



JEEViKA

An Initiative of Government of Bihar for Poverty Alleviation

Bihar Rural Livelihoods Promotion Society State Rural Livelihoods Mission, Bihar



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Office Order

Policy Note on NEERA Production

Introduction

Bihar Rural Livelihoods Promotion Society (BRLPS), also known as JEEViKA, is an autonomous body under the Department of Rural Development, Government of Bihar for socio-economic empowerment of rural poor. The organization focused on deepening of agricultural and value chain based livelihood interventions over the period through leveraging the platform of community based organizations like Self Help Groups (SHG) and their federations which include Village Organizations (VOs) and Cluster Level Federations (CLFs) along with exclusive economic activities related organizations such as Producer Groups (PGs) and Farmer Producer Companies (FPCs).

Women Producer Groups promoted by JEEViKA, mainly represent small and marginal farmers having little capacity to directly market their produce. Individual producer lacks an understanding of various marketing tools and does not have the sufficient skill to negotiate with buyers which leads to higher risk and losses. In light of that Producer Group is the way to realize the potential of collective aggregation and marketing of agricultural and allied products. This strategy has already been tested in the project for maize, vegetables, poultry, dairy and handicrafts. Therefore, the value chain development for Neera production through producer group is the suitable way forward for the community related with palm tree based livelihoods.

Strategy

Producer Groups will be formed for Neera production to gain advantages of economy of scale in delivering inputs, extension and information services to develop complete value chain based on palm tree. Producer Groups will not provide any credit to individual member.

Objectives

The main objective is to achieve incremental income and create employment opportunities for community by implementing complete value chain based on palm tree with inclusive approach of multiple livelihoods interventions.

The specific objectives are:

- i. To aggregate rural producers into viable economic groups. This will enhance their access to resources, technologies and markets on a sustainable basis.
- ii. To strengthen capacity of producers for collective activities and achieve more benefits through value chain.
- iii. To fund necessary productive infrastructure, machinery, equipment, technical assistance to increase income of members.
- iv. To establish sustainable market linkages and ensure reasonable prices for producers through COMFED.

Definition & Procedure

NEERA is the non fermented secretion of Palm tree. Neera producer Group will be a business group owned and managed by the Neera producers for their mutual benefit which will be formed with an objective of enhancing their access to formal markets. In order to achieve the full benefits of Producer Group (PG), the support activities of the producer group should spin through all stages of production cycle considering both forward and backward linkages of production. These include:

- a. Production planning
- b. Input management
- c. Productivity enhancement (technology extension and information)
- d. Post production activities (local value addition and processing)
- e. Quality management
- f. Risk Management

1. Institutional Structure

The idea of forming Neera PG is to create a platform for poor producers which will enable them to access reliable and affordable livelihood support services and also to access market linkages at the village level or higher if needed. NEERA producer group will be formed with 20-80 members. Every PG should have collection centre on NEERA route to be managed by COMFED. Normally each village should have one collection centre of minimum capacity to collect 250 liters of Neera in the morning. Every collection centre will be supported with cooling system and quality check. Collection centre will be managed by the individual entrepreneur on commission basis as like DCS pattern. It is worth mentioning here that activities related to NEERA producer Groups would be limited to the period co-terminus with the season when there is secretion from palm juice in the form of Neera. In the context of Bihar, this period is usually limited to 3-4 months from March to June. Other options should be explored for the Producer Groups and members attached with the activities for the rest of the period.

