



JEEVIKA

Rural Development Department, Government of Bihar

Bihar Rural Livelihoods Promotion Society State Rural Livelihoods Mission, Bihar



बिहार सरकार

3rd Floor, Vidyut Bhawan-II, Bailey Road, Patna - 800 021; Ph.: +91-612-250 4980; Fax: +91-612-250 4960, Website : www.brlps.in

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Office Order

Private pond intervention through Women Fisheries Producer Groups (WFPGs) under JEEViKA

1. Background

The Fisheries Intervention under JEEViKA aims to transform private pond owned by SHG members into a sustainable, women-led livelihood enterprise by promoting scientific fish farming, strengthening community institutions, and developing market-oriented fisheries value chains. The intervention primarily targets with a strong emphasis on women's economic empowerment through the formation of Women Fish Producer Groups (WFPGs), deployment of Matsya Sakhis as technical resource persons across all 38 districts, and promotion of Women Fish Farmer Producer Companies by federating WFPG.

Based on the pond wise assessment regarding ownership, pond condition, water availability, and technical feasibility accurate targeting and effective implementation will be done. Accordingly, eligible SHG members having ponds will be organized into Women Fish Producer Groups (WFPGs) and supported through scientific pond management, business planning, convergence with government schemes, access to quality inputs, continuous technical handholding, and market linkages. This phased and evidence-based approach will enable efficient resource utilization, targeted investments, enhanced fish productivity, and sustainable livelihood improvement for SHG households, while establishing a scalable, women-led fisheries development model under the JEEViKA.

2. Objectives of the intervention

The intervention aims to achieve the following key outcomes:

- Enhance women's income and livelihood security by promoting fisheries as a sustainable, profitable, and climate-resilient livelihood option for SHG and community households.
- Improve fish farming productivity and profitability through scientific pond management, efficient resource utilization, cost reduction, and adoption of appropriate aquaculture technologies.
- Strengthen women's capacity and economic participation by improving their technical knowledge, skills, leadership, decision-making ability, and control over fisheries enterprises and related income.
- Build resilient and sustainable fisheries enterprises through better access to technical services, finance, insurance, institutional support, and collective action mechanisms such as WFPGs & FFPcs.
- Promote market-oriented collective entrepreneurship by strengthening aggregation, bargaining power, value realization, market access, and institutional sustainability, while developing a scalable fisheries livelihood model for wider replication across Bihar.

3. Key intervention components

The programme focuses on six strategic areas to strengthen fish production, improve livelihoods, build community-level capacities, strengthen the fish seed ecosystem, and enhance aggregation and market linkages:

- Scientific grow-out pond development through the promotion of composite carp culture and improved pond management practices to enhance productivity and fish production.
- Nursery pond development to ensure the local availability of quality fish seed and strengthen the fish seed production and supply ecosystem.
- Capacity building of Matsya Sakhis, Fisheries Resource Persons (FRPs), and Master Trainers to develop a pool of trained community-level resources and strengthen technical knowledge and field-level support.
- Formation and strengthening of Women Fish Producer Groups (WFPGs) and their linkage with Women Fish Farmer Producer Companies (WFFPCs) to promote collective production, input management, aggregation, and fisheries-based livelihoods.
- Promotion and strengthening of Women Fish Farmer Producer Companies (WFFPCs) for aggregation, value addition, enterprise development, business management, and improved market access.
- Institutional convergence and market linkages with relevant government schemes, financial institutions, technical agencies, and market actors to improve access to resources, services, finance, technology, and sustainable markets.

4. Phase-wise implementation approach

I. Selection of Thematic Community Resource Person (CRP):

The formation of Women Fish Producer Groups (WFPGs) and mobilization of their members shall be facilitated by Thematic Community Resource Persons (CRPs). CRPs shall be selected for the respective intervention areas in accordance with the existing Internal **CRP Policy (Ref. No. BRLPS/Project/96/08/4135, dated 11.02.2015)** and the selection process outlined in **Annexure I & V**. In addition to the provisions of the policy, the following eligibility criteria shall apply:

- i. The candidate shall be either a member of a Self-Help Group (SHG) or a Thematic Community Resource Person (CRP) actively engaged with a Community-Based Organization (CBO) under JEEViKA.
- ii. Preference shall be given to candidates currently working as **Matsya Sakhi, Pashu Sakhi, Poultry Resource Person (PRP) or Village Resource Person (VRP)**. In the absence of these cadres, other suitable community cadres may be identified, assessed, and selected as CRPs based on their experience and suitability.

Following the selection process, the finalized CRPs shall undergo an orientation and training programme conducted by the block nodal livestock staff (LHS/AC/CC). The training will cover the WFPG formation process, member mobilization strategies, roles and responsibilities of CRPs, reporting requirements, and field-level implementation protocols to ensure effective community engagement and quality execution of the intervention.

II. Formation of women fish producer groups (WFPGs):

A. Community awareness and members mobilization:

Awareness and mobilization activities shall be conducted among eligible Self-Help Group (SHG) members to explain the objectives, benefits, eligibility criteria, and implementation process of the fisheries intervention. The surveyed private ponds shall be physically verified on a random basis to assess ownership/lease status, pond condition, water availability, and technical suitability. The activities prescribed under **Annexure – VI, Day 1** shall also be completed and documented.

Based on the verification findings, a final list of eligible beneficiaries shall be prepared. SHG members who own or have a valid lease for at least one technically suitable private pond shall be eligible for membership in the Women Fish Producer Group (WFPG) and shall thereafter be mobilized and organized into WFPGs.

B. Verification of surveyed ponds and agreement with members:

The ponds of shortlisted members shall be verified to confirm ownership/lease status, physical condition, water availability, and technical suitability. Awareness meetings shall then be conducted to explain the intervention, including its objectives, benefits, roles, responsibilities, and implementation process. The activities prescribed under **Annexure – VI, Day 2** shall be completed and documented simultaneously.

Eligible and interested members shall provide their formal consent through the prescribed agreement/consent process and shall subsequently be enrolled as members of the Women Fish Producer Group (WFPG).

C. Formation of the Women Fish Producer Group (WFPG):

Following member mobilization, the Women Fish Producer Group (WFPG) will be formally constituted through the selection and finalization of office bearers, finalization of the WFPG name, and confirmation of the meeting date and time, in accordance with the existing PG–PC Policy (**BRLPS/Proj.LH/1828/21/4570, dated 05.03.2026**). All prescribed registration and operational forms (attached as Annexures) will be duly completed, maintained, and submitted as per the prescribed guidelines.

Each WFPG will be formed using a cluster-based approach, comprising **7–10 fish ponds/members** engaged in aquaculture activities within the same geographical area. At the time of formation, each member will make a one-time, non-refundable **contribution of ₹50** towards the group's initial operational expenses, including bank account opening and other administrative activities.

Each Women Fish Producer Group (WFPG) shall be formed under the supervision of the respective Cluster Level Federation (CLF) and shall be affiliated with the same or the nearest CLF to ensure effective governance, institutional convergence, and coordinated support through the Matsya Sakhi. This institutional linkage will strengthen grassroots governance, facilitate regular monitoring, capacity building, and handholding support, improve access to financial and technical services, and enhance the effective implementation and sustainability of fisheries-based livelihood interventions.

D. Selection and deployment of technical cadre & book keeper:

Following the formation of Women Fish Producer Groups (WFPGs), **Matsya Sakhis/FRP** shall be selected and deployed as community-based technical cadres in accordance with Office Order No. **BRLPS/Project/463/13/Vol-III/3421, dated 02.12.2025**. Each Matsya Sakhi shall provide technical and extension support to **14–20 private ponds** across **two nearby WFPGs**, ensuring regular field visits, scientific pond management, and continuous technical handholding. Simultaneously, the nearest **Village Organization (VO) Book-keeper (BK)** shall be assigned to each WFGP to maintain books of accounts, financial records, and other prescribed documentation. The Bookkeeper shall receive an honorarium of **₹500 per month per WFGP**, to be paid by the project in accordance with **Office Order No. 79183, dated 24.09.2023**, Page 3, Serial No. X. The payment shall be booked under the NRLM budget head **B.2.11.2 – e-Bookkeeper/Community Cadre Honorarium** and At the **CLF level**, the MBK may receive an additional monthly incentive for bookkeeping support, with the incentive amount determined and approved by the CLF based on the revenue generated by the associated WFPGs.

Selection of Matsya Sakhis shall be based on predefined eligibility criteria, including educational qualifications, communication skills, willingness to undertake field travel, and preference for candidates with prior experience or demonstrated interest in fisheries. The selected Matsya Sakhis shall undergo structured training on scientific aquaculture, pond management, input utilization, business planning, record keeping, and community extension to effectively support WFGP operations.

As the programme expands and a larger number of ponds and WFPGs are established within a block, **Fisheries Resource Persons (FRPs)** shall be identified from among progressive fish farmers, experienced Matsya Sakhis, or successful fisheries entrepreneurs. The FRPs shall provide block-level technical supervision and mentoring, strengthen enterprise development, facilitate access to quality inputs and market linkages, promote convergence with government schemes and financial institutions, and support the overall implementation and sustainability of women-led fisheries enterprises.

E. Documentation of Bank account opening and fund requisitions for WFGP:

Following the formation of the **Women Fish Producer Group (WFGP)**, the Community Resource Person (CRP), with support from the concerned **CLF Anchor Person**, shall facilitate the opening of a bank account in the name of the group in accordance with the prescribed institutional guidelines and **Annexure – X: By-Laws – JEEViKA Fisheries Producer Group**. The bank account shall be opened and operated in accordance with the applicable provisions of the approved By-Laws and institutional procedures. The CRP shall support the WFGP in completing all required documentation, including the members' resolution, Know Your Customer (KYC) documents, details of office bearers, and any other documents or records required by the bank for opening and operating the account.



