



# JEEVIKA

An Initiative of Government of Bihar for Poverty Alleviation

## Bihar Rural Livelihoods Promotion Society State Rural Livelihoods Mission, Bihar



1<sup>st</sup> Floor, Vidyut Bhawan - II, Bailey Road, Patna- 800 021; Ph.:+91-612-250 4980; Fax: +91-612-250 4960, Website:www.brlp.in

Ref : BRLPS/Project/625/14/3836

Date :16-01-2015

### Office Order

It is to inform you that approval has been given by the competent authority on dated 16/01/2015 for Jute Intervention operational guideline.

By the order of CEO

*Vek*  
16/1/15

(Vikas Kunj)

State Project Manager – Non Farm

Encl.: Operational guideline- Jute Intervention

# **Operational guideline: Jute Intervention**

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## **PART I: INTRODUCTION**

A large number of poor households linked to Self help groups (SHGs) are involved in Jute farming and its product making for the last many years. Such households are mainly located in Purnia, Araria, Kishanganj, Katihar and all Kosi districts which are a hub of Jute trading. In a survey conducted by the different Block Project Implementation Units, it was found that there are around fifty thousand households of SHG members in different blocks who are earning a part of their income through this activity. This provides members of SHG with the scope of introducing an intervention that can help the SHG members involved in Jute to earn better returns through a community run enterprise model focused on quality production and efficient market linkages.

In the current scenario, the Jute related trading is being run by the traders who are into this business for many years. These traders support Jute growers with inputs and/or some financial help to the poor households especially women and take raw fibre weight after harvesting. Same system is also being followed in jute product making. The payment to the producers is based on the quality of Jute fibres produced and number of returned products. The price of fibre or product paid to these producers varies on case to case basis.

The major challenge in Jute production is high investment cost in form of seeds, fertilizer, irrigation, weed extraction and labour charges during plantation and retting process. During the retting process, technical know-how is also a challenge for growers. Post production challenge is availability of ready-made market for the raw jute with reasonable price for fibres.

Based on experiences from the pilot done by the community in Purnia district it was realized that an agency is required which could provide technical support for better productivity and better price is being paid for Jute fibres and Jute made products depending on the quality produced.

Jute is supportive for poor households as for producers. Jute farming is a supplementary activity which they can be undertaken along with their routine work. One of the major challenges in improving livelihoods of SHG households through any livelihood activity is lack of surplus land with them to increase the production. Jute is one such activity where additional infrastructure is required for better payment of the produce.

Considering the above factors, this activity may be brought under the organized sector fold for which intensive efforts are required on several fronts. Jute is a labour intensive work and relies on the skills and devotion of the jute grower. Though several efforts have been made by big players in the business, they have not been fruitful till date as the cost of the modernization processes of Jute and organize the activity under one umbrella renders the whole activity financially unviable. Here labour and skill play a vital role in the trade. The number and quality consistency of raw jute produced makes the difference in terms of better payment for the produce.

In present scenario, the jute growers are least concerned about the quality of the fibre produced as the incentives are least encouraging. Involvement of lesser skilled family members, non availability of regular supervision and lesser knowledge of technical know-how of retting of Jute also adversely affects the quality. This can be overcome by setting specific technical parameters and designing payment systems that incentivize better quality. Formation of producer groups and working as an organized enterprise will provide the producers with an opportunity to have a better control on the

quality of output and hence better bargaining power for their output. In future, scale up activities like further value addition of honey produced may be established to earn better margin on every kg of produce. Overall, an intervention on the Jute may not only increase the income of SHG members but also develop a better future prospect of business for them.

### **Objectives of the Programme :-**

- ✓ Enable thousands of jute farmers to produce better quality jute fibre for value added diversified jute products and enable them to enhance per hectare yield of raw jute substantially
- ✓ Sustain and strengthen the traditional knowledge, skills, and capabilities of our weavers and craftspeople engaged in the manufacture of traditional as well as innovative jute products
- ✓ Expand productive employment by enabling the growth of the industry
- ✓ Facilitate the Jute Sector to attain and sustain a pre-eminent national standing in the manufacture of jute products

### **Thrust areas**

In furtherance of the above objectives, the strategic thrust will incorporate the following areas:-

- ✓ Produce good quality fibre and products to meet the growing needs of the country
- ✓ To contribute to the provision of sustainable employment and the economic growth of the state
- ✓ Position jute and allied fibres as superior and environmental friendly materials vis-à-vis synthetics
- ✓ Modernise the jute industry to improve efficiency in production and processing, to reduce cost and enhance product quality
- ✓ Address the issues pertaining to the welfare of the large number of workers engaged in the jute industry, which is primarily labour intensive, and to improve their working environment of the workers conducive to a reasonable quality of life
- ✓ Strengthen efforts to minimize any environmental degradation which may result from the production of these fibres

### **Flow of the programme :-**

- ✓ Institutional Building activities (Producers will be brought under the organized sector fold)
- ✓ Capacity Building (Producers will get training and exposure to enhance their skills for backward and forward processes)
- ✓ Support for Primary Inputs for Jute product making: The primary inputs which includes charkha and Moisture meter shall be provided to the target beneficiary groups from JEEViKA [as per Producer Group Policy Guidelines]. During the induction phase, every two beneficiary will get one charkha. Subject to the participant's household members – each beneficiary may be allowed to own additional number of charkhas.