2. Appraisal & approval process

Plans of Neera PG would be vetted and appraised by respective CLF/BPIU before being submitted for approval to DPCU. The proposal along with annual plan will be appraised and forwarded by CLF/BPIU and then approved by DPM. CLF/ BPIU will make sure that the criteria and milestones for funding in the form of triggers are fulfilled by the concerned PG for releasing the respective tranches. The milestone which will act as triggers for funding are given below-

- a. Business Plan Prepared
- b. Recommendation of CLF/BPIU
- c. Basic Books of record placed

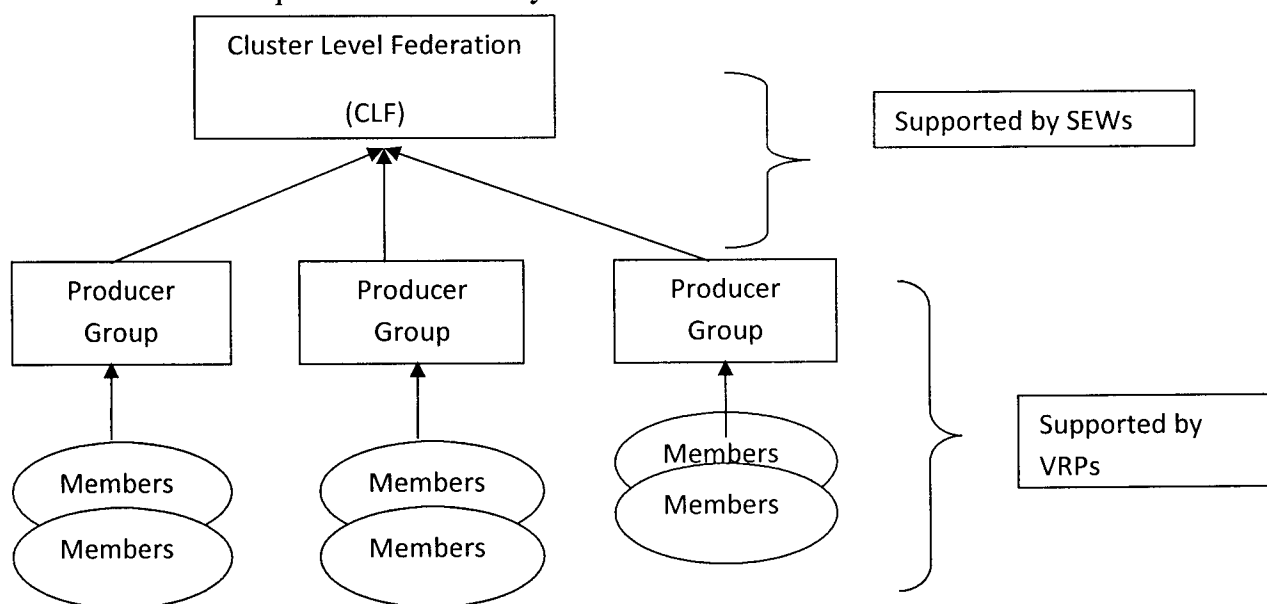
3. Monitoring & Reporting

The concerned CLF/ BPIU will play a key role in formation of the Neera Producer Groups. The group will be formed as informal body. The concerned CLF/ BPIU will also provide capacity building support and supervise the work of PGs within their purview.



Community level governance is an integral part of functioning of producer group. A PG management committee which is a sub- committee of CLF will be responsible for all functions related to producer group. The progress and business reports will be shared in PG fortnightly and in CLF on monthly basis. Discussions on progress of each PG and other related issues will be shared by the office bearers of PG with the support of VRP in CLF meeting. The final decision on issues will be taken by CLF.

First level monitoring of PG will be done by CLF/ BPIU at appropriate level (village, cluster and block) depending upon the geographic coverage of the producer group. Neera PG will submit proposal against milestones for funding and monthly reports against the planed activity to the concerned CLF/ BPIU it should be ensured by the DPM and Manager-LH (farm) / Manager-LH Incharge that Neera PG progress becomes the part of the monthly reviews at the district level.



Guidance Note on NEERA Producer Group

1. **Formation of Producer Groups:** The concept of PG and related benefits will be discussed in CLF/ VO meeting. Community (especially toddy tappers) in any village will be mobilized with aim of NEERA production. The pros and cons of PG will be elaborated before the community to help them to take a decision.
 - a. **Mapping of Neera Production:** Special meeting of community members in a Village Organization in any Village will be called based on the concentration where challenges in fresh Neera production and by-products will be discussed. Based on the data collected in a meeting on the spot, an assessment of possibility for Neera production will be done with initiation of PG formation. In any Village one PG will be formed with members in the range of 20-80 members (including toddy tappers).