F. Funding provision to WFPG members

Following are the funding provision for each Women Fisheries Producers Group:

Head	Amount	Remarks
Establishment Cost	Upto 1.5 Lakh	As per the PG-PC Policy (BRLPS/Proj-LH/1828/21/4570, dated 05.03.2026)
Working Capital	Upto 5 Lakh	

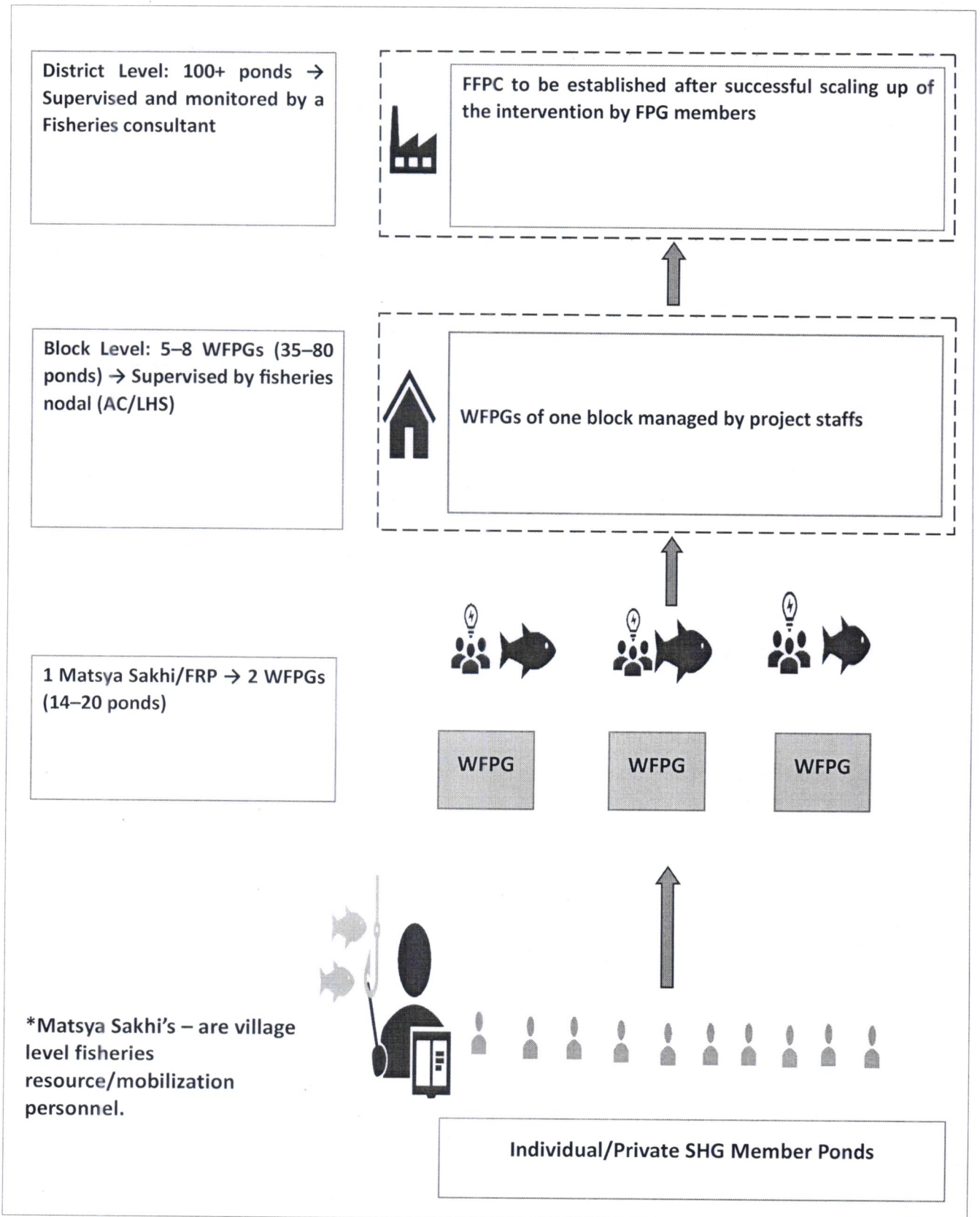
The CRP shall facilitate the preparation and submission of fund requisitions. The Working Capital provided to the Women Fish Producer Group (WFPG) shall be utilized primarily for extending **loans or providing quality aquaculture inputs to its members** for undertaking fisheries-based livelihood activities, including pond preparation, procurement of quality fish seed, feed, medicines, equipment, and other essential aquaculture inputs, in accordance with the approved business plan. Working Capital shall be sanctioned at the rate of **₹1,500 to ₹2,500 per dismal** of the cumulative eligible pond area of the WFPG members, based on **Annexure IX: Women Fish Producer Group (WFPG) Pond Profiling & Declaration**.

Members may **receive either quality inputs or financial assistance** in the form of loans, subject to the availability of funds in the WFPG and based on the decision of the group. In either case, the value of the inputs or the loan amount shall carry a service charge/interest of **0.5% per month** on the outstanding balance and shall ordinarily be repaid within **12 months** from the date of disbursement. The repayment schedule may be aligned with the aquaculture production cycle and may be structured as monthly, quarterly, or harvest-based instalments, as approved by the WFPG. All disbursements and repayments relating to quality inputs and loans shall be duly recorded in the prescribed books of accounts. The interest earned from internal lending shall be credited to the WFPG's Revolving Fund to meet operational expenses, strengthen the group's financial sustainability, and support future lending to its members.

The expenditure towards the establishment cost of the **Women Fish Producer Group (WFPG)** shall be booked under the NRLM budget head **B3.2.2 – Small Scale Productive and Value Addition Infrastructure**, while the Working Capital support shall be accounted for as **Revolving Fund (RF)** expenditure and disbursed under **Budget Head B3.2.1 – Facilitation of Producer Groups and Collectives**. The **Utilisation Certificate (UC)** shall be submitted and settled in accordance with **Annexure – XI**. Any revision or change in the applicable NRLM budget heads shall be communicated separately and shall be applicable accordingly. The financial flow mechanism outlined below shall ensure timely fund release, transparent utilization, financial accountability, and compliance with the prescribed programme and financial procedures:



Operational structure:



The establishment cost of each Women Fish Producer Group (WFPG), up to a maximum of ₹1.50 lakh, shall be utilized for the procurement of essential fisheries equipment and related materials as detailed below:

Sl. no.	Equipment	Unit	Purpose & specification	Approx. cost (₹)
1	Hand net	2	Fish catching & handling: 10 mm knotless, 6/3-ply net, 1 ft long, fitted with an 8/10 mm circular iron rod (12-inch diameter) and 1 ft × 4-inch wooden handle	1,600
2	Aluminium handi	4	Feed Preparation & fish handling: Handi, 4 kg capacity with 24-inch radius	6,400
3	Drag net	2	Fish harvesting: 1 drag net of 50 ft × 20 ft, with 25% additional length, suitable for ponds up to 10 ft water depth	80,000
4	Digital weighing machine	1	Fish weighing: Hanging-type plastic body with digital display, capacity up to 100 kg.	5,000
5	Bucket (Balti)	3	Fish & water carrying: 20-litre capacity plastic bucket (Balti)	1,500
6	Hapa	3	Fish rearing & segregation: Tank of 15 ft (L) × 8 ft (W) × 6 ft (D)	9,000
7	Fish grading net	3	Fish grading net: Knotless nylon net, 10–12 mm mesh size, suitable for sorting and grading fish by size	4,500
8	Tarpaulin	2	Feed storage & operational Use: Heavy-duty waterproof tarpaulin, 4,000 GSM	4,000
9	Ice box	2	Fish preservation & transport after harvest: Insulated, food-grade ice box, 5,000 cu. in. capacity	5,000
10	Water testing kit	1	Water quality monitoring: Portable water testing kit for pH, DO, ammonia, temperature, and other key parameters	5,000
11	Secchi disk	2	Water transparency measurement: Iron-made 8-inch Secchi disc, 1 kg, alternately painted white and black	1,500
12	Aluminium/steel storage box	1	Safe storage of fisheries equipment, tools & field records: Galvanized storage box, lockable, rust-resistant and weatherproof, 6 × 3 × 2.5 ft.	7,500
13	Plankton net	1	Plankton collection & sampling: 89 cm Voltan silk net, 120 mesh/sq. inch, 24 cm ring, 2 cm tail opening, 50 ml calibrated glass tube	1,000
14	Other miscellaneous	As required	Essential related other accessories	18,000
Total establishment cost =				Upto Rs. 1.50 lakhs

III. Training and capacity-building framework:

A comprehensive training and capacity-building programme shall be implemented for **WFPG members, technical cadres, project staff, and other key stakeholders** through structured and need-based training modules. The programme will focus on strengthening technical knowledge, institutional governance, enterprise and business management skills, and market-oriented practices to ensure the effective implementation, sustainability, and scalability of the fisheries intervention.

The capacity-building programme shall cover **project staff** on programme implementation, coordination, monitoring, and field facilitation; **WFPG office bearers** on institutional governance, financial management, record keeping, and group management; and **WFPG members** on scientific and sustainable fish farming practices, input management, pond management, fish health, harvesting, post-harvest management, and collective marketing. **Matsya Sakhis/FRPs** shall be trained as community-level resource persons to provide regular technical and handholding support to WFPG members at the field and pond levels. **Master Trainers** shall be developed to ensure standardized and quality training delivery through a cascading approach. In addition, **Fisheries Producer Company (FPC) staff** shall be trained in enterprise management, business operations, financial management, institutional governance and compliance, procurement, value addition, and market linkages.

A structured **Training of Trainers (ToT)** approach shall be adopted to develop a pool of qualified and competent trainers at different levels. The training cascade will facilitate systematic transfer of knowledge from the State/District level to Block, CLF, WFPG, and pond levels, ensuring consistency in training content and delivery. The framework will also include periodic refresher training, field-based learning, exposure visits, and need-based technical sessions to strengthen practical skills and ensure continuous capacity development. This structured approach will support **standardized training delivery, wider outreach, effective field-level support, and the long-term sustainability of the fisheries intervention** across the programme areas.

The training and capacity-building framework for fisheries intervention is presented below in the following training hierarchy:

Training level	Trainer / Resource person	Target participants	Training mode & Duration
State level	State team	DPM / Livestock manager / BPM / LHS / AC / CC	2–4 days residential training and/or 1-day virtual training, as required
District level	Livestock manager & LHS	BPM / Block livestock nodal person / LHS / AC / CC	1-day Non-residential training and/or 1-day virtual training
Block level	Block livestock nodal person / AC	CLF Anchor person / CC / Matsya Sakhi	1-day Non-residential training
CLF Level	CLF anchor person	Matsya Sakhi / FRP / WFPG Office Bearers	1-day Non-residential training
WFPG / Pond level	Matsya Sakhi/FRPs	WFPG Members	Non-residential WFPG/Pond-level training, as per the training plan and field requirements

Note: The training duration, modality, and content may be suitably adapted based on the training needs, field conditions, and programme requirements.

