



**Guidelines on  
Formation and Strengthening of  
Self Help Groups (SHGs)  
&  
Grounding of Income Generation Activities  
under Ama Jangala Yojana**



**Odisha Forestry Sector Development Society**

Forest and Environment Department  
Government of Odisha

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& Grounding of Income Generation Activities  
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## **FOREWORD**

Ama Jangala Yojana (AJY) is the flagship programme of Government of Odisha, being implemented through Odisha Forestry Sector Development Society with the objective to promote sustainable forest management in the state. The project lays emphasis on livelihood support for the communities living in the forest fringe villages in participatory mode. For this, the project envisages strengthening of the community based initiatives for protection of the forest and creation of alternate livelihood opportunities to reduce pressure on forests. The Project Period is for 6 years, i.e. from 2016-17 to 2021-22.

Government of Odisha has also identified empowerment of women as one of the key development initiatives and adopted promotion of Women Self Help Group as key strategy to achieve Women's Empowerment. Following the objective of Ama Jangala Yojana, the project has been focussing on inter-sectoral convergence with the other Government schemes under implementation in project areas for access to better livelihood options and improvement of income of the targeted forest dependents.

AJY scheme under OFSDS so far linked 5658 Women SHGs alone in its project areas to support the livelihood of the communities during the project period. Women SHGs under AJY are envisaged to be the engine for women empowerment and family well-being. Making advantage of the holistic micro plan and annual plan the women SHGs will also work on the health, nutrition and literacy aspects to cater their practical needs along with the income generation activities.

Under AJY, Sustainable Livelihood Programme has been envisaged to go beyond the conventional definitions and approaches of poverty eradication in forest fringe villages. It is planned that in livelihood promotion endeavour more attention will be paid on factors and processes that would enhance poor people's ability to make their living in an economically, ecologically, and socially sustainable manner.

To facilitate the growth and sustainability of the SHGs, promote income generation activities (IGA) of SHGs and facilitate convergence programmes for SHGs and the clusters, PMU has developed a comprehensive Guideline on Formation and Strengthening of Self Help Groups & Grounding of Income Generation Activities under Ama Jangala Yojana. This Guideline will be helpful in Selection of SHGs in the project area, strengthen the functioning of SHGs, helpful in identifying Income Generation Activities and in the overall growth of SHGs under AJY.

The sincere and hard work put up by Smt. Pusazhule Mekro, IFS, Additional Project Director (Administration & Finance) and the team of experts of PMU in preparing the SHG guideline are praiseworthy. The efforts of the assisting team from PMU comprising of Dr. Mamata Mishra, State Programme Manager (Livelihood, Natural Resource Management & Inter-sectoral Convergence), Shri Subrat Kumar Kar, State Programme Manager (Capacity & Institutional Development), Shri Chhayakant Mishra from the PMC, Shri Bijayram Senapati, SMS (Publicity and Training), Shri Trinath Pattnaik, SMS(IME), Shri Amiya Kumar Das, SMS(Convergence and Livelihood) and all the PMU officials are acknowledged thankfully.

I hope that this document would serve as an important guideline for the Project Management Unit, Divisional Management Units, and Field Management Units implementing the Ama Jangala Yojana.

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## **PREFACE**

The objective of Ama Jangala Yojana, flagship program of the Government of Odisha under Forest and Environment Department is to enhance the forest ecosystem along with sustainable livelihood of local people by improving sustainable forest management, biodiversity conservation and community development, thereby contributing to harmonization between environmental conservation and socio-economic development in the Project area in Odisha.

The AJY scheme is presently being implemented in 23 Territorial and Wildlife Divisions (Divisional Management Units) of the State. A total of 3180 VSSs have been covered under the scheme up to 2018-19. Apart from this, 5658 women self help groups are also linked with various income generation programs (IGPs) and other schematic benefits of various departments. All the activities are being carried out with active participation of local communities.

The Odisha Forestry Sector Development Society has implemented OFSDP-I. From past experiences it is revealed that insufficiency of products at SHG level caused difficulty in taking up their processing, product augmentation and aggregation. For ensuring aggregation of the products so as to take up their value addition, bulk marketing, it is envisaged to promote a cluster level approach under OFSDS schemes. Accordingly, product clusters are proposed to be formed at each Field Management Unit (FMU) or at Divisional Management Unit (DMU) level considering the availability and access to raw material, infrastructure facilities, skill and capacity of community to take up the identified activity in a sustainable manner etc.

This Guideline exhaustively deals with the formation of SHGs, strengthening, functioning of SHGs, and selection of Income Generation Activities. It is expected that this document will facilitate and monitor the growth of SHGs under Cluster identified in AJY scheme. This also deals with the financial support system to the SHGs under AJY. I am hopeful that this document would be very useful to all the project functionaries and stakeholders in achieving the objective of AJY.

The Guideline has been prepared under the guidance of Dr. Meeta Biswal, IFS, Project Director of OFSDS. The sincere efforts, dedication and contribution made by the experts of PMU and support of PMC in preparing this guideline are highly appreciated.

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# 1

## Introduction

- 1.1 Women empowerment is one of the key development initiatives identified by the Government of Odisha. It is well-known that economic empowerment of women significantly contributes to their social empowerment. As such helping women to achieve economic independence by enabling them to have independent employment and income has been accorded the highest priority. It has also been recognised that women will be better-placed to overcome the negative social pressures and gender biases operating against them and to unshackle themselves through group identity and activity. Promotion of Women Self-Help Groups (WSHGs) has therefore been adopted as a key strategy for achieving women's empowerment.
- 1.2 The objective of Ama Jangala Yojana is to enhance forest ecosystem along with sustainable livelihood of local people in JFM mode. Focus will remain on inter-sectoral convergence with the other Government schemes under implementation in project areas for access to better livelihood options and improvement of income of the targeted forest dependents.
- 1.3 The project OFSDP-I and Ama Jangala Yojana (AJY) implemented livelihood component of their project around SHGs. Subsequently progressive SHGs were graduated into cluster to reach higher market with economies of scale and processing initiatives. Experience of OFSDP-I and AJY, implemented by OFSDS, revealed that insufficiency of products caused difficulty in taking up their processing, value addition of different kinds, bulk marketing and retailing of products at SHG level. For ensuring aggregation of the products so as to take up their value addition, bulk marketing, it is envisaged to promote a cluster level approach. Accordingly, product clusters will be formed at each Field Management Unit (FMU) or at Divisional Management Unit (DMU) level considering the availability and access to raw material, infrastructure facilities, skill and capacity of community to take up the identified activity in a sustainable manner, etc.
- 1.4 Women SHGs under AJY divisions are envisaged to be the engine for women empowerment and family wellbeing. Making advantage of the holistic micro plan and annual plan the women SHGs will also work on the health, nutrition and literacy aspects to cater their practical needs along with the income generation activities. By converging with line departments including Women and Child Development department, Health department, Agriculture department etc. these activities will be implemented in the project villages. Animators of the VSS and the PNGO staffs will take an active role in such endeavour.
- 1.5 Sustainable Livelihood, under AJY, has been envisaged to go beyond the conventional definitions and approaches of poverty eradication in forest fringe villages. Therefore, in livelihood promotion endeavour more attention will be paid on factors and processes that would enhance poor people's ability to make their living in an economically, ecologically, and socially sustainable manner.