- b. Timeline for PG formation: A standard operating procedure for PG formation would be as below.

Day	Activity	Output
1st	General meeting in a village where concentration of Toddy tappers is high.	Identification of Neera producing SHG members and also non tapper members who are interested in production of Palmyra by-products such as (Jaggery, Palm Sweet (peda), non edible items like brush, decorative items, mat, broom etc.)
8th	1 st meeting with PG	Election of OBs, discussion on Neera production by PG
15th	2 nd meeting with PG	Selection of VRPs, finalization of documents for bank account opening, VRP training initiated
22nd	3 rd meeting with PG	Finalization of Neera collection center with route and detail address.
29th	Opening of bank account for PG	Bank account in the name of PG

- a. First meeting of Neera Producer Group: This meeting will commence with discussion on the aims and objectives of the Producer Group and culminate with the setting up of the following group:
- i. Name of the Producer Group
 - ii. Meeting date, time and place
 - iii. Membership, entry norms like track record, fees, etc.
 - iv. Leadership roles & responsibilities of Office Bearers
 - v. Support arrangements (collection center with entrepreneur)
 - vi. Opening of bank account
- b. Capacity Building: The structured modules for systematic capacity building of Producer Groups will be developed which includes
- i. Training of office bearers
 - ii. Exposure to best practice sites
 - iii. Technical training on Neera activities

Procedure for collecting NEERA and its Marketing:

1. **Identification & establishment of Neera collection center:** Each NEERA PG will identify the place where NEERA can be collected from all tappers. The location should be convenient for all tappers and should be on road side from where COMFED can lift NEERA directly from the center. Each PG to have a collection center supported by the following persons with specific task;



A. VRP: Each PG will have one VRP. He / She will be responsible to provide hand hold support to a producer group in testing of NEERA quality to the members through Neera testing kit, maintenance of Books of record, individual pass book etc. Apart from day to day business, VRP will be also responsible for motivating and adding new members to increase daily production of NEERA depending upon numbers of palm trees in the coverage area, training to members on NEERA production, helping members in maintaining quality, participating in PG/CLF meeting with full details and other task assigned by PG/CLF/BPIU. VRP will receive the honorarium at the rate of Rs.1/liter/day on the basis of NEERA collected at the center.

B. Entrepreneur from PG (second Member): He may be any interested person of a producer group who will be responsible for running of the collection centre as an entrepreneur. S/He will also maintain the detail of collected NEERA and maintaining cold chain and responsible to hand over to COMFED vehicle.

The PG will deduct the commission of 10% from the final payment received from COMFED after sale of NEERA, thereafter payment to farmer will be done. After receiving the commission, PG will make the payment to entrepreneur at the rate of Rs 1.5 /liter/day based on Neera collected and transfer to COMFED. The entrepreneur will be responsible for payment of rent of collection center & electricity charges from the amount received from PG as commission and will be responsible for running the centre successfully in full capacity.

2. Procurement of NEERA from members: Procurement of NEERA from members will be done in morning up to 7 a.m. on the following criteria:

- a. Members will bring it to the collection center in a hygienically neat and clean pot.
- b. Member has to bring it before fermentation.
- c. PG will test pH, taste and on other quality parameters of neera before accepting
- d. If NEERA found adulterated or fermented PG has full right to reject.

3. Quality Parameters: Procurement of NEERA is based on the following parameters:

- a. pH of NEERA: The quality NEERA has pH range from 7-7.5. pH will be tested through Digital pH meter before pouring of Neera by an individual member.
- b. Refractometer test: To prevent the NEERA from adulteration, its viscosity should be measured through Refractometer. The quality Range for NEERA is between 14-18%, below and above of the mentioned range must not be accepted at centers. The quality parameters mentioned above are indicative. The quality parameters will be provided by the scientists of BAU, Sabour, Bhagalpur which will be final.

