarterly basis.
- ✓ Credit Plan to be made in triplicate (one for the group/ other for the VDC/ last one for the NGO).
- ✓ The Business Development Plans are to be approved by the respective ITDAs till the VDCs are matured.
- ✓ Groups to mobilize funds basing upon the Micro Credit Plan.
- ✓ Revolving funds will be routed through VDCs and the rate of interest from VDC to SHG may be fixed at 1% per month and SHG to individual to be worked out at community level and a uniform rate may be arrived at.
- ✓ A group will be in general entitled to avail more than one loan under RFS subject to timely repayment of every loan.
- ✓ Necessary convergence to be ensured through proper co-ordination with the line departments and other agencies to avail the support services as required.
- ✓ Necessary marketing support to be well planned at the time of preparation of Business Development Plan.
- ✓ Staff of NGO and ITDA jointly to ensure adequate exposure visit for the identified groups to different places/ organization having experience and expertise of similar activities in and around the programme districts.
- ✓ Adequate skill based & management trainings are to be organized as per the credit plan of the groups.
- ✓ Insurance coverage to be ensured under all business development plans, wherever applicable.
- ✓ VDC will execute "Inter se" agreement with the SHGs in a prescribed format while disbursing the loan against the credit plan (format enclosed).

- ✓ The interest accrued from bank and the self help groups will be added to capital base of the Revolving fund at the VDC level to expand the credit support to the SHGs.

Convergence:

- Project to ensure need based training inputs for different livelihoods support activities even if the groups are financed from external funding agencies.
- Effective convergence to be ensured for augmenting both technically and financial support and also for creating other enabling environment.

MIS and Participatory Monitoring:

- ✓ MIS reports to be sent to F.NGO on a fixed date every month. (reporting format enclosed)
- ✓ MIS reports to be consolidated at the F.NGO level and sent to ITDA on quarterly/six monthly basis. (reporting format enclosed)
- ✓ Report from ITDA to PSU to be also sent on fixed date on quarterly basis as agreed upon. (reporting format enclosed)
- ✓ The financial transaction to be audited annually by an external agency.
- ✓ Group Diary (pictorial) developed to monitor the health of the groups by PRADAN the RNGO to be followed at the group level for participatory monitoring. Basing upon the report at the SHG level, the SHG volunteers and the Community Mobiliser will propose for necessary CB inputs. FNGO need to consolidate the matrix of participatory monitoring through the group diary processes on a six monthly basis for strategic action for improving SHG functioning. (Group Diary enclosed)
- ✓ Static information such as no of groups, coverage of HHs, frequency of meeting, linkage of SHGs with different FFIs / Banks/ non govt. financial institutes / different govt department etc. to be collected by FNGO on every six monthly basis and the same to be transmitted to ITDA and PSU for necessary follow up action. (format enclosed)
- ✓ Self Help Groups are to be graded on every six monthly basis. (format enclosed)

Monitoring Indicators

Performance Indicator

- ✓ No of SHGs participating in the programme in receiving seed capital assistance.
- ✓ No of household covered in the SHG fold vis- a-vis household left out
- ✓ Regularity in meeting and frequency
- ✓ Percentage of attendance to meetings
- ✓ Adherence to the savings norms set by the group members themselves;
- ✓ Collection of savings at the meeting;
- ✓ Changes in office bearers;
- ✓ Amount of savings mobilized, amount of loan and equity received, amount of loans granted;
- ✓ Discipline enforcement – penalty for absence, penalty for not bringing savings to the meeting, penalty for delay repayment;
- ✓ Records upkeep – minutes of the meeting, ledgers, bank pass book and individual pass books;
- ✓ Loan delivery details from SHG to members, no. of loans to members per year and outstanding loan amount
- ✓ Purpose of loans (men/women)
- ✓ No. of SHGs receiving group loans by source of loans (banks, NGOs)
- ✓ Repayments of loans by the members;
- ✓ Repayment of loans taken by SHGs;
- ✓ Type and profitability of the group income-generating activity.

- ✓ No of coordination meeting organised with the promoting agencies for smooth functioning of SHG activity.

Impact Indicator:

- Proportion of target group households having access to credit
- Prportion of men and women in members and borrower.
- Proportion of household increasing income and assets.
- No of SHG bearers of the SHGs in VDC – by Gender.
- No. of SHG leaders who have been elected as Panchayat members
- No. of households who have recovered land mortgaged to money lenders
- No. of households released from bonded labour relationships
- Reduction in borrowing from moneylenders
- Reduction in chronic malnutrition amongst children

Convergence with Mission Shakti

To augment support from different Self Help Group promoting agencies and in view of sustainability of the SHGs strengthened by OTELP, an effective coordination has been established with Mission Shakti at the State and district level. At the State level a core committee comprising Directors of TRUPTI, OTELP and Mission Shakti has been formed, who will ensure optimum coordination of all SHG promoting agencies and guide in smooth functioning of SHG interventions augmenting support of each other. Accordingly decision has been taken to form core committees at the district and block level comprising members from OTELP, Mission Shakti, ICDS, DRDA, Bankers, other SHPIs, Bankers, Block Office, leading NGOs and few special representatives as required. The Micro Finance Officer, OTELP and the District Coordinator, Mission Shakti are responsible to coordinate with the members of the above committees for effective convergence in SHG interventions.

The functioning of the above committees are as below...

1. Guide and facilitate in smooth functioning of SHG interventions at the programme areas with proper coordination of all the promoting agencies.
2. Ensure effective coordination of different SHPIs so as to augment strength of each other in mobilizing SHG interventions at the community level.
3. Monitor the progress of OTELP vis a vis its plan periodically at the block and district level and augment requisite support from different SHPIs.
4. Facilitate in credit linkage of the groups from DRDA, Block, ITDA, NGO, Mission Shakti, Banks and others. These committees are also to ensure to avoid over funding of any group.
5. Block level committee to convene meeting on monthly / quarterly and the Representatives of facilitating NGO of respective programme block to appraise the progress made and future plan of action.
6. Monitor and assist in establishing federations at the Gram Panchyat and Block level with close support from ICDS and Mission Shakti.
7. Any other as required.

Income Generating Activities under Rural Financial Services:

Most often the villagers in tribal belt are deprived of taking up small micro entrepreneurship due to missing credit link. The money lenders there fore take advantage of the situation and the innocent and illiterate members from these communities are cheated in many folds such as by accounts, weight, repayment time etc. Availability of financial institutions such as Banks, Cooperatives etc. are also not adequate to meet the minimum need at the community level. Further, timely financial support at the grass root level is also crucial in improving the livelihoods status of the communities.

At the same time, it is also seen that some Self Help Groups are linked with different government schemes such as SGSY, DRDA, ITDA etc and are over funded without proper business plan or any technical input to utilize the allotted funds effectively. As a result, the allotted funds are lying idle and the groups are ultimately incurring loss due to payment of more interest than they earn. This not only adds to the poverty and vulnerability of the groups but also breaks the groups.

The revolving funds available under the Rural Financial Service would be a useful weapon to address the credit need of the villagers. Need based financial and technical supports can be augmented for the villagers basing upon the livelihoods plan prepared keeping in view their experience, skill, resources, marketability etc. Under this programme, each group will be facilitated to improve upon and the well functioning graded groups will be provided with Revolving Funds support to take up income generating activities. As indicated earlier, the groups are to be facilitated for preparation of micro credit plan. The processes to be followed while facilitating the groups to prepare the Micro Credit Plan for taking up Income Generating Activities are as below....

The nine steps for preparing Business Development Plan / Micro Credit Plan:

1. Livelihood visioning exercise in the village.

The livelihood visioning exercise will be useful to understand the resource base, skills available within the community, experiences of the villagers in handling different income generating activities etc. Information for other factors such as infrastructure base, management processes, marketing feasibility etc. are also collected through livelihoods visioning exercise so that feasible income generating activities can be formulated under the Micro Credit Plan / Business development Plan. This exercise will be carried out by the WDT (MF), WDT (Soc Sc.), Community Mobiliser and SHG Volunteer.

2. Review of gradation status of the proposed SHGs.

The exercise will be useful to ascertain the status and the ability of the group to take up income generating activities with Revolving funds support from OTELP. Further, the need based group building inputs required to strengthen the groups can also be identified while reviewing the gradation status of the groups. This exercise will be carried out by the WDT (MF), WDT (Soc Sc.), Community Mobiliser, and SHG Volunteer. The Micro Finance Officer, ITDA will coordinate the exercise.

3. Database of the Socio Economic status of the family

This exercise will be taken up at the group level. Socio–Economic status of each household in the respective group to be analyzed to ascertain the food security status, vulnerability and credit absorption capacity. This exercise to be carried out by the WDT (MF), WDT (Soc Sc.), Community Mobiliser and SHG Volunteer.

4. Identifying the experience and expertise of the respective HHs

To enable proper selection of income generation activity for the respective families, it is highly essential to understand the back ground of all the members and their experiences in handling different income generating activities. This will also help to identify the skills available and their vision in taking up

income generating activities. Different options will be generated. Each activity's risk factors will be identified. Then the potential of such activity will be shared.

5. Individual wise Household level activity selection

Basing on the experience, skill sets, livelihood vision, expertise, resource base of the respective house holds, the members will be facilitated for activity selection which may be on individual basis, sub group basis and group basis.

6. Developing the step wise modalities for each identified activity by the respective members

After selection of activity/ies, complete business plan to be worked out, this will cover the followings...

Management Aspects		Financial Aspects	
#	Procurement	#	Credit need
#	Product Management	#	Contribution from self
#	Support Services / Insurance	#	Interest rate
#	Value addition	#	Repayment modalities
#	Marketing		

7. Consolidation of individual level plan to group plan

The individual / sub group and group plan so prepared to be consolidated in to group plan for the respective SHGs.

8. Prioritization of activity basing upon the need, timing, funds requirement etc.

Keeping in view of credit requirement and availability of funds, the group may prioritize the activity/ies and place a request application to VDC along with the total business plan for release of funds

9. Identification of source of funding.

The Business Development Plan prepared for the respective group would be helpful to identify the creditsupport from different agencies such as OTELP, ITDA, DRDA, Non- Govt agencies.

Indicative Training Schedule for SHG promotion.

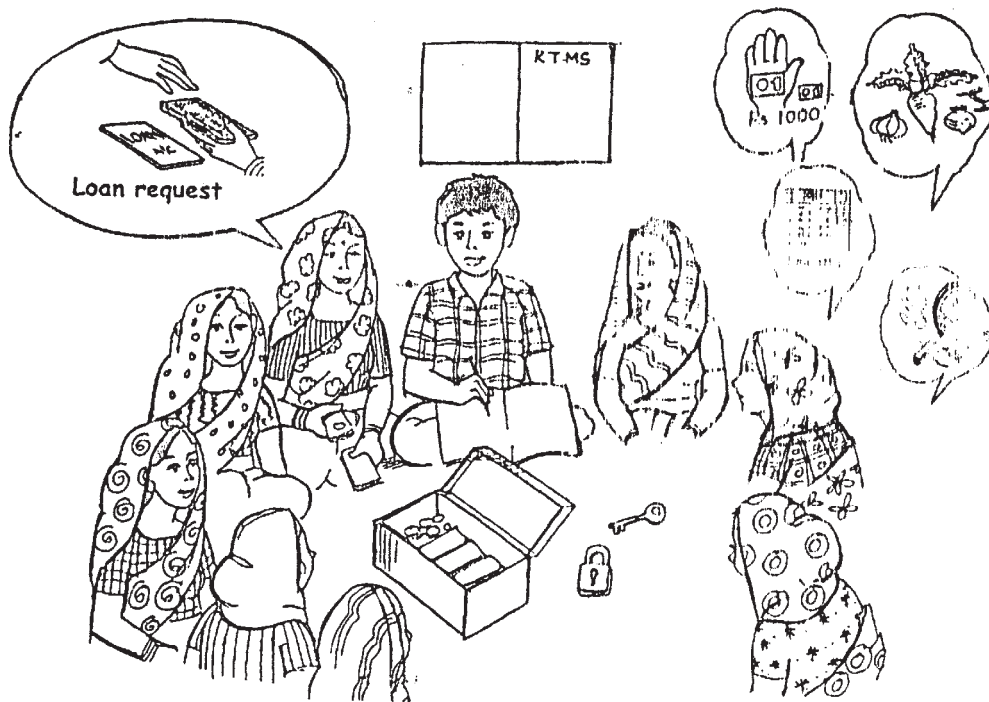
The following non-negotiable trainings have been indicated for the Self Help Groups so that the groups are capacitated and are educated on various issues pertaining to SHG functioning.

All the trainings are to be followed by hands on exercise for more clarity and better understanding of the critical issues under different themes. Further, the outcome of such training in relation to internalization of the concepts and operationalization of the same is to be assessed on regular basis

Training themes	Participants	Duration / Frequency	Expected Outcomes
1. SHG promotion and OTELP perspectives	All members	1 day / Yearly	Members educated on OTELP concept
1. Sensitization on gender and equity	All members	1 day / Half yearly	Group sensitized on issues relating to gender, equity,
2. Group Dynamics and simple Operating procedures at SHG level.	All members	1 day / Half yearly	Members are educated on group dynamics and group operations
3. Dynamic & Rotational Leadership	All members	1 day / Yearly	Group sensitized on issues relating to rotation of leadership and on conflict management.
4. Conflict resolution and Problem solving	All Members	1 day / Yearly	
4. Tribal Rights & Convergence	All Members	1 day / Half yearly	Members educated on various govt. schemes for Tribal right issues
5. Panchayatraj Institutions	All members	1 day / Half yearly	
7. Book Keeping and Accounts	Accountants / Volunteers / President /	2 day / Quarterly	Members are capacitate to maintain the books of account and report MIS on time
8. Livelihoods Visioning Workshops / Micro Credit Plan	All members	1 day / Half yearly	Members are capacitate in preparing Business Development Plan Members are capable of taking up IGP effectively Members will be familiarized with the Group Diary and can understand the progress made vis vis improvisations require.
9. Activity based trainings	Respective members	Need based	
10. Training on participatory monitoring	All Members	1 day / Half yearly	

▽▽▽

Self-help Group Health Indicators & Group Meeting Processes



SELF-HELP GROUP HEALTH INDICATORS

An Indicator is that which indicates a state or level. Specifically, it is a device, such as a gauge, dial, register or pointer that measures or records and visibly indicates.

The following is a list of indicators for measuring the health of a Self-Help Group (SHG).

1. **Members and their Needs and Concerns.**

This indicator includes the:
articulation and acknowledgement of needs and concerns.

2. **Information, Knowledge and Ideas.**

This indicator includes the:
awareness of information and knowledge about "technical" aspects such as

- accounts,
- finance,
- better and sustainable livelihood opportunities in comparison to the existing local norm.
- health, sanitation, common programmes, political scenario, etc.

3. **Socio-economic Composition.**

This indicator includes:

- social status in terms of potential to influence the immediate environment.
- economic status relative to the immediate environment.
- access to usable land.
- manpower, livestock.
- capital.
- access to common property resources.(CPR)
- access to mainstream institutions (such as large markets, banks, Government programmes, NGOs, etc.).
- homogeneity.

4. **Meeting.**

This indicator includes the:

- regularity with which the meetings are held.
- average attendance over the past six months-one year.
- adherence to the sequential process (sitting in a proper place in a circle; starting rituals; opening of cash box; tallying cash with last closing balance denomination-wise, etc.) of conducting the meeting.
- credit appraisal process.

5. **Participation;**

This indicator includes the:

- extent of sharing and listening.
- treatment made to silent people.
- sharing of responsibilities.

6. **Decision-Making.**

This indicator includes different modes, such as:

- self-authorised (autocratic).
- decision by a minority.
- decision by a majority.
- decision by consensus.

7. **Leadership.**
This indicator includes the extent of:
 - centralized influence.
 - distributive influence.

8. **Problem-Solving.**
This indicator includes the:
 - identification of problem(s).
 - generation of alternatives.

9. **Financial Services.**
This indicator includes:
 - savings as per a stated plan.
 - timeliness of repayment (rate; portfolio at risk).
 - quality of book-keeping.
 - awareness about own and others' savings and loan balances.
 - distribution of benefits.
 - linkage to mainstream financial institutions. 1

10. **Enhanced Livelihood.**
This indicator includes:
 - a medium-term plan for a better and sustainable livelihood for every member.
 - the extent of pursuance of the plans.

11. **Group Solidarity.**
This indicator includes the:
 - sense of identification with the group.
 - mutual support extended by members of the group.
 - extent of collective action.

12. **Enhanced Dignity.**
This indicator includes:
 - Self-confidence.
 - Self-esteem.
 - Dignity.

SELF-HELP GROUP HEALTH INVENTORY

Directions: Given below are some questions pertaining to the health of a Self-Help Group (SHG). Each question has five alternatives A, B, C, D and E. You have to choose the alternative closest to your observations. Read each item carefully and indicate your choice by placing a tick (✓) against the letter representing your observations. In case you are unable to find a description that fits your observations, choose the one closest to your observations.

S.No. Question

1. Does the group make references to the needs/concerns of members in the group?
A Almost always.
B Usually.
C Sometimes.
D Rarely.
E Almost never.
2. To what extent were ideas/knowledge/information about finance, better and sustainable livelihood opportunities, and broader issues (such as health, sanitation, political environment, etc.), evident in the group?
A To a very great extent.
B To a considerable extent.
C To some extent.
D To a little extent.
E Not at all.
3. To what extent was there evidence of members belonging to the poor and disadvantaged sections of society?
A To a very great extent.
B To a considerable extent.
C To some extent.
D To a little extent.
E Notatall
4. What was the nature of socio-economic composition of the group?
A Homogeneous.
B More homogeneous than heterogeneous.
C Neither heterogeneous nor homogeneous.
D More heterogeneous than homogeneous.
E Heterogeneous.
5. How regularly did the group meet in the past six months?
A Above 90 % of the scldeduled meetings were held.
B Between 75-90 % of the scheduled meetings were held.
C Between 60-75 % of the scheduled meetings were held.
D Less than 60 % of the scheduled meetings were held.
E Meetings were held sporadically.
6. What was the average attendance for the last six months?
A Above 90 %.
B Between 75-90%.
C Between 60-75 %.
D Between 40-60%.
E Less than 40 %.