## PART II: PROCESS FLOW IN JUTE INTERVENTION

Intervention will be initiated by training of interested beneficiaries. Initial training on Retting will be done by National Institute of Research on Jute & Allied Fibre Technology (NIRJAFT) or other designated trainers by National Jute Board. Initial training on product making will be done by expert agency identified by JEEViKA. Procurement committee of concerned Producer group will do procurement of charkhas on the guidelines of Community procurement. Charkhas will be distributed to individual members. At CLF/PG level, one Store house will be established. Moisture checking and grading facility will be provided to members at store house. Proper book-keeping will be done at store house level.

In first year of production, focus will be mainly on retting process and jute rope /choti making. Retting process will be done at the production site by the support of designated agency. Training on product making will be done in intervention villages by the support of designated agency. A TOT (training of trainers) will also be done for initiative takers at support agency's manufacturing units. Input material will be provided and finished product will be collected by vendor at store house. A register and a Member's passbook will be maintained by VRP for inward and outward stock management. Moisture content check and grading will be done at store house and accordingly payment will be released.

Task No.	Key Tasks	Sub Activities	Responsibility
1	Orientation of Project Staff on Jute	At DPCU - for all BPMs/LHSs/ACs/CCs	DPM & SPM-NF
2	Mobilization	1. Identification of interested beneficiaries	LHS/AC/CC in consultation with BPM/ LHM/ YP
3	Training to targeted beneficiaries	Residential training to be done by NIRJAFT / NJB / Other agencies	BPM / LHM / YP
4	PG formation	Listing of interested members	LHS/AC/CC in consultation with BPM/ LHM/ YP
5	VRP identification & Training	Identification of 2 VRPs	LHS/AC/CC in consultation with BPM/ LHM/ YP
6	Bank A/C opening		LHS/AC/CC in consultation with BPM/ LHM / YP
7	Requisition for fund transfer	Fulfillment of all required documents - MOU/Application etc	LHS/AC/CC in consultation with BPM/ LHM/ YP/FM
8	Fund Transfer		DPCU Team(DPM,FM,LHM) in consultation with SPMU Team (SPM-NF)
9	Vendor selection for charkha making	On basis of community procurement guidelines	CLF / PG
10	Charkha distribution	Distribution to be done with unique coding	PG/ VRP/ LHS/AC/CC in consultation with BPM
11	Store selection		CLF

12	Store-keeper selection		CLF/BPIU/PG
13	Book-keeper selection		CLF/BPIU/PG

### **Formation of Producer Group**

The size of the producer group will vary from **40-120 members**. Depending upon the number of producers, **sub-groups** of 10-20 producers from nearby areas will be formed to build solidarity around common opportunities and challenges. These sub-groups will be aggregated at the village level. The Producers Groups may form **Producers Cooperative/ Producer Company** at block/district level. **Cluster Level Federation (CLF)** is responsible for arranging technical assistance/convergence with services and other related programs and facilitating market linkages. (Refer to PG Policy for functioning of PG)

<b>S. No</b>	<b>Steps of activities</b>	<b>Sub activities</b>
1	Institution building	Activity Mapping @ VO level
		PG formation for a particular activity
		Eliminate the members who do not involve with this activity after validation
		1st meeting of selected members after validation
		Listing of all members for a PG
		1. Election of OBs
		2. Formation of EC/BOD
		3. Formation of Procurement & Social Audit committee
		4. Selection of 1 VRP and second one if for back-up resource (both VRPs will get training but one will get salary and rest is backup for further emergency)
		2nd meeting for A/C opening process and finalize documents of OBs A/C opening of PG
2	Capacity building	<b>TRAINING :-</b>
		A. On-site product development training by an expert agency on Jute to PG members and resource persons (VRP-Jute)
		B. VRP batch to be Trained by Expert agency representative
		C. Training to OB members on proceedings in a PG
		D. Training on Retting / Jute rope/choti process to some/Concern project staff and some resource persons
		<b>EXPOSURE :-</b>
Inter & Intra Block/District Exposure visit of PGs		
3	Fund requisition & disbursement	Development of Business plan for that particular PG
		MOU between PG & CLF/BPIU
		Application for fund from PG to CLF / BPIU
		Application for fund from CLF/BPIU to DPCU/SPMU
		After approval fund transfer(CIF & CID) to PG & CLF by DPCU

4	Operational part	Procurement of charkha will be done at PG/CLF
		Distribution of charkha (after proper coding) to PG members
		Regular on-site supervision of all training/manufacturing sites by concerned VRP/CLF/AC/CC/LHS/BPM/LHM
		Regular on-site supervision of training/manufacturing sites [on random basis] by Expert agency representatives
		Moisture content check by VRP
		Grading of produce by VRP
5	Vendor's Role	Ensure qualitative training
		Timely raw material supply to store
		On-site manufacturing supervision by Expert agency team in collaboration with concerned VRP
		Expert agency will credit the payment directly to PG/ CLF after doing grading of produce

### **Panchustra for Jute Producer group**

1. Regular Monthly Meeting
2. Timely supply of inputs
3. Regular update of books of records
4. Quality check of Input & Output
5. Timely Payment [VRP/Members]

### **Part III: Funding Envelope and Fund Flow**

The funding envelope for Jute intervention has been divided into two parts.