1.6 Odisha Livelihood Mission (OLM), an autonomous body established under the Department of Panchayati Raj, Government of Odisha, is the state nodal agency for promoting livelihood improvement in the rural areas under National Rural Livelihood Mission. Efforts will be made for promotion of schemes/programs undertaken by Odisha Livelihood Mission (OLM) and the National Rural Livelihoods Project

(NRLP) through project SHGs. The guidelines for implementation of livelihood programme under AJY will therefore be compliant to the OLM guidelines. Since the project is a time bound intervention and has limited capacity to provide the long-term assistance to project SHGs, it would be an advantage for SHGs to be adopted by OLM as the project activities phase out.

## Objectives of the Guideline

The overall objective of the guideline is to promote/strengthen SHGs to engage in the sphere of socio-economic development to enhance the economic and social wellbeing of members, status of women and contribute to the overall village development.

- To promote and support SHGs on growth trajectory
- To identify, assess and select WSHGs (6000+) in AJY area
- To promote IGA activities with SHG members
- To facilitate convergence for institutional and financial growth of SHGs
- To facilitate SHG functioning and maintenance of Records
- To facilitate business plan development and linkages
- Facilitate in linking with infrastructure and institutional support
- To facilitate financial and non-financial supports to the selected SHGs
- To improve income of the SHG members
- To create vibrant SHGs to graduate to be a part of cluster institution promoted by OFSDP-II.

## Project Area

The project will promote livelihood activities in the project area spread over 23 Divisions (20 Territorial Forest Divisions and 3 Wildlife Divisions), where 129 Forest Ranges (known as Field Management Units) have been selected to undertake the project activities, in 3180 villages through Vana Surakshya Samitis (VSS). On an average in each VSS, 02 Women Self Help Groups (SHGs) will be incubated for undertaking income generation and alternate livelihood activities. Thus, the total of 6000 plus women SHGs will be promoted in 3180 VSSs of 23 Forest Divisions as per details given in Annexure-I.

The functioning of SHGs, their graduation into clusters and formulation of Business Development plan will be facilitated by Livelihood Resource Centre (LRC) which will operate at PMU level. The Livelihood Resource Centre would also co-ordinate the activities of Income Generation Resource Agency (IGRA) and livelihoods enhancement programs those would be undertaken under Ama Jangala Yojana (AJY).



## Key Stakeholders

The key stakeholders and their responsibilities towards SHGs and IGA promotion under AJY is as below:

Levels	Stakeholders	Key Responsibilities
<b>PMU</b>	SMS- CLLI, SMS-IME, SMS-P&T	<ul style="list-style-type: none"> <li>■ Develop the guideline and strategies and revisit</li> <li>■ Issue of office orders</li> <li>■ Disseminate of study findings w.r.t livelihood opportunity, market, value chain etc.</li> <li>■ Facilitate state level convergence</li> <li>■ Follow up and handholding</li> </ul>
<b>DMU</b>	DMU Chief, Asst DMU Chief & AJY Coordinator	<ul style="list-style-type: none"> <li>■ Overall supervision of the implementation plan and promotion of institutions</li> <li>■ Disseminate of study findings w.r.t livelihood opportunity, market, value chain etc.</li> <li>■ Facilitate Convergence at district/division level</li> <li>■ Steer the process of implementing project financial and non-financial provisions</li> <li>■ Facilitate the institutional arrangements (SHG, VSS, Cluster and LRC) and its coordination</li> <li>■ Monitor and report to PMU</li> </ul>
<b>FMU</b>	FMU chief, DO & Team leader of PNGO	<ul style="list-style-type: none"> <li>■ In-charge of implementation of the project activities</li> <li>■ Facilitate the overall selection and prioritization of SHGs</li> <li>■ Facilitate institutional coordination among SHG, VSS and Cluster (s)</li> <li>■ Facilitate the process of implementing project financial and non-financial provisions</li> <li>■ Facilitate convergence at block level</li> <li>■ Supervise and monitor progress and Report to DMU</li> </ul>
<b>VSS</b>	EC Members and Animator	<ul style="list-style-type: none"> <li>■ Play key role in promotion/selection of the right SHGs to take IGA</li> <li>■ Support in preparing the baseline of resource and market</li> <li>■ Support SHGs in accessing resources</li> <li>■ Manage Revolving fund successfully</li> <li>■ Track progress and report to FMU</li> </ul>



<b>SHG</b>	Leaders and Members	<ul style="list-style-type: none"> <li>■ Undertake IGA and plus activities</li> <li>■ Manage financial and non-financial resources</li> <li>■ Build skill and capacity of leaders and members</li> <li>■ Maintain adequate records</li> <li>■ Manage linkage with project, bank and other resource agencies</li> <li>■ Report changes and take up audit</li> </ul>
<b>Working Group</b>	Members of Working Group	<ul style="list-style-type: none"> <li>■ Working Groups will be formed at PMU, DMU, FMU and VSS level to aid and facilitate by LRC</li> </ul>

## 2

### Women SHGs under AJY

2.1 The women SHGs promoted under AJY, would be the primary community level institutions consisting of generally 10-20 (in no case exceeding 20) women members which would work together on the principle of self-help promotion as the implementing units. Women SHGs under AJY will also be required to be involved in income generating activities and in women empowerment activities around Health, Education, Nutrition, Financial Literacy etc. Women SHGs under the project envisaged to undertake IGA across sectors, based on market and resource situations. Matured and capacitated SHGs will graduate into product clusters to maximise value chain and to undertake value addition. The clusters will be promoted under the support of Livelihood Resource Centre instituted by OFSDP-II.

2.2 Identification, formation and selection of potential SHGs under AJY will follow a demand driven approach, which at the first place will require the willingness of the members to form the SHG, which will be a part of the project. The dependence of member households on forest,

socio-economic vulnerability (ST/SC/OBC, poverty level), appreciation of the project i.e. AJY and potential for cluster formation will be other major criteria.

2.3 Implementation of IGA would require linkages between the SHG and the concerned VSS. The SHG members shall essentially be the members of the General Body (GB) of the VSS and in that capacity, they will be eligible to participate in the meetings of the GB and Executive Committee (EC) of the VSS.

2.4 process of selection of women SHGs to be supported under the project will start after completion of the micro planning in each VSS. However, the identification of existing SHGs in the VSS will be made during the micro planning. In this regard, an information sheet on existing women SHGs of the VSS will be maintained in the format prescribed in Annexure-II, which will be prepared by the Member-Secretary of the VSS and verified by the PNGO representative. This information sheet will be authenticated by the FMU Chief and a



copy of this sheet will become a part of the micro-plan of the VSS.