7. To what extent did the group follow a sequential process for the conduct of the meeting?
- A To a very great extent.
 - B To a considerable extent.
 - C To some extent.
 - D To a little extent.
 - E Not at all.
8. To what extent does the group seem to follow the standard process for credit appraisal?
- A To a very great extent.
 - B To a considerable extent.
 - C To some extent.
 - D To a little extent.
 - E Not at all.
9. What was the nature of sharing and listening in the meeting?
- A Almost all members were high on sharing and listening in the meeting.
 - B Most members were high on sharing and listening.
 - C Some members were high; while others were low on sharing and listening.
 - D Most were low on sharing and listening; while a few were high.
 - E Almost all members were low on sharing and listening in the meeting.
10. How were silent people treated?
- A Almost all silent members were invited to participate.
 - B Most silent members were invited to participate.
 - C Some were invited; while others were ignored.
 - D Most of the silent members were ignored.
 - E Almost all silent members were ignored.
11. How many members take on group responsibilities?
- A Almost all.
 - B Most.
 - C Some.
 - D Few.
 - E One or two.
12. How were decisions taken in the group?
- A Decisions were arrived at through a process of consensual validation with almost all members participating in the process.
 - B Decisions were arrived at by a majority participating in a democratic process.
 - C Members were divided on most issues; decisions were difficult to arrive at.
 - D Decisions were dominated by a powerful few.
 - E Decisions were taken by one or two members in the group.
13. How was leadership and influence exercised in the group?
- A Almost all members exercised leadership and influence at different points of time in the group.
 - B Many members exercised leadership and influence in the group.
 - C No clear pattern of leadership and influence was observable.
 - D A few members exercised leadership and influence in the group.
 - E Leadership and influence was centralized in the hands of one or two members in the group.
14. How did members address problems that were identified by the group?
- A Problems were identified; and members generated a number of alternatives to deal with the problem.
 - B Problems were identified; but exploration of alternatives was inadequate.

- C Problems were identified; but alternatives were not explored.
D Neither were problems identified clearly; nor were alternatives explored.
E Problems were brushed under the carpet.
15. How many members of the group had a stated savings plan (beyond their routine contributions) and were saving accordingly?
A Yes, almost all the members had a stated savings plan and were saving accordingly.
B Most of the members had a stated savings plan and were saving accordingly.
C Some members had a stated savings plan and were saving accordingly; while others were not.
D A few members had a stated savings plan.
E Almost no one had a stated savings plan.
16. What proportion of loans was repaid on time?
A Above 90 %.
B Between 75-90 %.
C Between 60-75 %.
D Between 50-60 %.
E Less than 50 %.
17. What proportion of the portfolio (loan outstanding) was at risk for more than 12 weeks?
A Less than 20%.
B Between 20-40%.
C Between 40-60%.
D Between 60-80%.
E Above 80%.
18. What was the quality of book-keeping [Regular Meeting Transaction Statement (RMTS); member pass-books; minutes book]
A Outstanding.
B Above average
C Average.
D Below average.
E Poor.
19. To what extent were members aware of their own and others' savings and loan
A To a very great extent.
B To a considerable extent.
C To some extent.
D To a little extent.
E Not at all.
20. How were the benefits from the group (loans, access to services, etc.) distributed amongst the members?
A Evenly, across all members.
B Most received the benefits; while some did not.
C Some received the benefits; while others did not.
D A few received the benefits; while most did not.
E Only one or two received the benefits.
21. What is the nature of credit relationship with the Bank?
A Very good.
B Good.
C Average.
D Poor.
E Non-existent.

22. How many members have a medium-term plan for a better and sustainable livelihood?
 A Almost all.
 B Most.
 C Some.
 D A few.
 E Almost none.
23. To what extent were the members pursuing their livelihood plans?
 A To a very great extent.
 B To a considerable extent.
 C To some extent.
 D To a little extent.
 E Not at all.
24. To what extent did members seem to share a sense of identification with the group?
 A To a very great extent.
 B To a considerable extent.
 C To some extent.
 D To a little extent. E Not at all.
25. To what extent did members seem to extend mutual support?
 A To a very great extent.
 B To a considerable extent.
 C To some extent.
 D To a little extent.
 E Not at all.
26. To what extent did members seem to be involved in collective action?
 A To a very great extent.
 B To a considerable extent.
 C To some extent.
 D To a little extent.
 E Not at all.
27. To what extent did members reflect a sense of confidence/dignity/self-esteem?
 A To a very great extent.
 B To a considerable extent.
 C To some extent.
 D To a little extent.
 E Not at all.

SCORING			
Q.No. 1-4;15-27		Q.No. 5-14	
C	3	C	6
D	2	D	4
E	1	E	2

INTERPRETATION		
Score	Classification	Interpretation
27-66	Fledging	Just beginning to function. Needs direction and structure to move forward
67-106	Adolescent	Finding its feet. Shows signs of striking out on its own. Needs some and nurturing.
107-146	Young adult	Is functioning well. Ready to access additional resources. May need some hand-holding for a while.
147-185	Mature	A self-sustaining group with ability to chart out its direction and mobilise resources to pursue its path.

PROCESSES OF SHG MEETING

Introduction

The manner in which a weekly SHG meeting is held should not be a haphazard affair. There is a logical sequence to the steps in holding a weekly/fortnightly/monthly SHG meeting that follows principles for good financial policies while focusing attention to wider development issues. OTELP suggests that field promoters guide participants through the 10 steps of holding a weekly routine meeting as described below. A special pictorial tool in Part 4 has been created to teach the 10 steps of a routine SHG meeting to SHG participants.

Step 1: Assembly and Start



1. Members assemble at the appointed time and day.
2. The members sit in a circle. Accountant also gets a place in the circle.
3. The members holding the cash box and registers place them inside the circle.
4. The office bearer-in-charge or the designated chairperson takes over the task of conducting the proceedings.
5. The chairperson announces the start of the meeting inviting members to join in the prayer/ song/ pledge that the group may have decided.
6. If accountant has not arrived members make a decision on how to write records.
7. Members identify if anyone is absent in the meeting and they determine if there is a valid reason for their absence.

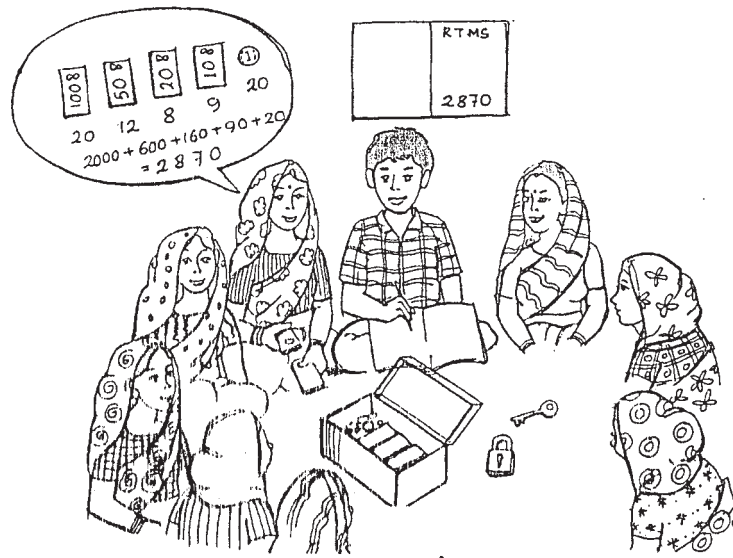
Step 2: Discussion of Wider Issues

8. At the suggestion of one or few members discuss any of the following topics:
 - Issues or trainings discussed in the cluster meeting, etc.
 - Local issues affecting the members, e.g. malfunctioning of hand pump, school, health problems (malaria, diarrhoea) in the hamlet.
 - Important announcements like changes in meeting dates / time.

- Mass meetings / adhivesan
- Impending visits by visitors to the group and purpose
- Any other matter of importance

9. Accountant writes important decisions in the proceeding sheet of the register.

Step 3: Opening Cash Tally



10. Accountant, meanwhile, opens a new RMTS and fills in the following:

- The name of the group,
- The date and number of the meeting,
- Name of all the members of the group serially as per pass-book number.
- The opening cash balance, copied as the closing Cash balance of last meeting !

11. One member opens the cash box and tallies the cash (denomination wise) with the written 'closing cash balance' of the last meeting.

12. In case of discrepancy in the closing cash and cash in box, the members discuss the issue and the cause is ascertained. As per decision of the group loans and expenses are recorded in the payment section of the RMTS. These entries are made in the RMTS

13. The member places the tallied cash back in the box.

Step 4: Verification of Loan Use

14. The accountant opens the RMTS of last meeting and reads out the loans disbursed in that meeting.

15. The meeting leader asks borrowers how much of the loan they utilized and for what purpose for loans given in the last meeting. The members discuss any alternative use or under-utilization of loan.

16. Any substantive discussion is minuted by the accountant in the proceeding Sheet.

Step 5: Collections

17. A member takes responsibility to collect all deposits by members. The accountants not supposed to handle cash.

18. First the accountant reads out from the minutes of the last meeting if there has been any penalty levied on any member, which is then collected
19. If there has been any penalty that was levied currently, then that is realised
20. The accountant reads out from the RMTS 2, the prospective loan repayments and interest payments in this meeting - first interest income due and then loan 'I' repayments. These amounts are duly collected
21. Then the member wise savings is collected
22. Then other collections, if any, is taken up
23. The sequence for collections, in summary is
 - Penalty (to be deducted as first charge)
 - Interest
 - Principal refund
 - Savings
 - Other collections, if any
24. The accountant makes appropriate entries for all the above, in the RMTS
25. The member responsible for collection calls the amount deposited with head wise break-up to the accountant. The accountant verifies the break-up
26. In case of inability to pay a principal or interest deposit, the group discusses the issue and makes a decision on when the payment will be made. These decisions are entered in the MARG
27. The members give the accountant their pass books and the accountant fills up the pass books from the RMTS entries. The accountant retains the passbooks until the end of the meeting
28. Any payments that the group needs to make is made at this point. The payments could be: reimbursements of expenses made by members on behalf of SHG, payment of bank interest; payment of accountant, or any other.
29. After collections are over, a member tallies the collected cash and compares with the total computed by the accountant from the RMTS.
30. The member places the collected cash in the cash box.

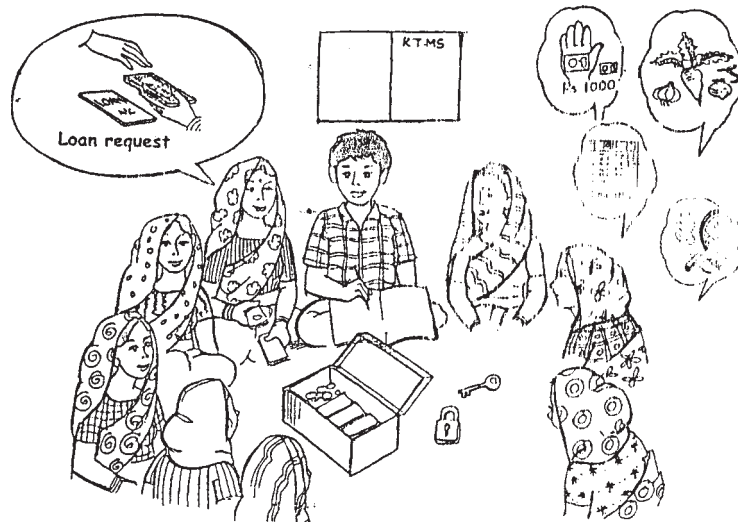
Step 6 Savings Withdrawal

31. The meeting chairperson asks members desiring to make savings withdrawal or take loans to indicate their requirements. The accountant notes the member-wise requests in the proceeding.
32. The chairperson allows savings withdrawals first, before credit disbursements. However, if there are emergency loan requests and cash is scarce, members may request another member to postpone their withdrawal. Members scrutinize each savings withdrawal indent as per the norms agreed upon. Once the group allows withdrawal, the cash handler pays the amount.
33. The accountant notes any amount withdrawal in the RMTS and the passbook. If there are any changes in the initial request and payment, then that is duly entered in the proceeding.

Step 7: Loan Vetting and Disbursements

34. The meeting leader asks if members have any loan requests. Before approving new loans the members review the present outstanding position of the member.
35. Before approving each loan, the members jointly carry out a credit appraisal of each prospective borrower by reviewing:
 - Accountant reads aloud applicant's credit and attendance history in the SHG.

- Accountant reads aloud the amount, purpose and duration of the requested loan the member wanting the loan explains:



- her repayment plan, instalment, balloon or bulleted and why.
- how she plans to repay.

Members of the group with the consent of all make the following decisions:

- whether or not the loan is to be given.
 - what amount should be disbursecl. The discussion countnues till all members are comfortable on both decisions.
36. The accountant notes the amount, purpose and repayment schedule in the appropriate columns of the RMTS and the passbook.
 37. In case of the loan request is higher than the funds available with the group (i.e. cash balance plus savings bank account balance plus maximum amount withdrawable from the cash-credit account), the group undertakes credit rat"oning by prioritizing loans basecl on fund availability. The group may decide on cutting a part of the loan amounts requested by members. The meeting leader announces the amount of disbursal for each loan. When funds are a constraint, the group may ask some members to cieler to the next meeting. Alternatively, the group may put in a loan application to its bank for a term loan. The members make any decisions regarding bank transactions.

Step 8: Closing Cash Tally

38. After recording all other payment; the accountant enters the closing cash amount in the RMTS. The cash handler member responsible for receipts and payments counts cash left in the box. This should tally with RMTS calaculation.
39. The cash handler member announces the notes and coins left in the box denomination wise. The accountant concurrently records the currency denominations in the space provided in RMTS.
40. In case the closing cash balance as per the RMTS and the physical cash do not tally, another member does the denomination counting (Cash tally). Members try to identify the cause for this variance. If after several attempts, it cannot be resolved, the amount will be indicated as an expense or income by passing relevant adjustment entry in the RMTS. The accountant writes a note for the same and the leaders countersicin it in the current RMTS sheet, and also in the proceeding as token of the fact that the discrepancy is within their knowledge. Only the cash, receipt figure and the cash in hand total needs to be corrected in the RMTS. No entries need be deleted.
41. The cash box is closed.

▽▽▽

Formats on

SHG Gradation

Group Register

Monitoring

Business Development Plan

Inter-Se Agreement



Format for SHG Gradation

ସମିତି		ମୂଲ୍ୟାଙ୍କନ		ସାରଣୀ	
ସମିତି ନାମ:.....			ଗ୍ରାମ ନାମ:.....		
ବ୍ଲକ୍:.....	ସଦସ୍ୟ ସଂଖ୍ୟା:	SC:	ST:	Others :	
ସମିତି ଆରମ୍ଭ ତାରିଖ:		ମିଟିଂ ନିୟମିତ			
ମୋଟ ସଂଚୟ:		ସଂଚୟ ପ୍ରତି ମିଟିଂ ପ୍ରତି ଲେଖା:			
ଏକାଞ୍ଚାଟ ନାମ:		ବିବରଣୀ:			
Formed by : ICDS/FNGO/Other NGO		HH no. of village:		Total no of SHG members in village	
Membership status: Belongs to one SHG only/ more no.of SHG from one family more member in one SHG / from one family more members belongs to different SHGs					

ଠିକ ଉତ୍ତର ✓ ମାରନ୍ତୁ

	୧. ସଭ୍ୟମାନଙ୍କର ଘରର ଆବଶ୍ୟକତା ଏବଂ ଅସୁବିଧା ବିଷୟରେ ଚର୍ଚ୍ଚା ହୁଏ କି ?
	କ. ପ୍ରାୟ ସବୁବେଳେ ଖ. ସାଧାରଣତଃ ଗ. କୃତ୍ରିମ୍ (ବହୁତ କମ୍) ଘ. କେବେ ନୁହଁ
	୨. ଜୀବିକା ନିର୍ବାହ ଏବଂ ଅନ୍ୟ ବିଷୟ (ସ୍ୱାସ୍ଥ୍ୟ, ରାଜନୀତି ଇତ୍ୟାଦି) ରେ ସମିତିର ସଭ୍ୟମାନେ କେତେ ଚର୍ଚ୍ଚା କରୁଛନ୍ତି
	କ. ବହୁତ ବେଶୀ ଜାଣିଛନ୍ତି ଖ. ଜାଣିଛନ୍ତି ଗ. ବହୁତ କମ୍ ଘ. କିଛି ନୁହଁ
	୩. ସାମାଜିକ - ଆର୍ଥିକ ସ୍ଥିତିକୁ ନେଇ ସଦସ୍ୟମାନଙ୍କର ସଂରଚନା କେଉଁ ପ୍ରକାରର ?
	କ. ସମାବସ୍ଥା ଖ. ବେଶୀ ସମାବସ୍ଥା କମ ଅସମାବସ୍ଥା (ବାରମିଶା) ଗ. ବେଶୀ ବାରମିଶା କମ ସମାବସ୍ଥା ଘ. ବାରମିଶା
	୪. ସମିତି କେତେ ନିୟମିତ ମିଟିଂ କରୁଛି, (ବିଗତ ୨୬ ମିଟିଂ ଭିତରେ ହିସାବ କରନ୍ତୁ)
	କ. ନିର୍ଦ୍ଧାରିତ ମିଟିଂରେ ୯୦% ରୁ ବେଶୀ ଖ. ନିର୍ଦ୍ଧାରିତ ମିଟିଂରେ ୭୫ - ୯୦% ରୁ ବେଶୀ ଗ. ନିର୍ଦ୍ଧାରିତ ମିଟିଂରେ ୬୦-୭୫% ରୁ ବେଶୀ ଘ. ନିର୍ଦ୍ଧାରିତ ମିଟିଂରେ ୬୦% ରୁ କମ୍

ମିଟିଂ	<p>୫. ହାରାହରି ଉପସ୍ଥିତି ବିଗତ ୨୬ମିଟିଂ ଭିତରେ : ଯେତେ ଉପସ୍ଥିତି ହୋଇଛି x ୧୦୦ ମିଟିଂ ସଂଖ୍ୟା x ସଦସ୍ୟ ସଂଖ୍ୟା</p> <p>କ. ୮୦% ରୁ ବେଶୀ ଖ. ୬୦% ରୁ ବେଶୀ ଗ. ୪୦% ରୁ ବେଶୀ ଘ. ୪୦% ରୁ କମ୍</p>
	<p>୬. ନିର୍ଦ୍ଧାରିତ ସମୟରେ ସବୁ ସଭ୍ୟମାନେ ଆସୁଛନ୍ତି କି ?</p> <p>କ. ପ୍ରାୟ ସବୁବେଳେ ଖ. ସାଧାରଣତଃ ଗ. କେବେ କେବେ ଘ. କେବେ ନୁହେଁ ।</p>
	<p>୭. ସଭ୍ୟମାନେ ଗୋଲାଘରେ ବସୁଛନ୍ତି କି ?</p> <p>କ. ପ୍ରାୟ ସବୁବେଳେ ଖ. ସାଧାରଣତଃ ଗ. କେବେ କେବେ ଘ. କେବେ ନୁହେଁ</p>
	<p>୮. ଟଙ୍କା ଗଣନ ଓ ହିସାବ ସହିତ ମିଳନ ହେଉଛି କି ?</p> <p>କ. ପ୍ରାୟ ସବୁବେଳେ ଖ. ସାଧାରଣତଃ ଗ. କେବେ ବେବେ ଘ. କେବେ ନୁହେଁ</p>
	<p>୯. ଫାଇନ୍ ଆଦୟ କରାଯାଉଛି କି ?</p> <p>କ. ପ୍ରାୟ ସବୁବେଳେ ଖ. ସାଧାରଣତଃ ଗ. କେବେ ବେବେ ଘ. କେବେ ନୁହେଁ</p>
ସଂଚୟ	<p>୧୦. କେତେ ଭାଗ ସଭ୍ୟା ପ୍ରତ୍ୟେକ ମିଟିଂରେ ସଂଚୟ କରୁଛନ୍ତି ?</p> <p>କ. ୮୦% ରୁ ବେଶୀ ଖ. ୬୦% ରୁ ବେଶୀ ଗ. ୪୦% ରୁ ବେଶୀ ଘ. ୪୦% ରୁ କମ୍</p>