- Each Producer Group will require an amount of Rs.200, 000/- (Rupees Two lakh) as working capital for Jute Rope/ product making. In addition to it, Rs.125, 000/- (Rupees One lakh twenty five thousand) will be for VRP payment (for early six months) and infrastructure arrangements (Charkha, Weighing machine etc.) at PG level.
- Each CLF/Nodal PG will be funded an amount of Rs.150, 000/- (Rupees one lakh fifty thousand only). It consists of two components –Establishment cost and yearly recurring expenses. Each store will serve as a central hub catering to all the producer groups coming in the area of cluster/block (as required).

The funding to the Producer Group will be routed through the parent CLF/BPIU whereby the CLF/BPIU will be providing a loan of 200, 000/- (Rupees Two lakh) to the producer group at 4% simple interest repayable in 24 monthly instalments of equal amount. Each Producer group will be given a moratorium period of 12 months and repayment of loan will start 13<sup>th</sup> month onwards from the date of deposit of amount in the account of producer group. The sample repayment schedule has been attached in below table for reference. In places where CLFs have not yet been formed, the funds will be channelled directly through the corresponding BPIU. The overall



monitoring and management will be taken over by the CLF of the cluster as and when it gets functional.

Institution	CID	CIF	Total
PG	125, 000(grant)	200,000(loan)	325,000
Store(CLF)	150,000 (grant)		150,000

*In the second part:* Further financing will be done to PG for the scale-up business activity.

#### Part IV :Business Proposal by Producer Groups for Funds

Calculation of whole business and Sample Repayment schedule is given in the following tables:-

##### PG level funding:

##### Demand for Capital for 50 Members:-1 Charkha/ Member

S.No.	Heads	Unit	Unit Cost(Rs)	Calculation for 50 member	Amount (in Rs.)
1	Labor charge for 20 days	1 day	200	50 charkha*20 days* 20*10 (Labour Charge/PG for 20 Days 50Charkha*20Kg/Day/Charkha*20 Days*Rs.10/Kg)	200,000
2	Charkha +Wooden piece fitted of Nail	1	1500	Costing of Charkha 50 Charkha*Rs.1500/Charkha	75,000
3	Weighing Machine	1	15000	One	15,000
4	Moisture Meter	1	5000	One	5,000
	<b>Total Amount [CID + CIF]</b>			<b>1+2+3+4</b>	<b>295,000</b>

##### Funding at CLF level

S. No.	Head	Per Unit Cost	Units	Total Cost
1	Room Rent & Electricity charges	3000	12	36,000
2	Security guard honorarium	3000	12	36,000
3	Book-keeper honorarium	3000	12	36,000
4	Labour 2/ 3 day @200 for 1 year [1 cycle = 10 days]	200	2*3*12	14,400
5	Stationery/ Office furniture/others			15,600

6	Miscellaneous		12,000
	<b>TOTAL</b>		<b>150,000</b>

<b>Repayment schedule at PG level [for 50 members]</b>				
<b>MONTH</b>	<b>OUTSTANDING</b>	<b>Principal</b>	<b>Interest</b>	<b>Total to be paid</b>
1	200000	8333	666	8999
2	191667	8333	638	8971
3	183334	8333	610	8943
4	175001	8333	582	8915
5	166668	8333	554	8887
6	158335	8333	526	8859
7	150002	8333	498	8831
8	141669	8333	470	8803
9	133336	8333	442	8775
10	125003	8333	414	8747
11	116670	8333	386	8719
12	108337	8333	358	8691
13	100004	8333	330	8663
14	91671	8333	302	8635
15	83338	8333	274	8607
16	75005	8333	246	8579
17	66672	8333	218	8551
18	58339	8333	190	8523
19	50006	8333	162	8495
20	41673	8333	134	8467
21	33340	8333	106	8439
22	25007	8333	78	8411
23	16674	8333	50	8383
24	8341	8341	22	8363

<b>Repayment schedule for individual member [for 50 members]</b>				
<b>MONTH</b>	<b>OUTSTANDING</b>	<b>Principal</b>	<b>Interest</b>	<b>Total to be paid</b>
1	4000	167	13	180
2	3833	167	12	179
3	3666	167	12	179
4	3499	167	11	178
5	3332	167	11	178
6	3165	167	10	177
7	2998	167	10	177
8	2831	167	9	176
9	2664	167	9	176
10	2497	167	8	175
11	2330	167	7	174
12	2163	167	7	174
13	1996	167	6	173
14	1829	167	6	173
15	1662	167	5	172
16	1495	167	5	172
17	1328	167	4	171
18	1161	167	3	170
19	994	167	3	170
20	827	167	2	169
21	660	167	2	169
22	493	167	1	168
23	326	167	1	168
24	159	159	0	159

## PART V: Reporting

### 1. VRP-Jute's Monthly reporting to CLF & BPIU

#### वी.आर.पी साप्ताहिक प्रगति प्रतिवेदन

उत्पादक समूह का नाम :- .....

उत्पादक समूह के कुल सदस्यों की संख्या :- .....

वी.आर.पी. का नाम एवं मोबाईल नं. :- .....