4. Developing NEERA resource center: Each block should maintain NEERA resource center in FTIC /BPIU in which sample equipments related to NEERA production, Jaggery making/ art & craft making/ one pager/Banners etc. must be procured and kept for training purpose, the unit cost for procuring demonstration equipments will be Rs.30000/-



5. **Payment Procedure:** PG will make payment to a member on fortnightly basis in their account based on the quality and quantity of NEERA supplied to the concerned PG and recorded in pass book by the centre management at the rate finalized by the Govt. from time to time. Each member will have separate pass book in which daily NEERA supply will be recorded. The updation of passbook will be looked after by the concerned VRP and randomly checked by LHS/BPM. The routine monitoring will be done by Manager-LH and randomly supervised by the concerned DPM. The format of Pass book is as follows:

Pass Book Format for NEERA						
Name of Member			Name of Village			
Name of PG			Name of CLF			
A/C No.			Name of Branch			
Adhar Card No.			Mobile No.			
Name of Block			Name of District			
S.No	Date	Product (NEERA/Jagge ry/ any other non edible items)	Quantity (liters/Kg.)	pH Reading	Rate	Total Amount

6. **Maintenance of cold chain at each center:** Neera will be collected at the centers and temperature will be maintained below 8 °C through bulk milk chiller. The collected neera will be handed over to COMFED vehicle.
7. **Local Sale arrangement of NEERA:** Each PG will run collection cum sale center equipped with chilling equipment. Collection center will sale NEERA on approved price in loose to local consumers and also make arrangement for nearby sale through vending cart. Vending cart will be run by selected community entrepreneur who will purchase NEERA from PG and do local sale on price approved by district level NEERA committee and supervised by PG. Local sale rate through vending will be decided by the Committee formed (comprising of 1-BPM, 1-Manager-LH/In-charge, 2 PG members and one person from finance) at district level in chairmanship of DPM.
8. **Arrangements to supply COMFED:** After sample test from each pot of the Tappers, Neera will be kept in Bulk chiller / deep freezer up to the handing over to the representative of COMFED. The quality test will be done once again by COMFED. A separate inward outward register will be maintained at each center with clearly written total supply of neera each day and receiving member wise. Receiving will be taken from COMFED representative after supplying Neera. The invoice of supply will be generated every day.



- 9. Mechanism to receive fund from COMFED:** Based on the quantity of Neera Supplied by the producer groups in any district, COMFED will make payment to PG in the bank account on fortnightly basis along with the commission to be paid to VRP and Entrepreneur who will run the centre.
- 10. Mechanism for Bridge Financing:** The Bridge financing mechanism will be applicable for PG to channelize the payment to the tappers on time in their account. Each PG will receive the gap fund of Rs 100000/- (one lakh) for immediate payment to members on fortnightly basis till fund is received from COMFED, which will be adjusted after receiving fund by the PG.
- 11. Arrangement for Local Sale:** The centre will open Local sale counter of Neera for immediate consumption at the centre and through vendor system under the control of PG and under the supervision of CLF. One or two entrepreneurs will be identified for sale of NEERA through vendor system nearby. An entrepreneur will be supported by Air-conditioned cart for sale of NEERA through the project. The rate of NEERA for local sale will be fixed by the committee of PG members after considering total cost such as NEERA cost, Cart running cost, labor cost and margin cost of the entrepreneurs engaged in the business.
- 12. Arrangements for Making Jaggery and other items:** Each PG will also identify members who will work on edible parts of NEERA such as Palm jaggery & Peda (Sweet added with Milk and Neera). The collection centre will initiate the making of jaggery and other value added products with support from the project
- 13. Procurement of Assets for PG:** To initiate NEERA production and its by- product, each business PG will need to procure certain items such as:
- Bulk milk Chiller (250-500 liters).
 - Insulated Can.
 - Palmyra tree climbing machine
 - Insurance for tappers.
 - Lime
 - Air- Conditioned cart
 - Utensils for Making Jaggery (StainlessSteel Pan and Spachula) and other edible items
 - Other establishment items
 - Neera testing kit (Digital pH meter & Digital Refractometer)
 - Electronic Weighing / Measuring machine
 - Printing of Books of records / Flex/ ICT materials
- 14. Books of Records at PG:** NEERA PG will maintain a separate Cash Book, Ledger book, Minutes Register, Stock Register, NEERA inward and outward register as per need. VRP will be responsible for maintenance of books of record in the concerned producer group.
- 15. Monitoring of Neera Business:** Initially PG will organize meeting fortnightly to analyze any profit or loss from business and try to take corrective measures to make the venture compatible for investment and appropriate margin for running the same. Same feedback will be presented in CLF/BPIU meeting for larger support and corrective measures. It will be the responsibility of VRP to maintain all books of records of PG and present the same in PG meeting with profit and loss account format.