ରଣ	<p>୧୧. ରଣ କେବେ ଓ କିପରି ଫେରାଇବେ ପଚରାଯାଇଛି କି ?</p> <p>କ. ପ୍ରାୟ ସବୁବେଳେ</p> <p>ଖ. ସାଧାରଣତଃ</p> <p>ଗ. କେବେ ବେବେ</p> <p>ଘ. କେବେ ନୁହେଁ</p>
	<p>୧୨. କେତେ ଭାଗ ରଣ ଠିକ୍ ସମୟରେ ଫେରାଇଉଛି ?</p> <p>କ. ପ୍ରାୟ ସବୁ (୮୦%)</p> <p>ଖ. ବହୁତ ଲୋକ (୬୦-୮୦%)</p> <p>ଗ. ବହୁତ କମ୍ (< ୬୦%)</p> <p>ଘ. କେହି ନାହାନ୍ତି</p>
	<p>୧୩. କେତେ ଭାଗ ରଣ ଫେରାଇବା ତାରିଖରୁ ୧୬ ସପ୍ତାହ ହୋଇନାହିଁ ।</p> <p>କ. ୮୦% ରୁ ବେଶୀ</p> <p>ଖ. ୬୦% ରୁ ବେଶୀ</p> <p>ଗ. ୪୦% ରୁ ବେଶୀ</p> <p>ଘ. ୪୦% ରୁ କମ୍</p>
	<p>୧୪. କେତେ ଜଣ ସଭ୍ୟା ରଣ ନେଇଛନ୍ତି ?</p> <p>କ. ପ୍ରାୟ ସବୁ (୮୦%)</p> <p>ଖ. ବହୁତ ଲୋକ (୬୦-୮୦%)</p> <p>ଗ. ବହୁତ କମ୍ (< ୬୦%)</p> <p>ଘ. କେହି ନାହାନ୍ତି</p>
	<p>୧୫. ବ୍ୟାଙ୍କ ରଣ ଠିକ୍ ସମୟରେ ଫେରାଇଛନ୍ତି କି ?</p> <p>କ. ପ୍ରାୟ ସବୁ (୮୦%)</p> <p>ଖ. ବହୁତ ଲୋକ (୬୦-୮୦%)</p> <p>ଗ. ବହୁତ କମ୍ (< ୬୦%)</p> <p>ଘ. କେହି ନାହାନ୍ତି</p>
ସଭ୍ୟା ଭାଗିଦ	<p>୧୬. ଆଲୋଚନାରେ ସବୁ ସଭ୍ୟାଭାଗ ନେଉଛନ୍ତି କି ?</p> <p>କ. ୮୦% ରୁ ବେଶୀ</p> <p>ଖ. ୬୦% ରୁ ବେଶୀ</p> <p>ଗ. ୪୦% ରୁ ବେଶୀ</p> <p>ଘ. ୪୦% ରୁ କମ୍</p>

<p>୧୭. କେତେ ଜଣ ସଭ୍ୟା ସମିତିର ଦାୟିତ୍ୱ ନେଉଛନ୍ତି</p> <p>କ. ୮୦% ରୁ ବେଶୀ ଖ. ୬୦% ରୁ ବେଶୀ ଗ. ୪୦% ରୁ ବେଶୀ ଘ. ୪୦% ରୁ କମ</p>
<p>୧୮. ସବୁ ସଭ୍ୟାମାନେ ସହମତ ହୋଇ ମିଳିମିଶି ନିର୍ଣ୍ଣୟ ନେଉଛନ୍ତି କି ?</p> <p>କ. ପ୍ରାୟ ସବୁ (୮୦%) ଖ. ବହୁତ ଲୋକ (୬୦-୮୦%) ଗ. ବହୁତ କମ (< ୬୦%) ଘ. କେହି ନାହାନ୍ତି</p>
<p>୧୯. ସଭ୍ୟାମାନେ ନିଜର ଏବଂ ସମିତିର ରଣ ଏବଂ ସଂଚୟ ବିଷୟରେ ଜାଣିଛନ୍ତି କି ?</p> <p>କ. ବହୁତ ବେଶୀ ଜାଣିଛନ୍ତି ଖ. ଜାଣିଛନ୍ତି ଗ. କିଛିଟା ଘ. କିଛି ନୁହେଁ</p>
<p>୨୦. ହିସାବ ବହି କେମିତି ରଖାଯାଉଛି ।</p> <p>କ. ବହୁତ ଭଲ ଖ. ମୋଟାମୋଟି ଗ. କମ ଘ. ବହୁତ ଖରାପ</p>
<p>୨୧. କେତେ ଜଣ ସଭ୍ୟା ଜୀବିକା ନିର୍ବାହର ଯୋଜନାକୁ କାର୍ଯ୍ୟାନୁୟନ କରୁଛନ୍ତି ?</p> <p>କ. ପ୍ରାୟ ସବୁ (୮୦%) ଖ. ବହୁତ ଲୋକ (୬୦-୮୦%) ଗ. ବହୁତ କମ (< ୬୦%) ଘ. କେହି ନାହାନ୍ତି</p>
<p>୨୨. କେତେ ଜଣ ସଦସ୍ୟ ନିଜକୁ ସମିତିର ଏକ ଅଂଶ ମନେ କରୁଛନ୍ତି ?</p> <p>କ. ପ୍ରାୟ ସବୁ (୮୦%) ଖ. ବହୁତ ଲୋକ (୬୦-୮୦%) ଗ. ବହୁତ କମ (< ୬୦%) ଘ. କେହି ନାହାନ୍ତି</p>
<p>୨୩. ନିଜ ଭିତରେ ସଭ୍ୟାମାନେ ପରସ୍ପରକୁ କେତେ ସାହାଯ୍ୟ କରୁଛନ୍ତି ?</p> <p>କ. ବହୁତ ବେଶୀ ଖ. କିଛିଟା ଗ. କମ ଘ. କେବେ ନୁହେଁ</p>

SCORING CHART

ବିଷୟ	In Put	Process	Out Put
	1,2	3,4,5,6,7,8,9,10, 12,16,17,20,21,22	11,13,14,15, 18,19,23,24
କ	4	8	4
ଖ	3	6	3
ଗ	2	4	2
ଘ	1	2	3

A grade - 145-184

B grade - 105 - 144

C grade - 65 - 104

ଓଡ଼ିଶା ଆଦିବାସୀ ସଶକ୍ତିକରଣ ଓ ଜୀବିକା ନିର୍ବାହ କାର୍ଯ୍ୟକ୍ରମ

କାର୍ଯ୍ୟକ୍ରମର ଲକ୍ଷ୍ୟ (Programme Objectives)

ଆଦିବାସୀ ସଶକ୍ତିକରଣ ମାଧ୍ୟମରେ ସେମାନଙ୍କର :

୧. ଖାଦ୍ୟ ସୁରକ୍ଷାର ଅଭିବୃଦ୍ଧି
୨. ଉପାର୍ଜନ
୩. ଜୀବିକାର ସାମଗ୍ରିକ ଗୁଣର ଅଭିବୃଦ୍ଧି

କାର୍ଯ୍ୟକ୍ରମର ଉଦ୍ଦେଶ୍ୟ

- ଗୋଷ୍ଠୀର ଦକ୍ଷତା ବୃଦ୍ଧି କରିବା
- ଜମି, ଜଳ ଓ ଜଂଗଲର ଉପଯୁକ୍ତ ବ୍ୟବହାର ଓ ଉତ୍ପାଦନ କ୍ଷମତାର ବୃଦ୍ଧି
- ଅଣକୃଷି ଉଦ୍ୟୋଗ ପ୍ରତି ଉତ୍ସାହ ପ୍ରଦାନ
- ସୁନିଶ୍ଚିତ ଖାଦ୍ୟ ସୁରକ୍ଷା
- ସରକାରୀ ଓ ଅନ୍ୟାନ୍ୟ ସଂସ୍ଥାର ଆନୁଷ୍ଠାନିକ ଦକ୍ଷତାର ଦୃଢ଼ୀକରଣ
- ସ୍ୱଦେଶୀୟ ଜ୍ଞାନର ଉଯୋଗ ଓ ବୈଷୟିକ ବିଜ୍ଞାନ କୌଶଳ ନବୀକରଣ ସହ ସମ୍ମିଶ୍ରଣ
- ଆଦିବାସୀ ସଂପର୍କିତ ପରିବେଶର ଉନ୍ନତି ସାଧନ କରିବାରେ ଉତ୍ସାହ ପ୍ରଦାନ

କାର୍ଯ୍ୟକ୍ରମ ଉପାଦାନ ସମୂହ

୧. ସଶକ୍ତିକରଣ ନିମନ୍ତେ ବିଭିନ୍ନ ପ୍ରକାର ତାଲିମ୍ ବ୍ୟବସ୍ଥା
୨. ଜୀବିକାର ଅଭିବୃଦ୍ଧି
୩. ନୀତି ପ୍ରଣୟନ ସହଯୋଗ
୪. ଉନ୍ନୟନ ପାଣ୍ଠି ଯୋଗାଣ
୫. କାର୍ଯ୍ୟକ୍ରମ ପରିଚାଳନା
୬. ଖାଦ୍ୟ ପରିଚାଳନା ସମ୍ମାଳିକା

କାର୍ଯ୍ୟ ସଂପାଦନ

୧. ଏହି କାର୍ଯ୍ୟକ୍ରମ ସମସ୍ତ କାର୍ଯ୍ୟ ଉପାଦାନ ରାଶି ରେଜିଷ୍ଟ୍ରିଭୁକ୍ତ ଗ୍ରାମ୍ୟ ଉନ୍ନୟନ କମିଟି ଦ୍ୱାରା ଖର୍ଚ୍ଚ କରାଯିବ ।
୨. ଏହି କାର୍ଯ୍ୟକ୍ରମ ସଂପାଦନ ନିମନ୍ତେ ବ୍ଲକ୍ ସ୍ତରରେ ଏଫ୍.ଏନ୍.ଜିଓ ଦ୍ୱାରା ନିଯୁକ୍ତ ପ୍ରାପ୍ତ ଡ଼ବ୍ଲ୍ୟୁଡ଼ିଟି ମେମ୍ବରମାନେ ଗ୍ରାମ୍ୟ କମିଟିକୁ ସଂପୂର୍ଣ୍ଣ ସହଯୋଗ ଓ ତଦାରଖ କରିବେ ।
୩. ଜିଲ୍ଲା ସ୍ତରରେ ଜିଲ୍ଲାପାଳଙ୍କର ପ୍ରତ୍ୟକ୍ଷ ତତ୍ତ୍ୱାବଧାନ ଓ ଡ଼ି.ପି.ଏମ୍.ପି. ସଭ୍ୟମାନଙ୍କ ସହଯୋଗରେ, ସମନ୍ୱିତ ଆଦିବାସୀ ଉନ୍ନୟନ ସଂସ୍ଥାର ଓ.ଟି.ଇ.ଏଲ୍.ପି., କର୍ମଚାରୀ ବୃନ୍ଦ ଏହି କାର୍ଯ୍ୟକୁ ସହଯୋଗ ଓ ତଦାରଖ କରିବେ ।

ଗୋଷ୍ଠୀର ପ୍ରସ୍ତାବ (Group Resolution)

ଆମେମାନେ ଆଜି ତା / / ୨୦୦ ରିଖ ଦିନ ----- ଗ୍ରାମର -----
 ସାହିରେ ଏକ ସ୍ୱୟଂ ସହାୟକ ଗୋଷ୍ଠୀ ଗଠନ କଲୁ । ଏହି ସ୍ୱୟଂ ସହାୟକ ଗୋଷ୍ଠୀର ମୁଖ୍ୟ ଲକ୍ଷ୍ୟ ହେଉଛି ଗ୍ରାମାଞ୍ଚଳର ଅନୁନ୍ନତ ଶ୍ରେଣୀ
 ମହିଳାମାନଙ୍କୁ ସଂଗଠିତ କରି ସେମାନଙ୍କର ଆର୍ଥିକ ଓ ସାମାଜିକ ଉନ୍ନତି କରିବା । ଏହା ମାଧ୍ୟମରେ ମହିଳାମାନଙ୍କର ମନୋବଳ ଦୃଢ଼ କରି
 ନିଜର -ତଥା ଗ୍ରାମର ବିକାଶ ପାଇଁ ଜାଗରଣ ଆଣିବା । ନିୟମିତ ସଂଚୟ ଏବଂ ରଣର ଆଦାନ ପ୍ରଦାନ ମାଧ୍ୟମରେ ପୁଞ୍ଜି ବୃଦ୍ଧି କରି ନିଜର
 ଦୈନନ୍ଦିନ ଆବଶ୍ୟକତାକୁ ପୂରଣ କରିବା ସହିତ ଆତ୍ମନିର୍ଭରଶୀଳ ହେବା

ଆମ ସ୍ୱୟଂ ସହାୟକ ଗୋଷ୍ଠୀର ସାଧାରଣ ନିୟମାବଳୀ

୧. ପ୍ରତ୍ୟେକ ଏକ ନିର୍ଦ୍ଦିଷ୍ଟ ବାରର ଏକ ନିର୍ଦ୍ଦିଷ୍ଟ ସମୟରେ ସ୍ୱୟଂ ସହାୟକ ଗୋଷ୍ଠୀର ବୈଠକ ହେବ ।
୨. ପ୍ରତ୍ୟେକ ବୈଠକରେ ସମସ୍ତ ସଦସ୍ୟାମାନେ ଉପସ୍ଥିତ ରହିବେ । ଯେଉଁ ସଦସ୍ୟା କୌଣସି ଜରୁରୀ ଅସୁବିଧା ନଥାଇ (ଦେହ ଖରାପ, ଦୁର୍ଗନ୍ଧା ଇତ୍ୟାଦି) ଗାଁରେ ଥାଇ ମଧ୍ୟ ବୈଠକରେ ଉପସ୍ଥିତ ହେବେ ନାହିଁ, ତାଙ୍କୁ ଦଳ ଦ୍ୱାରା ଠିକ୍ କରାଯାଇଥିବା ଟଙ୍କା ଜୋରିମାନା ଦେବାକୁ ପଡ଼ିବ । ସଂଚୟ କରିବା ପାଇଁ ପାଖରେ ଟଙ୍କା ନଥିଲେ ବି ସଦସ୍ୟାମାନଙ୍କୁ ବୈଠକରେ ଉପସ୍ଥିତ ହେବାକୁ ପଡ଼ିବ ।
୩. ଗୋଷ୍ଠୀ ଦ୍ୱାରା ଠିକ୍ କରାଯାଇଥିବା ନିର୍ଦ୍ଧାରିତ ସମୟରେ ସମସ୍ତ ସଦସ୍ୟାମାନେ ବୈଠକ ସ୍ଥାନରେ ଉପସ୍ଥିତ ହେବେ । ବିଳମ୍ବରେ ଆସୁଥିବା ସଦସ୍ୟାମାନଙ୍କୁ ଗୋଷ୍ଠୀଦ୍ୱାରା ନିର୍ଦ୍ଧାରିତ ଟଙ୍କା ଜୋରିମାନା ଦେବାକୁ ପଡ଼ିବ । ବୈଠକ ଶେଷ ହେବା ପର୍ଯ୍ୟନ୍ତ ପ୍ରତ୍ୟେକ-ସଦସ୍ୟାଙ୍କୁ ବୈଠକରେ ଉପସ୍ଥିତ ରହିବାକୁ ପଡ଼ିବ ଏବଂ ବୈଠକ ଶେଷରେ ସମସ୍ତଙ୍କ ଉପସ୍ଥାନ ନିଆଯିବ ।
୪. ଗୋଷ୍ଠୀର ୧-ବାକ୍, ୨-ଚାବି ଓ ୩- ଖାତାପତ୍ର ବିଭିନ୍ନ ସଦସ୍ୟାଙ୍କ ପାଖରେ ରହୁଥିବ ଏବଂ ପ୍ରତି ସପ୍ତାହରେ ଏହା ଅଦଳବଦଳ ହେଉଥିବ ।
୫. ପ୍ରତ୍ୟେକ ସଦସ୍ୟା ପ୍ରତ୍ୟେକ ସପ୍ତାହରେ ଗୋଷ୍ଠୀ ଦ୍ୱାରା ସ୍ଥିର କରାଯାଇଥିବା ସର୍ବନିମ୍ନ ଟଙ୍କା ସଂଚୟ କରିବେ । ସଦସ୍ୟାମାନେ ଚାହିଁଲେ ଅଧିକ ଟଙ୍କା ସଂଚୟ କରିପାରିବେ ।
୬. ଗୋଷ୍ଠୀର ସାଧାରଣ ପାଠ୍ୟକୁ ସମସ୍ତ ସଦସ୍ୟା ରଣ ନେଇପାରିବେ । କାହାକୁ କେତେ ରଣ ଦିଆଯିବ ତାହା ସମସ୍ତ ବୈଠକରେ ସ୍ଥିର କରିବେ ।
୭. ରଣ କେବଳ ବୈଠକ ଦିଆଯିବ । ଅତି ଜରୁରୀ ପରିସ୍ଥିତିରେ (ଯଥା-ଦେହ ଖରାପ, ଦୁର୍ଗନ୍ଧା) ସଦସ୍ୟାମାନେ ଅତି କମ୍ରେ ଜଣ ସଦସ୍ୟାଙ୍କ ଉପସ୍ଥିତିରେ ବିନା ବୈଠକରେ ରଣ ପ୍ରଦାନ କରିପାରିବେ ।
୮. ରଣ ଆଦାନ ପ୍ରଦାନ କେବଳ ଗୋଷ୍ଠୀର ସଦସ୍ୟାମାନଙ୍କ ମଧ୍ୟରେ କରାଯିବ । କୌଣସି ବାହାର ଲୋକଙ୍କୁ ରଣ ଦିଆଯିବ ନାହିଁ ।
୯. ପ୍ରତ୍ୟେକ ୧୦୦ଟଙ୍କା ରଣ ପାଇଁ ସଦସ୍ୟାମାନେ ମାସିକ/ସାପ୍ତାହିକ ଟଙ୍କା ସୁଧ ଦେବେ । ରଣ ନେଲାବେଳେ ସଦସ୍ୟାମାନେ କହିଥିବା ଅନୁଯାୟୀ ଠିକ୍ ସମୟରେ ସୁଧ ଓ ମୂଳଧନ ଫେରସ୍ତ କରିବେ । ଠିକ୍ ସମୟରେ ସୁଧ ଓ ମୂଳଧନ ଫେରସ୍ତ ନକଲେ ଗୋଷ୍ଠୀ ଦ୍ୱାରା ନିର୍ଦ୍ଧାରିତ କରାଯାଇଥିବା ଟଙ୍କା ଅଧିକ ସୁଧ / ଜୋରିମାନା ଦେବାକୁ ପଡ଼ିବ ।
୧୦. ବାହାରୁ (ବ୍ୟାଙ୍କରୁ) ଆଣିଥିବା ରଣର ବଞ୍ଚନ, ସଦୃଶଯୋଗ ଓ ରଣ ଫେରସ୍ତର ଦାୟିତ୍ୱ ସମସ୍ତ ସଦସ୍ୟା ମିଶିକରି ଠିକ୍ଭାବେ ଓ ନିର୍ଦ୍ଧାରିତ ସମୟରେ ରଣଫେରସ୍ତ ପାଇଁ ସମସ୍ତେ ସାମୁହିକ ଭାବେ ଦାୟୀ ରହିବେ ।

