



जीविका

गरीबी निवारण हेतु बिहार सरकार की पहल

बिहार ग्रामीण जीविकोपार्जन प्रोत्साहन समिति राज्य ग्रामीण आजीविका मिशन, बिहार



बिहार सरकार

प्रथम तल, विद्युत भवन - 2, बेली रोड, पटना - 800 021, दूरभाष : +91-612-250 4980, फ़ैक्स : +91-612-250 4960, वेबसाइट : www.brlp.in

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Date: 13/12/14

Office Order

It is to inform you that approval has been given by the competent authority on dated 10/12/14 for Bee-Keeping operational guideline.

By the order of CEO

V.K.
13/12/14

(Vikas Kunj)

State Project Manager- Non-Farm

Encl.: Operational guideline: Bee-keeping Intervention

Copy to

1. CEO/OSD/CFO/AO/FO & SFMs
2. All SPMs/PMs
3. Concerned DPMs/FMs
4. Concerned LH- Managers/YP/LH-Specialists
5. I T Section
6. Concerned Files

Operational guideline: Bee-keeping Intervention

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		Annex. B. SEW [NF]
		Annex. C. Resource Person [NF]
Part VIII:		Reporting
Part IX	:	MIS maintenance

PART I: INTRODUCTION

A large number of poor households linked to Self help groups (SHGs) are involved in bee-keeping for the last many years. Such households are mainly located in Muzaffarpur, Khagaria, East Champaran and West Champaran districts which are a hub of bee-keeping. In a survey conducted by the different Block Project Implementation Units, it was found that there are around 5000 households of SHG members in different blocks who are earning a part of their income through this activity. This provides members of SHG with the scope of introducing an intervention that can help the SHG members involved in bee-keeping to earn better returns through a community run enterprise model focused on quality production and efficient market linkages.

In the current scenario, the bee-keeping business is being run by the traders who are into this business for many years. These traders support bee-keepers with inputs and/or some financial help to the poor households especially women and take the finished product by weight. The payment of production charges to the producers is based on weight of returned and the quality of honey produced. The price of honey paid to these producers varies from Rs.70-80 per Kg.

The major challenge in bee keeping is high investment cost in form of bee boxes, bee hives and other accessories apart from challenges of bee keeping during migration. Post production challenge is availability of ready- made market for the raw honey with reasonable price for honey.

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

Bee keeping is supportive for poor households as for producers bee-keeping is a supplementary activity which they can be undertaken along with their routine work. One of the major challenges in improving livelihoods of SHG households through any livelihood activity is lack of surplus space with them to expand the business. Bee keeping is one such activity where additional space is not required for rearing of bees.

Considering the above factors, this activity may be brought under the organized sector fold for which intensive efforts are required on several fronts. Bee-keeping is a labour intensive work and relies on the skills and devotion of bee keeper. Though several efforts have been made by the big players in the business, they have not been fruitful till date as the cost of the modernization processes of bee-keeping renders the whole activity financially unviable. Therefore the labour plays a vital role in the business. The number and quality consistency of honey produced makes the difference in terms of better payment for the produce.

In present scenario, the bee-keepers are least concerned about the quality of the honey produced as the incentives are least encouraging. Involvement of lesser skilled family members, non availability of regular supervision and lesser knowledge of technical know-how of bee-keeping also adversely affects the quality. This can be overcome by setting specific technical parameters and designing payment systems that incentivize better quality. Formation of producer groups and working as an organized enterprise will provide the producers with an opportunity to have a better control on the quality of output and hence better bargaining power for their output. In future, scale up activities like further value addition of honey produced may be established to earn better margin on every kg of produce. Overall, an intervention on the bee-keeping may not only increase the income of SHG members but also develop a better future prospect of business for them.