16. NEERA collection :

- NEERA quality will be tested before handing over to COMFED by the centre and each tapper will pour its Neera at center only after quality check.
- Take weight and write the detail of collected neera in a member's passbook.
- Invoice will be generated before the handing over of neera to COMFED.
- Detail of daily business will be maintained in inward and outward register.

17. Budget for NEERA PG

Budget per PG for NEERA Production				
S. No	Activity	Unit	Unit Cost	Total Cost
1	Establishment cost (Table-1, Chair-2, Small Almirah-1, Fan-1)		LS	15000
2	Bulk Milk Chiller (500 lits) with Power Backup	1	300000	300000
3	Books of record, VRP register, File, etc)		LS	5000
4	Insulated Can to collect & transport NEERA	25	5000	125000
5	Palm Tree climbing Machine	25	6000	150000
6	Neera Testing kit			
a.	Digital pH meter	1	10000	10000
b.	Digital Refractometer	1	25000	25000
7	Lime		LS	5000
8	Insurance to tree tappers	25	500	12500
9	Bridge Financing		LS	50000
10	Utensils & machinery to make Jaggary & other products		LS	50000
11	VRP Payment (12 months)	1	5000	60000
12	NEERA Vending Cart		LS	90000
13	Miscellaneous		LS	10000
	Total			907500

18. Roles and Responsibility

Activity	CBO	BPIU	DPCU	SPMU
Activity specific Policy note/ process guidelines, training modules & formats				SPM/PM/YP
Mapping, Mobilization, Formation of Producer Groups	CLF	LHS & BPM	DPM, TM & LH-Manager	PM-LH
Account Opening		AC & CC	Manager MF & Manager- CF	PM-LH

Technical Training to VRP		BPIU-Team	M-LH (Farm) & TM	SPM/PM-LH
Printing of Books of records		BPM	DPM	SPM/PM-LH
Training on Books of records to cadre/ office bearer		BPIU-Team	Manager -CF	SPM-CF
Updating Books of records	VRP/SEW	AC	M-LH (Farm)	PM-LH
Operation & Management	PG	BPM	DPM & M-LH (Farm)	SPM/PM
Local Sale and Jaggary making	PG & collection centre	AC & LHS	Manager-LH	SPM/PM-LH
Neera supply to COMFED	VRP & collection centre	CC & AC & LHS	Manager-LH	SPM/PM-LH
Monitoring of PG financial activities, reporting & consolidation with CLF at year end		AC/CC	Manager- CF & Micro Finance	PM-LH
Partnership & Collaboration	CLF	BPM	Manager-LH	SPM-PM
MIS	SEW	BPM & LHS	Manager-M & E	SPM-MIS
Report & UC	CLF	BPM	DPM	SPM/PM-LH