#### 1. साप्ताहिक पी.जी. बैठक में उपस्थिति विवरणी -

उपस्थित सदस्यों की संख्या	पी.जी. में जुड़े सदस्यों की संख्या	पी.जी. द्वारा खारिज किये गये सदस्यों की संख्या

#### 2. साप्ताहिक पी.जी. बैठक में कच्चे माल के वितरण की विवरण -

इस सप्ताह में कितने सदस्यों को कच्चा माल वितरण किया गया	वितरित की गई कच्चे माल की मात्रा (कि.ग्रा.)

#### 3. साप्ताहिक उत्पादन की विवरणी -

इस सप्ताह में सदस्यों द्वारा उत्पादन की मात्रा (कि.ग्रा.)	उत्पादन की ग्रेडिंग	पी.जी. द्वारा स्टोर में भेजे गए उत्पादन की मात्रा (कि.ग्रा.)	सदस्यों के पास बचे हुये कच्चे माल की मात्रा (कि. ग्रा.)

नोट :- इस प्रपत्र की एक प्रति सी.एल.एफ., एक प्रति परियोजना प्रखण्ड कार्यालय, एवं एक प्रति स्वयं अपने पास रखें।

2. Store-keeper's Monthly reporting to CLF & BPIU

भण्डार पालक (स्टोरकीपर) का मासिक प्रगति प्रतिवेदन

भण्डार पालक का नाम एवं मोबाईल नं. :- .....

ग्राम का नाम :- ..... प्रखण्ड का नाम :- .....

1. कच्चे माल के भण्डार का विवरण

उत्पादक समूह स्तर पर			
दिनांक	उत्पादक समूह का नाम	ओपनिंग स्टॉक [कि.ग्रा.]	क्लोजिंग स्टॉक [कि.ग्रा.]

2. कच्चे माल के वितरण का विवरण -

उत्पादक समूह का नाम	दिनांक	कच्चा माल (कि.ग्रा.)
1.		
2.		
3.		
4.		
5.		
6.		

3. पी.जी. द्वारा उत्पादित मात्रा का विवरण -

इस माह में पी.जी. द्वारा भेजे गये उत्पादित जूट रस्सी/उत्पाद के भण्डार की सूची		
उत्पादक समूह का नाम	मात्रा कि.ग्रा. में	ग्रेडिंग
1.		
2.		
3.		
4.		
5.		
6.		

नोट :- इस प्रपत्र की एक प्रति सी.एल.एफ., एक प्रति परियोजना प्रखण्ड कार्यालय, एवं एक प्रति स्वयं अपने पास रखें।

**PART VI: MIS maintenance**

**Format- A-----For VRP-Jute (demand generation for inputs)**

Producer group:

CLF:

BLOCK:

Date of meeting:

Sl. No.	Name of PG member	Amount of Input [Kg.]
1		
2		
3		
4		
5		
6		
7		
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14		
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16		
17		
18		
19		

<b>TOTAL</b>	
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**Format-B-----For VRP-Jute (Production/payment)**

Producer group:

Date:

Sl No.	Name of Member	Quantity of Jute Rope made (Kg)	Due raw material(Kg)	Grading	Labour charges paid(Rs)		Signature Of member
					Rate *	Amount	
					(Rs)	(Rs)	
1							
2							
3							
4							
5							
6							
7							
8							
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**Format C---For VRP-Jute (To be sent to store for demand)**

This will be in three copies: one each for VRP-Jute record, store keeper and LHS/dedicated staff at BPIU level.

<b>Sl No.</b>	<b>Date of Demand</b>	<b>PG Name</b>	<b>Total Weight of Inputs [Kg.]</b>	<b>VRP Signature</b>
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
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15				
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34				
35				
36				

**Format D--- VRP-Jute (Record of production sent from PGs to store)**

It has to be in three copies: one each for **VRP-Jute** record, store keeper and LHS/dedicated staff at BPIU level.

<b>Sl. No.</b>	<b>Date</b>	<b>Name of Producer Group</b>	<b>Quantity of supply (Kg)</b>	<b>Batch No.</b>	<b>Signature of VRP</b>
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
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35					

**STOREKEEPER REGISTER**

**Format F----Store Stock register**

Sl. No.	Date	Received	Supplied	Closing Stock	Store keeper Signature

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**Format F----Store**

**Records of Quality testing of products**

Sl No.	Date	Consignment of ingredient in store	Consignment No.	Grade	Signature of tester with remarks if any	Signature of SK/VRP


**Format G---Production Record to be prepared by Storekeeper**

<b>Sl. No.</b>	<b>Batches supplied</b>	<b>Date of supply</b>	<b>Remarks</b>	<b>Signature of Driver</b>


## Annexure

### जीविका महिला उत्पादक समूह उपविधि (Bylaws)

1. नाम: यह उत्पादक समूह \_\_\_\_\_ जीविका महिला उत्पादक समूह \_\_\_\_\_ के नाम से जाना जायेगा जिसका अंग्रेजी अनुवाद \_\_\_\_\_ Jeevika Mahila Utpadak Samuh, \_\_\_\_\_ होगा।

2. पता: \_\_\_\_\_ जीविका महिला उत्पादक समूह का कार्यालय ग्राम \_\_\_\_\_, पोस्ट \_\_\_\_\_, थाना \_\_\_\_\_ प्रखंड \_\_\_\_\_, अनुमंडल \_\_\_\_\_, जिला \_\_\_\_\_ में अवस्थित रहेगा।