-: Objectives of the Programme

- ✓ opportunities for marginal communities through scientifically To promote livelihood and or supplementary income op keeping-designed bee
- ✓ To promote credible linkages between honey producers and the processing industry within the realms of fair and transparent business relations
- ✓ nities to handle the effectively with the byproducts of beekeeping and value To enable the participating commu addition to further their economic interests

-: Flow of the programme

- ✓ Institutional Building activities
- ✓ Capacity Building

- ✓ ry inputs which includes bee boxes and The prima : Support for Primary Inputs for Beekeeping stock of bee colonies shall be provided to the target beneficiary groups from JEEViKA [as -mother per Producer Group Policy Guidelines]. During the induction phase, each beneficiary will get 10 each beneficiary may be allowed to –t to the participant’s working interest colonies per box. Subjec .own additional number of bee colonies

PART II: PROCESS FLOW IN BEEKEEPING INTERVENTION

Intervention will be initiated by Training of interested beneficiaries. 1st training will be done by different KVKs or other designated agencies. Procurement committee of concerned Producer group will do procurement of boxes on the guidelines of Community procurement. Boxes will be distributed to individual members. At CLF level, one Honey resource centre [HRC] will be established. Medication and liquid sugar will be provided at Honey Resource Centre on credit basis to members. Proper book-keeping will be done at HRC level. After extraction of honey, community will pay for the inputs in HRC.

In 1st year of production, focus will be mainly on Litchi honey. After Litchi season, boxes will be migrated in the radius of 70 kms. for different flora. It is the responsibility of bee-keeper to carry the boxes in migration phase in association with VRP. (refer to VRP-bee keeping for details)

Extraction process will be done at site of the boxes by the support of HRC and final collection will be done at HRC. A register and a Member’s passbook will be maintained by VRP for the collection. Final grading will be done at HRC and accordingly payment will be released.

Task No.	Key Tasks	Sub Activities	Responsibility
1	Orientation of Project Staff on Bee-keeping	At DPCU - for all BPMs/LHSs/ACs/CCs	DPM & SPMU
2	Mobilization	1. Identification of interested beneficiaries	LHS/AC/CC in consultation with BPM/ concerned Thematic Mgr./ YP
3	Training to targeted beneficiaries	Residential training to be done by KVK/BAU/KVIC	concerned BPM /concerned Thematic Mgr./ YP
4	Re-orientation by Dabur representative	2 day for each block	Expert agency
5	Survey and Final Enumeration of Beneficiaries	2 day for each block	Expert agency
6	PG formation	Listing of interested members	LHS/AC/CC in consultation with BPM/ concerned Thematic Mgr./ YP
7	VRP identification & Training	Identification of 2 VRPs	LHS/AC/CC in consultation with BPM/ concerned Thematic Mgr./ YP
8	Bank A/C opening		LHS/AC/CC in consultation with BPM/ concerned Thematic Mgr./ YP
9	Requisition for fund transfer	Fulfillment of all required documents - MOU/Application etc	LHS/AC/CC in consultation with BPM/ concerned Thematic Mgr./ YP
10	Fund Transfer		SPMU Team
11	Vendor selection for Box making	3 Tender basis on local level news paper	CLF / PG
12	Box distribution	Distribution to be done with unique coding	PG/ VRP/ LHS/AC/CC in consultation with BPM/ Mgr. NF & ME concerned Thematic Mgr./ YP and Expert
13	Colony Multiplication		PG/ VRP/ LHS/AC/CC in consultation with BPM/ concerned Thematic Mgr./ YP and Expert
14	Distribution of Colonies to Beneficiaries		PG/ VRP/ LHS/AC/CC in consultation with BPM/ concerned Thematic Mgr./ YP and Expert

15	Development of Honey Resource Centers		Expert agency
16	Colony Strengthening & Monitoring		VRP in consultation with Expert
17	Production Phase for Litchi Honey		VRP in consultation with Expert
18	Migration	Provided by HRC	VRP /HRC / Expert agency / concerned Thematic Mgr./ YP
19	Extraction of honey		RP /HRC / Expert agency / concerned Thematic Mgr./ YP
20	Collection of honey		RP /HRC / Expert agency / concerned Thematic Mgr./ YP
21	Grading		RP /HRC / Expert agency / concerned Thematic Mgr./ YP
22	Storage		RP /HRC / Expert agency / concerned Thematic Mgr./ YP

Formation of Producer Group

The size of the producer group will vary from **30-120 members**. Depending upon the number of producers, **sub-groups** of 10-20 producers from nearby areas will be formed to build solidarity around common opportunities and challenges. These sub-groups will be aggregated at the village level. The Producers Groups may form **Producers Cooperative/ Producer Company** at block/district level. **Cluster Level Federation (CLF)** is responsible for arranging technical assistance/convergence with services and other related programs and facilitating market linkages. (Refer to PG Policy for functioning of PG)