- 2.5 A number of women SHGs are already organized under different programs and initiatives of State Government. Different programs of the Odisha

Livelihood Mission are under implementation in nearly 50% of the project areas. Therefore, wherever the OLM is present the project will work with the existing women SHGs in village, that could be identified by adopting the exclusion and inclusion criteria given in the following table-

<b>OLM Area</b>	<b>Proposed Criteria under AJY</b>
<b><i>Exclusion Criteria</i></b>	<b><i>Exclusion Criteria</i></b>
1. Currently taking loan from a financial institution as a group and have defaulted	1. Currently taking loan from a financial institution as a group and have defaulted 2. Members having multiple membership with other SHGS 3. More than one family members are in one SHG
<b><i>Inclusion/ Priority Criteria</i></b>	<b><i>Inclusion Criteria</i></b>
1. Motivated to work with AJY 2. Understand the objectives of AJY 3. Forest Dependents 4. Potential for cluster formation	1. Motivated to improve their livelihood 2. Understand the objectives of AJY 3. Vulnerable households among the VSS members, households identified through micro planning process and not yet a member of any other SHG. 4. Forest Dependents 5. Potential for cluster formation

- 2.6 Prioritization of SHGs in a village will require detailed exercise. In this regard, a rating tool for SHG grading is prescribed in *Annexure- III*, in which various indicators and corresponding maximum score are given. Each identified SHG (existing or new one) will be given marks against the maximum marks indicated in column-3 of the rating tool format. Focus Group Discussion (FGD) will be required to be made for this purpose with different stakeholders including target SHGs for which reference pointers are given in Annexure III-A and III-B. The highest scoring SHGs (02 no.) will be qualified and directly selected to be a part of the cluster level institution whereas ones with lower score (more than 50marks) will be linked to

the VSS for further development and financing. On successful graduation in the areas of institution building, financial management, Skill and capacity etc. they may apply to be the members of cluster, that will be facilitated by the VSS.

- 2.7 On an average about two SHGs will be supported by the project in each VSS. Depending on the number of households in the VSS, number of SHGs to be supported under AJY will be finalized and included in the micro plan approved by General Body (GB) of the VSS as well as by the FMU Chief. Any subsequent change in number, when required, has to follow the same process through GB VSS and FMU Chief.



2.8 The project shall work with the existing women SHGs present in villages. However, following guidelines shall be considered in identification of the SHGs-

- a. SHGs whose most of the members are motivated to promote certain IGA and improve the livelihood shall be given priority under the project.
- b. SHGs with Vulnerable households those are identified during Micro Planning shall be given preference under AJY.
- c. SHGs having more than 50% members who are forest dependents should be given preference during selection process.
- d. SHGs formed under OLM who are motivated to work with AJY will be given priority during identification, provided they have operated for at least more than six months and they satisfy the inclusion criteria.
- e. If currently any loan has been taken by the SHG from a financial institution as a group and defaulted, such SHG(s) shall be excluded under AJY.
- f. In case a SHG has become defunct, a detailed analysis may be done on the reasons contributed to the defunct situation. If reasons are not fatal the SHGs may be considered under AJY.
- g. Some of the reasons which may be considered fatal for SHG revival are;
  - i. Financial mismanagement and misappropriation
  - ii. Conflict beyond resolution
  - iii. No members existing/interested, etc.
- h. The reasons considered to be fatal for revival of SHG are to be recorded in writing by the concerned authorities.
- i. SHG(s) where members having multiple memberships in other SHGs, or more than one family members are in a SHG shall not be

included under AJY.

- j. SHGs having similar livelihood activities and potential for cluster promotion shall be selected under the project so that cluster promotion is ensured in future.
- k. Women SHGs supported under AJY shall be nurtured following the SHG guidelines duly customized for AJY. This will facilitate adoption of SHGs formed under AJY by OLM after phasing out of the project.
- l. Steps may also be taken to cover other women SHGs with the programme of other Line Departments such as OLM, Mission Shakti etc.

2.9 **Baseline Survey and Profile of SHG Members:** The basic information about the SHG will be collected by the Member Secretary of the VSS with the help of the VSS Animator and the P-NGO representative and it will be maintained in the format prescribed in Annexure- IV, which shall be prepared by the Member Secretary of the VSS, verified by P-NGO representative and authenticated by the FMU Chief. They will refer to the SHG rating tools of OFSDP II for selecting SHG for Linking to the Cluster and VSS as detailed in point 2.6.

**2.10. Baseline Survey on SHG:** The baseline information of the SHG and its members will be collected. The information (s) will be mostly around current livelihood and IGAs at individual member level, Investment in terms of Finance and labour, involvement of other family member, raw material, process, technology, infrastructure, final product, market, profitability and growth pattern etc. Information will also be gathered and monitored on productive asset, skill, income, information and issues and challenges etc. The format for the baseline in annexure-XII

**2.11 Final selection of SHG:** Final selection of the SHGs will be made by a joint team headed by of AJY Coordinator of the DMU, Executive



Committee Members (at least 5 members, including three women members), Member Secretary of VSS, DO, P-NGO Representative and Animator of VSS.

**2.12 The Selected List of SHGs:** The selected list of SHGs in each VSS will be endorsed by the Field Management Unit (FMU) Chief and sent to the

Divisional Management Unit Chief for approval. The approved list of SHGs will be forwarded to the PMU indicating the activity identified for respective SHGs. One copy of the selected list will also be forwarded to the Livelihood Resource Centre, set-up in the PMU.

## 3

### Strengthening and Functioning of SHGs

3.1 All efforts will be made to strengthen the SHGs covered under the project. These efforts will require appropriate policy directives by the PMU and the LRC, and effective implementation at DMU, FMU and VSS levels.

3.2 Proper lending of loans by the VSSs to SHGs (if any) and timely refund of loans by SHGs to VSS and rotation of loan by the VSS will require prompt attention. It must be the endeavour, that rotation of loan to SHGs is made as frequently as possible for

different income generation activities, to sustain the livelihood of households of SHG members.