୧୧. ରଣ ବ୍ୟତିତ ସଦସ୍ୟମାନେ ନିଜର ତଥା ଅନ୍ୟମାନଙ୍କର ଆର୍ଥିକ ଏବଂ ସାମାଜିକ ଉନ୍ନତି ପାଇଁ ମୂଳ କାର୍ଯ୍ୟକ୍ରମ ଗ୍ରହଣ କରିବେ ।

୧୨. ପ୍ରତ୍ୟେକ ବର୍ଷ ଶେଷରେ (ମାର୍ଚ୍ଚ ମାସରେ) ଗୋଷ୍ଠୀର ଆୟ-ବ୍ୟୟର ହିସାବ କରାଯିବ ।

ଆମ୍ଭେମାନେ ଉପରଲିଖିତ ନିୟମଗୁଡ଼ିକୁ ପାଳନ କରିବୁ । ଆମ ସ୍ୱୟଂ ସହାୟକ ଗୋଷ୍ଠୀର ନାମ

_____ ରଖିଲୁ

ସଦସ୍ୟା ନଂ	ସଦସ୍ୟମାନଙ୍କ ନାମ	ସଦସ୍ୟାଙ୍କ ସ୍ୱାକ୍ଷର / ଚିପଟିହୁ
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ବ୍ୟାଙ୍କରେ ପାସ ବହି ଖୋଲିବା ପାଇଁ ନିଷ୍ପତ୍ତି
(Resolution on opening of Bank Pass Book)

..... ସ୍ୱୟଂ ସହାୟକ ଗୋଷ୍ଠୀ,
 ସାହିଗ୍ରାମ
 ପଞ୍ଚାୟତ,ବ୍ଲକ୍

ଆଜି ତା/...../୨୦୦.... ରିଖ ନଂ ବେଠକରେ
 ଆମେ ସ୍ୱୟଂ ସହାୟକ ଗୋଷ୍ଠୀର ସମସ୍ତ ସଦସ୍ୟାମାନେ ଏକମତ ହୋଇ ନିଷ୍ପତ୍ତି ନେଲୁ ଯେ, ନିକଟସ୍ଥ ବ୍ୟାଙ୍କ
 ଶାଖାରେ ଆମ ଦଳ ନାମରେ ଏକ ପାସ ବହି ଖୋଲିବୁ । ପାସ ବହି ପରିଚାଳନା ପାଇଁ ନିମ୍ନଲିଖିତ
 ନିୟମ ଗୁଡ଼ିକୁ ପାଳନ କରାଯିବ ।

୧. ଏହି ପାସ ବହିଟି ସ୍ୱୟଂ ସହାୟକ ଗୋଷ୍ଠୀ, ଗ୍ରାମ, ନାମରେ ଖୋଲାଯିବ ।
୨. ଏହି ପାସ ବହିଟିକୁ ଆମ ଗୋଷ୍ଠୀ ଦ୍ୱାରା ମନୋନୀତ କରାଯାଇ ଥିବା ସଭାପତି, ସଂପାଦିକା ଓ କୋଷାଧ୍ୟକ୍ଷ ପରିଚାଳନା କରିବେ ।
 ଏହି ତିନିଜଣଙ୍କ ମଧ୍ୟରୁ ଯେ କୌଣସି ଦୁଇଜଣ ଦଳର ପାସ ବହିରୁ ଟଙ୍କା ଉଠାଇ ପାରିବେ ।
୩. ଦରକାର ପଡ଼ିଲେ, ଦଳ ସଭାପତି, ସଂପାଦିକା ଓ କୋଷାଧ୍ୟକ୍ଷମାନଙ୍କୁ ବଦଳାଇ ନୁଆସଭା ବାଛିପାରିବେ । ସେମାନଙ୍କର ନାମ ଓ
 ସତ୍ତକ ଲିଖିତ ଆକାରରେ ବ୍ୟାଙ୍କରୁ ଜଣାଯିବ ।
୪. ସର୍ବସମ୍ମତକ୍ରମେ ଗୋଷ୍ଠୀ ଦ୍ୱାରା ମନୋନୀତ କରାଯାଇଥିବା କାର୍ଯ୍ୟକାରୀ ସଦସ୍ୟାମାନେ ହେଲେ:

ନାମ	ସତ୍ତକ
(୧) ସଭାପତି.....
(୨) ସଂପାଦିକା
(୩) କୋଷାଧ୍ୟକ୍ଷ

ସଦସ୍ୟମାନଙ୍କର ସତ୍ତକ
(Signature of the members)

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ସଭ୍ୟ / ସଭ୍ୟାଙ୍କ ପ୍ରବେଶିକା ରେଜିଷ୍ଟାର
(Members Profile)

ପ୍ରବେଶ ତାରିଖ : _____	
ସଭ୍ୟ/ସଭ୍ୟାଙ୍କ କ୍ରମିକ ନମ୍ବର : _____	
ପ୍ରବେଶିକା ଚାନ୍ଦା : _____	

୧. ସଭ୍ୟ/ସଭ୍ୟାଙ୍କର ନାମ : _____

୨. ସ୍ଵାମୀ / ପିତାଙ୍କ ନାମ : _____

୩. ବୟସ : _____

୪. ଜାତି : _____

୫. ପରିବାର ସଭ୍ୟ ସଂଖ୍ୟା : _____

୬. ଧର୍ମ/ବୃତ୍ତି : _____

୭. ପ୍ରଶିକ୍ଷଣ : _____

୮. ବାର୍ଷିକ ଆୟ : _____

୯. ବି.ପି.ଏଲ୍. କ୍ର.ନଂ ଓ ମସିହା: _____

୧୦. ବି.ପି.ଏଲ୍. ତାଲିକାଧାରୀଙ୍କ ନାମ : _____

୧୧. ଆର୍ଥିକ ଅବସ୍ଥାର ପରିସ୍ଥିତି (Well being status)

୧୧. ସଦସ୍ୟା ନିଜ ଖାତାନ୍ତର ପରିବାରର
କୌଣସି ସଭ୍ୟ / ସଭ୍ୟା ସମବାୟ ସମିତି /
ବ୍ୟାଙ୍କ ନଂ ରଣ ଖଲାପକାରୀ ଅଟନ୍ତି କି ?
ଯଦି ହଁ ହୁଏ ତେବେ ଖଲାପକାରୀଙ୍କ ନାମ,
ବ୍ୟାଙ୍କର ନାମ ଓ ରଣ ପରିମାଣ
(ସଦସ୍ୟଙ୍କ ଦେବା ତାରିଖ ସୁଦ୍ଧା)

ସାପ୍ତାହିକ ସଭାର ହିସାବ ବିବରଣୀ (Weekly Accounts Detail)

ସମ୍ପତ୍ତି

ଗ୍ରାମ

ତାରିଖ

ସଭାସଂଖ୍ୟା

କ୍ରମିକ ସଂଖ୍ୟା	ସଭାଙ୍କ ନାମ	ଉପସ୍ଥିତ	ଫେରସ୍ତ ପରିମାଣ			ସଞ୍ଚୟ ଜମା	ଅନ୍ୟାନ୍ୟ ଆୟ	ମୋଟ	ସଞ୍ଚୟ ଉଠାଣ	ରଣର ପରିମାଣ	ଉଦ୍ଦେଶ୍ୟ ବିବରଣୀ	ରଣର ସମୟ	କିଛି ସଂଖ୍ୟା	ମୋଟ	ସଭାଙ୍କ ଦସ୍ତଖତ
			ମୂଳଧନ	ସୁଧ	ଫାଇନ										
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ଆଗରୁ ବାକିରେ ଥିବା ପାଣି															
ମୋଟ															

ପାଣିର ହିସାବ ଏବଂ ମିଳନ

ସମ୍ପତ୍ତିର ଅନ୍ୟାନ୍ୟ ଆୟ ବିବରଣୀ		ସମ୍ପତ୍ତିର ଅନ୍ୟାନ୍ୟ ଖର୍ଚ୍ଚ ବିବରଣୀ		୫୦୦x		
ବ୍ୟାଙ୍କରୁ ସଞ୍ଚୟ ଉଠାଣ		ବ୍ୟାଙ୍କରେ ସଞ୍ଚୟ ଜମା		୧୦୦x		
ବ୍ୟାଙ୍କରୁ ରଣ ଉଠାଣ		ବ୍ୟାଙ୍କରୁ ରଣ ଫେରସ୍ତ		୫୦x		
		ହିସାବ ରକ୍ଷକଙ୍କ ଦେୟ		୨୦x		
		ବାକିରେ ସଂଚିତ ଜମା		୧୦x		
				୫x		
				୨x		
				୧x		
ମୋଟ ଆୟ (କ)				୦.୫x		
				ମୋଟ		
				ବଳକା ପାଣି (କ-ଖ)	ପାଣି ମିଳନ	

ହିସାବ ରକ୍ଷାକର ସମ୍ପତ୍ତି

ମାସିକ ହିସାବ ବିବରଣୀ (Monthly Accounts Detail)

.....ସୂଚକ ସହାୟକ ଗୋଷ୍ଠୀ, ଗ୍ରାମ..... ରୁକ୍ମ: ତାରିଖ:

ପାସ୍ ବହି ନଂ	ସତ୍ୟାଙ୍କ ନାମ	ସଞ୍ଚୟ	ବାକିଥିବା ରଶି	ବାକିଥିବା ସ୍ତମ୍ଭ	ପୂର୍ବ ମିଳନ(Trail Balance) ତା	ଶେଷ ମାସ ପର୍ଯ୍ୟନ୍ତ	ତାରୁ ତା ପର୍ଯ୍ୟନ୍ତ	ସର୍ବମୋଟ
୧					୧		୨	(୧+୨)
୩	ଗ୍ରାସ୍ତି (କୋ)							
୪	କୋଉପାଳା (A)							
୫	ସ୍ତମ୍ଭ (B)							
୬	ରଶି ଫେରସ୍ତ (C)							
୭	ସଂଚୟ (-ଉପାଳ) (D)							
୮	ବ୍ୟାଙ୍କ ରଶି (E)							
୯	ଅନ୍ୟାନ୍ୟ ରଶି/ସାହାଯ୍ୟ (F)							
୧୦	ଅନ୍ୟାନ୍ୟ (G)							
୧୧	ମୋଟ				XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	(N)
୧୨	ଦେୟ (କୋ)							
୧୩	ରଶି କୋ (H)							
୧୪	ବ୍ୟାଙ୍କ ରଶି ଫେରସ୍ତ (I)							
୧୫	ଅନ୍ୟାନ୍ୟ ରଶି/ସାହାଯ୍ୟ ଫେରସ୍ତ (J)							
୧୬	ଅନ୍ୟାନ୍ୟ (K)							
୧୭	ବ୍ୟାଙ୍କ କୋ (Z)				XXXXXXXXXX	XXXXXXXXXX		
୧୮	ବ୍ୟାଙ୍କରେ ସଂଚୟ କୋ (L)				XXXXXXXXXX	XXXXXXXXXX		
୧୯	ଅନ୍ୟାନ୍ୟ ସଂଚୟ କୋ (M)				XXXXXXXXXX	XXXXXXXXXX		
୨୦	ମୋଟ:				XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	(O)
୨୧	ଦ୍ରଷ୍ଟବ୍ୟ: ୧) (N) ସହିତ (O) ସମାନ ହେବ । ୨) (P) = (D) ଏବଂ (Q) = (H) - (C) ୩) ଶେଷ ସତ୍ୟାଙ୍କ ବ୍ୟାଙ୍କ କୋ (Z) କେବଳ ଲେଖାଯିବ ।							
	ମୋଟ:	(P)	(Q)					ହିସାବ ରଖିକଙ୍କ ଦସ୍ତଖତ

Space for Photographs

Name of the SHG:

ସ୍ୱୟଂ ସହାୟକ ଗୋଷ୍ଠୀର ନାମ:

Group Photo:

ଗୋଷ୍ଠୀ ଫଟୋ:

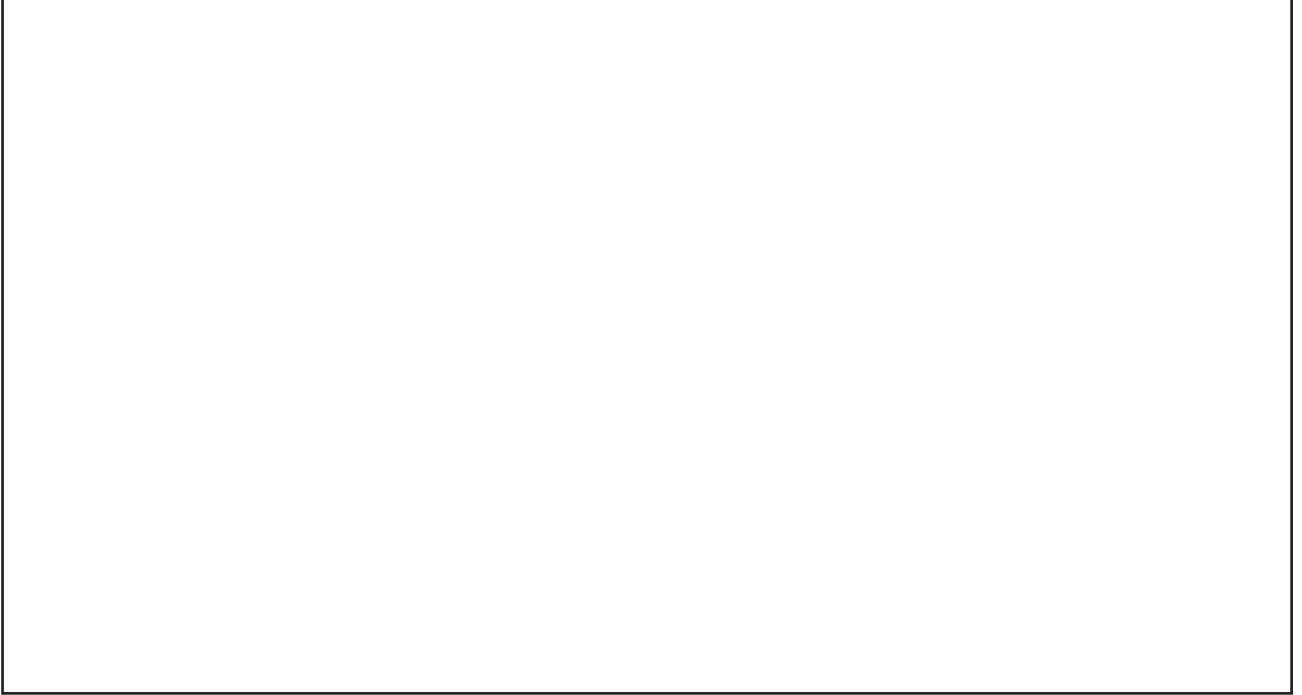
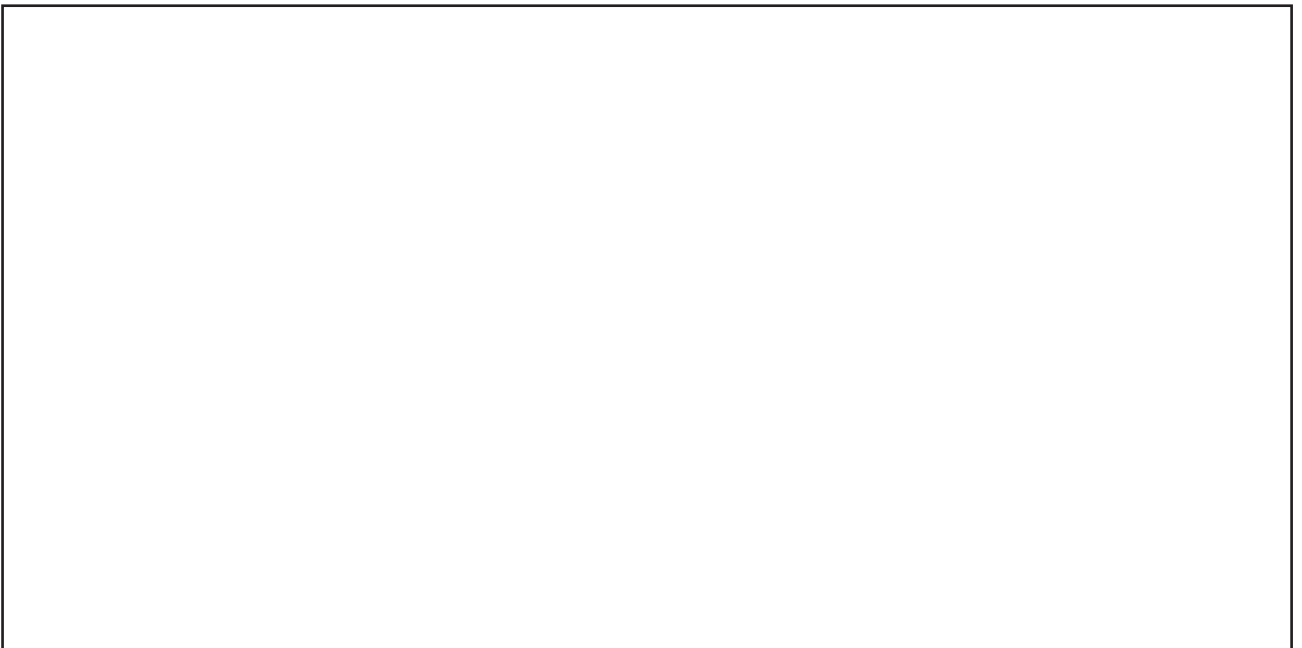