Facilitation Process for Business Planning to the Producer Groups

1. Need/Purpose for Producer Group – why PG is needed apart from SHG/ VO/ CLF. Stating the main constraint of the individual HHs and why collective action and organization is needed?
2. Objective- what would be the main objective for this collective group action and funding?
3. Indicators/Results to measure success- what changes/benefits are expected and how would those be measured?
4. Target Households/eligibility- who will benefit? This section should also give some information about inclusion (poverty category), gender (women youth) etc.
5. Key Rules of participating HHs- what would be key rules agreed upfront to join the group?
6. Description of proposal- what would be done to address constraints and achieve objective- specific activities that would improve quantity/ quality/ income? What is the potential/ capacity, how many would it cover?
7. Viability/Profitability of the proposal- is this venture profitable and viable? Who will benefit and for how long?
8. Key risks- what are the key risks of this product/activity and how would those be addressed?

9. Institutional arrangements- what would be institutional arrangements? Who would be responsible for what role of the producer group, individual members, etc? what is the legal framework?
10. Governance Aspects- who will receive funds and sign financing agreement? Who is responsible for managing funds? what would be procurement, financial management and social accountability rules and how these would be monitored?
11. Total Proposal Cost and sources of financing- what is total proposal cost? What would be funding sources for the same?
12. Implementation Plan and Schedule- when each activity would be carried out- time schedule and responsibilities?
13. Appraisal and Approval Process- Cluster level- who is responsible for checking compliance and guidance, role of staff and the project? What should be key milestones for appraisal and fund releases?
14. Monitoring and technical support- who is responsible for providing technical assistance and who would be monitoring on a monthly/ quarterly basis?

Proposal Format for Neera PG

1. Name of the Producer Group:
2. Name of economic activity involved :
3. Name of Village Organization:
4. Date of formation :
5. Key objectives of the Producer Group:
6. Total no. of Members:
7. Address & Contact No. of Collection Centre:
8. Details of Bank Account:

Name of the Bank	Account Number	Date of Account Opening	Name & Designations of the authorized persons to operate the account

9. Further details if any:

Seal & Signature of PG OB Member



जीविका महिला नीरा उत्पादक समूह उपविधि

1. नाम : यह उत्पादक समूह _____ जीविका महिला नीरा उत्पादक समूह _____ के नाम से जाना जाएगा जिसका अंग्रेजी अनुवाद _____ Jeevika Mahila NEERA Producer Group होगा।
2. पता : _____ जीविका महिला नीरा उत्पादक समूह का कार्यालय ग्राम _____, पोस्ट _____, प्रखण्ड _____, अनुमंडल _____, जिला _____ में अवस्थित रहेगा।
3. कार्यक्षेत्र : _____ जीविका महिला नीरा उत्पादक समूह _____ का कार्यक्षेत्र _____ प्रखण्ड के निम्नलिखित ग्राम/ पंचायत तक सीमित रहेगा:

क्र. सं.	पंचायत	ग्राम

4. उद्देश्य: _____ जीविका महिला नीरा उत्पादक समूह, _____ ग्राम/ पंचायत स्तर पर नीरा उत्पादों का समूह होगा जो सदस्यों को नीरा उत्पाद एवं गुणवत्ता में बेहतरी लाने की दिशा में कार्य करेगा। सदस्यों के सामूहिक निर्णय से उत्पादक समूह सरकारी विभागों तथा अन्य संस्थाओं के उत्पादकों को जोड़ते हुये उत्पादक समूह सदस्यों के आर्थिक विकास, तकनीकी प्रशिक्षण एवं कार्य के आयोजन में सहायता प्रदान करेगा।

5. कार्य एवं सेवाएं:

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

- उत्पादन योजना
- उत्पादन
- इनपुट (लागत) प्रबंधन
- उत्पादकता वृद्धि (प्रयोगिकी के विस्तार और सूचना)
- उत्पादोपरंत भंडारण
- गुणवत्ता प्रबंधन
- क्षति प्रबंधन