3.3 Capacity development of stakeholders at all levels on different thematic areas like scientific collection, processing, storage, packaging, marketing and managerial skills will be given due thrust. The important aspects and things to be focussed in Capacity building and handholding of SHGs are summarized in the following table:

Aspect	Things requiring focused attention during handholding
<b>Conceptual Awareness</b>	<ol style="list-style-type: none"> <li>1. Concept of Self Help;</li> <li>2. Principles of Thrift &amp; credit;</li> <li>3. Social Responsibility of SHG (Village education, sanitation, liquor prohibition, conflict resolution etc.</li> <li>4. Environmental Democratization – involvement and decision making in management of natural resources viz. forest, water and land;</li> <li>5. Setting rules/ bye-laws for group;</li> <li>6. Awareness about banking rules and other schemes</li> </ol>





<b>SHG Meetings</b>	<ol style="list-style-type: none"> <li>1. Regularity in conducting meetings;</li> <li>2. Schedule of meeting and Agenda</li> <li>3. Arrangement of the meetings;</li> <li>4. Maintaining transparency with regard to financial transaction during the meetings;</li> <li>5. Attendance of SHG members in the meeting including imposition of penalty clause for absentees,</li> <li>6. Assistance of animator during SHG meetings</li> </ol>
<b>Saving and Credit</b>	<ol style="list-style-type: none"> <li>1. Regularity of saving. Compulsory and optional saving</li> <li>2. Inter Loaning for productive and consumption purposes</li> <li>3. Individual pass book for saving and loan ledger for loan</li> <li>4. Participatory loan disbursement processes</li> <li>5. ROI and repayment schedule clearly spelled</li> <li>6. Management of loan, default with peer pressure</li> <li>7. Penalty for saving and credit defaulters</li> </ol>
<b>IGA</b>	<ol style="list-style-type: none"> <li>1. Market oriented at the same time based on local resources</li> <li>2. Individual, CIG and SHG based activities</li> <li>3. Business plan for IGA</li> <li>4. Fund management with adequate records</li> <li>5. Financial linkage with bank and financial support from Project.</li> </ol>
<b>Linkage with cluster and LRC</b>	<ol style="list-style-type: none"> <li>1. Member of the cluster</li> <li>2. Scientific collection and proper processing of SHG products;</li> <li>3. Value addition including demand driven packaging;</li> <li>4. Creating linkages with local markets, town traders, traders outside the State, etc. for marketing of IGA products.</li> <li>5. Value chain maximization.</li> </ol>
<b>Record Keeping</b>	<ol style="list-style-type: none"> <li>1. Adequate and transparent records</li> <li>2. Record keeping facilitation by animator</li> </ol>





- 3.4 All identified SHGs in an FMU will be divided into two categories based on the rating tool of SHG and activities taken up by SHGs and the Development Officer will maintain this information which will be transmitted to DMU and LRC in PMU. The first category of SHGs (02 in number) those who rank first 2 positions after SHG rating and will be eligible for the financial and non-financial support from cluster whereas the rest of SHGs will be eligible to get financial and non-financial support from the VSS.
- 3.5 Member Secretary of the VSS will maintain the list of all SHGs selected in the VSS with their salient features and group them into different classes, as per their status in terms of desired aspects such as, i.e. Conceptual clarity, Regularity in Meetings and Saving, Internal Lending and repayment, IGA activities and Marketing of SHG products and Record Keeping.
- 3.6 Monthly meeting timing and dates of SHGs will preferably be fixed / re-fixed to suit the facilitators (P-NGO team member and animator) and the group as a whole. The quorum of the meeting is more than 3/4th of the members. Record keeping will be done by the group at the completion of the meeting under the guidance of D.Os. and animators.
- 3.7 Proceedings of SHG meetings will be maintained at SHG level by the animator and shared with Development Officer at FMU level and AJY Coordinator at DMU level.

## 4

### Selection of IGAs

- 4.1 Promotion of Income Generating Activities (IGAs) by involving women Self Help Groups (SHGs) have been envisaged under AJY. The Project would provide support for strengthening the women SHGs as an institution, in their business planning, credits, product development including value addition and in establishing market linkages, generally in convergence mode.
- 4.2 In view of difficulties experienced in taking up the processing, value addition, bulk marketing and retailing of products at SHG level, promotion of cluster level approach or formation of product clusters for aggregation of the product will be attempted, so as to ensure a more profitable marketing and better income for the SHG members.
- 4.3 Under AJY, various alternate livelihood options will be explored for forest dependent communities in the project area. A mission mode approach on livelihood promotion will be adopted through a dedicated Livelihood Resource Centre (LRC) which will, *inter-alia*, ensure continuous and long term hand holding support to SHGs and clusters for sustainability.
- 4.4 Income Generation Activities taken up under the project may not be the main source of income for the women SHG households, but these would certainly help them in mitigating their day-to-day management of household situations. Thus, pretending all women SHGs to become profit oriented entity may not be so realistic. However, belonging to a women SHG would help them in management of their day to day requirement to some extent. The project will keep options open for individual or household based income generation activities.



# 5

## Important Considerations for IGAs under AJY

- 5.1 Experience of IGA processes gained in projects implemented by OFSDS have shown that along with the financial support, a more focussed approach is required to be followed for success and sustainability of income generation opportunities for the forest fringe communities. This approach shall take into account the following presumptions and important considerations-
  - 5.2 IGA is always demand-driven and as such it shall be as per requirement of the market and credit. Under no circumstance, the IGA shall be presumed as supply-driven and it shall be undertaken with the objective to meet the physical and financial targets or to utilize the natural resources just because "they are there".
  - 5.3 Along with the resource-based interventions, support in the form of adequate capacity development of the stakeholder members is essential for success and sustainability of the IGA. In other words, the training of SHG members and individual business personnel on relevant themes to handle a particular income generating enterprise will be persuaded under AJY.
  - 5.4 IGA support needs to be facilitated by reinforcing with adequate, appropriate and innovative forward and backward integrations (in terms of credit, capacity development, input supply and market institutions) to make IGAs viable and sustainable. These aspects will be given adequate thrust during implementation of IGA interventions under AJY.

# 6

## Types of IGA to be promoted under AJY

- 6.1 The project envisages support to livelihood of forest fringe communities through various income generating activities across farm, off-farm, non-farm and NTFP sector. The IGA support to the community, therefore, will be rendered at different forms as mentioned below;
  - a) Individual Member or Common Interest Group (CIG) based IGAs within a SHG, where small loan based activities with a short gestation period will be admissible for individual(s) or CIG for gaining income by selling the product(s) at local market with handholding provision by project facilitators and in convergence with other local potential agencies.
  - b) Group based small income generating activities around a single commodity and collective marketing/ value addition with an objective to get higher return through linkage to higher markets by scaling up and also in linkage with other Business Development Support (BDS) providers.
  - c) Product based SHG clusters, which will be formed around one or few viable products. Each such cluster will pick up livelihood



options which can be-

- i. On-farm based (agriculture, horticulture, pisciculture, apiculture, floriculture, nurseries, etc.),
- ii. Off farm based (Dairy, poultry, goatery, piggery etc.),
- iii. Forest based (Sal & Siali leaf plates, Brooms, NTFP, etc.), or
- iv. Non-farm based (entrepreneurships depending upon the requirement, such as plumbing, carpentry, tailoring, cycle repair, mobile repair, shops, etc.

6.2 NTFP based livelihood activities will be promoted through NTFP inventorization, development

of NTFP strategy and facilitating linkage with business development services.

- 6.3 Financial support like Revolving Fund (RF) and other support may be leveraged for SHGs. The LRC may play a key role in facilitating the leveraging.
- 6.4 Each SHG will develop business plan when intended to go for group activities. The business plan should clearly say about the business, key functions, financials, marketing plan, profitability, repayment etc. ref annexure-XI

## 7

### Growth of SHGs: Clusters and LRC

7.1 With an objective of sustainability of livelihood initiatives under AJY, product based SHG clusters will be formed for aggregation of the SHG produce, its processing, value addition and high value marketing at remunerative prices.