IV. Pond wise business plan development for intervention planning:

Following the formation of the WFPGs, a pond-wise resource mapping and technical assessment shall be conducted for each member to assess the existing pond resources, including water availability, pond size and depth, soil condition, existing infrastructure, and other relevant technical parameters. The assessment will help identify technical gaps and determine the most appropriate fisheries interventions for each pond. Based on this assessment and the estimates provided under **Annexure – VII & VIII (Business Plan)**, a pond-wise business plan shall be prepared for each WFPG member by the respective **Matsya Sakhi/FRP**, with support from the **block livestock nodal person**.

Based on the findings of the assessment, the pond-wise business plan shall cover key aspects such as species selection, stocking density, input requirements, feeding practices, production planning, estimated costs, expected returns, and risk mitigation measures. The business plan shall serve as a roadmap for implementing technically appropriate, economically viable, and sustainable aquaculture practices at the pond level. Wherever required, the proposed interventions shall be converged with relevant government schemes, JEEViKA institutions, and financial institutions to facilitate access to subsidies, credit, insurance, technical support, and other relevant services. Such convergence will strengthen the financial viability, scalability, and long-term sustainability of the fisheries interventions.

V. Pond preparation & fish culture initiation:

The implementation of fisheries interventions will begin with scientific pond preparation to create optimal conditions for fish culture. Key activities will include pond cleaning, removal of aquatic weeds and predatory or unwanted fish, desiltation, dike repair, liming for pH correction, and fertilization to enhance natural productivity.

Following pond preparation, quality fish seed will be stocked according to the recommended species composition and stocking density. Appropriate feeding practices and timely input supply will be ensured to promote healthy fish growth and maximize production.

Throughout the culture period, Better Management Practices (BMPs) will be adopted, including scientific pond management, stocking, feeding, regular monitoring of water quality and fish health, and continuous technical support. This integrated approach will improve survival rates, enhance productivity, and ensure sustainable and profitable aquaculture practices.

VI. Input supply & market linkages:

The success of fisheries interventions depends on the timely availability of quality inputs and access to efficient markets. Under this component, linkages will be established with reliable suppliers and service providers to ensure the regular supply of quality fish seed, feed, medicines, and other essential aquaculture inputs.

Market linkages will be strengthened by connecting fish producers with institutional buyers, traders, and other market actors through buyer-seller meets, business partnerships, and collective marketing initiatives. Women Fish Producer Groups (WFPGs) and Fish Producer Companies (FPCs) will be promoted as institutional platforms

for collective procurement, aggregation, and marketing, enabling economies of scale and improved bargaining power.

These interventions will reduce dependence on intermediaries, improve price realization, enhance farmers' incomes, and establish a sustainable input and market ecosystem for profitable and resilient fisheries enterprises.

VII. Digitization, MIS integration and data management flow for monitoring:

A structured Digitization and MIS framework shall be established to ensure timely data collection, validation, monitoring, analysis, and reporting of fisheries interventions from the pond/WFPG level to the CEO Dashboard. Data shall be captured through standardized formats, Books of Records (BoRs), and the MIS to track key performance indicators, assess implementation progress, and support evidence-based decision-making.

During the first phase, field-level activities shall be captured through an interim Kobo Toolbox-based MIS, covering key areas such as WFPG formation, member mapping, daily activity records, planning, production, and meeting records. Based on the learning and data requirements emerging from the first phase, a comprehensive MIS is being developed by the MIS Team. The system shall subsequently be rolled out across the intervention areas, supported by appropriate orientation and training for field teams on data entry, validation, and reporting.

Data flow: Pond/Member → Matsya Sakhi/FRP → WFPG → CLF → Block/BPIU → District/DPCU → SPMU/CEO Dashboard

The integrated system shall ensure data accuracy, timely reporting, traceability, regular review, accountability, and evidence-based programme management, while enabling effective monitoring of key intervention indicators and timely corrective action.

VIII. Risk mitigation:

To enhance the resilience and sustainability of women-led fisheries enterprises, each WFPGs shall identify potential risks and adopt appropriate mitigation measures as part of its business planning and operational management. Risk management shall be integrated into the pond-wise business plan and regularly reviewed during WFPG meetings and technical monitoring visits.

The key risks and corresponding mitigation strategies are outlined below:

Potential risk	Mitigation measures
Flood and drought	Adopt climate-resilient pond management, strengthen embankments, ensure proper drainage, and leverage disaster relief and insurance schemes.
Fish disease outbreak	Follow BMPs, maintain water quality, monitor fish health, implement biosecurity, avoid overstocking, and seek technical support.
Poor quality fish seed	Procure certified fish seed, verify quality before stocking, and promote collective procurement.
Market price fluctuation	Promote collective marketing, strengthen buyer linkages, stagger harvesting, and encourage value addition and market diversification.
Theft and predation	Promote community surveillance, install protective fencing/netting where feasible, and encourage collective security and synchronized harvesting.
Water scarcity	Improve water-use efficiency, maintain pond depth, promote rainwater harvesting, and converge with irrigation schemes where feasible.

Each WFPG shall prepare and maintain a simple contingency plan for emergencies such as floods, droughts, disease outbreaks, and other unforeseen events. The plan should define member roles, emergency contacts, support mechanisms, alternative inputs and markets, and recovery measures. It shall be reviewed and updated periodically based on emerging risks and field experiences.

Implementation structure:

1	• Selection of Community Resource Persons (CRPs)
2	• Orientation and training of CRPs by Block Livestock Nodal Staff (LHS/AC/CC)
3	• Community awareness & member mobilization
4	• Pond verification of eligible SHG member ponds
5	• Formation of Women Fish Producer Groups (WFPGs) (7–10 ponds/members per WFPG)
6	• Tagging of WFPGs with the respective/nearest Cluster Level Federation (CLF)
7	• Selection and deployment of Matsya Sakhi's/FRPs (One Matsya Sakhi/FRP per two WFPG for technical support)
8	• Opening of WFPG bank account and preparation of business plan and fund demand
9	• Approval and release of establishment grant (up to ₹1.50 lakh) and working capital (up to ₹5.00 lakh)
10	• Procurement of fisheries equipment from the WFPG Establishment Cost
11	• Capacity building and training of WFPG members, Matsya Sakhis, project staff, and Master Trainers
12	• Pond-wise resource mapping, technical assessment, and business plan preparation
13	• Facilitating access to government schemes, institutional finance, and technical services
14	• Scientific pond preparation (cleaning, liming, fertilization, dike repair, etc.)
15	• Fish seed stocking and commencement of fish culture
16	• Scientific pond management with continuous technical handholding by Matsya Sakhi's/FRPs
17	• Harvesting, aggregation, and collective marketing through WFPGs
18	• Periodic monitoring, documentation, MIS reporting, and review meetings by Matsya sakhi's/FRPs
19	• Block-level supervision (supervised by Matsya Sakhis/FRPs and nodal project staff)
20	• Scaling-up and federation into a Fish Farmer Producer Company (FFPC) for collective business operations, input procurement, value addition, and market linkages

5. Benefits for SHG members

Participating SHG members will benefit from:

- WFPG members shall be eligible to access financial credit support from the WFPG at an interest rate of **0.5% per month**, subject to the terms and conditions approved by the group.
- WFPG members shall also be eligible to use WFPG-owned fixed assets, such as drag nets, fishery kits, and other essential equipment, whenever required, in accordance with the rules and operational guidelines of the WFPGs.
- 20–30% higher pond productivity through scientific aquaculture practices and continuous technical handholding.
- 30–40% increase in household income through improved fish production, better farm management, and enhanced market access.
- Capacity building in scientific fish farming, business planning, and enterprise management to promote sustainable fisheries livelihoods.
- Improved access to quality fish seed, feed, equipment, and fish health management services.
- Better access to government schemes, institutional credit, and financial convergence for fisheries investments.
- Enhanced market access and 5–10% better price realization through collective procurement and marketing via WFPGs/WFFPCs.
- Strengthened women's leadership, decision-making, and entrepreneurship through participation in women-led producer institutions.
- Improved household nutrition and livelihood resilience through increased fish production and consumption.

6. Roles & responsibilities framework

6.1 Roles of technical support agency:

The technical team will provide overall technical leadership, strategic guidance, and advisory support for the fisheries intervention. It will facilitate technical training for project staff, technical cadres, and other relevant stakeholders, and lead the development of fisheries business plans, technical guidelines, training modules, and capacity-building programmes, including Training of Trainers (ToTs).

Technical support agency will ensure technical supervision and quality assurance throughout the intervention by providing guidance on species selection, stocking density, pond management, feeding practices, water quality management, and the adoption of Better Management Practices (BMPs). It will also support the development of input supply systems, market linkages, and value chains, while strengthening monitoring systems, data validation, and performance tracking to ensure effective implementation, programme quality, and sustainable fisheries outcomes.

2.

Roles of JEEViKA:

The JEEViKA team shall be responsible for community mobilization, institutional development, and field-level implementation of the fisheries intervention. Its responsibilities shall include organizing village-level awareness and orientation programmes, mobilizing eligible Self-Help Group (SHG) members, facilitating the formation, strengthening, and effective functioning of Women Fish Producer Groups (WFPGs), and ensuring their linkage with the respective Cluster Level Federations (CLFs). The team shall also facilitate the selection, deployment, and supervision of Thematic Community Resource Persons (CRPs), Matsya Sakhis, and other community cadres, while coordinating capacity-building programmes, exposure visits, regular field monitoring, and technical handholding.

In addition, the team shall facilitate convergence with relevant government schemes, subsidies, institutional finance, and technical service providers to improve access to credit, quality inputs, and other support services through the SHG–VO–CLF institutional platform. It shall ensure effective field-level coordination, data collection, documentation, monitoring, and compliance with programme guidelines and implementation protocols to support the sustainability and scalability of the fisheries intervention. In the absence of a Technical Support Agency (TSA), JEEViKA shall discharge all roles and responsibilities assigned to the TSA to ensure uninterrupted programme implementation and technical support.