3. कार्यक्षेत्र: \_\_\_\_\_ जीविका महिला उत्पादक समूह \_\_\_\_\_ का कार्यक्षेत्र \_\_\_\_\_ प्रखंड के निम्नलिखित पंचायतों तक सीमित होगा।

4. उद्देश्य: \_\_\_\_\_ जीविका महिला उत्पादक समूह, \_\_\_\_\_ ग्राम/ पंचायत स्तर पर गतिविधि विशेष में संलग्न प्राथमिक उत्पादकों का समूह होगा जो सदस्यों को उत्पादकता एवं गुणवत्ता में समृद्धि लाने की दिशा में कार्य करेगा। सदस्यों के सामूहिक निर्णय से उत्पादक समूह सरकारी विभागों तथा अन्य संस्थाओं से उत्पादकों को जोड़ते हुए उत्पादक समूह सदस्यों के आर्थिक विकास, तकनीकी प्रशिक्षण एवं कार्यों के आयोजन में सहायता प्रदान करेगा।

5. कार्य एवं सेवाएँ:

उत्पादक समूह उत्पादन चक्र के सभी चरणों में उत्पादन के आधारभूत ढांचा और विपणन सुविधाएं सदस्यों को उपलब्ध करने हेतु निम्नलिखित बिन्दुओं पर कार्य करने के लिए कार्ययोजना बनाएगा:

- उत्पादन योजना
- इनपुट (लागत) प्रबंधन
- उत्पादकता वृद्धि (प्रौद्योगिकी के विस्तार और सूचना)
- उत्पादन तदोपरांत भण्डारण, स्थानीय मूल्य-सम्बर्धन और प्रसंस्करण
- गुणवत्ता प्रबंधन
- सूचना और विपणन संपर्क और विपणन प्रबंधन
- क्षति प्रबंधन

उत्पादक समूह सामूहिक गतिविधियों के माध्यम से लागत में कमी, उत्पादकता संवर्धन द्वारा अधिक उपज /उत्पाद, उत्पाद - प्रसंस्करण के अवसर, आधुनिक तकनीक की जानकारी, आधुनिक उपकरण उपलब्ध कराने

के साथ-साथ सदस्यों के हित को ध्यान में रखते हुए सार्वजनिक क्षेत्र, निजी क्षेत्र व सहकारी क्षेत्र की संस्थाओं, वित्तीय संस्थानों, बैंक, स्थानीय, राष्ट्रीय एवं अंतर्राष्ट्रीय विकास अभिकरणों, दाता संस्थाओं से उपरलिखित उद्देश्य एवं गतिविधियों के कार्यान्वयन हेतु संपर्क/ अनुबंध तथा सहायता प्राप्त करेगा।

उत्पादक समूह आवश्यकता अनुसार सदस्यों को उत्पाद के क्रय-विक्रय, भण्डारण, गुणवत्ता आंकलन में सहयोग तथा अन्य गतिविधियों के लिए आन्तरिक एवं बाह्य संसाधनों का उपयोग करेगा।

उत्पादक समूह सामुदायिक संसाधन व्यक्तियों का चयन, प्रशिक्षण एवं अनुश्रवण करेगा।

उत्पादक समूह अन्य कार्य, जो उत्पादक समूह के उद्देश्यों की प्राप्ति के लिए प्रासंगिक एवं आवश्यक है, को संपादित करेगा।

6. सदस्यता प्राप्त करने की पात्रता: स्वयं सहायता समूह के सदस्य को उत्पादक समूह की सदस्यता प्राप्त करने के लिए निम्नलिखित मापदंड होंगे –

- स्वयं सहायता समूह की सदस्यता।
- जिस गतिविधि विशेष हेतु उत्पादक समूह कार्य करता है उसका प्राथमिक उत्पादक होना।
- उत्पादक समूह द्वारा समय-समय पर निर्मित प्रशासन के उपनियमों, नियमों एवं आचार संहिता में निष्ठा रखता हो।
- उत्पादक समूह का सदस्यता शुल्क अदा करने को तैयार होना। उत्पादक समूह का उत्पादकता शुल्क Rs. 50 प्रति सदस्य है।
- एक परिवार से एक ही सदस्य उत्पादक समूह का सदस्य बन सकता है।

7. सदस्यता की समाप्ति: निम्नलिखित मामले में उत्पादक समूह की सदस्यता समाप्त हो जाएगी –

- यदि कोई उत्पादक समूह के उद्देश्यों के विरुद्ध कार्य करता हो।
- यदि उत्पादक समूह द्वारा बनाये गए नियमों का अनुपालन नहीं करता हो।
- बिना सूचना के दो आम सभाओं में अनुपस्थित रहा हो।

8. सामान्य निकाय का गठन: उत्पादक समूह के सभी सदस्य सामान्य निकाय का गठन करते हैं। सामान्य निकाय को 6 उपसमूहों में विभाजित किया जायेगा, जिसके सदस्य कार्यकारिणी समिति का चयन करेंगे।