7.2 Major steps in cluster development and different activities to be carried out are summarized below;

Major steps in cluster development	Activities to be carried out
Planning for Cluster	<ol style="list-style-type: none"> <li>1. Identification of product(s) around which cluster will be formed</li> <li>2. Identification of target VSSs and the SHGs</li> <li>3. Consultation with SHG, VSS members, project staff</li> <li>4. Selection of the right clusters for initiating appropriate activities</li> <li>5. Preparation of FMU-wise list of probable clusters with names of VSS and SHGs indicating the rationale behind their selection to PMU/LRC through DMU.</li> </ol>



Collection of base line information on Cluster	<ol style="list-style-type: none"> <li>1. Mapping of Clusters on the basis of produce</li> <li>2. Mapping of available infrastructure</li> <li>3. Product profile (Name of the product; season of collection/harvest; approximate quantity; Perpetuity of the produce etc.</li> <li>4. Market mapping and value chain of the selected products</li> </ol>
Organization of cluster meetings	<ol style="list-style-type: none"> <li>1. Sensitization of SHGs on cluster development</li> <li>2. Participatory discussion to arrive at a consensus on roles and responsibilities of members and leaders and finalization of the institutional arrangement for the cluster.</li> <li>3. Meeting on finalization of the Business Development Plan of the Cluster.</li> <li>4. Signing of formal agreement between SHGs and VSS on Business Development Plan of the Cluster</li> </ol>
Cluster Establishment and registration	<ol style="list-style-type: none"> <li>1. Formation of cluster level committee</li> <li>2. Physically launching of the cluster with infrastructural facility</li> <li>3. By-law preparation for registration</li> <li>4. Registration of the Product based Cluster</li> <li>5. Formation DMU level coordination committee</li> </ol>
Preparation of the Cluster Business Plan (CBP)	<ol style="list-style-type: none"> <li>1. A detailed plan for setting up the business of the cluster will be prepared by the FMU Coordinator (Livelihood) in consultation with the members of the partner SHGs and other project staff under overall guidance of the LRC set up in the PMU of AJY. This plan will be known as the Cluster Business Plan (CBP).</li> <li>2. The CBP will address the capacity building aspect for various stakeholders for effective and profit oriented functioning of the cluster.</li> <li>3. The CBP will also take into account various processes that will be necessary for functioning of the cluster business in a sustained manner.</li> <li>4. Financial linkages of the cluster with VSSs involved, Banks, other financial institutions and related schemes and projects shall be clearly identified and reflected in the CBP.</li> </ol>
Initiation of cluster activities	<ol style="list-style-type: none"> <li>1. Setting up of cluster infra-structure including machine and equipment and other fixed assets.</li> <li>2. Bulk raw material procurement to minimize the cost of inputs and low transaction costs.</li> <li>3. Aggregation, processing and value addition activities.</li> </ol>



Marketing of final products of the cluster	<ol style="list-style-type: none"> <li>1. Selection of appropriate market</li> <li>2. Negotiation for rate of the produce</li> <li>3. Establishing the market linkages</li> <li>4. Sale of the cluster product</li> <li>5. Record keeping, profit sharing etc.</li> </ol>
--	---

7.3 As per the requirement of external credit assistance spelled out in the business plan, the P-NGO team will help the cluster-institution in exploring and formalizing financial assistance with banks, other financial institutions or from related schemes/projects in the event of convergence.

7.4 The P-NGO will also facilitate formalization of linkages with input supplying, infrastructure and marketing agencies which may involve signing of formal MoU with specific terms and conditions.

7.5 The Development Officer along with P-NGO team will help the SHG and their cluster level organization in procuring raw materials, equipment etc. by following appropriate procedure and in taking charge of the infrastructure facility like storage godown, processing yard etc. They will also help the SHG and/or cluster level institution in initiating the IGA and carrying out activities like aggregation of produce, storage, processing, grading, value addition, marketing, maintaining of accounts, repayment of loans and in sharing of benefits.

7.6 The AJY Coordinator along with P-NGO team will also help the SHG in logistic coordination, quality checks, sticking to deadlines and targets, bargaining and in trade-negotiations whenever required.

7.7 The progress of cluster business will be closely monitored at the FMU and DMU levels. Records with respect to profit generated and their distribution among the SHG members will also be maintained regularly by VSS animator.

7.8 The SHG product clusters will have the following functions –

- Identification of viable cluster of product(s)
- Organisation of SHGs which shall operate the identified product(s)
- Formation and strengthening of Producer Organizations
- Market assessment and value chain study
- Developing the business plan for Producer Organizations
- Support for infrastructure development and equipment installation
- Processing
- Facilitating revolving fund assistance
- Facilitating appropriate market linkages

To ensure sustainable livelihood in the project area, long term professional support during and beyond the project period, a Livelihood Resource Centre (LRC) will be set up at the level of Project Management Unit, OFSDP-II. Terms of Reference defined in the MOD of OFSDP-II will be followed in setting up the LRC.



# 8

## Progress Monitoring and Reporting of SHGs

- 8.1 The progress monitoring of SHGs and its members will be done over the baseline status of the SHG (Ref: 2.9)
- 8.2 Progress monitoring and reporting is an essential activity for the SHGs. The progress reports of various activities of the SHGs under AJY will be prepared on monthly basis by the Secretary of the VSS with support of Animator, Development

Officer and PNGO representative. These progress reports will then be submitted to the FMU Chief by 15th day of the successive month. The FMU Chief after verification of the report will submit it to the DMU Chief within a week time, for onward transmission to the PMU and the LRC by 25th day of the successive month. The progress report will also be required to be uploaded in the web enabled MIS of AJY simultaneously by the cluster.

# 9

## Miscellaneous Regulations on SHG

- 9.1 Animator will help SHG members to become functionally literate. In each SHG, the individual profile of SHG members will be maintained in the format prescribed in Annexure-V. Besides the individual pass-book of members will also be maintained in the format prescribed in containing saving and loan ledger of member in Annexure-VI
- 9.2 Abstract information titled, SHG at a glance, will be maintained for all SHGs both by the SHG and the VSS concerned in the format prescribed at Annexure-VII.
- 9.3 SHG Resolution registers will be maintained in the format prescribed at Annexure-VIII, for keeping the record of various meetings and other activities of the SHG. The cash-book of the SHG will be maintained in the manner prescribed in Annexure-IX.
- 9.4 FMU coordinators and PNGO representatives under the overall supervision of FMU chief will monitor the progress of SHG strengthening in their fortnightly review meeting and forward the same to the DMU Chief.
- 9.5 The DMU Chief will review the progress of SHG strengthening in different FMUs in the P-NGO coordination meetings in every month.
- 9.6 A visitor register will be maintained in each SHG in the format prescribed at Annexure-X for recording the observations and remarks of visitors. The DMU Chief and FMU Chief, inter-alia, will record their observations/remarks in this register during each of their visits.