7. Timeline for the implementations

The implementation of fisheries intervention in SHG private ponds is crucial for promoting responsible and profitable aquaculture practices. This timeline outlines strategic phases and milestones for effective execution, integrating scientific knowledge and community engagement to enhance socio-economic conditions while safeguarding aquatic ecosystems.

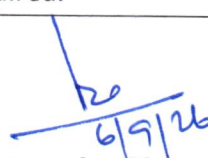
The success depends on collaboration between stakeholders, SHG empowerment, and adoption of innovative approaches for long-term fisheries viability.

The following timeline for implementation:

Step	Task	Timeline	Responsibility
1	Selection of thematic CRPs by the Block Team. Orientation and training of CRPs on the implementation process, including bank account opening procedures and required documentation.	Day 0	Block livestock nodal with the support from concerned AC/CC.
2	Verification of surveyed ponds and member mobilization. Conduct village-level orientation meetings with SHG members owning private ponds to create awareness and obtain consent for WFPG formation.	Day 1	CRP Team with support from AC/CC

Step	Task	Timeline	Responsibility
3	Formation of Women Fish Producer Groups (WFPGs). Finalize SHG members for onboarding, select the technical cadre (Matsya Sakhi/ thematic CRP), Office Bearers (OBs), and schedule the group meeting.	Day 2	CRP Team with support from LHS/AC/CC
4	Prepare bank account opening documents, complete the KYC of the office bearers, and facilitate the preparation and submission of fund requisitions for the WFPG.	Day 3	CRP Team with support from Bank Sakhi
5	Associate the WFPG with the nearest CLF and submit the finalized member and pond details.	Day 4	CLF anchor person/LHS/Cluster facilitator
6	Conduct capacity-building training for Matsya Sakhi, followed by training for all fish farmers.	Day 5 onwards	LHS/CLF anchor person
7	Identify suitable government fisheries schemes based on pond condition, productivity, and the approved business plan.	Parallel activity	Block livestock nodal with support of Manager livestock/YP-LS
8	Conduct resource mapping and finalize pond-level and WFPG-level interventions.	Parallel activity	LHS/AC/CC
9	Develop individual fisheries business plans for each fish farmer based on pond productivity.	Parallel activity	LHS/AC/CC
10	Carry out pond preparation and initiate fish culture activities.	As per Plan	CC/Matsya Sakhi
11	Facilitate input supply and market linkage, including demand generation for fish seed, feed, and other inputs, and marketing of fish produce.	Continuous	Matsya sakhi with the support from block livestock nodal
12	Stock fish seed and initiate fisheries interventions in the selected ponds.	As per Schedule	Matsya sakhi & block livestock nodal/ LHS/AC/CC
Note: The TSA/fisheries consultant will provide continuous handholding and technical support throughout the implementation process and assist the field teams whenever required.			

Enclosure: Annexure I to XI


(Himanshu Sharma)
 CEO, BRLPS

Copy to:-

1. Director/OSD/AO/CFO/PC/PS
2. All SPMs and PMs
3. All DPMs/In Charge/All Thematic Managers/In charge/All YPs
4. All BPMs
5. IT Section
6. Concern File

Annexure – I

(Deployment of Thematic Community Resource Persons-CRPs)

The Thematic Community Resource Persons (CRPs) shall be deployed to facilitate the formation of **Women Fish Producer Groups (WFPGs)** and support the effective implementation of fisheries interventions at the community level. Each Thematic CRP team, normally comprising **2–3 members**, shall be responsible for facilitating the formation of **8–10 WFPGs per month**, with approximately **3 days required for the formation of each WFPG by each CRP team**, subject to field conditions and programme requirements.

The deployment of Thematic CRPs shall be carried out in accordance with the provisions of the Internal CRP Policy (Ref. No. BRLPS/Project/96/08/4135, dated 11.02.2015), with suitable adaptations, as required, to meet the operational requirements of the fisheries programme.

A. Flow of information and deployment process

The deployment of thematic CRPs shall follow a structured institutional process to ensure effective planning, coordination, supervision, and accountability.

- The State Project Management Unit (SPMU) shall communicate the approved deployment plan, implementation strategy, targets, and timelines to the District Project Coordination Unit (DPCU).
- The DPCU shall allocate block-wise targets and issue deployment instructions to the respective Block Project Implementation Units (BPIUs) as per **Annexure– III**.
- The BPIUs shall identify intervention clusters, prepare the deployment schedule, and deploy Thematic CRPs for community mobilization and WFPG formation. The details of the deployed Thematic CRPs shall be maintained and submitted to the DPCU as per **Annexure– IV**.
- Prior to deployment, all thematic CRPs shall receive orientation on programme objectives, operational guidelines, reporting formats, deliverables, and field protocols.
- During implementation, thematic CRPs shall report to the Block Project Manager (BPM), while technical guidance and monitoring shall be provided by the district fisheries consultant.
- Thematic CRPs shall submit daily progress reports, field observations, meeting records, and completed deliverables through the prescribed reporting formats for verification and payment processing as per **Annexures II, III, and VI**, as applicable.

B. Procurement and hiring of CRP support kit

Prior to deployment, each thematic Community Resource Person (CRP) shall be provided with the necessary operational and communication materials to facilitate effective field implementation. The procurement and provision of the CRP Support Kit shall be carried out in accordance with the Internal CRP Policy (BRLPS/Project/96/08/4135, dated 11.02.2015, and BRLPS/Proj.-M&E/1593/19/3259, dated 19.11.2025):

- CRP Identity Card and Authorization Letter.
- Operational Guidelines/CRP Handbook.
- IEC materials for awareness generation and community mobilization.
- WFPG formation and registration formats.
- Bank account opening documentation formats.
- Business plan preparation formats.
- Attendance registers, meeting proceedings, and reporting formats.

- Survey and pond verification formats.
- Stationery items, including writing pad, pen, file folder, marker, calculator, and clipboard.
- Digital reporting tools or mobile-based applications, wherever applicable.
- Essential logistics and support items required for field deployment, including public address systems, banners, display materials, tents, chairs, drinking water arrangements, and other community meeting facilitation materials, which may be procured or hired as per programme requirements and BRLPS procurement norms.

The procurement or hiring of CRP support kits and associated materials shall be undertaken by the concerned district or block unit in accordance with the applicable procurement and financial guidelines of BRLPS.

C. Resource fee

Thematic Community Resource Persons (CRPs) shall be paid a resource fee for the actual days engaged in orientation, training, community mobilization, awareness generation, Women Fish Producer Group (WFPG) formation, field facilitation, documentation, monitoring, and other programme activities approved under the project. The applicable resource fee shall be governed by the prevailing Internal CRP Policy and any subsequent amendments issued by BRLPS (BRLPS/Proj.-M&E/1593/19/3259 dated 19.11.2025).

CRP Teams	Service Location	Resource Fee (Rs. /person/day)	Food & Lodging (Rs. /person/day)	Institutional Charges (Rs. /person/day)	Travel support
Thematic CRP Teams	Intra-district (within the district) / Inter-district (within project areas)	540	200	VO: 50; CLF: 25	• Travel to assigned block/district HQ (to & from): Actual • Within block/district: Actual

Payment shall be released only upon verification of attendance, certification of completed assignments and approved deliverables by the designated authority, and submission of the prescribed reports and supporting documents, in accordance with the applicable BRLPS policies, financial norms, and operational procedures.

D. Payment and reporting

The Thematic Community Resource Person (CRP) shall report to the respective **Block Project Manager (BPM)** and the concerned Cluster Level Federation (CLF) for the planning, implementation, monitoring, and reporting of programme activities. The CRP shall maintain all prescribed records and reporting formats and ensure timely submission of reports in accordance with the monitoring and reporting framework provided in **Annexures I, II, III, IV, V, VI and IX** as applicable.

The honorarium and admissible expenses of thematic CRPs shall be released only after:

- Verification of completed activities against the approved deployment plan and work schedule.
- Submission of all prescribed reporting formats, attendance records, and supporting documents.
- Certification of completed work by the designated Block Project Manager (BPM).
- Approval of claims by the competent authority in accordance with BRLPS financial procedures.
- Payment shall be processed and released by the respective Block Project Implementation Unit (BPIU) or District Project Coordination Unit (DPCU) engaging the thematic CRP for WFPG formation and related programme activities.

12

Annexure – II
(Agreement between CRP and their CLF)

I, (Name of the Person/Thematic CRP),
W/d/o (Name of Guardian), a permanent
resident of (Name of Village), (Name of
Panchayat), (Police Station), (Post Office), and a
member of (Name of VO), hereby apply to serve as a Thematic CRP
based on the prescribed eligibility criteria. I am willing to perform the assigned duties and
responsibilities in accordance with the internal policy and the planned fisheries intervention activities.

I declare that I am not an elected member of any government body, agency, or organization. In the
event of unsatisfactory performance, indiscipline during duty, or violation of the prescribed policies
and guidelines, the VO/CLF shall have the right to take appropriate action against me.

Signature of the Candidate: _____

Date: _____

Place: _____

Annexure – III

(Format of information of selected thematic CRP to BPIU)

To,

Block Project Manager/In-charge,

BPIU:.....

Subject: Information regarding selected CRP

Personal profile of thematic CRP			
Name of thematic CRP			
Sex		D.O.B (Age)	
Father's/Husband's name			
Education qualification			
Whether the selected thematic CRP is part of any SHG? If yes, name of SHG, VO & CLF			
Address of thematic CRP			
Mobile/Phone No.			
Bank A/C Details/Status (SHG) including IFSC code			
Bank A/C Details/Status (VO) including IFSC code			

Name of Cluster level federation:

Signature with stamp		
President	Secretary	Treasurer

h.

Annexure – IV

(Sample declaration by BPM)

Date:...../...../.....

To

The District Project Manager (DPM)

District: _____

Subject: Declaration of Selected Thematic Community Resource Persons (CRPs) for WFPG Formation

Sir/Madam,

I hereby certify that the following candidates have been duly selected as **Thematic Community Resource Persons (CRPs)** for the formation and promotion of **Women Fish Producer Groups (WFPGs)** under the Fisheries Intervention Programme. The selection has been carried out in accordance with the prescribed eligibility criteria and selection process for Thematic CRPs.