S. No	Steps of activities	Sub activities
1	Institution building	Activity Mapping @ VO level
		PG formation for a particular activity
		Eliminate the members who do not involve with this activity after validation
		1st meeting of selected members after validation
		Listing of all members for a PG
		1. Election of OBs
		2. Formation of EC/BOD
		3. Formation of Procurement & Social Audit committee
		4. Selection of 1 VRP and second one if for back-up resource (both VRPs will get training but one will get salary and rest is backup for further emergency)
2	Capacity building	2nd meeting for A/C opening process and finalize documents of OBs A/C opening of PG
		TRAINING :-
		A. 5 days residential training by KVK or other designated agency on Bee-keeping to interested beneficiaries, OBs & VRP
		B. VRP batch to be Trained by Dabur representative
		C. Training to OB members on proceedings in a PG
		D. Training on bee-keeping process to some project staff and some resource persons
		E. Training on product development to PG members and resource persons
EXPOSURE :-		
3	Fund requisition & disbursement	Inter Block Exposure visit of PGs
		Development of Business plan for that particular PG
		MOU between PG & CLF

		Application for fund from PG to CLF / BPIU
		Application for fund from CLF/BPIU to DPCU/SPMU
		After approval fund transfer(CIF & CID) to PG & CLF by DPCU
4	Operational part	Procurement of boxes will be done at PG/CLF according to community procurement guidelines [if procurement will be done]
		Distribution of boxes to PG members
		Regular on-site supervision of all Apiary sites by concerned VRP
		Regular on-site supervision of Apiary sites [on random basis] by Dabur representatives
		Regular arrangement of artificial feeding [liquid sugar] and required medicines by concerned VRP through nearest HRC [Honey Resource Centre]
		On-site Extraction of honey by Dabur team in collaboration with concerned VRP
5	Vendor's Role	Dabur representative will visit apiary sites on regular basis and give required inputs for better apiary management
		Regular arrangement of artificial feeding [liquid sugar] and required medicines at every HRC [Honey Resource Centre]
		On-site Extraction of honey by Dabur team in collaboration with concerned VRP
		Dabur will credit the payment directly to PG/ CLF after doing grading of extracted raw honey

Panchustra for Bee-keeping Producer group

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

Part III: Funding Envelope and Fund Flow

The funding envelope for bee-keeping intervention has been divided into two parts.

- Each Producer Group will require an amount of Rs.810, 000/- (Rupees Eight lakh ten thousand) as working capital for bee-keeping (on following assumptions :-

S.No.	Heads	Calculation	Amount (in Rs.)
1	Total Capital cost	45*40000	1800000
2	SHM subsidy	50% of Total capital cost	900000
3	Member's contribution	45*2000	90000
4	Loan Amount	Total capital cost - (SHM subsidy + Member's contribution)	810000

- Each CLF will be funded an amount of Rs.1, 77,300/- (Rupees one lakh seventy seven thousand three hundred only). It consists of two components – Rs.60, 500/- (Rupees sixty thousand five hundred only) as Establishment cost and Rs.1, 16,800/- (Rupees one lakh sixteen thousand eight hundred) as yearly recurring expenses. Each store will serve as a central hub catering to all the producer groups coming in the area of cluster/block (as required).

The funding to the Producer Group will be routed through the parent CLF/BPIU whereby the CLF/BPIU will be providing a loan of Rs.810, 000/- (Rupees Eight lakh ten thousand) to the producer group at 4% simple interest repayable in 36 monthly instalments of equal amount. Along with this amount a grant of Rs 72000/-(Rupees seventy two thousand only) will be released to each producer group for payment of VRP-Bee (for about twelve months).

However the producer group will be given a moratorium period of 12 months and repayment of loan will start 13th month onwards from the date of deposit of amount in the account of producer group. The sample repayment schedule has been attached in below table for reference. In places where CLFs have not yet been formed, the funds will be channelled directly through the corresponding BPIU. The overall monitoring and management will be taken over by the CLF of the cluster as and when it gets functional.

Institution	CID	CIF	Total
PG	72,000(grant)	810,000(loan)	882,000
Store(CLF)	1,77,300 (grant)		1,77,300

In the second part:

In the 2nd year onwards, every interested member may take another 5 boxes for additional bee colonies. Further financing will be done to PG for the scale-up business activity.