# Annexure-1

## DMU Wise SHG List of AJY Divisions

DMU Wise SHG List under AJY			
Sl.No	Name of Division	No of VSS	No of SHG
1	Keonjhar	100	324
2	Balliguda	138	253
3	P.khemundi	137	314
4	Balasore(wl)	38	247
5	Satakosia (wl)	30	170
6	Koraput	136	396
7	Malkangiri	34	59
8	Kalahandi(s)	32	120
9	Phulbani	59	550
10	Deogarh	286	340
11	Baragarh	93	443
12	Bonai	125	237
13	Kalahandi (n)	113	447
14	Bolangiri	133	427
15	Keonjhar	112	607
16	Rourkela	91	265
17	Jeypore	82	148
18	Bamra (wl)	90	544
19	Angul	51	531
20	Khariar	140	563
21	Rairakhhol	97	357
22	Nabarangpur	67	232
23	Rayagada	144	266
	<b>Grand Total</b>	<b>2328</b>	<b>7534</b>



## Annexure-II

### Information Sheet For Existing Women Self Help Groups in a VSS under AJY

#### I. Major Information

- (i) Name of DMU :  
 (ii) Name of FMU :  
 (iii) Name of C.D. Block :  
 (iv) Name of G.P. :  
 (v) Name of VSS :  
 (vi) Village Population :

Male	Female	Total

- (vii) No. of existing SHGs in the Village (VSS) :

#### II. SHG specific information

- (i) Name of SHG :  
 (ii) Date of formation of SHG : DD..... MM..... Year.....  
 (iii) Scheme under which SHG is promoted (please tick mark (✓))  
 Government  
 NGO Bank  
 Others (Please specify)  
 (iv) No. of members.

Category	Male				Female				Total
	SC	ST	BPL	Others	SC	ST	BPL	Others	

(SC- Scheduled Caste; ST – Scheduled Tribe; BPL – Below Poverty Line;





(v) Details of SHG functionaries :

Sl. No.	Designation	Name	Date from which in position	Remarks
1	President			
2	Secretary			
3	Treasurer			

**Prepared by**

**Verified by**

**Authenticated by**

**(Member- Secretary)**

**(P-NGO Representative)**

**(FMU Chief)**



## Annexure-III

### Rating Tools for SHG Grading

SI No	Indicators	Max. marks	Marks Secured
<b>I. Social</b>			
<b>1. Membership Profile</b>			
a	Vulnerable and Forest Dependents (>80% are Tribal)	2	
b	Vulnerable and Forest Dependents (>80% are Forest Dependents)	2	
c	Vulnerable and Forest Dependents (>80% are from Below Poverty Line households)	2	
d	Vulnerable and Forest Dependents (>80% belong to same Neighborhood)	2	
e	Vulnerable and Forest Dependents (>80% are Landless)	1	
<b>2. Experience with plus activities</b>			
a	Health: VHND, immunization	1	
b	Education: MDM, Enrollment, drop out	1	
c	Sanitation: SBM	1	
d	Environment: Afforestation, avenue plantation	1	
e	Liquor menace: Awareness/Protest	1	
f	Food security: Garin bank	1	
g	Caring child or old aged: Crech	1	
h	Campaign for rights: entitlemnts	1	
i	CPR: Care and /or Management	1	
j	Institution: New SHG, Protection groups, user groups	1	
<b>Total (1+2)</b>		<b>19</b>	
<b>II. Institutional</b>			
<b>3. Conduct of Meeting (last 6 months for weekly or 1 year for monthly frequency of meetings)</b>			
a	Meeting (>90%)are held regularly (weekly/monthly) on a fixed date, time and place	3	
b	Meeting (71 -90%)are held regularly (weekly/monthly) on a fixed date, time and place	2	
c	Meetings (50-70%)are held regularly (weekly/monthly) on a fixed date, time and place	1	
d	Meetings (<50%) are held regularly (weekly/monthly) on a fixed date, time and place	0	



Sl No	Indicators	Max. marks	Marks Secured
<b>4. Attendance in Meeting (Average attendance in last 6 months for weekly or 1 year for monthly frequency of meetings)</b>			
a	Above 90% in all group meetings	5	
b	71 -90% in all group meetings	3	
c	50-70% in all group meetings	2	
d	<50% in all group meetings	1	
<b>5. Regularity of Saving (in last 6 months for weekly or 1 year for monthly frequency of saving)</b>			
a	>95% on time payment of savings by all members	3	
b	85-94% on time payment of savings by all members	2	
c	60-84% on time payment of savings by all members	1	
d	<60% on time payment of savings by all members	0	
<b>6. Records: In Place and Maintained</b>			
a	Membership Register	1	
b	Attendance Register	1	
c	Meeting Book	1	
d	Cash Book	1	
e	Saving Book	1	
f	Loan Book	1	
g	Individual Pass book	1	
h	Individual Loan Ledger	1	
i	Visitor Book	1	
j	Bank Pass Book	1	
<b>7. Sanction of Internal Loan</b>			
a	Need based with IGAs as preference	5	
b	Equal Division of the fund as loan	2	
c	Decision by the leaders only	0	
<b>8. Leadership</b>			
a	Leaders are selected by consensus	5	
b	Leaders are selected by majority	3	
c	Leaders are selected by the promoting Agency	1	
d	Leaders are selected by influencers	0	
<b>Total (1+2)</b>		<b>31</b>	



SI No	Indicators	Max. marks	Marks Secured
<b>Financial</b>			
<b>9. Relationship with Bank</b>			
a	Savings	1	
b	Loan relation: repaid the loan fully/ repayment on as scheduled	9	
c	Default the loan	0	
<b>10. Number of members having loan overdueas on date of Grading</b>			
a	All members are repaying regularly and no one is having any overdue	10	
b	Between 1-4 members are having overdue	5	
d	More than 4 members having overdue	1	
		20	
<b>Income Generating Activities</b>			
<b>11. IGA activities of members</b>			
a	Each individual member having similar IGA activity	13	
b	More than 50% member having similar IGA	7	
c	Only leaders having IGA	3	
d	No. members having IGA	0	
<b>12. Group based IGA</b>			
a	Group basded IGA	13	
b	CIG from the group taken IGA	7	
c	No group IGA	0	
<b>13. Membership with Apex /other institution (s)</b>			
a	Membership with SHG federation	1	
b	Membership with Farmers Producer Organisation (FPO)	1	
c	Membership with cooperative	1	
d	Membership with cluster	1	
		<b>30</b>	
		<b>100</b>	