The list of the selected candidates, along with their duly completed and approved application forms (Annexure–2), is enclosed herewith for your kind perusal and record.

I hereby confirm the authenticity of the selection process and certify that all recommended candidates fulfil the prescribed eligibility criteria for engagement as Thematic CRPs. You are, therefore, requested to kindly accord approval for their engagement and communicate the same to the **State Project Management Unit (SPMU)** for further necessary action.

Enclosures:

1. List of selected Thematic CRPs (including Name, Village, and Contact Details).
2. Copies of duly approved application forms (Annexure–2).

Thank you for your kind consideration.

Yours faithfully,

(Signature)

Block Project Manager (BPM)

BPIU: _____

Date: _____

Annexure – V

(Launching of the thematic CRP initiative)

Proposed three-day work plan for thematic CRP for the formation of each WFPG:

Day – 1: Community entry, pond verification and member mobilization

The thematic CRP shall initiate field activities by coordinating with the Village Organization (VO), Cluster Level Federation (CLF), and Block Project Implementation Unit (BPIU). The following activities shall be undertaken:

- ▼ Meet with VO/CLF representatives and introduce the fisheries intervention.
- ▼ Verify the list of assigned villages and surveyed private ponds.
- ▼ Conduct random physical verification of surveyed ponds to assess their suitability for fisheries interventions.
- ▼ Identify eligible SHG members having access to suitable ponds.
- ▼ Conduct household visits and community interactions to mobilize prospective members.
- ▼ Disseminate information on the objectives, benefits, and eligibility criteria of the fisheries intervention.
- ▼ Prepare the list of interested SHG members and eligible ponds.
- ▼ Submit the day's progress to the Block Programme Manager (BPM).

Day – 2: Awareness, member mobilization and WFPG formation

The thematic CRP shall facilitate awareness generation and institutional formation activities through participatory meetings.

- ▼ Organize awareness meetings with shortlisted SHG members.
- ▼ Explain the objectives, roles, responsibilities, and benefits of forming a Women Fish Producer Group (WFPG).
- ▼ Obtain consent from interested members to join the WFPG.
- ▼ Finalize the membership of the WFPG.
- ▼ Facilitate the selection of office bearers (President, Secretary, Treasurer, etc.) as per BRLPS guidelines.
- ▼ Finalize the name of the WFPG.
- ▼ Finalize the regular meeting date, time, and venue.
- ▼ Complete all prescribed WFPG registration and operational formats.
- ▼ Facilitate linkage of the newly formed WFPG with the concerned Cluster Level Federation (CLF).
- ▼ Identify suitable candidates for deployment as Matsya Sakhi, wherever required, and submit recommendations to the BPIU.

h.

Day – 3: Documentation, bank account facilitation and business planning

The thematic CRP shall complete all institutional documentation and facilitate the initial business planning process.

- ▼ Facilitate the opening of the WFPG bank account by assisting members in completing the required documentation.
- ▼ Ensure collection and verification of KYC documents, resolutions, office bearer details, and other records required by the bank.
- ▼ Conduct a participatory discussion with WFPG members to prepare the group's preliminary business plan.
- ▼ Facilitate resource mapping of member ponds and identify potential fisheries interventions.
- ▼ Record proposed species, production plan, input requirements, investment needs, expected income, and convergence opportunities under government schemes.
- ▼ Complete and submit all prescribed reporting formats, attendance sheets, meeting proceedings, and supporting documents.
- ▼ Submit the final WFPG formation report, bank account documentation status, and preliminary business plan to the Block Project Implementation Unit (BPIU).
- ▼ Brief the WFPG members on the next phase of the programme, including training, deployment of Matsya Sakhi, technical support, and implementation of fisheries interventions.

Expected outcome after three days

By the completion of the three-day CRP engagement, the following outputs are expected:

- ▼ Surveyed ponds physically verified.
- ▼ Eligible SHG members identified and mobilized.
- ▼ Awareness meetings successfully conducted.
- ▼ Women Fish Producer Group (WFPG) formally constituted.
- ▼ Office bearers selected and meeting schedule finalized.
- ▼ WFPG linked with the concerned Cluster Level Federation (CLF).
- ▼ Matsya Sakhi identified/recommended, wherever applicable.
- ▼ Bank account opening process initiated with complete documentation.
- ▼ Preliminary business plan prepared for the WFPG.
- ▼ All prescribed records, annexures, and reporting formats completed and submitted to the BPIU for verification and further action.

Annexure – VI

(Daily activity report – Thematic CRP | दैनिक गतिविधि प्रतिवेदन – थीमैटिक सीआरपी)

Day – 1: Community awareness and members mobilizations

दिवस – 1 : सामुदायिक जागरूकता एवं सदस्यों का मोबिलाइजेशन

Basic information | मूलभूत जानकारी

Name of Thematic CRP / थीमैटिक CRP का नाम		Block / प्रखंड	
Gram Panchayat / ग्राम पंचायत		District / जिला	
VO Name ग्राम संगठन (VO):		Date / दिनांक	
CLF Name / CLF का नाम		Day / दिन	

Activity-wise reporting | गतिविधिवार प्रतिवेदन

Sl.	Activity	गतिविधि	Status (✓/X)	Number / Remarks
1.	Meeting conducted with CLF representatives	संकुल स्तरीय महासंघ (CLF) के प्रतिनिधियों के साथ बैठक आयोजित की गई		
2.	Fisheries intervention introduced to the community	मत्स्य कार्यक्रम का परिचय समुदाय को दिया गया		
3.	Assigned villages and surveyed private ponds verified	आवंटित गाँवों एवं सर्वेक्षित निजी तालाबों का सत्यापन किया गया		Villages: ____ Ponds: ____
4.	Random physical verification of ponds completed	तालाबों का रैंडम भौतिक सत्यापन किया गया		____ तालाब
5.	Suitable ponds identified for fisheries intervention	मत्स्य कार्य हेतु उपयुक्त तालाबों की पहचान की गई		____ तालाब
6.	Eligible SHG members identified	पात्र SHG सदस्यों की पहचान की गई		____ सदस्य
7.	Household visits and community interactions conducted	घर-घर संपर्क एवं सामुदायिक संवाद आयोजित किए गए		____ परिवार/ ____ बैठकें
8.	Community meetings	आयोजित सामुदायिक बैठकें		

12

Sl.	Activity	गतिविधि	Status (✓/X)	Number / Remarks
	conducted			
9.	Participants in awareness meetings	जागरूकता बैठक के प्रतिभागी		
10.	Interested SHG members mobilized	इच्छुक SHG सदस्य		
11.	Awareness generated on objectives, benefits and eligibility of fisheries intervention	मत्स्य कार्यक्रम के उद्देश्य, लाभ एवं पात्रता की जानकारी दी गई		____ प्रतिभागी
12.	List of interested SHG members and eligible ponds prepared	इच्छुक SHG सदस्यों एवं पात्र तालाबों की सूची तैयार की गई		____ सदस्य

Key issues / Observations | प्रमुख मुद्दे/

अवलोकन.....

.....

Follow-up action required (Day-2) | अगले दिवस हेतु प्रस्तावित

कार्यवाही.....

.....

Certification | प्रमाणीकरण

Thematic CRP signature / थीमैटिक सीआरपी के हस्ताक्षर: _____

Name / नाम: _____

Date / दिनांक: _____

Verified by BPM/BPIU द्वारा सत्यापित: _____

Day – 2: Verification of surveyed ponds and agreement with members**दिवस – 2 : सर्वेक्षित तालाबों का सत्यापन एवं सदस्यों के साथ सहमति-पत्र**

Activity	गतिविधि	Status (✓/X)	Details
Awareness meeting(s) conducted	जागरूकता बैठक आयोजित की गई		Meetings: ____ Participants: ____
Objectives, roles and benefits of WFPG explained	WFPG के उद्देश्य, भूमिका एवं लाभों की जानकारी दी गई		
Consent obtained from interested SHG members	इच्छुक SHG सदस्यों की सहमति प्राप्त की गई		Members: ____
WFPG membership finalized	WFPG की सदस्यता का अंतिम रूप दिया गया		Total members: ____
Office bearers selected	अध्यक्ष, सचिव, कोषाध्यक्ष एवं अन्य पदाधिकारियों का चयन किया गया		
WFPG name finalized	महिला मत्स्य उत्पादक समूह (WFPG) का नाम निर्धारित किया गया		WFPG name: _____
Meeting day, time and venue finalized	बैठक का दिन, समय एवं स्थान निर्धारित किया गया		_____
WFPG registration formats completed	समूह गठन एवं पंजीकरण संबंधी सभी प्रपत्र पूर्ण किए गए		
WFPG linked with the concerned CLF	WFPG को संबंधित CLF से जोड़ा गया		Yes / No
Matsya Sakhi identified/recommended	मत्स्य सखी की पहचान/अनुशंसा की गई		Name: _____

Remarks / टिप्पणियाँ.....**Certification / प्रमाणीकरण**

Thematic CRP Signature: _____

Verified by BPM/BPIU: _____

Date & Day: - _____

Date & Day: - _____



दिवस – 3 : दस्तावेजीकरण, बैंक खाता सुविधा एवं व्यवसाय योजना निर्माण

Day – 3: Documentation, bank account facilitation & business planning

Activity	गतिविधि	Status (✓/X)	Remarks
Bank account opening process initiated	बैंक खाता खोलने की प्रक्रिया प्रारंभ की गई		
KYC, resolution and office bearer documents completed	केवाईसी, प्रस्ताव एवं पदाधिकारियों के दस्तावेज पूर्ण किए गए		
Business planning meeting conducted	व्यवसाय योजना निर्माण बैठक आयोजित की गई		
Pond resource mapping and suitable fisheries interventions finalized	तालाब संसाधन मानचित्रण एवं उपयुक्त मत्स्य कार्यक्रम निर्धारित किए गए		
Production, input and investment plan prepared	उत्पादन, आदान एवं निवेश योजना तैयार की गई		
Fund requisition prepared	वित्तीय मांग-पत्र तैयार		
Attendance, meeting proceedings and prescribed records completed	उपस्थिति, कार्यवृत्त एवं निर्धारित अभिलेख पूर्ण किए गए		
Business plan and final report submitted to BPIU	व्यवसाय योजना एवं अंतिम प्रतिवेदन BPIU को प्रस्तुत किया गया		
Members briefed on the next phase of implementation	सदस्यों को कार्यक्रम के अगले चरण की जानकारी दी गई		

Remarks | टिप्पणियाँ.....