- उत्पादक समूह के विलय, विघटन तथा अन्य प्रमुख नीतिगत निर्णय लेना।
- कार्यकारिणी समिति (EC), उप समितियों और पदाधिकारियों - अध्यक्ष, सचिव और कोषाध्यक्ष का चुनाव करना।
- कार्ययोजना का अनुमोदन और समय समय पर उत्पादक समूह के कार्यान्वयन की समीक्षा।
- बजट तथा कार्यकारी समिति और पदाधिकारियों के वित्तीय शक्तियों का अनुमोदन।
- वार्षिक खातों के विवरण का अनुमोदन।

9. कार्यकारिणी समिति: हर उपसमूह 2 सदस्यों का चयन/नामांकरण करेगा, जो 12 सदस्यीय कार्यकारिणी समिति का गठन करेंगे। कार्यकारिणी समिति उत्पादक समूह के निर्णय लेने और लागू करने के लिए जिम्मेदार होगी।

- उत्पादक समूह की बैठक आयोजित करना |
- सभी प्रमुख नीतिगत और व्यावसायिक निर्णय लेना |
- उप समितियों के बीच समन्वय |
- व्यापार योजना, कार्ययोजना और बजट की तैयारी |
- समुदाय संसाधन व्यक्तियों (VRP & SEW) द्वारा समर्थन सेवाओं के प्रबंध |
- इनपुट की आपूर्ति और उत्पादन के विपणन सहित सुविधाजनक बनाने के लिए व्यापार संबंध स्थापित करना |
- सदस्यों के लिए तकनीकी प्रशिक्षण और एक्सपोजर दौरे का आयोजन |
- स्टाफ और समुदाय संसाधन व्यक्तियों का प्रबंधन |
- वित्तीय लेखा और लेखा परीक्षा तंत्र की व्यवस्था |
- संकुल स्तरीय संगठन (CLF) और ग्राम संगठन (VO) पदाधिकारियों के साथ समन्वयन |

10. पदाधिकारी: कार्यकारिणी समिति के बीच से अध्यक्ष, उपाध्यक्ष, सचिव, उपसचिव, एवं कोषाध्यक्ष को उत्पादक समूह के कार्यों को सुचारू रूप से चलाने के लिए निर्वाचित किया जायेगा | इनका चुनाव कार्यकारिणी समिति की पहली बैठक में दो वर्षों के कार्यकाल के लिए होगा |

क) अध्यक्ष/ उपाध्यक्ष के कार्य एवं उत्तरदायित्व :

- उत्पादक समूह की बैठक की बुलाना और एजेंडा का निर्धारण करना
- सभी बैठकों की अध्यक्षता करना
- समूह को सामूहिक गतिविधियों के लिए एक निर्णय पर पहुँचने में मदद करना
- उप समितियों द्वारा परियोजना की गतिविधियों के कार्यान्वयन की निगरानी करना
- समूह के उद्देश्यों को प्राप्त करने के लिए सचिव और कोषाध्यक्ष के साथ समन्वय
- उच्च स्तर के संगठनों के समूह का प्रतिनिधित्व करना
- उत्पादक समूह के विवादों को सुलझाने में मदद करना

ख) सचिव/ उपसचिव

- निर्माता समूह की बैठकें आयोजित करने में अध्यक्ष की सहायता
- सदस्यों की उपस्थिति और भागीदारी सुनिश्चित करना
- बैठक के कार्यवृत्त (minutes of meeting) के लिए जिम्मेदार
- यह सुनिश्चित करना की समूह मानदंडों और निर्णय लागू हो
- कार्यकारिणी के समक्ष उप समितियों की प्रगति पर रिपोर्ट प्रस्तुत करना
- उप समूहों के प्रगति पर कार्यकारिणी में रिपोर्ट प्रस्तुत करना
- सार्वजनिक और निजी एजेंसियों के साथ लिंकेज की सुविधा प्रदान करना

ग) कोषाध्यक्ष

- उत्पादक समूह के सभी बैठकों में शामिल होना और वित्तीय लेन देन का हिसाब प्रस्तुत करना
- कार्यकारिणी के नियन्त्रण में कोष का प्रबंधन और लेखा चुस्त-दुरुस्त रखने की व्यवस्था करना
- उत्पादक समूह के बैंक खाते का संचालन

□ लेखा का मासिक प्रतिवेदन तैयार करके कार्यकारिणी के समक्ष प्रस्तुत करना | उत्पादक समूह के लेखा की समयानुसार ऑडिट सुनिश्चित करना |

#### 11. सदस्यता शुल्क एवं अन्य शुल्क

उत्पादक समूह में स्वयं सहायता समूह के लिए सदस्यता शुल्क रु० 50/- होगा |

अन्य शुल्क उत्पादक समूह अपने सदस्यों से विभिन्न गतिविधियों हेतु ले सकता है |

#### 12. वित्तीय स्रोत

उत्पादक समूह के निम्न वित्तीय स्रोत होंगे –

सदस्यता शुल्क, सेवा शुल्क, चंदा, दान, बचत (किसी विशेष प्रयोजन के लिए) |

सामान्य एवं विशेष प्रयोजनों के लिए सरकारी विभागों, वित्तीय संस्थानों, विकास अभिकरणों तथा गैर सरकारी संस्थाओं से प्राप्त अनुदान एवं ऋण |