## Annexure- III (A)

### Potential source of this information

SI No	Indicators	Source
1	Membership Profile	Focused Group Discussion (FGD) * with Members; BPL record (Panchayat)
2	Governance Issues	FGD,
3	Conduct of Meetings	Minutes/Meeting Register of SHG; FGD
4	Attendance In Meetings	Attendance Register
5	Financial Transactions in the Group	FGD; Records
6	Regularity of Savings	Individual Pass Books; SHG cash book
7	Pattern of Internal Lending	FGD; Loan records
8	Repayment Pattern	Individual Pass Books; SHG cash book; Loan register
9	Number of Members having loan overdue as on date of grading	Loan register
10	Up to date Maintenance of Records	Different SHG Records, bank pass books etc.
11	Social/Ecological Involvements	FGD

\* Lead questions for FGD are given in Annexure-III (B)



## Annexure- III (B)

### Lead Questions on Governance Issues to be asked in FGD

(Score '1' if at least 2 of the SHG members, in addition to the President and Secretary of SHG, knows the answer else '0'; In case of more than one question or more than one answer to a question, any one correct answer will be treated 'correct' and '1' score will be awarded)

Sl. No.	Governance Issues	Lead Questions to be Asked	Remark
a	Awareness about SHG (Members are aware about principles of Self Help)	Why did you form SHG?	Possible Answer - To help each other financially, socially
b	Awareness about the rules and regulations of SHG	What is the amount of savings per month per individual or what is the interest rate charged for internal loans?	Verify the answer in individual passbook/loan register
d	Awareness about Capacity Development of SHG	Have you attended any training program?	Verify the answer? If answer is yes, treat it as correct.
e	Awareness about roles and responsibility of the SHG leader/ office bearers)	What are the role/ responsibility of President /Treasurer?	Treat as correct if at least one answer is correct
f	Awareness about forest protection	Is forest protection necessary? If 'yes' why?	Many correct answers to 'why' could be (For meeting livelihood needs such as, fuel, fodder, timber, NTFP), or to ensure flow of ecosystem services (water, climate moderation etc.). Treat as correct if at least one answer is correct
g	Awareness about Joint Forest Management	What are the VSS or Eco-development activities?  Who is the secretary of VSS/EDC?	Committee formation, livelihoods and community development activities  Forester



Sl. No.	Governance Issues	Lead Questions to be Asked	Remark
h	Awareness about forest PA regulations	In the event of animal depredation what are the rights of the community?	Right to get compensation
i	Awareness about Livelihood opportunities under development schemes like NREGA, SGSY etc.)	How many days a household is entitled to get work in a year under NREGA?  Who is eligible to get benefit under SGSY scheme?	100 days  SHG
j	Awareness about Livelihood Opportunities (Members are aware of Eco-tourism)	What is eco-tourism?	It is a low impact tourism (often small scale) usually to protected areas which educate the traveler about the nature; provides funds for conservation; directly benefits the economic development and empowerment of local communities; and fosters. Respect for different cultures and for human rights ( <i>any one point touched, will get full mark</i> ).



## Annexure- IV

### SHG Member's Profile

Photo

1. Name of the Member:
2. Name of the Spouse/Father:
3. Age:
4. Caste:
5. Occupation:
6. Educational Qualification:
7. Annual Income:
8. Date of joining in the SHG:
9. BPL/APL No. and Year of Issue:
10. Name of the BPL/APL holder:
11. Aadhar No. :





# Annexure-V

(Cover Page)

## Format for Pass Book of Self Help Group Member

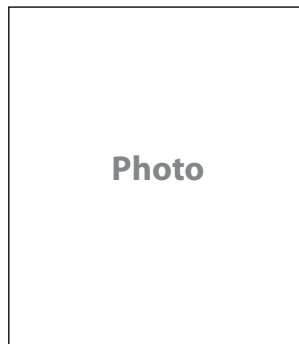
Passbook Number	:	<input type="text"/>
Name of the Member	:	<input type="text"/>
Name and Address of the SHG	:	<input type="text"/>
		<input type="text"/>
Date of joining in the SHG	:	<input type="text"/>
Phone/Mobile No.:		<input type="text"/>



(Inner Pages)

## Format for Pass Book of the Individual Member

### PASS BOOK



Pass Book No. :

Member's Name :

Name and Address of the Member :

Date of Joining :

Adhar No. :

Signature of:

President:

Member:

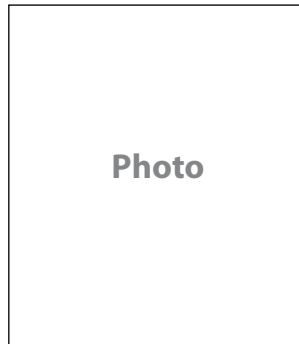




## Annexure-VI

### Format for Loan Ledger of the Individual Member

#### LOAN BOOK



Loan Book No.	:	<input type="text"/>
Member's Name	:	<input type="text"/>
Name and Address of the Member	:	<input type="text"/> <input type="text"/>
Date of Joining	:	<input type="text"/>
Adhar No.	:	<input type="text"/>

Signature of:

President:

Member:



## Loan Book of individual Member

Name:..... Date of sanction.....Date of disbursement.....

Loan application no:....., Purpose of Loan:..... Total amount disbursed.....

Period of loan..... Rol..... Installment amount..... No. of installments.....

Loan No.	Date	Payment due	Payment made	Outstanding	Sign of member



## Annexure - VII

(Cover Page)

### Resolution Book of Self Help Group

Name and Address of the SHG : .....

Date of formation of SHG : .....

(Inner Pages)

#### AMA JANGALA YOJANA General Information of the SHG

a) Name of VSS : .....

b) Name of SHG : .....

c) Code of SHG (If any) : .....

d) Village : .....

e) Panchayat : .....

f) FMU : .....

g) Block : .....

h) Division : .....

i) District : .....

j) Date of formation of SHG : .....

k) Members in the SHG: SC..... ST....., General....., Total.....



- l) Bank Account Details :
- i. Bank Account Number : .....
- ii. Bank Name and Address: .....
- m) Other Bank details, if any
- i. Bank Account Number : .....
- ii. Bank Name and Address: .....
- n) Name of local Cluster, if any:
- o) Date of joining the Cluster:
- p) Name and Address of the Panchayat level Federation, If any:
- q) Date of joining in the Panchayat level Federation:

Signature of:

President

Secretary

## Resolution of the Meeting

**Name and Code of the SHG :** .....

Meeting No:	
Date:	
Place:	
Total Member of SHG:	

Starting time of meeting:	
Closure time of meeting:	
Presided by:	
No. of members attended:	



<b>Resolution</b>	<b>Key Discussion Points</b>	<b>Decisions (if any)</b>
Saving		
Internal Loan		
Default Management		
IGA		
Banking activities		
External loan (Bank, MF etc.)		
Activities with AJY		
Cluster related		
Plus activities		
Financial management		
Representation and CB etc.		
Other		

**Signature of the Participants:**

- |     |     |
|-----|-----|
| 1.  | 11. |
| 2.  | 12. |
| 3.  | 13. |
| 4.  | 14. |
| 5.  | 15. |
| 6.  | 16. |
| 7.  | 17. |
| 8.  | 18. |
| 9.  | 19. |
| 10. | 20. |





## Annexure -VIII

(Cover Page)

### Cash book of the self help group

Name and Address of the SHG \_\_\_\_\_

Date of formation of SHG \_\_\_\_\_

**AMA JANGALA YOJANA**



Month.....