Declaration | घोषणा

I hereby certify that the above information is true and that all activities have been carried out as per the Operational Guidelines for the formation of Women Fish Producer Groups (WFPGs).

मैं प्रमाणित करता/करती हूँ कि उपर्युक्त जानकारी सत्य है तथा सभी गतिविधियाँ महिला मत्स्य उत्पादक समूह (WFPG) गठन हेतु निर्धारित परिचालन दिशा-निर्देशों के अनुसार संपादित की गई हैं।

Signature of Thematic CRP | थीमैटिक सीआरपी के हस्ताक्षर Date | दिनांक: _____

Verification by BPM | BPM द्वारा सत्यापन

Verified and found satisfactory. | सत्यापित एवं संतोषजनक पाया गया।

Name: _____ Signature: _____ Date: _____ Seal: _____

Annexure – VII
(One crop (6-8 month) fish farming economics/business plan)

1.) Basic details

Parameter	Units	Value	Remarks
Pond size	Acres	1	Standard calculation unit
Stocking density	Pcs.	3,000	Yearlings/Advance fingerlings fish seed (~20–25 pcs/kg & ~30–40 g weight) of Indian major carps (IMC) and Exotic carps (EC)
Survival rate	%	80	Assumed approximately 20% mortality
Feed conversion ratio (FCR)	%	1.4	The FCR will be reduced by promoting the use of mixed feed types, such as formulated, homemade, and natural feeds
Selling price of fish per kg	₹	200	The average market prices
Average harvest weight per fish	Kg	1	Assumed average weight of produced fish is ~1kg
Crop cycles in a year	No.	2	Six-month crop cycles will be completed — from February to July and from August to January

2.) Fixed asset cost (one time)

Parameter	Units	Unit cost (In ₹)	Qty.	Value (In ₹)	Remarks
Inlet–outlet & maintenance	LS	5,000	1	5,000	This expense will be required based on the pond condition
Plankton net with measuring bottle and Secchi disk	No.	1,500	1	1,500	Natural feed/plankton collection and measurement
Digital weighing machine & aluminium pot (Handi)	LS	6,500	1	6,500	Hanging-type weighs up to 100 kg and handi 4 kg weight with 24-inch radius
Water testing kit	LS	1,000	1	1,000	Kit for the pond water quality assessment
Drag net	LS	30,000	1	30,000	Used in fish sampling and fish harvesting
Total fixed assets cost (A) =				44,000	

2.

3.) Operational cost (per cycle)

Parameter	Units	Unit cost (In ₹)	Based on pond area		Remarks
			Qty.	Value (In ₹)	
Seed cost	Pic.	15	3,000	45,000	Average rates for IMC and EC yearlings/advanced fingerlings
Feed cost	Kg	26	3,360	87,360	Feed cost is minimized by promoting the use of mixed feed types, such as formulated, homemade, and natural feeds
Lime	Kg	15	300	4,500	Lime is applied from pond preparation to fish harvesting
Fertilizer/Manure/Jeeva amrit	Kg	1.5	3,000	4,500	Fertilizer and manure are applied to enhance natural feed growth
Miscellaneous	LS	5,000	-	5,000	Expenses will reduce if FPG members and farmers contribute labour
Total operational cost (B) =				1,46,360	

4.) Production-cum-profitability metrics (Per crop and per year)

Parameter	Units	Value	Remarks
Harvest quantity	Pcs.	2,400	Post-20% mortality count
Total harvest weight	Kg	2,400	Harvest weight is based on average fish weight
Total cost (A+B)	₹	1,90,360	Total operational cost + fixed assets cost
Gross income	₹	4,80,000	Harvest quantity × average selling price
Net profit per cycle (For individual farmers)	₹	2,89,640	Gross Income – total operational cost
ROI (Return on Investment)	%	152	Net profit ÷ total cost × 100
Production cost per kg	₹	79.32	{Total operational cost (A+B)} ÷ total harvest weight
One-year net profit (For individual farmers)	₹	5,79,280	In a year, two crop cycles can easily be completed — from February to July and from August to January

Annexure – VIII
(One crop (2-3 month) fish seed rearing economics/business plan)

1.) Basic details

Parameter	Units	Value	Remarks
Pond size	Acres	1	Standard calculation unit
Stocking density	Pcs.	100,000	Fish fry (~1,000 pcs/kg & ~01 g weight) of Indian major carps (IMC) and Exotic carps (EC)
Survival rate	%	65	Assumed approximately 35% mortality
Feed conversion ratio (FCR)	%	1.5	The FCR will be reduced by promoting the use of mixed feed types, such as formulated, homemade, and natural feeds with 30-40% protein diet
Selling price per pcs	₹	5	The average market rate of fingerlings
Avg. harvest fingerling weight per pcs	Kg	0.01	Assumed average fingerling weight: ~10 g; therefore, ~100 fish per 1 kg.
Crop cycles in a year	No.	2	Two to three-month crop cycles will be completed from March to September

2.) Fixed asset cost (One time)

Parameter	Units	Unit cost (In ₹)	Qty.	Value (In ₹)	Remarks
Inlet-outlet & maintenance	LS	5,000	1	5,000	This expense will be required based on the pond condition
Plankton net with measuring bottle and Secchi disk	No.	1,500	1	1,500	Natural feed/plankton collection and measurement
Digital weighing machine & aluminium pot (Handi)	LS	6,500	1	6,500	Hanging-type weighs up to 100 kg and handi 4 kg weight with 24-inch radius
Water testing kit	LS	1,000	1	1,000	Kit for the pond water quality assessment
Drag net	LS	30,000	1	30,000	Used in fish sampling and fish harvesting
Total fixed assets cost (A) =				44,000	

12.

3.) Operational cost (Per cycle)					
Parameter	Units	Unit cost (In ₹)	Based on pond area		Remarks
			Qty.	Value (In ₹)	
Seed cost	Pic.	1	100,000	100,000	The average selling market prices of IMC and EC fries
Feed cost	Kg	35	975	34,125	Feed cost is minimized by promoting the use of mixed feed types, such as formulated, homemade, and natural feeds
Lime	Kg	15	325	4,875	Lime is applied from pond preparation to fish seed harvesting
Fertilizer/Manure/Jeeva amrit	Kg	1.5	3,500	5,250	Fertilizer and manure are applied during preparation to enhance natural feed growth
Miscellaneous	LS	5000	-	5,000	Expenses will reduce if FPG members and farmers contribute labour
Total operational cost (B)=				149,250	

4.) Production-cum-Profitability metrics (Per crop and per year)			
Parameter	Units	Value	Remarks
Harvest quantity	Pcs.	65,000	Post-35% mortality count
Total harvest weight	Kg	650	Harvest weight is based on average fingerling weight is ~10 g
Total cost (A+B)	₹	1,93,250	Total operational cost + rented total fixed assets cost
Gross income	₹	3,25,000	Harvest quantity × average selling price
Net profit per cycle (For individual farmers)	₹	1,31,750	Gross income – total operational cost
ROI (Return on Investment)	%	68	Net profit ÷ total cost × 100
Production cost per pcs.	₹	2.97	Total cost (A+B) ÷ harvest quantity
One-year net profit for individual farmers	₹	263,500	In a year, at least three crop cycles will be completed from March to September

Annexure – IX

(Women Fish Producer Group (WFPG) pond profiling & declaration)

A. WFPG basic information

Particular	Details
Name of WFPG	
District	
Block	
Panchayat	
Village	
CLF name	
Date of formation	
Date of pond verification	
Name of thematic CRP	
Name of Matsya Sakhi	

B. Pond profiling of WFPG members (Maximum 10 members/WFPG)

Sl.	Member name	SHG name	Mobile no.	Pond ownership (own/lease)	Pond area (dismil)	Pond type (perennial/seasonal)	Proposed intervention (grow-out/nursery)	Signature
1								
2								
3								
4								
5								
6								
7								
8								

h

Sl.	Member name	SHG name	Mobile no.	Pond ownership (own/lease)	Pond area (dismil)	Pond type (perennial/seasonal)	Proposed intervention (grow-out/nursery)	Signature
9								
10								
Total pond area (In decimal) =								

C. Verification & certification

We certify that the above information has been verified in the field and found to be accurate and eligible for inclusion under the Women Fish Producer Group (WFPG).

Designation	Name	Contact No.	Signature
Thematic CRP			
Matsya Sakhi/FRP			
Block fisheries nodal staff (LHS/AC/CC)			
WFPG President			
WFPG Secretary			

Approved by (BPIU): _____

Date: _____

Annexure – X
(By-Laws – JEEViKA Fisheries Producer Group)