सामूहिक तथा उत्पादक समूह की गतिविधियों से प्राप्त लाभांश |

#### 13. बैंक खाते का संचालन

उत्पादक समूह का कोई भी बैंक खाता उत्पादक समूह के नाम से ही खोला जायेगा जिसका संचालन अध्यक्ष, सचिव एवं कोषाध्यक्ष द्वारा किया जायेगा | खाते का संचालन अध्यक्ष, सचिव एवं कोषाध्यक्ष के द्वारा संयुक्त रूप से किया जायेगा |

#### 14. उपविधि (bylaws) में संशोधन

सामान्य निकाय द्वारा मताधिकार प्राप्त उपस्थित सदस्यों के दो तिहाई बहुमत से पारित संकल्प द्वारा संकुल संघ में संशोधन किया जायेगा | परन्तु प्रतिनिधि सामान्य निकाय के गठन एवं उसकी शक्तियों से सम्बंधित किसी भी उपबंध में परिवर्तन नहीं किया जा सकता है |

#### 15. लेखांकन वर्ष

\_\_\_\_\_ जीविका महिला उत्पादक संघ, \_\_\_\_\_ का लेखांकन वर्ष

एक अप्रैल से आगामी वित्तीय वर्ष 31 मार्च तक का होगा |

#### 16. विघटन की नीति

\_\_\_\_\_ जीविका महिला उत्पादक संघ, \_\_\_\_\_ का विघटन आम निकाय के सदस्यों द्वारा पारित दो तिहाई बहुमत से होगा | विघटन की स्थिति में सभी चल अचल संपत्तियों का हस्तांतरण \_\_\_\_\_ संकुल स्तरीय संगठन, \_\_\_\_\_ को हो जायेगा |

इस उपविधि को \_\_\_\_\_ जीविका महिला उत्पादक समूह के सदस्यों द्वारा दिनांक \_\_\_\_\_ को \_\_\_\_\_ बजे पूर्वाह्न/ अपरहण \_\_\_\_\_ में स्थल \_\_\_\_\_ पर \_\_\_\_\_ की अध्यक्षता में अनुमोदित किया जा चुका है |



अध्यक्ष का हस्ताक्षर  
जीविका महिला उत्पादक समूह, \_\_\_\_\_

उत्पादक समूह के कार्यकारिणी के सदस्यों की सूची

क्रम सं.	कार्यकारिणी के सदस्यों के नाम	हस्ताक्षर
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उल्लिखित क्रमांक में सदस्यों के हस्ताक्षर की मूल अभिप्रमाणित प्रतिलिपि |

प्रमाणित किया जाता है की यह \_\_\_\_\_ जीविका महिला उत्पादक संघ,  
\_\_\_\_\_ के सदस्यों द्वारा आहूत बैठक में अंगीकृत उपविधि की मूल प्रतिलिपि है |

अध्यक्ष का हस्ताक्षर  
\_\_\_\_\_ जीविका महिला उत्पादक समूह, \_\_\_\_\_

संलग्नक: उत्पादक समूह के सदस्यों की सूची |

उत्पादक समूह के सदस्यों की सूची

क्रम सं.	नाम	स्वयं सहायता समूह का नाम	ग्राम संगठन का नाम
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**Annexure MEMBER'S PASS-BOOK**

सदस्य पासबुक										
.....जूट उत्पादक समूह										
गाँव का नाम										
क्लस्टर										
पंचायत										
सी एल एफ नाम										
प्रखंड										
जिला										
क्रमांक संख्या										
वितरित मात्रा ग्राम / किलोग्राम में					उत्पादन की मात्रा					
दिनांक	गांठों की संख्या	जूट की मात्रा	आर्द्रता की मात्रा	सदस्य का हस्ताक्षर	दिनांक	उत्पादित रस्सी की मात्रा [कि.ग्रा.]	स्वीकार	अस्वीकार	भुगतान राशि	वी आर पी का हस्ताक्षर

## **Annex. VII**

### **Policy for Village Resource Person-Jute**

#### **Rational**

It has been realized over the period of time in the project that more effective participation of community during any business / production activity could only be ensured through regular interaction, mobilization, guidance and frequent follow up at their door steps. It requires intensive and focused efforts from the member within the community involved in this business. So, need for a Resource Person has been realized to create awareness among the SHG members to form producer groups and work to improve the quality of output and hence increase their income.

#### **Criterion for selection of Village Resource Person-Jute (VRP-Jute):**

1. The VRP-Jute may be a male or female
2. The VRP-Jute should be from the same village as the SHG or Producer Group
3. S/He should have ability to convince or motivate members to adopt the best production practices with quality specification promoted by JEEViKA
4. Preferably be 8<sup>th</sup> pass or at least be able to read and write
5. Preferably be between 18-45 age groups

#### **Process of identification of VRP-Jute:**

1. The Producer Group will discuss in their meeting regarding the requirement of a VRP-Jute for their group to provide non farm intervention support services to their members
2. Based on the above mentioned criteria the Producer Group in its meeting will identify & select one VRP-Jute in their group
3. Performance assessment of VRP- Jute will be done on monthly basis by executive committee of Producer Group
4. In case of absence of VRP-Jute due to some reason second line VRP will be created to take over roles/ responsibility of VRP for the given period
5. After selection, VRP-Jute will be collected in a specific format (format given below) and given to the Block Project Manager of the concerned Block Project Implementation Unit (BPIU) through LHS, Community Coordinator and Area Coordinator
6. The VRP-Jute has to open a bank account in the same branch, where the VO □ □ has the bank account.