Photo of Activities:

କାର୍ଯ୍ୟକଳାପ ଫଟୋ:



Risk Analysis			
Whats are the expected risk associated and possible measures			
Risks (Specify the Risk factors)	Measures 1	Measure 2	Measure 3

Capacity Building Inputs			
Particular	Training / Exposure	When	Plan of augmentation (who is to ensure / coordinate)
Activity Specific			
On Management			
On Services			
On Convergence			
On Marketing			
On Infrastructure			
Any Other			

ରଣ ପ୍ରଦାନ ପାଇ ରୁଚି ପତ୍ର (Format for Inter Se Agreement)

ଆମେ ସ୍ଵୟଂ ସହାୟକ ଦଳର ସଦସ୍ୟ, ତଥା ଗ୍ରାମ, ଗ୍ରାମ
ଉନ୍ନୟନ କମିଟି, ଜଳ ବିଭାଜିକା, ବିଭିନ୍ନ ରୋଜକାର ମୂଳକ କାର୍ଯ୍ୟକ୍ରମ (ସଂଗ୍ଳିଷ୍ଟ) କରିବା ପାଇ ଆଜି ତଥା
.....ତାରିଖରେ ଗ୍ରାମ୍ୟ ଉନ୍ନୟନ କମିଟି ଠାରୁ ଟଙ୍କା (.....)
ରଣ ବାବଦରେ ପାଇଲୁ । ଆମେ ସମୁଦାୟ ମୂଲ୍ୟଧନ ଓ ମାସିକ ସୁଧ ହାରରେ ମାସ ଭିତରେ ନିୟମିତ
କିଣ୍ଡରେ (ସଂଗ୍ଳିଷ୍ଟ) ସୁରୁକା ପାଇଁ ସମ୍ମତି ପ୍ରଦାନ କଲୁ ।

ଏତଦ୍ୱାରା ଆମେ ରୁଚି ବନ୍ଧ ହେଲୁ ଯେ, ଉପରୋକ୍ତ ରଣ, ଦିଆଯାଇଥିବା ଯୋଜନାକୁଯାୟୀ ଖର୍ଚ୍ଚ କରାଯିବ ଏବଂ ଯୋଜନାରେ ଦର୍ଶା
ଯାଇଥିବା ସମୟାନୁଯାୟୀ ନିର୍ଦ୍ଧାରିତ କିଣ୍ଡରେ ଫେରସ୍ତ କରାଯିବ । ଯଦି ଆମେ ନିୟମିତ କିଣ୍ଡ ପରିଶୋଧ କରିବାରେ ଖୁଲାପ କରୁ ତେବେ
ଭିଡ଼ିସି ର ନିଷ୍ପତ୍ତି ଅନୁସାରେ ଆମେ ଦଣ୍ଡନାୟ ହେବୁ ।

ସ୍ଵୟଂ ସହାୟକ ଗୋଷ୍ଠୀର ସଭାପତି

ସ୍ଵାକ୍ଷର ସଭାପତି ଗ୍ରାମ୍ୟ ଉନ୍ନୟନ କମିଟି

ଅନ୍ୟାନ୍ୟ ସଦସ୍ୟ

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Gourp Diary

Self Assesment & Participatory Monitoring



On Group Diary

An effective tool for Self Assessment / Participatory Monitoring

Group Diary is an effective tool for the members of self help group for self assessment and participatory monitoring. Group Diary has been formulated pictorially, indicating different possible situations on group functioning. Examples of good practices and bad practices of SHG functioning linking with its consequences has been depicted through pictures to make the rural women internalize the gaps and to locate the possible alternatives for group building. This device also empowers the women / members to take decision on the best practices to adopt for their own development.

This group diary consist of 23 pictorial sheets on different practices being followed by the self help groups along with blank sheets for the groups to indicate their practices in different phases of time. The different thematic sheets indicates the processes are leadership, unity, cooperation, responsibility sharing, participatory approach, saving, credit appraisal, credit linkage, group attendance, accounts management, facilitative role etc. These pictorial representation on various processes on specific issues also broaden the knowledgebase of the members of self help group so as to adapt suitable practices in consolidating the group strength. An comparative views help to enhance reasoning abilities of the group through a participatory processes.

The facilitators is required to explain the thematic aspects of each sheet highlighting the benefit and consequence of different options or practices in group building processes. This exercise will enable the members of group in differentiating the norm they practice with possible best alternatives. Alternatively, they get empowered with knowledge and adapt the best practices with their own decision.

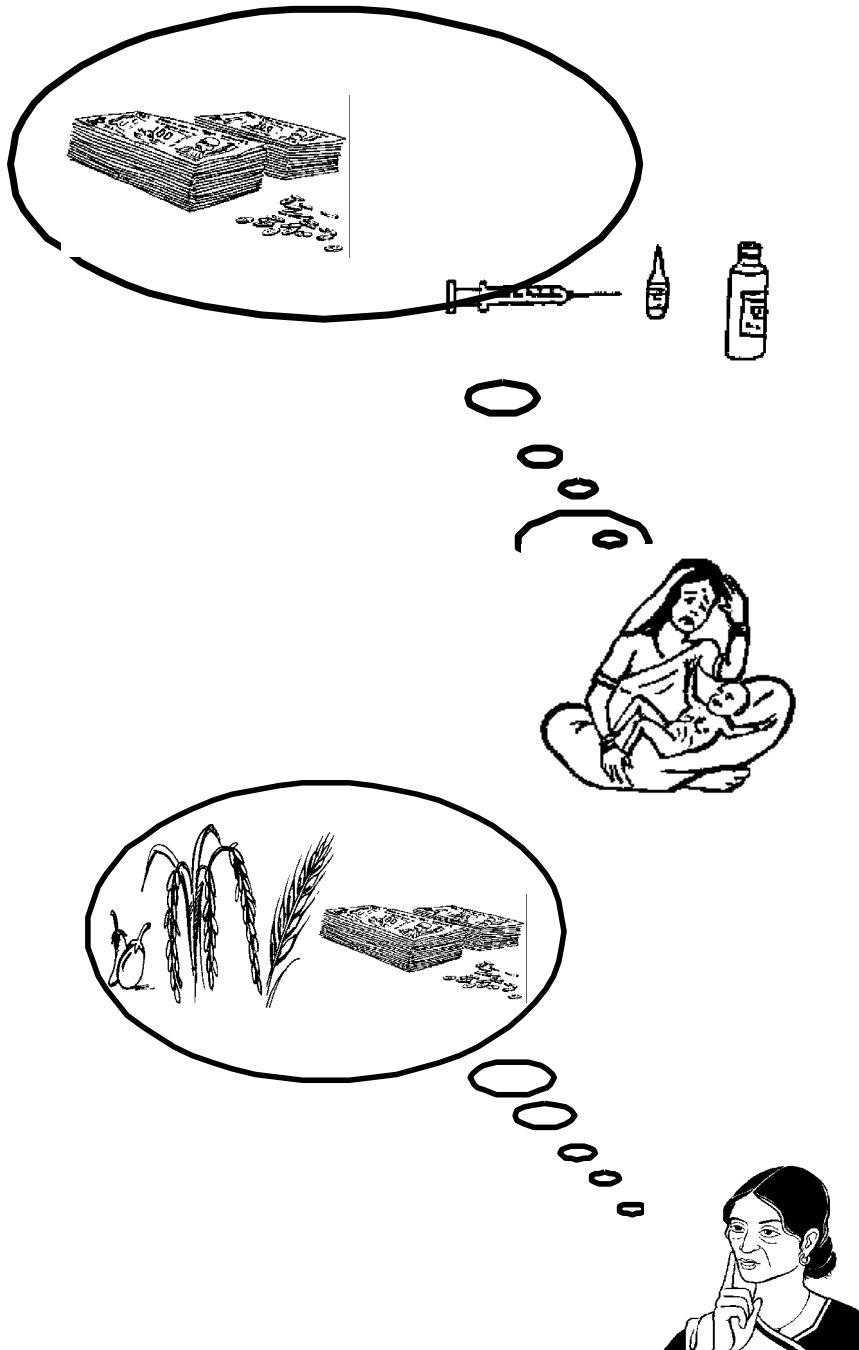
Process of Self Assessment /Participatory Monitoring

At the end of the group Diary, sheets indicating different group norms have been placed along with space to paste the practice currently being followed by the group. Against each process, the group is require to paste or to draw the picture which they follow. This practice will then generate the database of existing practices of the group. Following similar exercise in a periodic interval will also indicate the transformation occurred during the phases of time.

Advantages:

1. It is a pictorial tool, which can be followed by the group members without much external support.
2. Group processes database is prepared. This database is very much useful for the facilitators in identifying the capacity building need in strengthening the group processes.
3. Health of the group is being monitored by the members through a participatory approach of their own. A competitive feelings heightens among the members for own development.

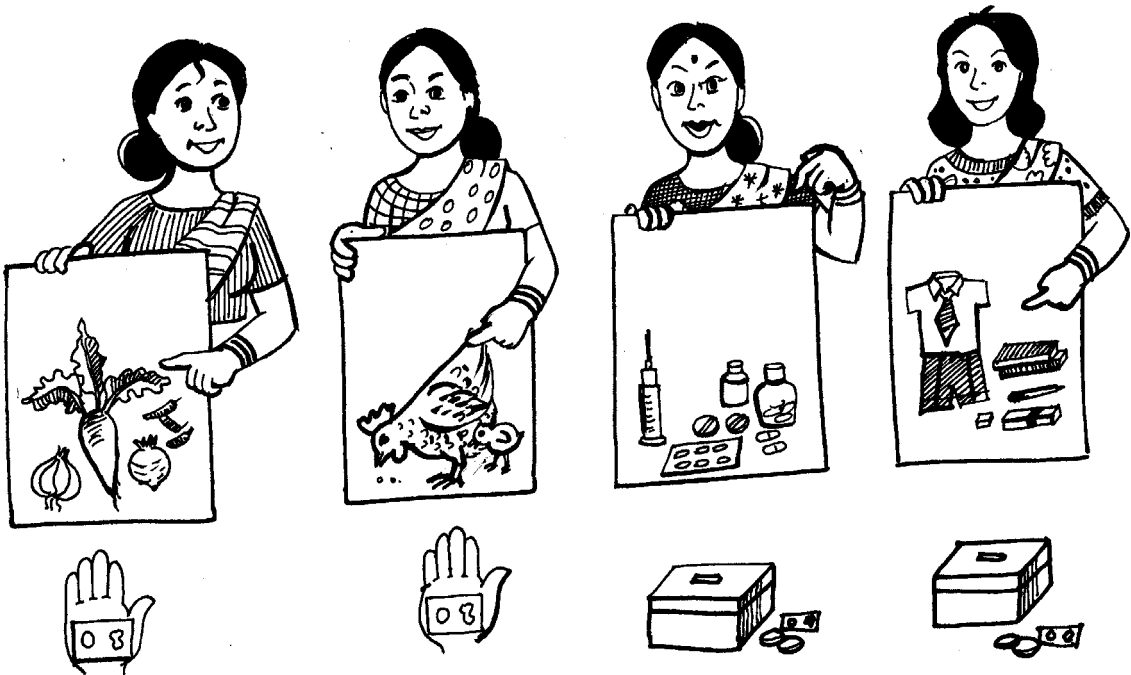
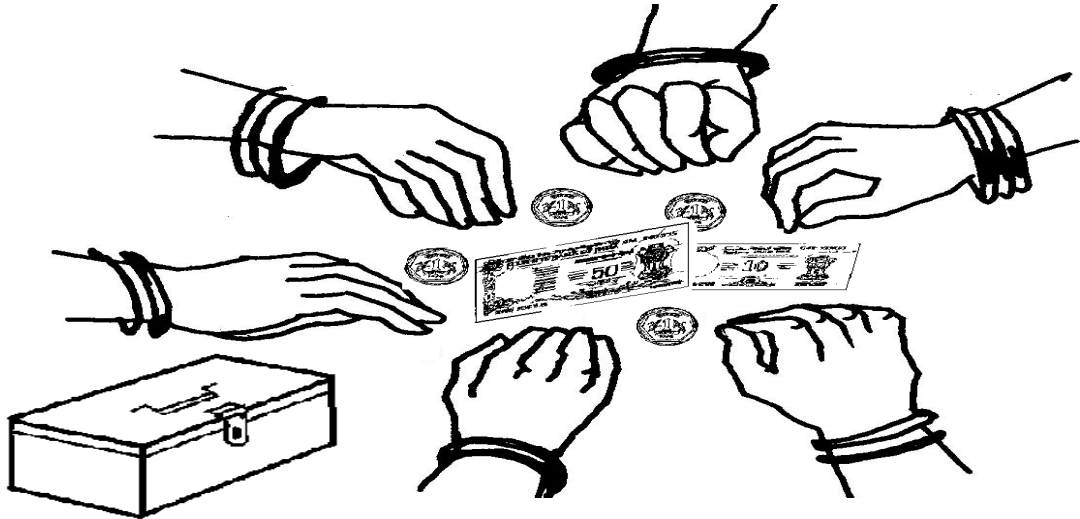
Credit Need at the Household