1. **नाम :** - इस समूह का नाम “..... जीविका मत्स्य उत्पादक समूह” होगा, जिसे आगे इस उपविधि में “मत्स्य उत्पादक समूह” के नाम से संबोधित किया जाएगा। समूह का अंग्रेजी नाम “..... JEEViKA Fisheries Producer Group” होगा।
2. **कार्यालय एवं पता :** - जीविका मत्स्य उत्पादक समूह का कार्यालय ग्राम, पोस्ट, थाना, प्रखंड, अनुमंडल, जिला, बिहार में स्थित होगा। आवश्यकता एवं समूह के निर्णय के अनुसार कार्यालय के पते में परिवर्तन किया जा सकेगा।
3. **उद्देश्य :** - जीविका मत्स्य उत्पादक समूह ग्राम/पंचायत स्तर पर मत्स्य पालन एवं मत्स्य उत्पादन से जुड़े प्राथमिक मत्स्य उत्पादकों का एक संगठित समूह होगा। समूह का उद्देश्य सदस्यों की मत्स्य उत्पादन क्षमता, उत्पादकता, गुणवत्ता एवं आय में वृद्धि करना, आधुनिक एवं वैज्ञानिक मत्स्य पालन तकनीक, गुणवत्तापूर्ण मत्स्य बीज, आवश्यक इनपुट एवं तकनीकी जानकारी उपलब्ध कराना तथा बेहतर बाजार तक पहुँच सुनिश्चित करना होगा।
सदस्यों के सामूहिक निर्णय के आधार पर समूह सरकारी विभागों, संबंधित संस्थाओं एवं अन्य सहयोगी संगठनों के साथ समन्वय स्थापित करेगा तथा सदस्यों के आर्थिक विकास, तकनीकी प्रशिक्षण, कौशल एवं क्षमता निर्माण तथा विभिन्न मत्स्य पालन गतिविधियों के आयोजन में सहयोग करेगा। साथ ही, सामूहिक प्रयासों के माध्यम से मूल्य संवर्धन, गुणवत्ता प्रबंधन एवं मत्स्य उत्पादों के बेहतर विपणन को बढ़ावा दिया जाएगा।
4. **कार्य एवं सेवाएँ :** - जीविका मत्स्य उत्पादक समूह उत्पादन चक्र के सभी चरणों में उत्पादन के आधारभूत ढाँचा और विपणन सुविधाएँ समूह सदस्यों को उपलब्ध कराने हेतु निम्न बिन्दुओं पर कार्य करने के लिए कार्य योजना बनाएगा :-
 - ✓ बिजनेस प्लान (वार्षिक कार्य योजना)
 - ✓ इनपुट (लागत) प्रबंधन
 - ✓ उत्पादकता वृद्धि (प्रौद्योगिकी के विस्तार एवं सूचना)
 - ✓ मूल्य संवर्धन एवं प्रसंस्करण
 - ✓ गुणवत्ता प्रबंधन
 - ✓ सूचना एवं विपणन संपर्क एवं विपणन प्रबंधन
 - ✓ इनपुट सर्विसेज (मत्स्य बीज, चारा, दवा, उपकरण, जल गुणवत्ता प्रबंधन आदि) को सदस्यों को उपलब्ध कराना
 - ✓ मत्स्य बीज की गुणवत्तापूर्ण एवं समय पर उपलब्धता की व्यवस्था करना
 - ✓ सही मापदंडों एवं गुणवत्ता मानकों के आधार पर विपणन सुनिश्चित करना

मत्स्य उत्पादक समूह सामूहिक गतिविधियों के माध्यम से समय-समय पर आवश्यक मत्स्य पालन संबंधी सुविधाएँ सदस्यों को उपलब्ध करवाएगा। जैसे – गुणवत्तापूर्ण मत्स्य बीज की उपलब्धता एवं समय पर संचयन को सुनिश्चित करवाना, मत्स्य चारा की उपलब्धता, तालाब/जलाशय प्रबंधन सुनिश्चित कराना, जल गुणवत्ता एवं मत्स्य स्वास्थ्य संबंधी जागरूकता को सुनिश्चित करवाना इत्यादि। साथ ही साथ आधुनिक तकनीक की जानकारी, आधुनिक उपकरण उपलब्ध कराने के साथ-साथ सदस्यों के हित को ध्यान में रखते हुए सार्वजनिक क्षेत्र व सहकारी क्षेत्र की संस्थाओं, वित्तीय संस्थाओं, बैंक, स्थानीय, राष्ट्रीय एवं अंतरराष्ट्रीय विकास अभिकरणों, दाता संस्थानों से उपर्युक्त उद्देश्य एवं गतिविधियों के कार्यान्वयन हेतु संपर्क/अनुबंध तथा सहायता प्राप्त करेगा।

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- मत्स्य उत्पादक समूह आवश्यकता अनुसार सदस्यों की मांग के अनुसार मत्स्य पालन हेतु आवश्यक उत्पाद के क्रय-विक्रय जैसे – मत्स्य बीज, चारा, दाना, जाल, उपकरण, दवा, जल गुणवत्ता परीक्षण सामग्री आदि की खरीद-बिक्री में सहयोग, भंडारण, गुणवत्ता आकलन में सहयोग तथा अन्य गतिविधियों के लिए आंतरिक एवं बाह्य संसाधनों का उपयोग करेगा।
- मत्स्य उत्पादक समूह सामुदायिक संसाधन व्यक्तियों का चयन, प्रशिक्षण एवं अनुश्रवण करेगा।
- मत्स्य उत्पादक समूह अन्य कार्य, जो उत्पादक समूह के उद्देश्यों की प्राप्ति के लिए प्रासंगिक एवं आवश्यक है, को संपादित करेगा।

5. सदस्यता प्राप्त करने की पात्रता :-

स्वयं सहायता समूह के सदस्यों को उत्पादक समूह की सदस्यता प्राप्त करने के लिए निम्नलिखित मापदंड होंगे :-

- क. स्वयं सहायता समूह का सदस्य ही जीविका मत्स्य उत्पादक समूह की सदस्यता प्राप्त कर सकता है।
- ख. मत्स्य उत्पादक समूह द्वारा समय-समय पर निर्धारित प्रशासन के उपनियमों, नियमों एवं आचार संहिता में निष्ठा रखता हो तथा उनका पालन करने के लिए सहमत हो।
- ग. मत्स्य उत्पादक समूह की सदस्यता शुल्क अदा करने के लिए तैयार होना। उत्पादक समूह की सदस्यता शुल्क रुपये 50/- (पचास रुपये मात्र) प्रति सदस्य होगी।
- घ. एक परिवार के केवल एक ही सदस्य को मत्स्य उत्पादक समूह का सदस्य बनाया जा सकता है।

6. सदस्यता की समाप्ति :-

निम्नलिखित मामलों में उत्पादक समूह की सदस्यता समाप्त हो जाएगी :-

- क. यदि कोई सदस्य उत्पादक समूह के उद्देश्यों के विरुद्ध कार्य करता हो।
- ख. यदि कोई सदस्य जीविका मत्स्य उत्पादक समूह द्वारा बनाए गए नियमों, उपनियमों एवं आचार संहिता का अनुपालन नहीं करता हो।
- ग. यदि कोई सदस्य बिना सूचना के लगातार दो आम सभाओं में अनुपस्थित रहता हो।
- घ. यदि कोई सदस्य समूह की गतिविधियों में लगातार भाग नहीं लेता हो तथा समूह के प्रति अपने दायित्वों का निर्वहन नहीं करता हो।

7. सामान्य निकाय का गठन :-

उत्पादक समूह के सभी सदस्य सामान्य निकाय का गठन करते हैं। सामान्य निकाय को 6 उपसमूहों में विभाजित किया जाएगा, जिसमें से सदस्य कार्यकारिणी समिति का चयन करेंगे।

सामान्य निकाय के प्रमुख कार्य निम्न होंगे :-

- उत्पादक समूह के विलय, विघटन तथा अन्य प्रमुख नीतिगत निर्णय लेना।
- कार्यकारी समिति (EC), उपसमितियों एवं पदाधिकारियों- अध्यक्ष, सचिव एवं कोषाध्यक्ष का चुनाव करना।
- कार्ययोजना का अनुमोदन करना तथा समय-समय पर उत्पादक समूह के कार्यों के कार्यान्वयन की समीक्षा करना।
- बजट तथा कार्यकारी समिति एवं पदाधिकारियों की वित्तीय शक्तियों का अनुमोदन करना।
- वार्षिक खातों एवं वित्तीय विवरण का अनुमोदन करना।
- समूह के सदस्यों के हित में आवश्यक प्रमुख निर्णय लेना तथा कार्यकारिणी समिति के कार्यों की समीक्षा एवं मार्गदर्शन करना।

8. कार्यकारिणी समिति :-

हर उपसमूह 2 सदस्यों का चयन/नामांकन करेगा, जो 12 सदस्यीय कार्यकारिणी समिति का गठन करेंगे। कार्यकारिणी समिति उत्पादक समूह के निर्णय लेने तथा लिए गए निर्णयों को लागू करने के लिए जिम्मेदार होगी।

कार्यकारिणी समिति के प्रमुख कार्य निम्न होंगे :-

- उत्पादक समूह की बैठक आयोजित करना।
- सभी प्रमुख नीतिगत एवं व्यावसायिक निर्णय लेना।
- उपसमितियों के बीच समन्वय स्थापित करना।
- व्यवसाय योजना, कार्ययोजना एवं बजट तैयार करना।
- सामुदायिक संसाधन व्यक्तियों (CRPs) के सहयोग से सदस्यों के लिए आवश्यक सेवाओं का प्रबंधन करना।
- मत्स्य बीज, चारा, दवा, उपकरण एवं अन्य आवश्यक इनपुट की आपूर्ति तथा मत्स्य उत्पादों के विपणन को सुविधाजनक बनाने के लिए व्यावसायिक संबंध स्थापित करना।
- सदस्यों के लिए तकनीकी प्रशिक्षण एवं एक्सपोजर भ्रमण का आयोजन करना।
- समूह के स्टाफ एवं सामुदायिक संसाधन व्यक्तियों का प्रबंधन एवं अनुश्रवण करना।
- वित्तीय लेखा एवं लेखा-परीक्षा प्रणाली की व्यवस्था सुनिश्चित करना।
- संकुल स्तरीय संघ एवं ग्राम संगठन के पदाधिकारियों के साथ समन्वय स्थापित करना।
- सरकारी विभागों, वित्तीय संस्थानों, बैंकों, बाजार से जुड़े संस्थानों एवं अन्य संबंधित संस्थाओं के साथ आवश्यक समन्वय स्थापित करना।
- समूह की मत्स्य उत्पादन, इनपुट आपूर्ति एवं विपणन संबंधी गतिविधियों की नियमित समीक्षा एवं अनुश्रवण करना।

9. पदाधिकारी :-

कार्यकारिणी समिति के बीच से अध्यक्ष, सचिव एवं कोषाध्यक्ष को उत्पादक समूह के कार्यों को सुचारू रूप से संचालित करने के लिए निर्वाचित किया जाएगा। इनका चुनाव कार्यकारिणी समिति की पहली बैठक में दो वर्षों के कार्यकाल के लिए किया जाएगा। यदि इस अवधि के दौरान निर्वाचित पदाधिकारी किसी प्रकार के वित्तीय अथवा सामाजिक कार्यों में दोषी पाए जाते हैं, तो उत्पादक समूह सर्वसम्मति से निर्णय लेकर उन्हें पद से हटाकर किसी अन्य सदस्य को पदाधिकारी नियुक्त कर सकता है तथा आवश्यकता पड़ने पर उनकी सदस्यता भी समाप्त की जा सकती है।