#### **Format of Bio data of VRP-Jute**

1. Name of the VRP-Jute
2. Father's / Husband's Name
3. Name of SHG where as VRP-Jute family belongs
4. Sex
5. Age

6. Qualification
7. Address
8. Telephone / Mobile No. (if any)
9. Bank Account No.

The VRP- Jute has to provide 2 pass port size photographs

### **Orientation of VRP- Jute:**

VRP-Jute will undergo training to create awareness on the following topics:

1. Orientation about Jute Intervention, Apiary management, Supervision during production & Quality control
2. Production process to match the required specification of the end product
3. Technical specifications for any finished product as acceptable quality by purchasing agency/agencies
4. Maintaining book of records
5. Maintaining Minute's book

### **Roles and Responsibility:**

1. Facilitate the Producer group meetings designated to identify the SHG members for the adoption of Jute intervention
2. Participate in training programs and refresher courses related to targeted production (input procurement, finishing of product, packaging of product etc.) organized from time to time
3. As per the training provided to him/her he/she will provide facilitation to the community members involved in Jute intervention
4. Generate monthly demand from members of Producer group for determination of supply of quantity of inputs from store to members
5. Facilitate different committee members in procuring quality inputs
6. Facilitate in grading of finished products based on quality specification in association with quality management committee members
7. Coding of finished product made by individual member before sending them to store
8. Identify typical implementation problems on grading of finished product, if any; present it in PG weekly meetings to resolve
9. Maintenance of Books of Records related to Jute interventions
  - Village Resource Person Register [Member Passbook, Demand generation, Production/payment, stock handover to store and Production detail of every PG Register]
  - Cash Register
  - Any other book prescribed
10. Train and motivate existing members on quality control process and production process as per the specification. It is the responsibility of VRP-Jute to upgrade the finished product quality made by PG members for which they will regularly conduct training program for the PG members
11. The VRP-Jute will visit all the households involved in Jute in their village at-least once in a week and motivate them
12. Create awareness in the SHG members to dissuade their children from participating in any production process

13. Draft a non-negotiable for PG to stop involvement of their children from any production activities

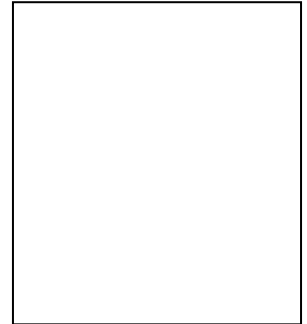
### **Honorarium**

Honorarium of VRP-Jute consists of 2 parts : - Fixed and Variable. It will vary from intervention to intervention. Details will be available with the operational guideline of each intervention. In initial phase of any non farm intervention, honorarium of VRP-Jute will be paid by project. Later on PG will pay them.

Sl. No.	VRP payment for Jute intervention					Remarks
	Rope made per PG per Month	Payment amount(Rs)				
		Fixed	Variable	Variable	Total	
1	< 8000 Kg	Rs 500/-	A Grade - Rs 0.20/Kg.	1600	2100	1. Fixed is for Meeting, Conveyance & Communication expenses [200+200+100] 2. Calculation of variable has been done on maximum output [7999 kgs.]
2	8000 - 12000 Kg	Rs 500/-	A Grade - Rs 0.25/Kg.	3000	3500	1. Fixed is for Meeting, Conveyance & Communication expenses [200+200+100] 2. Calculation of variable has been done on maximum output [12000 kgs.]
3	> 12000 Kg	Rs 500/-	A Grade - Rs 0.30/Kg.	4500	5000	1. Fixed is for Meeting, Conveyance & Communication expenses [200+200+100] 2. Calculation of variable has been done on expected output [15000 kgs.]

**BIODATA**

Name of VRP-Jute -  
Name of Husband/Father -  
Sex -  
D.O.B. -  
SHG Name -  
VO Name -  
Date of Joining -  
Marital status -  
Qualification -  
Earlier experience -  
Category (Gen/SC/ST/OBC) -  
Bank Account NO. -  
Mobile No. -



**Address (Permanent)**

Village -  
Panchayat -  
PO+PS -  
Block -  
Dist. -



Place -

Signature/Thumb Impression of Members

Date -

**Note- Need a copy of address proof along with this biodata.**

### **Checklists for Jute PG**

1. Formation of Jute PG (Minutise it by Staffs/Members)
2. Opening of Bank Accounts
3. Make a business plan for functioning of PG
4. MOU between PG & CLF/BPIU for business
5. Application for demanding money for Purchasing inputs to CLF/BPIU by PG
6. Application for demanding money for Infrastructure development (Like Room rent, Guard Payment, Stock Keeper Payment & purchasing of Furniture, Stationery items etc.) by CLF/PG
7. Ensure fund parking to CLF and PG
8. Purchasing of inputs by procurement committee at CLF/PG level
9. Distribution of inputs as per demand generations by VRP
10. On-site production process supported by VRP
11. Input management in each Store
12. Storage of input and output in Store
13. Payment to concern PG/CLF by expert agency after grading
14. Final payment distributed to individual stake holders
15. Ensure to have all related Utilization Certificate [UC]