Practices of Money Lending



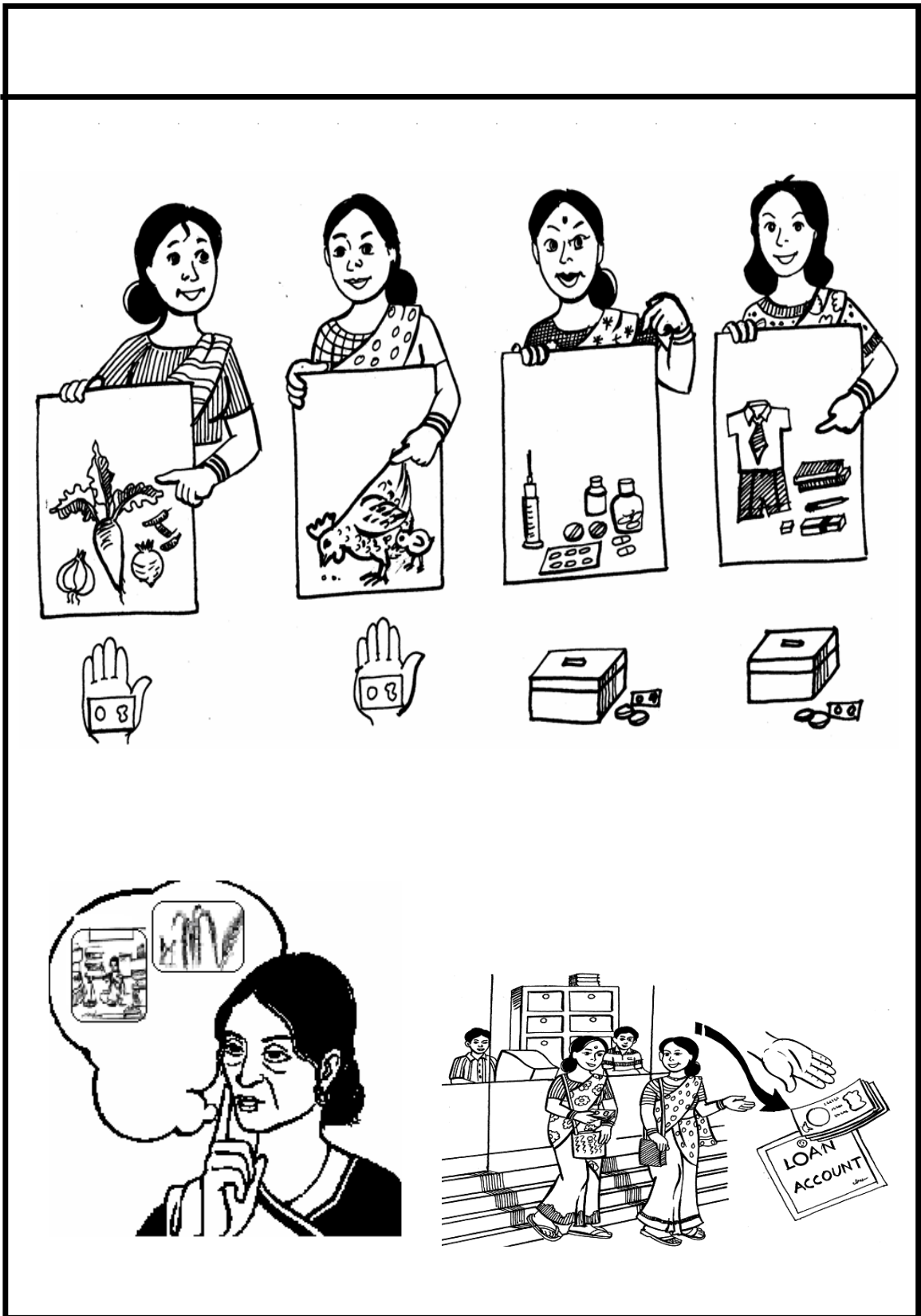
Micro Credit



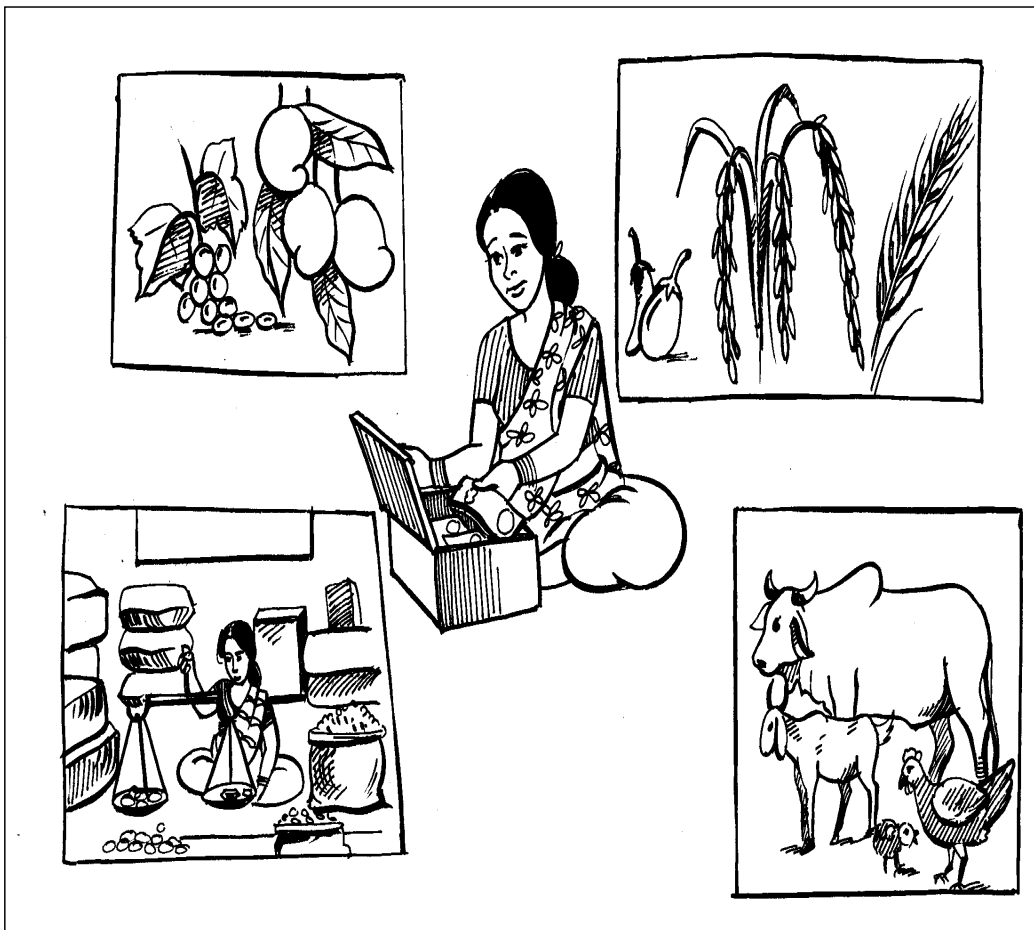
Group Affinity



Credit Support



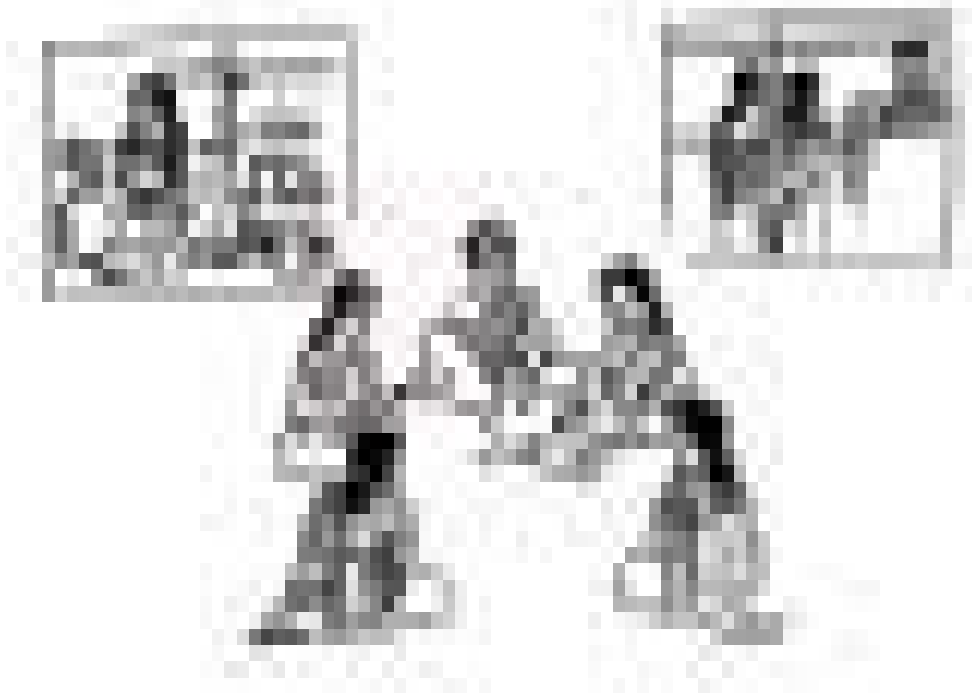
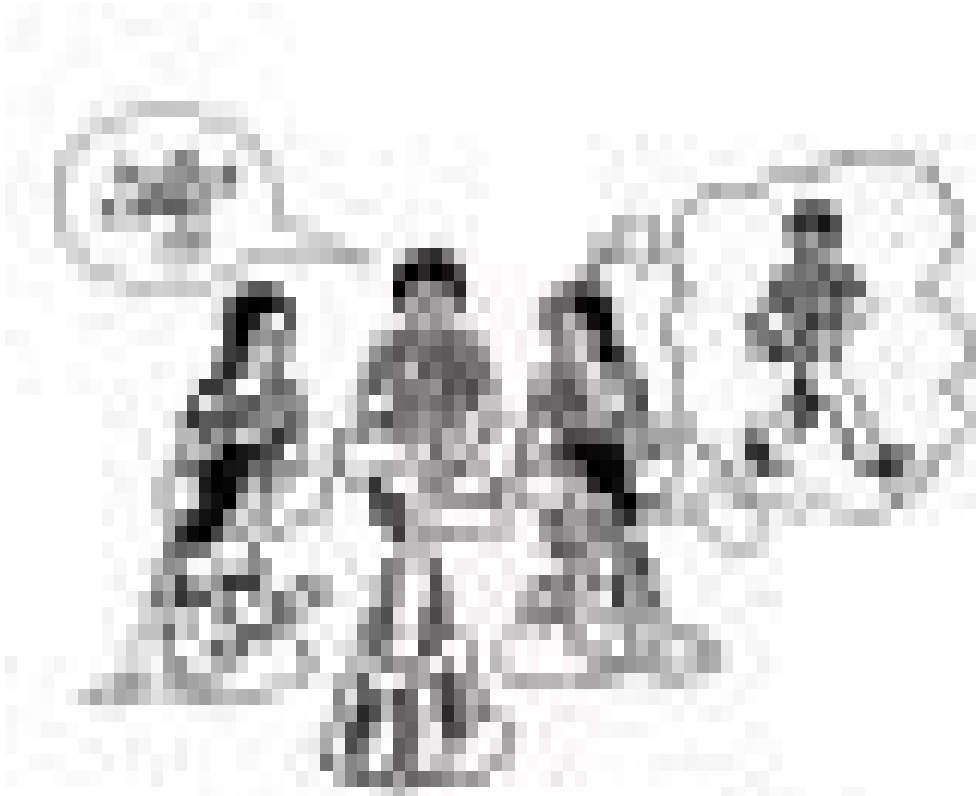
Micro Credit and Livelihoods Options



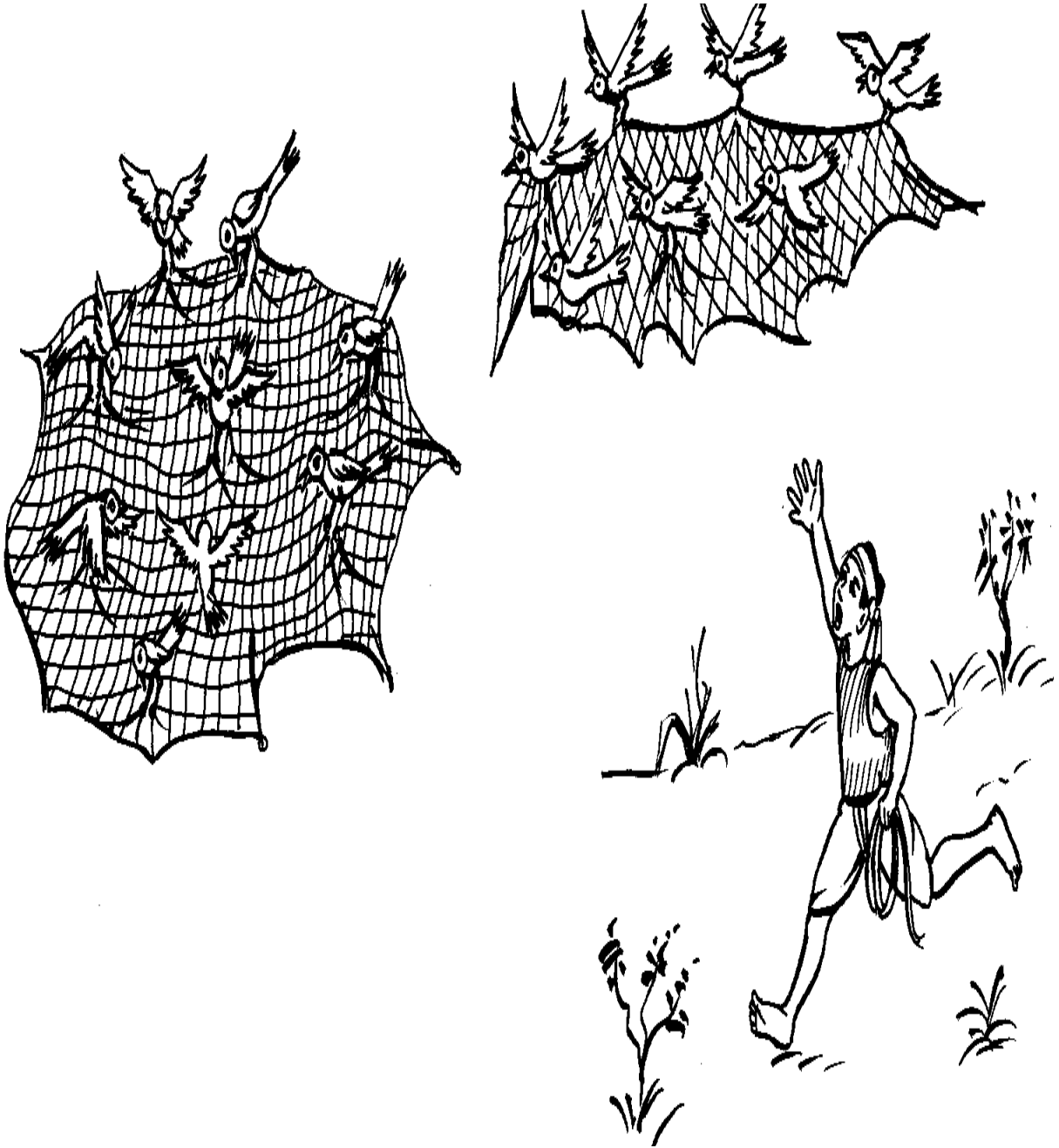
Empowerment



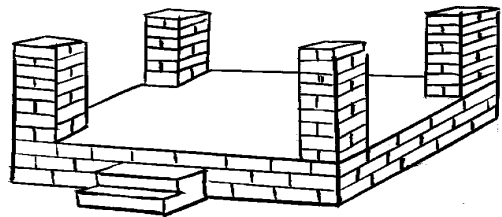
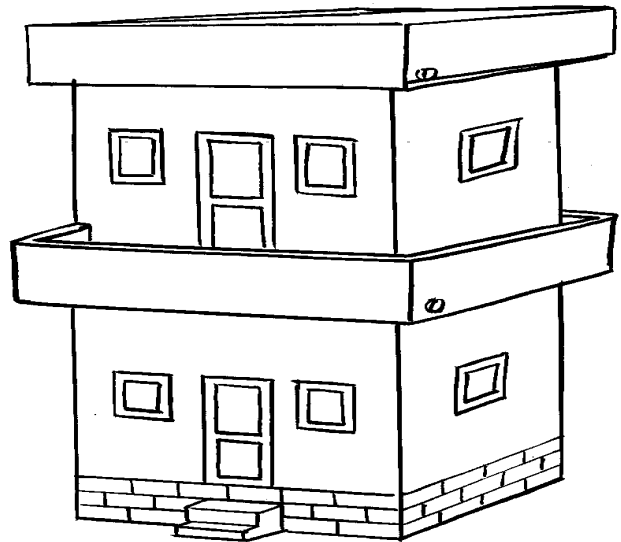
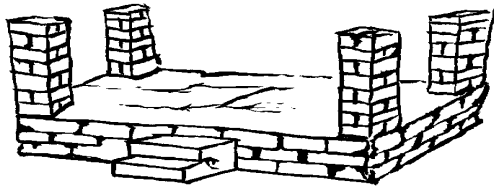
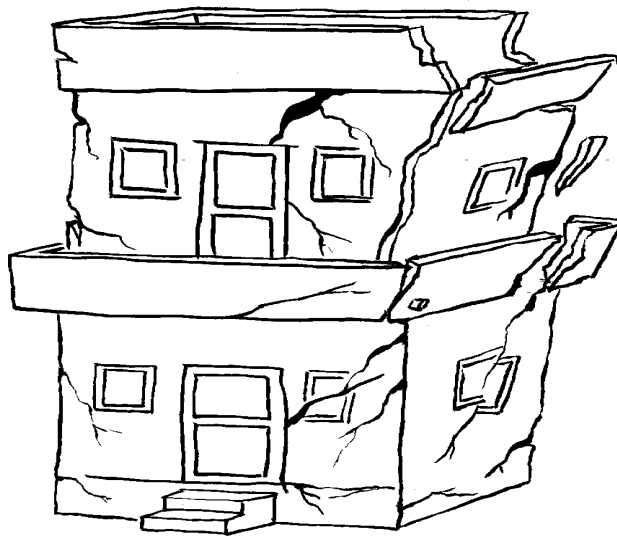
Strenght of Group



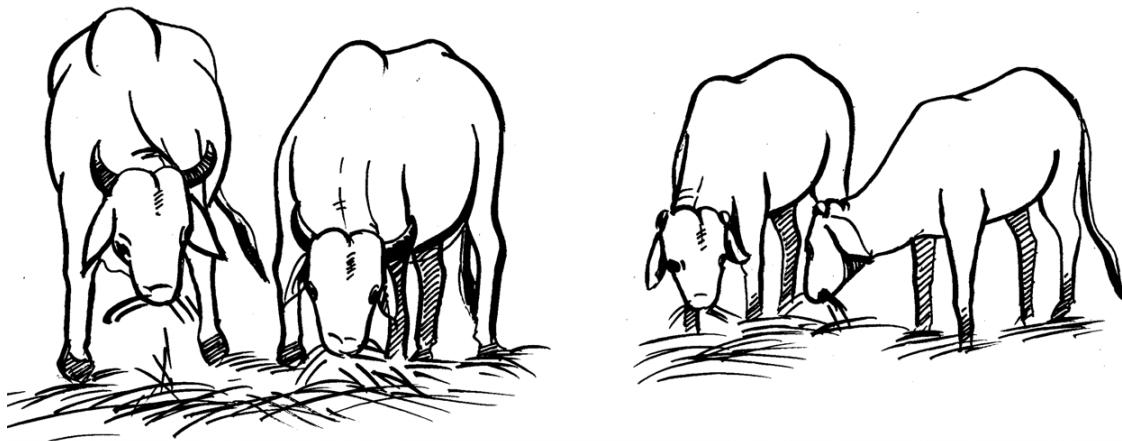
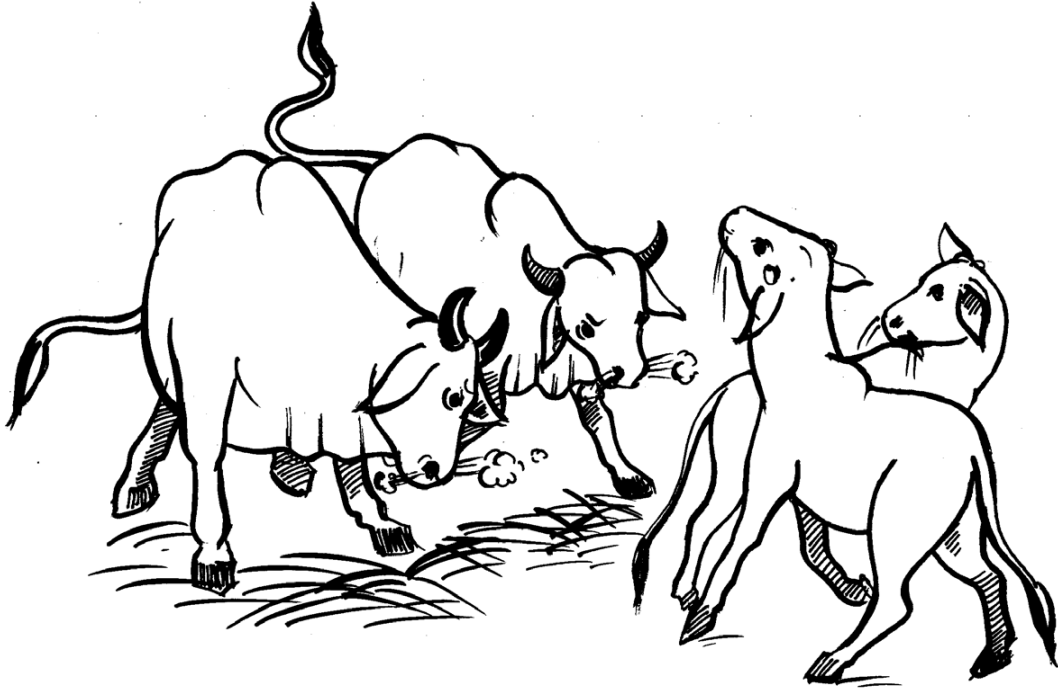
Strength of Unity