Part IV :Business Proposal by Producer Groups for Funds

Every member will take a maximum of 10 boxes. Each bee-box will have 15 empty frames and 5 bee colonies of Italian / European species – Apis Mellifera. Along with boxes, some accessories like Fumigators, Knives & Brushes and some Protective Equipments: Bee Veil, Gloves, & Apron etc. will be given. Every member as an entrepreneur will contribute Rupees two hundred for each box. Total contribution from members will be Rupees Ninety thousand. After deducting the member's contribution, balance Rupees Fifteen lac eighty eight thousand and five hundred will be in form of Loan from CLF for a producer group. Loan will be given at 4% interest rate. There will be a moratorium period of 12 months. After the moratorium period, loan amount will be repaid in 36 equal instalments. Calculation of whole business and Sample Repayment schedule is given in the following tables:-

PG level funding

Particulars	Individual Member	Total Project cost for 45 beneficiaries	Remarks
Bee Boxes with 8 frames, full honey bee colonies & Queen supported and all necessary equipments as per technical specification of MIDH, National Horticulture Mission	40000	1800000	Rs.4000/-per box. Per member will get 10 boxes.
Total on Capital Costs	40000	1800000	
Member's contribution	2000	90000	Each member will contribute Rs.2000/- for their ownership
Subsidy from SHM, Bihar	20000	900000	50% of the total project cost
Loan amount	18000	810000	

Funding at HRC level

S. No.	Head	Per Unit Cost	Units	Total Cost
1	Establishment Cost (One time) for HRC			
A	Furniture	2000	4	8000
B	Steel Almirah	10000	1	10000
C	Cash Box	2000	1	2000
D	Black board	1000	1	1000
E	2 Carpets, 1 Tarpaulin sheet, 2 Apiary Tents for migration	30000	4	30000
F	Digital Weighing Machine [50 Kg. capacity]	10000	1	10000
G	Miscellaneous	10% of A to G		5500
I	Sub Total			60500
2	Recurring Expenses (yearly)			
A	HRC premise rent	2500	12	30000
B	Electricity charges	500	12	6000
C	PG meeting expenses	600	12	7200
D	Annual General Meeting	3000	1	3000
E	Administrative expenses	2000	1	2000
F	Stationery expenses	2000	1	2000
G	Store-keeper / Security guard honorarium [if required]	2000	12	24000
H	DA for VRP during Migration [Rs.200/- for a maximum of 90 days]	200	90	18000
I	TA for VRP during Migration [on actual basis]			10000
J	Audit Expenses	4000	1	4000
K	Miscellaneous	10% of A to J		10600
ii	Sub Total			116800
	Total Expenses (i + ii)			177300

PART IX: Reporting

Annexure – VRP reporting on supervision of apiary unit

NAME OF MEMBER:-				Date:-		
	Artificial Feeding requirement	Regular Check/cleaning	Disease Found	Medication given	No. of Frames	Extraction Requirement
	Y/N	Y/N	Y/N	Y/N		Y/N
BOX 1						
BOX 2						
BOX 3						
BOX 4						
BOX 5						
BOX 6						
BOX 7						
BOX 8						
BOX 9						
BOX 10						
Total feed			Given:-.....			
Total			Frames:-.....			
Flora availability			(Low/Average/Sufficient):-.....			
Reason for disease and medication given (Details):-			VRP Name & SIGN:-			
Remarks-						

PART X: MIS maintenance

Sl. No.	Name of Member	Date of Extraction	NO. OF BOX	NO. OF FRAME S	Quantity of Honey Extracted	Grade	Rate of Honey/kg	Amount Paid	Members Signature	VRP/HRP SIGNATURE
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										

Annexure

जीविका महिला उत्पादक समूह उपविधि (Bylaws)

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

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

3. कार्यक्षेत्र: _____ जीविका महिला उत्पादक समूह _____ का कार्यक्षेत्र _____ प्रखंड के निम्नलिखित पंचायतो तक सीमित होगा।

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

5. कार्य एवं सेवाएँ:

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

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

उत्पादक समूह सामूहिक गतिविधियों के माध्यम से लागत में कमी, उत्पादकता संवर्धन द्वारा अधिक उपज /उत्पाद, उत्पाद - प्रसंस्करण के अवसर, आधुनिक तकनीक की जानकारी, आधुनिक उपकरण उपलब्ध कराने के साथ-साथ सदस्यों के हित को ध्यान में रखते हुए सार्वजनिक क्षेत्र, निजी क्षेत्र व सहकारी क्षेत्र की संस्थाओं, वित्तीय संस्थानों, बैंक, स्थानीय, राष्ट्रीय एवं अंतर्राष्ट्रीय विकास अभिकरणों, दाता संस्थाओं से उपरलिखित उद्देश्य एवं गतिविधियों के कार्यान्वयन हेतु संपर्क/ अनुबंध तथा सहायता प्राप्त करेगा।