Month.....

**Receipts**

Sl. No.	Receipt	Amount (in Rs.)
	Opening Bal.	
1	Total Savings (5)	
2	Interest	
3	Penalty	
4	From Bank	
5	From VSS	
6	From Federation	
7	From Cluster	
8	Other Grants if any	
9	Others	
	<b>Total</b>	

**Payments**

Sl. No.	Payment	Amount (in Rs.)
1	Loan dues with the member (15)	
2	Savings in Bank	
3	Refund to VSS/Cluster	
4	Refund to Federation	
5	Loan repayment to Bank	
6	Savings in Federation	
7	Savings in Cluster	
8	Payment to others	
9	Cash in Hand	
	Closing Bal	
	<b>Closing Balance</b>	
	<b>Total</b>	

**Signature of:**

President..... Secretary.....

Treasurer..... Animator.....



## Annexure-IX

### Format to be adopted in Visitors Book

(To be maintained at SHG level)

#### Visitors Remark

Name of the Guest :

Name of the Institution :

Designation :

Date of Visit :

Purpose of visit :

Discussed with :

Remarks :

*Signature*

---

Name of the Guest :

Name of the Institution :

Designation :

Date of Visit :

Purpose of visit :

Discussed with :

Remarks :

*Signature*



# Annexure-X

## Sample application for Sanction of Loan from Source of finance

(For submission by SHG to the Source of Credit)

To

.....  
 .....  
 .....

Sub: Request for sanction of Loan

Madam / Sir,

We the following members of ..... Self Help Group of ..... village request you to kindly sanction an amount of Rs..... (Rupees ..... ) from ....., for undertaking ..... activity for a period of ..... (month / Year), starting from ..... The detail business plan of the proposed activity is attached herewith for your kind information and consideration.

We all will be obliged for sanctioning of loan for the proposed business.

Yours sincerely,

**(SHG President/ Secretary)**

**Signature/ Thumb Impression of all members:**

- 1.
- 2.
- 3.



## Acknowledgement

We, ....., President & .....,  
Secretary of ..... Self Help Group are to acknowledge to avail loan of  
Rs..... (Rupees.....)  
from ..... annual interest of .....(%) for a period of .....  
month / year, vide Cheque No. ...., dated .....

President.....

Secretary.....

Date:

Date:



# Annexure-XI

## Business Plan Format for SHGs

### I. General Information

1. Name of the SHG
2. Date of formation
3. Total Members
4. Name of the Proposed Activity
5. Location of the proposed activity
6. How many members will involve in the proposed activity
7. Past experience of the group in similar activity
8. Special trainings related to the activity, if any

### II. Details of the Proposed Project

#### A. Fixed Capital:

##### 1. Land and Building

Area	Own/Lease/Rent	Total Value per year

##### 2. Machines and Equipment

Sl. No.	Description	Units required	Unit Cost	Total Value

**3. Other fixed asset (fixtures and other)**

Sl. No.	Description	Units required	Unit Cost	Total Value

**B. Working Capital:****1. Raw Material**

Sl. No.	Item (s)	Units required	Unit Cost	Total Value

**2. Utilities**

Sl. No.	Particulars	Source	Cost	Total Value
	Electricity/Charcoal/ Oil			
	Water			

**3. Manpower**

Sl. No.	Particulars	Units required	Unit Cost	Total Value

**4. Selling and Distribution expenses**

Sl. No	Activities	Cost
	Transport	
	Commission	

**5. Administrative Expenses**

Sl. No	Activities	Cost
	Printing and stationery	
	Communication	



### Total Cost of the Project (A+B)

- i. Own contribution
- ii. Required Loan
- iii. Source (s) of Loan

### D. Production/ Sale Programme

Month	Item (s)	Quantity sold	Unit rate	Total Sale Value
<b>Total</b>				

### E. Profitability Projections

Total value of D	Total Value of C	Gross Profit (D – C)

### III. Additional Information:

#### 1. Market and Marketing

Target Markets:

Contract terms (if any)

**2. Processing details:** Steps, skill and capacity, technical service provider (if any)

**3. Skill and capacity:** Existing and planned

**4. Support services Required and the plan to get the services**

### Signature

Secretary

President

Treasurer





## Annexure-XII

### Profile of SHG Members

#### General Information:

- 1.1 Forest Division: \_\_\_\_\_ Range: \_\_\_\_\_ VSS: \_\_\_\_\_
- 1.2 Name of the SHG: \_\_\_\_\_
- 1.3 Name of the Member: \_\_\_\_\_
- 1.4 Husband/Father's Name: \_\_\_\_\_
- 1.5 Age: \_\_\_\_\_ 1.6 Category: ST/SC/OBC/Gen \_\_\_\_\_ 1.7 Economic Status: BPL/APL \_\_\_\_\_
- 1.8 Adhar No: \_\_\_\_\_

#### 1. Asset Profile:

- 1.1 House Type: Katcha/Semi Pucca/Pucca \_\_\_\_\_
- 1.2 Land Holding (in acre): Owned: Rev....., FRA....., Total.....
- 1.3 Land type: Irrigated....., Non-irrigated.....
- 1.4 Animal (in Number): Bullock....., Cow....., Goat....., Pig....., Other....., Total.....
- 1.5 Agri. Implements: 1....., 2....., 3.....

#### 2. Financial Profile:

- 2.1 Individual Bank Account: Yes/ No, If yes Account No....., Name of Bank.....
- 2.2 Savings at: Bank/Post office/MFI/Insurance agency/Other \_\_\_\_\_
- 2.3 Debt: Currently due you have any Debt: Yes/No \_\_\_\_\_
- If Yes, Source....., Amount....., Rol....., Purpose.....



## Livelihood Profile:

### 4.1 Family occupation profile

Name	Primary occupation	Income (p/a)	Secondary Occupation	Income (p/a)	Total Income (INR)

1. Agriculture 2. Wage labour 3. Animal Husbandry 4. NTFP, 5. Service, 6. Trading 7. other (specify)

### 4.2 Agriculture

Product	Land Used	Yield	Consumption	Sale price	Sale Value	Market

### 4.3 Animal Husbandry

Animal/Bird	Number	Investment	Consumption	Sale price	Sale Value	Market

### 4.4 NTFP

Product	Period engage	volume	Consumption	Sale price	Sale Value	Market



#### 4.5 Processing activities

Raw-Product	Type of Value addition	End product	Production/ per month	Sale price	Sale Value	Market

#### 4.6 Other

Activity/Product	Volume	Investment	Consumption	Sale price	Sale Value	Market

#### 4. Aspiration: (If any IGA activities You are aspire to do and why?)

Activity	Reason (strength areas)



## NOTES

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