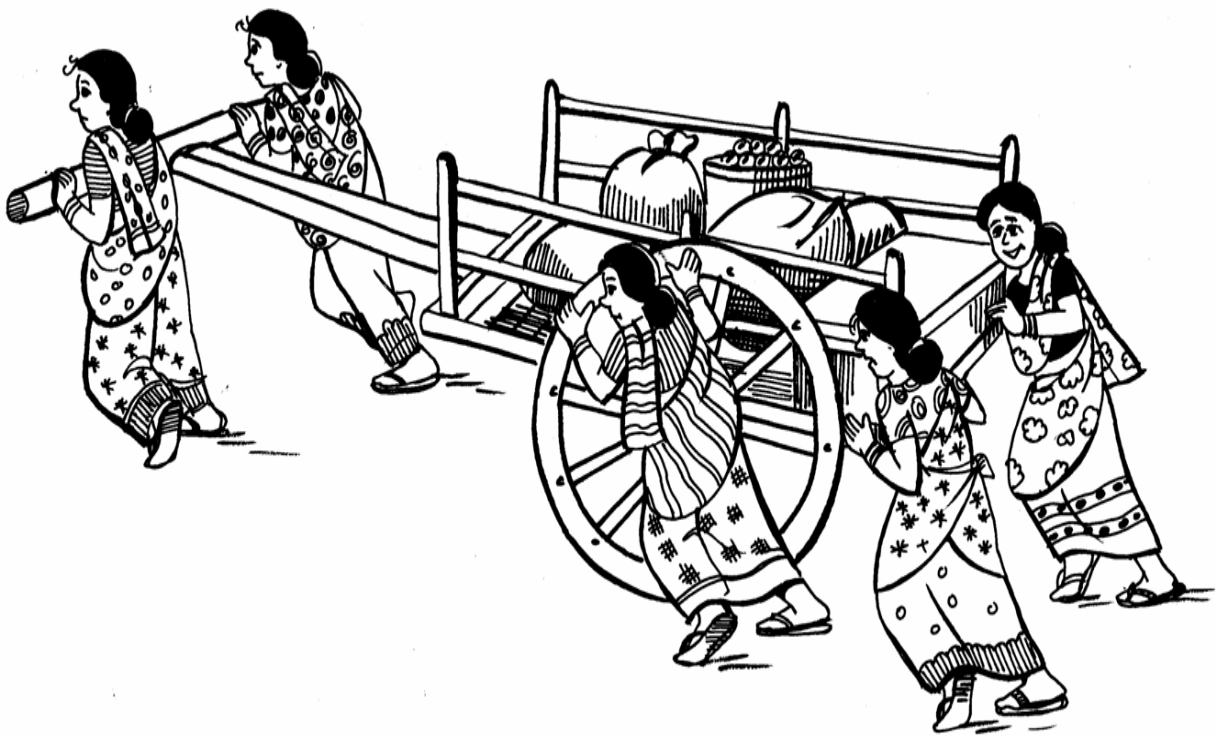
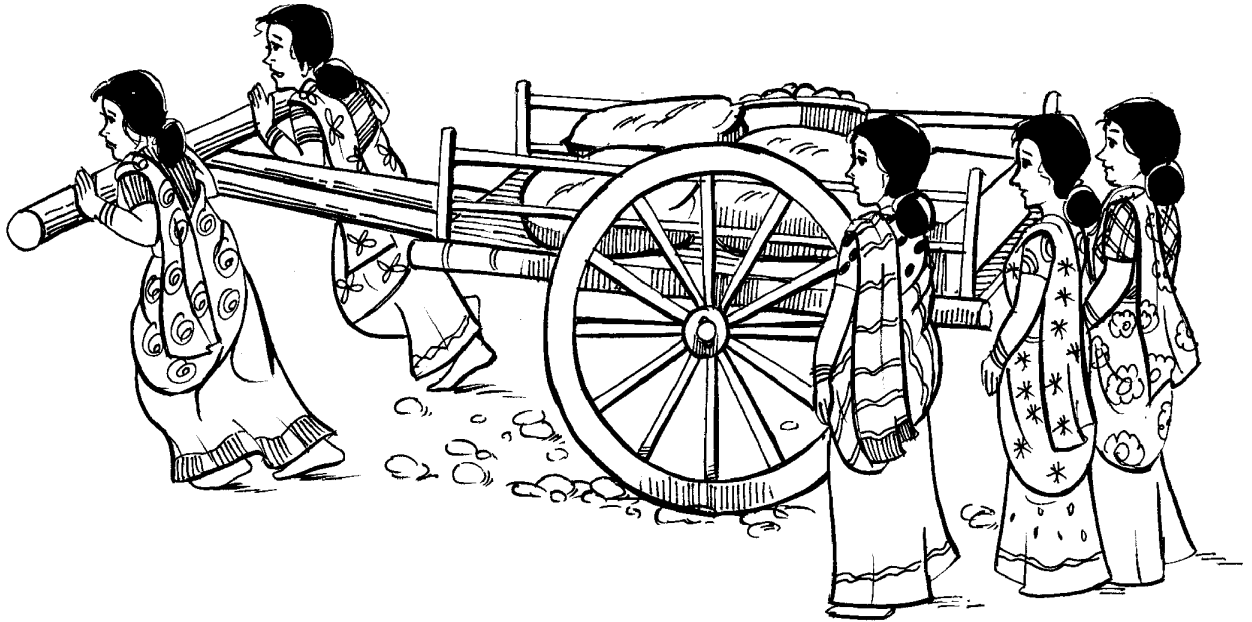
Strength of Mutual Decision



Homogeneity



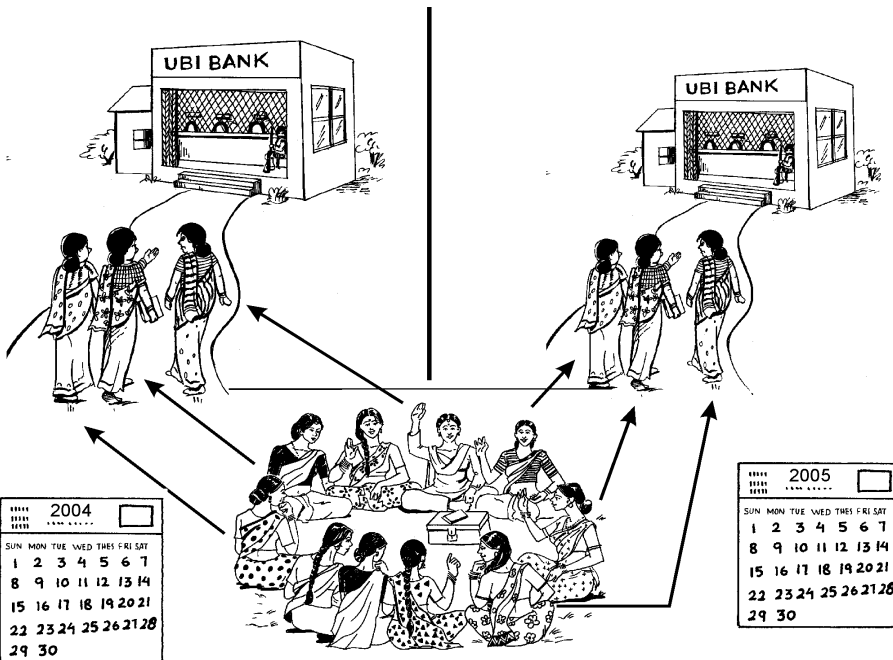
Mutual Co-operation



Shared Responsibility



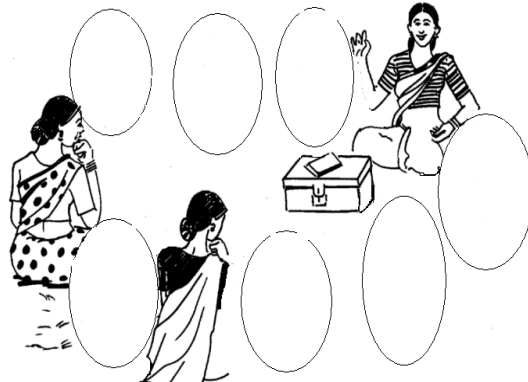
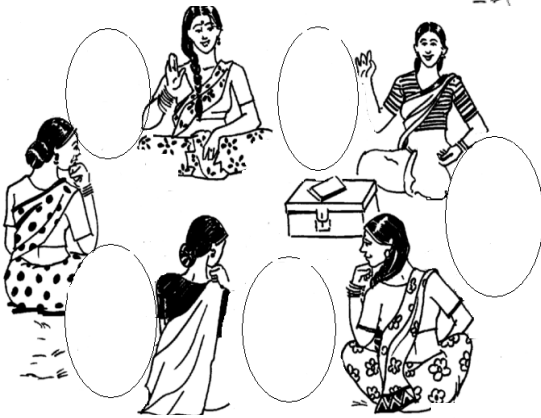
Accounts Management