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

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

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

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

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

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

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

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

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

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

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

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

क) अध्यक्ष/ उपाध्यक्ष के कार्य एवं उत्तरदायित्व :

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

ख) सचिव/ उपसचिव

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

ग) कोषाध्यक्ष

- उत्पादक समूह के सभी बैठकों में शामिल होना और वित्तीय लेन देन का हिसाब प्रस्तुत करना
- कार्यकारिणी के नियन्त्रण में कोष का प्रबंधन और लेखा चुस्त-दुरुस्त रखने की व्यवस्था करना
- उत्पादक समूह के बैंक खाते का संचालन
- लेखा का मासिक प्रतिवेदन तैयार करके कार्यकारिणी के समक्ष प्रस्तुत करना | उत्पादक समूह के लेखा की समयानुसार ऑडिट सुनिश्चित करना |

11. सदस्यता शुल्क एवं अन्य शुल्क

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

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

12. वित्तीय स्रोत

उत्पादक समूह के निम्न वित्तीय स्रोत होंगे –

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

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

सामूहिक तथा उत्पादक समूह की गतिविधियों से प्राप्त लाभांश |

13. बैंक खाते का संचालन

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

14. उपविधि (bylaws) में संशोधन

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

15. लेखांकन वर्ष _____ जीविका महिला उत्पादक संघ, _____ का लेखांकन वर्ष एक अप्रैल से आगामी वित्तीय वर्ष 31 मार्च तक का होगा |

16. विघटन की नीति

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

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

अध्यक्ष का हस्ताक्षर

_____ जीविका महिला उत्पादक समूह, _____

उत्पादक समूह के कार्यकारिणी के सदस्यों की सूची

क्रम सं.	कार्यकारिणी के सदस्यों के नाम	हस्ताक्षर
1		
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9		
10		
11		
12		

उल्लिखित क्रमांक में सदस्यों के हस्ताक्षर की मूल अभिप्रमाणित प्रतिलिपि।

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

अध्यक्ष का हस्ताक्षर

_____ जीविका महिला उत्पादक समूह, _____

संलग्नक: उत्पादक समूह के सदस्यों की सूची।

उत्पादक समूह के सदस्यों की सूची

क्रम सं.	नाम	स्वयं सहायता समूह का नाम	ग्राम संगठन का नाम
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सदस्य पासबुक										
..... मधु उत्पादक समूह										
गाँव का नाम										
क्लस्टर										
पंचायत										
सी एल एफ नाम										
प्रखंड										
जिला										
क्रमांक संख्या										
वितरित बॉक्सों की संख्या										
वितरित बॉक्सों का युनिक नंबर										
वितरित मात्रा ग्राम / किलोग्राम में					उत्पादित मधु की मात्रा					
दिनांक	चीनी चाशनी [ग्राम / कि.ग्रा.]	दवाई [ग्राम / पैकेट]	अन्य इनपुट	सदस्य का हस्ताक्षर	दिनांक	उत्पादित मधु की मात्रा [कि.ग्रा.]	स्वीकार मधु	अस्वीकार मधु	भुगतान राशि	कॉपी आर पी हस्ताक्षर

Policy for Village Resource Person Non- farm

ationalR

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

Criterion for selection of Village Resource Person Non Farm-(NF-VRP):

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

Process of identification of NF-VRP:

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

Format for Information of the VRPNF-

1. Name of the VRPNF-
2. Father's / Husband's Name
3. Name of SHG where as VRP nonfarm family belongs
4. Sex
5. Age
6. Qualification
7. Address
8. Telephone / Mobile No. (if any)
9. Bank Account No.