नीरा 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 करने के साथ-साथ सदस्यों के हित को ध्यान में रखते हुये सार्वजनिक क्षेत्र, निजी क्षेत्र व सहकारी क्षेत्र की संस्थाओं, वित्तीय संस्थानों, बैंक, स्थानीय, राष्ट्रीय एवं अन्तर्राष्ट्रीय विकास अभिकरणों, डाटा संस्थाओं से उपरिलिखित उद्देश्यों एवं गतिविधियों के कार्यान्वयन हेतु संपर्क/अनुबंध तथा सहायता प्राप्त करेगा।

- उत्पादक समूह आवश्यकता अनुसार सदस्यों को उत्पाद के क्रय-विक्रय, भंडारण, गुणवत्ता आकलन में सहयोग तथा अन्य गतिविधियों के लिए आंतरिक 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 हों, को संपादित करेगा।

6. कार्यकारिणी समिति

उत्पादक समूहों में कार्यकारिणी समिति का गठन किया जाएगा। यह समिति उत्पादक समूह के निर्णय लेने और उन्हें लागू करने के लिए जिम्मेदार होगी।

- उत्पादक समूह की बैठक आयोजित करना।
- सभी प्रमुख नीतिगत और व्यावसायिक निर्णय लेना।
- उप समितियों के बीच समन्वयन।
- समुदाय संसाधन व्यक्तियों (VRP & SEW) द्वारा समर्थन सेवाओं के प्रबंध।
- सदस्यों के लिए तकनीकी प्रशिक्षण और एक्सपोजर दौरे का आयोजन।
- वित्तीय लेखा और लेखा परीक्षा तंत्र की व्यवस्था।
- संकुल स्तरीय संगठन (CLF) और ग्राम संगठन (VO) पदधारकों के साथ समन्वयन।

7. पदाधिकारी

अध्यक्ष के कार्य एवं उत्तरदायित्व:

- उत्पादक समूह की बैठक नियमित कराना एवं एजेंडा निर्धारित करना
- उत्पादक समूह की आयोजित होने वाली सभी बैठकों की अध्यक्षता करना
- सामूहिक गतिविधियों के आर्थिक हित विषयक निर्णय लेने में मदद करना
- उप-समितियों की कार्य-समीक्षा करना
- उत्पादक समूह के उद्देश्यों को प्राप्त करने के लिए सचिव व कोषाध्यक्ष से सामंजस्य स्थापित करना



- संकुल स्तरीय संघ या अन्य उच्च स्तरीय संस्थानों में उत्पादक समूह का प्रतिनिधित्व करना
- उत्पादक समूह के बैंक खाते का संचालन करना
- समूह में किसी विवाद का शान्तिपूर्ण समाधान

सचिव/उपसचिव के कार्य एवं उत्तरदायित्व

- उत्पादक समूह के बैठक आहूत करने में अध्यक्ष की मदद करना तथा सदस्यों की भागेदारी सुनिश्चित करना
- बैठक में हुई चर्चा की मिनट्स लिखना सुनिश्चित करना
- उत्पादक समूह के द्वारा बनाये गए नियमों का पालन सुनिश्चित करना एवं अनुशासन बनाये रखने की जिम्मेदारी
- कार्यकारिणी के समक्ष उप-समितियों एवं उप-समूहों द्वारा किये गए कार्यों का विवरण प्रस्तुत करना
- बैंक खाते का संचालन करना
- उप-समूहों की बैठकों का प्रतिवेदन प्रस्तुत करना
- अन्य संस्थाओं से सामंजस्य स्थापित करना तथा पत्र व्यवहार करना

कोषाध्यक्ष के कार्य एवं उत्तरदायित्व

- उत्पादक समूह द्वारा जमा की गई राशि की सुरक्षा एवं लेखा प्रबंधन
- उत्पादक समूह के बैंक शेष एवं नकद राशि का संधारण
- किसी भी तरह की राशि प्राप्ति का रसीद निर्गत करना
- किसी भी राशि प्राप्ति एवं खर्च के ब्योरे को रोकड़ पंजी में अद्यतन करने की जिम्मेदारी
- उत्पादक समूह की सभी बैठकों में शामिल होना और वित्तीय लेनदेन का हिसाब प्रस्तुत करना
- मासिक वित्तीय विवरण तैयार करना तथा इसे कार्यकारिणी समिति के प्रतिलिपि, प्रखंड एवं जिला स्तर पर प्रस्तुत करना