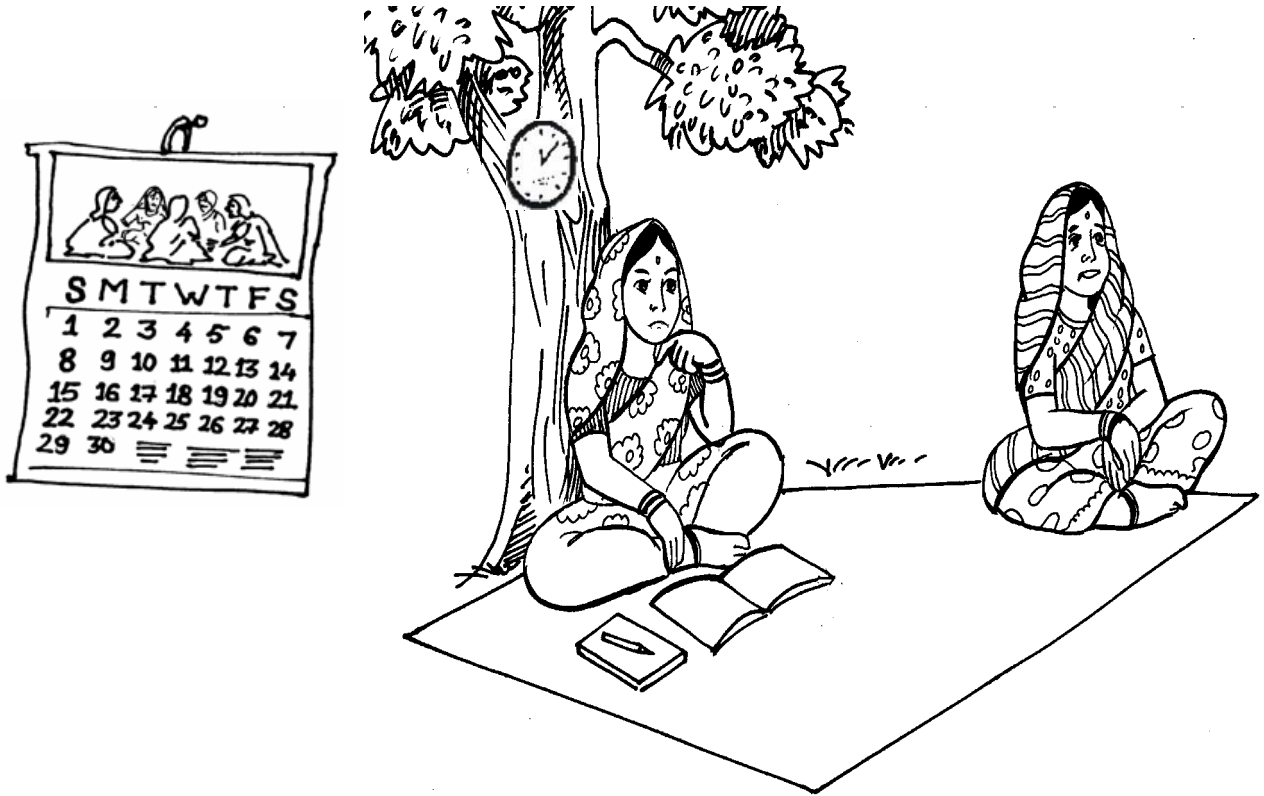
Group Meeting



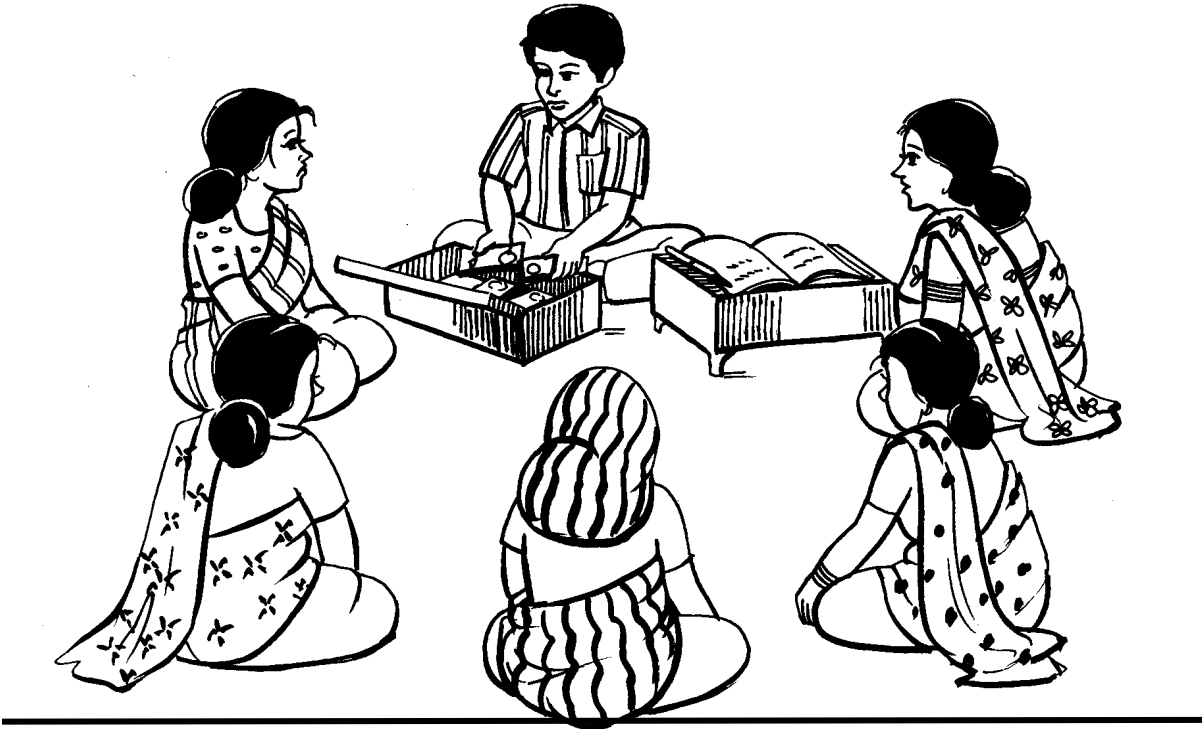
Attendance



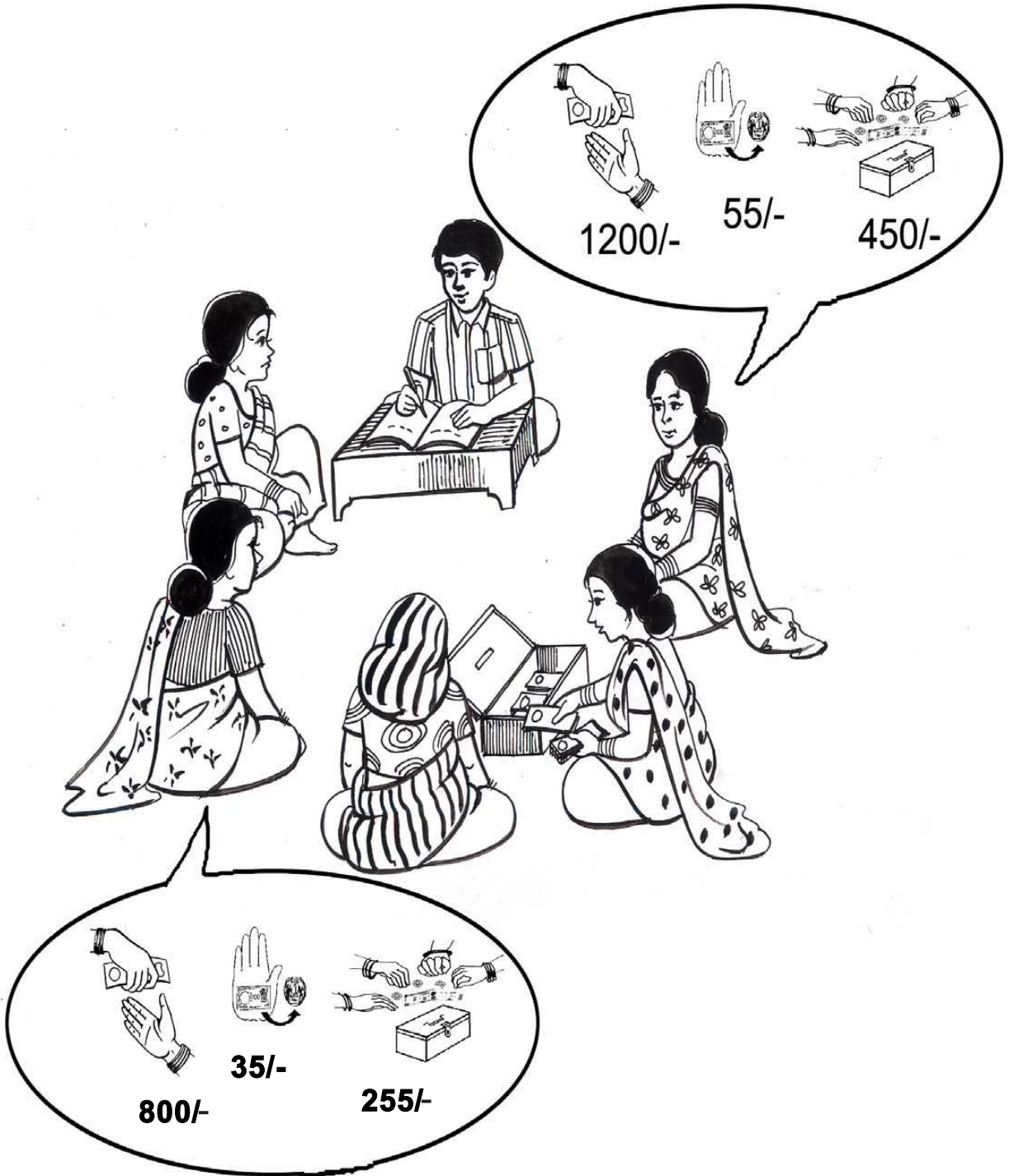
Group Practices / Norms



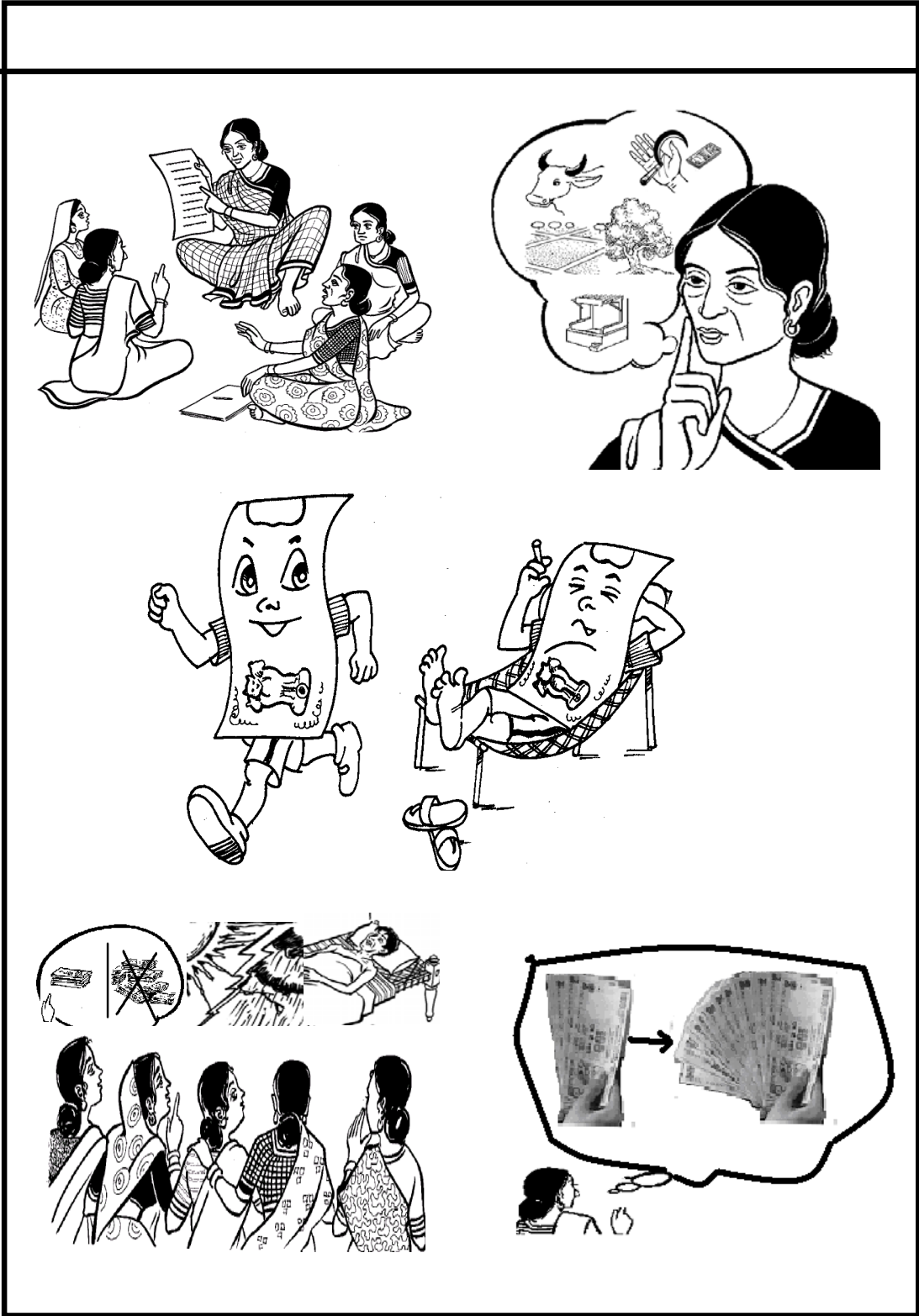
Rotational Leadership



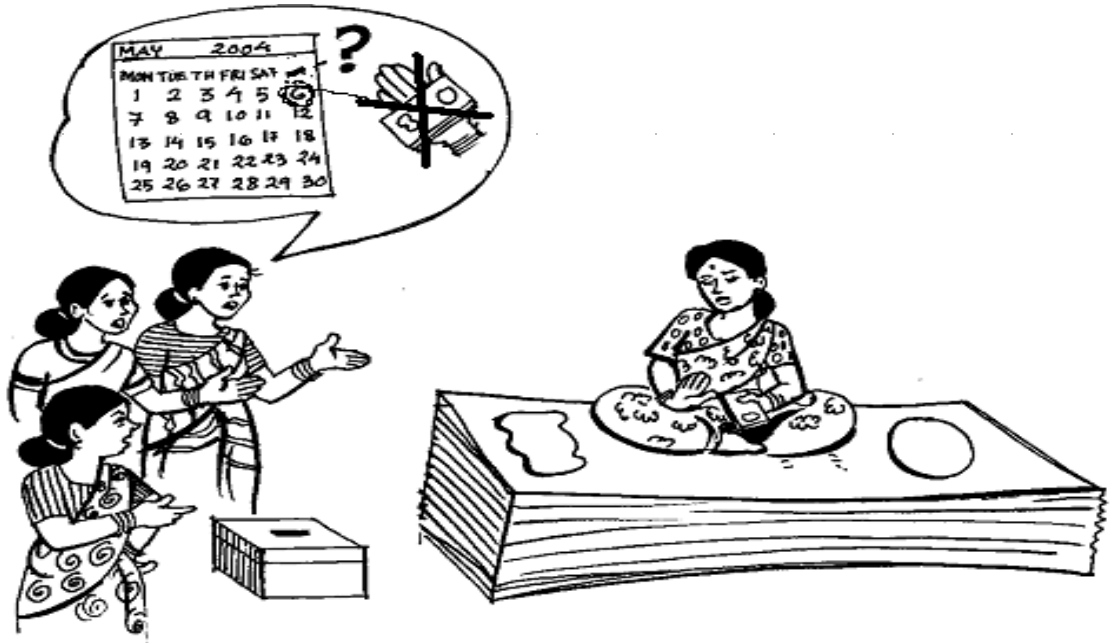
Transparency in Accounts Management



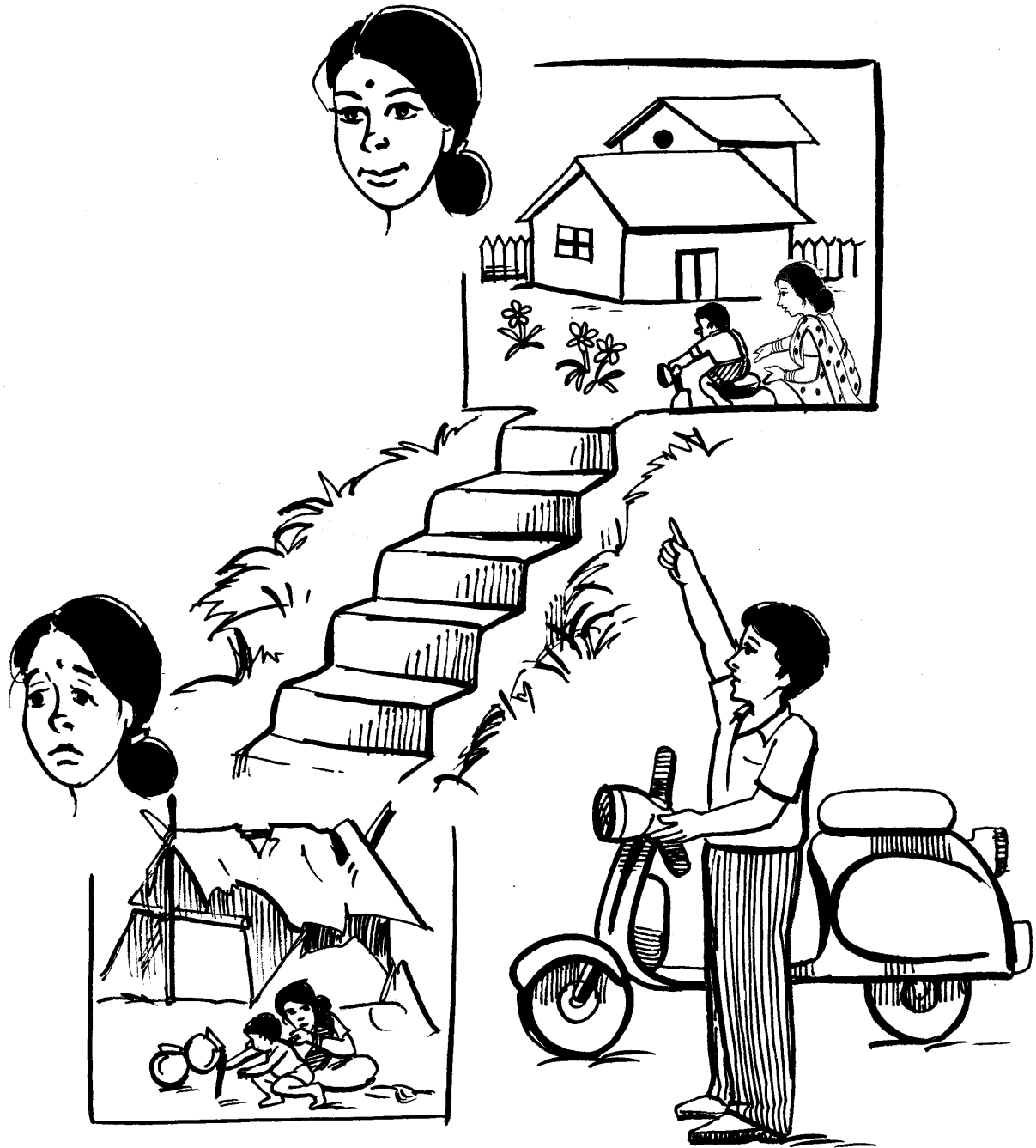
Loan Disbursement



Loan Repayment



Facilitators Role

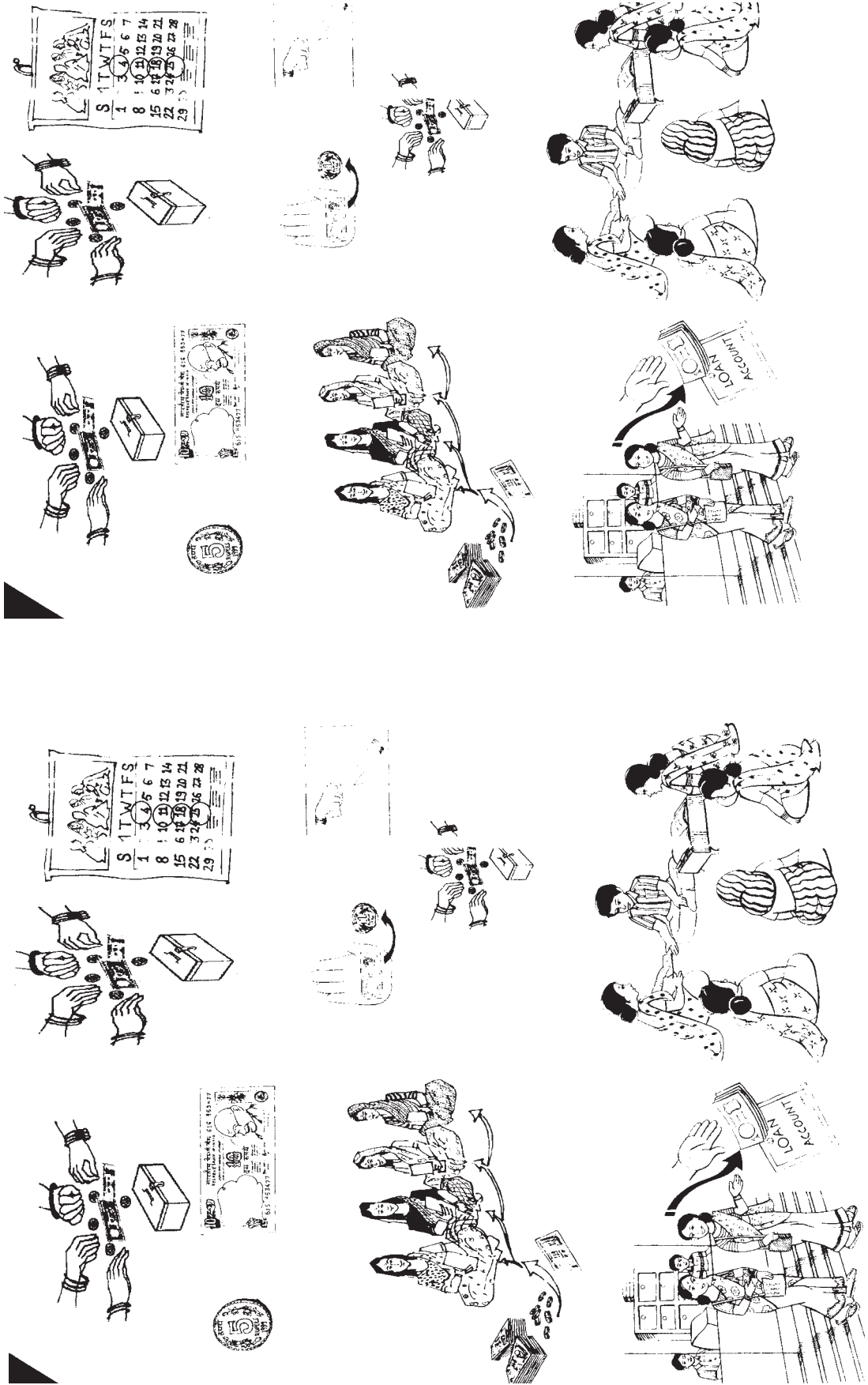


Participatory Monitoring

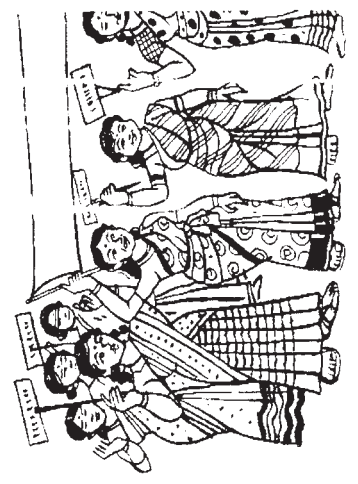
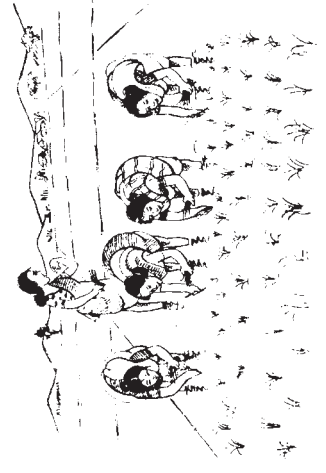
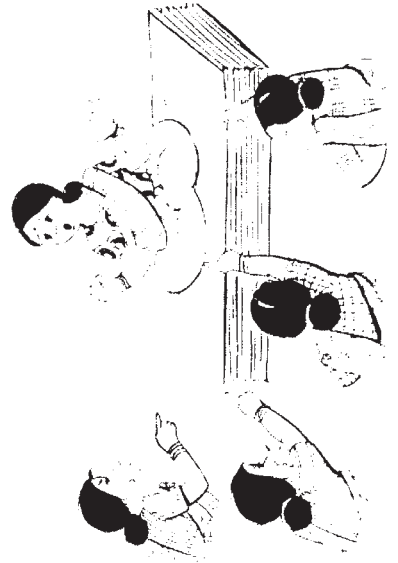
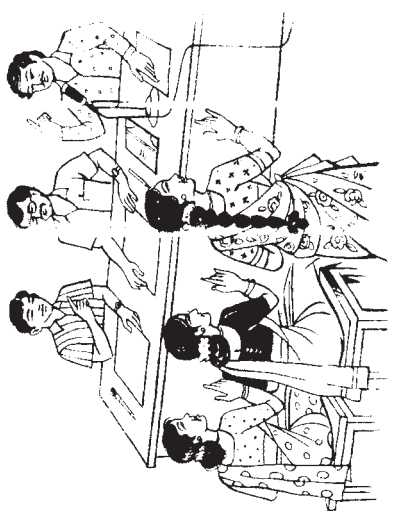


3	6	12	24	3	6	12	24
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3	6	12	24	3	6	12	24
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3	6	12	24	3	6	12	24
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

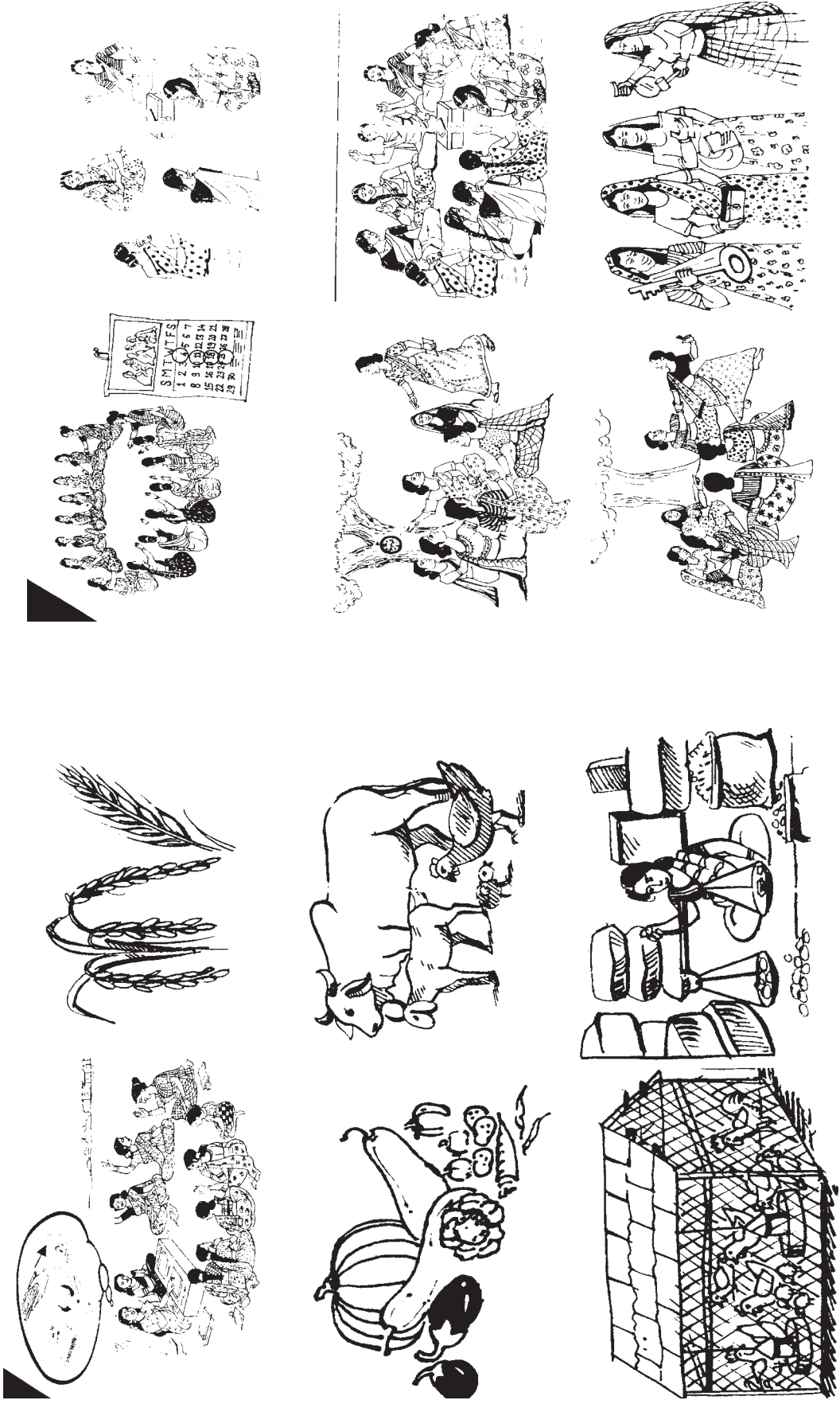
Pictures to paste for Participatory Monitoring



Pictures to paste for Participatory Monitoring



Pictures to paste for Participatory Monitoring





Contact

Programme Support Unit (PSU)

2nd Floor, TDCC Building, Bhoi Nagar, Bhubaneswar-22

Phone : 0674-2542709, 2547535, 2547854, Telefax : 0674-2541772

email : support@otelp.org, Website : www.otelp.org