The VRPNF - has to provide 2 pass port size photographs

Orientation of VRPNF -:

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

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

Roles and Responsibility:

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

Honorarium

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

Sl. No.	VRP payment for Bee-keeping intervention					Remarks
	Condition	Payment amount(Rs)				
	Honey Production per Box per Month	Fixed	Variable	Variable amount	Total Amount	
1	4-5 Kg	Rs 1500/-	A Grade - Rs 0.25/Kg.	551	2051	1. Fixed is for Meeting, Conveyance & Communication expenses 2. Calculation of variable has been done on maximum output [4.9 kgs. *45 members * 10 boxes]
2	5-10 Kg	Rs 1500/-	A Grade - Rs 0.5/Kg.	2250	3750	1. Fixed is for Meeting, Conveyance & Communication expenses 2. Calculation of variable has been done on maximum output [10 kgs. *45 members * 10 boxes]
3	> 10 Kg	Rs 1500/-	A Grade - Rs 0.75/Kg.	4050	5550	1. Fixed is for Meeting, Conveyance & Communication expenses 2. Calculation of variable has been done on expected output [12 kgs. *45 members * 10 boxes] 3. VRP can earn a maximum of Rs.11625/- if each box will contain 30 kgs. Of honey. [30 kgs. *45 members * 10 boxes]

BIODATA

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

Address (Permanent)

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

Place -

Date -



Signature/Thumb Impression of Members

Note: - Need a copy of address proof along with this Bio-data.

Checklists for Bee-keeping PG

1. Formation of Bee-keeping PG (Minutise it by Staffs/Members)
2. Opening of Bank Accounts
3. Make a business plan for purchasing of Raw materials for 45 days
4. MOU between PG & CLF for business
5. Application for demanding money for Purchasing of bee boxes to BPIU by PG
6. Application for demanding money for Infrastructure development (Like Room rent, Guard Payment, Stock Keeper Payment & purchasing of Furniture, Stationery items etc.) by CLF
7. Ensure fund parking to CLF and PG
8. Purchasing of bee-boxes by procurement committee at CLF level
9. Distribution of bee-boxes as per demand generations by VRP [minimum is 10 to each member]
10. On-site extraction process supported by VRP
11. Input management through HRC supported by VRP
12. Storage of extracted honey at HRC
13. Payment to concern PG/CLF by DABUR after grading
14. Final payment distributed to individual stake holders
15. Ensure to have all related Utilization Certificate [UC]

Repayment schedule at PG level				
MONTH	OUTSTANDING	Principal	Interest	Total to be paid
1	810000	22500	2700	25200
2	787500	22500	2625	25125
3	765000	22500	2550	25050
4	742500	22500	2475	24975
5	720000	22500	2400	24900
6	697500	22500	2325	24825
7	675000	22500	2250	24750
8	652500	22500	2175	24675
9	630000	22500	2100	24600
10	607500	22500	2025	24525
11	585000	22500	1950	24450
12	562500	22500	1875	24375
13	540000	22500	1800	24300
14	517500	22500	1725	24225
15	495000	22500	1650	24150
16	472500	22500	1575	24075
17	450000	22500	1500	24000
18	427500	22500	1425	23925
19	405000	22500	1350	23850
20	382500	22500	1275	23775
21	360000	22500	1200	23700
22	337500	22500	1125	23625
23	315000	22500	1050	23550
24	292500	22500	975	23475
25	270000	22500	900	23400
26	247500	22500	825	23325
27	225000	22500	750	23250
28	202500	22500	675	23175
29	180000	22500	600	23100
30	157500	22500	525	23025
31	135000	22500	450	22950
32	112500	22500	375	22875
33	90000	22500	300	22800
34	67500	22500	225	22725
35	45000	22500	150	22650
36	22500	22500	75	22575

Repayment schedule of individual member				
MONTH	OUTSTANDING	Principal	Interest	Total to be paid
1	20000	556	67	622
2	19444	556	65	620
3	18889	556	63	619
4	18333	556	61	617
5	17778	556	59	615
6	17222	556	57	613
7	16667	556	56	611
8	16111	556	54	609
9	15556	556	52	607
10	15000	556	50	606
11	14444	556	48	604
12	13889	556	46	602
13	13333	556	44	600
14	12778	556	43	598
15	12222	556	41	596
16	11667	556	39	594
17	11111	556	37	593
18	10556	556	35	591
19	10000	556	33	589
20	9444	556	31	587
21	8889	556	30	585
22	8333	556	28	583
23	7778	556	26	581
24	7222	556	24	580
25	6667	556	22	578
26	6111	556	20	576
27	5556	556	19	574
28	5000	556	17	572
29	4444	556	15	570
30	3889	556	13	569
31	3333	556	11	567
32	2778	556	9	565
33	2222	556	7	563
34	1667	556	6	561
35	1111	556	4	559
36	556	556	2	557