8. वित्तीय स्रोत

नीरा उत्पादक समूह के निम्न वित्तीय स्रोत होंगे।

- चंदा, दान, बचत (किसी विशेष प्रयोजन के लिए)।
- “जीविका” की नीति के अनुसार, संकुल स्तरीय संघ से प्राप्त वित्तीय अनुदान एवं ऋण।
- 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 / अन्य

9. बैंक खाते का संचालन

नीरा उत्पादक समूह का कोई भी खाता नीरा उत्पादक समूह के नाम से ही खोला जाएगा जिसका संचालन अध्यक्ष, सचिव एवं कोषाध्यक्ष द्वारा संयुक्त रूप से किया जाएगा।

10. लेखांकन वर्ष, _____ जीविका महिला नीरा उत्पादक संघ, _____ का लेखांकन वर्ष एक अप्रैल से आगामी वित्तीय वर्ष 31 मार्च तक का होगा। हर वित्तीय वर्ष के अंत में अंकेक्षण अवश्य होगा।
11. संकुल स्तरीय संगठन से उत्पादक समूह का संबंध _____ जीविका महिला नीरा उत्पादक समूह, _____ को मार्गदर्शन एवं निगरानी का दायित्व _____ संकुल स्तरीय संगठन, _____ का होगा।
- नीरा उत्पादक समूह प्रतिमाह, _____ संकुल स्तरीय संगठन, _____ को मासिक प्रतिवेदन समीक्षा हेतु जमा करेगा।
 - उत्पादक समूह संकुल स्तरीय संगठन से प्राप्त मर्निर्देश्यों एवं नियमों का अनुपालन करेगा।
 - हर वित्तीय वर्ष के अंत में उत्पादक समूह के लेखा का समावेशन संकुल स्तरीय संगठन के लेखा के साथ होगा।

12. विघटन की नीति

_____ जीविका महिला नीरा उत्पादक समूह, _____ का विघटन आम निकाय के सदस्यों द्वारा पारित दो तिहाई बहुमत से होगा। विघटन की स्थिति में सभी चल अचल संपातियों का हस्तांतरण _____ संकुल स्तरीय संगठन, _____ का हो जाएगा।

इस उपविधि को _____ जीविका महिला उत्पादक समूह के सदस्यों द्वारा दिनांक _____ को _____ बजे पूर्वाह्न/ अपरह्न _____ में स्थल _____ पर _____ की अध्यक्षता में अनुमोदित किया जा चुका है।

उत्पादक समूह के तीनों पदाधिकारी का हस्ताक्षर एवं मोहर
_____ जीविका महिला नीरा उत्पादक समूह



नीरा उत्पादक समूह की कार्यकारिणी के सदस्यों की सूची

क्र. सं.	कार्यकारिणी सदस्यों के नाम	हस्ताक्षर

उल्लेखित क्रमांक में सदस्यों के हस्ताक्षर की मूल अभिप्रमाणित प्रतिलिपि।

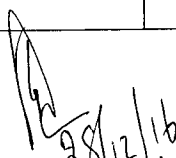
प्रमाणित किया जाता है कि यह _____ जीविका महिला नीरा उत्पादक संघ,
_____ के सदस्यों द्वारा आहूत बैठक में अंगीकृत उपविधि की मूल प्रतिलिपि है।

अध्यक्ष का हस्ताक्षर

_____ जीविका महिला उत्पादक समूह _____

नीरा उत्पादक समूह के सदस्यों की सूची

क्र.सं.	सदस्य का नाम	स्वयं सहायता समूह का नाम	ग्राम	ग्राम संगठन का नाम


(Balamurugan D.)

Chief Executive Officer-Cum-State Mission Director

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