दो वर्ष की अवधि पूर्ण होने के उपरांत उत्पादक समूह द्वारा पुनः आम निकाय की बैठक आयोजित कर अध्यक्ष, सचिव एवं कोषाध्यक्ष का चुनाव किया जाएगा।

क. अध्यक्ष :-

- मत्स्य उत्पादक समूह की बैठक बुलाना एवं बैठक के एजेंडा का निर्धारण करना।
- सभी बैठकों की अध्यक्षता करना।
- समूह की सामूहिक गतिविधियों के संबंध में सदस्यों को सर्वसम्मति से निर्णय तक पहुँचने में सहायता करना।
- उपसमितियों द्वारा समूह की गतिविधियों के कार्यान्वयन की निगरानी करना।
- समूह के उद्देश्यों की प्राप्ति के लिए सचिव एवं कोषाध्यक्ष के साथ समन्वय स्थापित करना।
- उच्च स्तरीय संगठनों एवं संबंधित संस्थाओं के समक्ष समूह का प्रतिनिधित्व करना।

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- मत्स्य उत्पादक समूह से संबंधित विवादों को आपसी सहमति एवं नियमानुसार सुलझाने में सहायता करना।

ख. सचिव :-

- मत्स्य उत्पादक समूह की बैठकें आयोजित करने में अध्यक्ष की सहायता करना।
- सदस्यों की उपस्थिति एवं बैठकों में सक्रिय भागीदारी सुनिश्चित करना।
- बैठक की कार्यवृत्त (Minutes of Meeting) तैयार करने एवं सुरक्षित रखने के लिए जिम्मेदार होना।
- यह सुनिश्चित करना कि समूह द्वारा निर्धारित मानदंडों, नियमों एवं निर्णयों का उचित रूप से अनुपालन एवं क्रियान्वयन हो।
- कार्यकारिणी समिति के समक्ष उपसमितियों की प्रगति पर नियमित रिपोर्ट प्रस्तुत करना।
- उपसमूहों की प्रगति एवं गतिविधियों पर कार्यकारिणी समिति के समक्ष रिपोर्ट प्रस्तुत करना।
- सार्वजनिक एवं निजी एजेंसियों/संस्थाओं के साथ आवश्यक लिंकेज एवं समन्वय स्थापित करने में सुविधा प्रदान करना।
- समूह की गतिविधियों से संबंधित आवश्यक अभिलेख एवं दस्तावेजों को व्यवस्थित एवं सुरक्षित रखना।

ग. कोषाध्यक्ष :-

- मत्स्य उत्पादक समूह की सभी बैठकों में शामिल होना तथा समूह के वित्तीय लेन-देन का हिसाब प्रस्तुत करना।
- कार्यकारिणी समिति के नियंत्रण एवं मार्गदर्शन में समूह के कोष का प्रबंधन करना तथा लेखा-जोखा को व्यवस्थित एवं अद्यतन रखना।
- उत्पादक समूह के बैंक खाते का नियमानुसार संचालन करना।
- लेखा का मासिक प्रतिवेदन तैयार कर कार्यकारिणी समिति के समक्ष प्रस्तुत करना।
- उत्पादक समूह के लेखा-जोखा का समयानुसार लेखा-परीक्षण (Audit) सुनिश्चित करना।
- समूह की आय एवं व्यय से संबंधित सभी आवश्यक अभिलेखों एवं दस्तावेजों को सुरक्षित रखना।
- समूह के वित्तीय लेन-देन में पारदर्शिता एवं निर्धारित नियमों का पालन सुनिश्चित करना।

10. वित्तीय स्रोत :-

जीविका मत्स्य उत्पादक समूह के निम्न वित्तीय स्रोत होंगे :-

- चंदा, दान एवं 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 एवं उत्पादक समूह की गतिविधियों से प्राप्त लाभांश।
- उत्पादक समूह द्वारा संचालित मत्स्य उत्पादन, इनपुट आपूर्ति, सामूहिक विपणन एवं अन्य वैध गतिविधियों से प्राप्त आय।
- सदस्यों द्वारा समूह के लिए निर्धारित सदस्यता शुल्क एवं अन्य अनुमोदित अंशदान।

11. बैंक खाते का संचालन :-

मत्स्य उत्पादक समूह का कोई भी बैंक खाता उत्पादक समूह के नाम से ही खोला जाएगा, जिसका संचालन अध्यक्ष, सचिव एवं कोषाध्यक्ष द्वारा संयुक्त रूप से किया जाएगा। खाते का संचालन तीनों में से किसी भी दो पदाधिकारियों के संयुक्त हस्ताक्षर से किया जा सकेगा।

बैंक खाते के संचालन एवं वित्तीय लेन-देन में समूह द्वारा निर्धारित नियमों, बैंकिंग प्रावधानों एवं पारदर्शिता के सिद्धांतों का पालन किया जाएगा।

12. उपविधि (By-Laws) में संशोधन :-

सामान्य निकाय द्वारा मताधिकार प्राप्त उपस्थित सदस्यों के दो-तिहाई बहुमत से पारित संकल्प द्वारा उत्पादक समूह की उपविधि में संशोधन किया जाएगा।

परन्तु, सामान्य निकाय के गठन एवं उसकी शक्तियों से संबंधित किसी भी मूलभूत प्रावधान में ऐसा कोई परिवर्तन नहीं किया जा सकेगा, जिससे सामान्य निकाय के अधिकार एवं निर्णय लेने की शक्तियाँ प्रभावित हों।

13. लेखांकन वर्ष:-

..... जीविका मत्स्य उत्पादक समूह का लेखांकन वर्ष एक अप्रैल से आगामी वित्तीय वर्ष के 31 मार्च तक का होगा। प्रत्येक वित्तीय वर्ष के अंत में समूह के लेखा-जोखा का अंकलेखन एवं आवश्यकतानुसार लेखा-परीक्षण किया जाएगा।

14. संकुल स्तरीय संगठन से मत्स्य उत्पादक समूह का संबंध:-

..... जीविका मत्स्य उत्पादक समूह का मार्गदर्शन एवं निगरानी संकुल स्तरीय संगठन, द्वारा किया जाएगा।

- उत्पादक समूह प्रत्येक माह संकुल स्तरीय संगठन, को मासिक प्रतिवेदन समीक्षा हेतु जमा करेगा।
- उत्पादक समूह संकुल स्तरीय संगठन से प्राप्त मार्गदर्शन एवं निर्धारित नियमों का पालन करेगा।
- समय-समय पर मत्स्य उत्पादक समूह संकुल स्तरीय संगठन के साथ हुए लेन-देन का मिलान करेगा।
- प्रत्येक वित्तीय वर्ष के अंत में उत्पादक समूह के लेखा-जोखा का समावेशन संकुल स्तरीय संगठन के लेखा-जोखा के साथ किया जाएगा।
- उत्पादक समूह अपनी गतिविधियों, वित्तीय स्थिति एवं प्रगति से संबंधित आवश्यक जानकारी संकुल स्तरीय संगठन को समय-समय पर उपलब्ध कराएगा।
- संकुल स्तरीय संगठन द्वारा दिए गए आवश्यक मार्गदर्शन एवं सुझावों के आधार पर उत्पादक समूह अपनी गतिविधियों में आवश्यक सुधार एवं संशोधन करेगा।

12

15. विघटन की नीति: -

..... जीविका मत्स्य उत्पादक समूह, का विघटन आम निकाय के सदस्यों द्वारा पारित दो-तिहाई बहुमत के निर्णय से किया जाएगा। विघटन की स्थिति में समूह की सभी चल एवं अचल संपत्तियों का हस्तांतरण संकुल स्तरीय संगठन, को कर दिया जाएगा।

इस उपविधियों को जीविका मत्स्य उत्पादक समूह के सदस्यों द्वारा दिनांक को बजे पूर्वाह्न/अपराह्न, स्थान पर की अध्यक्षता में अनुमोदित किया जा चुका है।

उत्पादक समूह के पदाधिकारियों के हस्ताक्षर एवं मुहर

..... जीविका मत्स्य उत्पादक समूह, ग्राम, पोस्ट,

थाना, प्रखंड, अनुमंडल, जिला

Annexure – XI
(Utilization Certificate-उपयोगिता प्रमाण-पत्र)

उत्पादक समूह (PG) से BPIU हेतु

उत्पादक समूह (PG) का नाम :

ब्लॉक: CLF/VO:

MIS कोड : ग्राम:

वित्तीय वर्ष: उपयोगिता प्रमाण-पत्र की अवधि:

विवरण

क्र.सं.	मद	प्रारंभिक शेष) रु.	प्राप्त निधि) रु.	व्यय) रु.	समापन शेष) रु.
1	स्थापना व्यय				
2	कार्यशील पूंजी				
	कुल =				

यह प्रमाणित किया जाता है कि उपर्युक्त अवधि के दौरान प्राप्त निधि रु है तथा स्थापना व्यय एवं कार्यशील पूंजी के अंतर्गत रु का व्यय किया गया है। शेष राशि रु का उपयोग कर लिया गया है / DPCU को वापस कर दी गई है।

पत्रांक संख्या BRLPS/Proj-LH/1828/21/4570, दिनांक 05/03/2026 के अनुसार, कार्यशील पूंजी (Working Capital) को व्यय (Expenditure) के रूप में बुक किया जाएगा तथा इसका उपयोग आवर्ती निधि (Revolving Fund – RF) के रूप में किया जाएगा।

सभी संबंधित अभिलेख भविष्य में आवश्यकतानुसार संदर्भ हेतु PG कार्यालय में सुरक्षित रखे गए हैं। PG स्तर पर की गई समस्त खरीद BRLPS CBO प्रक्रिया मानदंडों के अनुरूप की गई है तथा उसकी प्रविष्टि PG के लेखा अभिलेखों में विधिवत की गई है।

कार्यालय पदाधिकारियों के हस्ताक्षर (मुहर सहित)

अध्यक्ष

सचिव

कोषाध्यक्ष

जाँच एवं सत्यापन

CC/AC

AC/LHS

BPM / BPM प्रभारी

12.