

**GUIDELINES**

**ON**

**COMMUNITY DEVELOPMENT**

**(Community Infrastructure Development,  
Microfinance and Income Generation Activities)**



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## FOREWORD

Under West Bengal Forest and Biodiversity Conservation Project (WBFBCP), Community Development, one of the five major components of the project, aims at strengthening JFM movement to enable JFMCs to improve their level of performance by involving their communities not only in afforestation activities but also creating an environment of trust and confidence between them and forest personnel on the frontline. Over 12,000 families belonging to 1200 SHGs through 600 JFMCs are planned to be covered under microfinance and income generation activities for their livelihood improvement.

In view of the above, the Project Management Unit is going to publish a "Manual on Community Development" for effective implementation of Community Development activities in the JFMCs area.

The manual emphasises on planned interventions and initiatives under Community Development, involvement of NGOs for implementation/strategic support, engagement of extension workers, implementation of community infrastructure development activities, implementation of microfinance and income generation activities, monitoring and reporting, etc.

I hope this manual would be of help to the field staff of the Forests Department, NGO representatives and extension workers for effective functioning and quality delivery of the project outputs.

I wish all success to the initiatives taken by the WBFBCP authorities.

**Dated: 12/10/2017**

  
**(Binay Krishna Barman)**  
**Minister-in-Charge**  
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# **Chapter - 1**

**PROJECT DESCRIPTION AND PLANNED INTERVENTIONS  
UNDER  
COMMUNITY DEVELOPMENT COMPONENT**



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Forest Department  
Govt. of West Bengal



# PROJECT DESCRIPTION AND PLANNED INTERVENTIONS

## Background

Government of West Bengal through Government of India has received a loan from Japan International Cooperation Agency (JICA) toward the cost of West Bengal Forest and Biodiversity Conservation Project (WBFBCP) with an outlay of Rs 406.00 Crores. The project will be implemented in 8 years duration, starting from 2012-13 to 2019-20 to ensure that the capacities of stakeholders is built and the activities are implemented in sustainable manner.

## Project Goal

- ✧ To improve forest ecosystem and conserve biodiversity by undertaking afforestation, regeneration and wildlife management activities through Joint Forest Management (JFM) approach, including institutional capacity development, thereby contributing to environmental conservation and harmonized socio-economic development of West Bengal.

## Project Components

- ✧ Afforestation
- ✧ Biodiversity Conservation
- ✧ Community Development
- ✧ Institutional Capacity Development

## Community Development Component

- ✧ Community development component is indispensable component of the Project in order to achieve the Project purpose through the JFM approach.
- ✧ The Project aims at strengthening JFM movement to enable Joint Forest Management Committees (JFMCs) to improve their level of performance by involving their communities not only in afforestation/reforestation activities but also creating an environment of trust and confidence between them and forest personnel on the frontline.
- ✧ Moreover, community assets inputs can create immediate interest of the people to participate in the project activities.

## **Community Development Institutions**

Most of project activities at the village level are planned to be undertaken in JFM mode through peoples' bodies including;

- ✿ Joint Forest Management Committees (JFMCs) including Forest Protection Committees (FPCs) and Eco Development Committees (EDCs)
- ✿ Self-Help Groups (SHGs)
- ✿ Beneficiary Groups (BGs):

## **Community Development: Focus Areas**

- ✿ Community Mobilisation
- ✿ Microplanning
- ✿ Income Generation Activities
- Community Infrastructure Development

## **Selection of FPCs/EDCs (Both are termed as JFMC as per latest G.O.)**

Implementation of forestry development, biodiversity conservation and community development activities under WBFBCP through the selected community Institutions including;

- ✿ 576 Forest Protection Committees (FPCs)
- ✿ 24 Eco Development Committees (EDCs)

## **Mobilization and Making Micro Plans**

- ✿ Mobilization process is planned to be carried out with the selected JFMCs before preparation of micro plans to ensure their consensus and willingness to participate in the project.

## **Microfinance and Microenterprises/Income Generation Activities**

- ✿ Selection of the Target Self Help Group (SHG)
- ✿ Mobilization of SHGs
- ✿ Proposal Development of IGAs
- ✿ Business planning

**Seed money for microfinance @ Rs. 1,25,000 per JFMC i.e.Rs. 62,500/SHG considering 2 SHGs per JFMC**

## Indicative List of Income Generation Activities (IGAs)

No.	Name of Activities	Required Equipment	Indicative Unit Cost (Rs.)
1	Sal Platge Making	Sal plate making machine	30,000
2	Water supply	Pump set minimum 5HP	50,000
3	Paddy thresher	Thresher machine	10,000
4	Cloth stitching machine	Sewing Machine	10,000
5	Poultry	Shed, 100 chicks	50,000
6	Duckery	Hut, 20 ducks	20,000
7	Apiculture	Apiary box, fumigator, extractor	10,000
8	Incense stick making	Stick making machine, bamboo splitting machine	30,000
9	Piggery	10 pigs, shed	20,000
10	Fishery	Spawn, fodder	25,000
11	Rope making	Rope making machine	10,000
12	Handloom	Shed, machine	100,000

## Community Infrastructure Development

Community Infrastructure Development (CID) will be implemented for the purpose of facilitating smooth implementation of forest management activities by involving a whole local community.

## Fund Allocations to JFMCs

Numbers	Fund to be allocated (Rs.)
Top 100 FPCs/EDCs	7,67,000.00
Next 200 FPCs/EDCs	5,75,500.00
Rest 300 FPCs/EDCs	2,55,800.00

**Trust & Confidence Building by addressing the immediate community needs**

An agreed tentative list of community infrastructure development activities along with details has been presented in the table below. The last column is kept blank as the cost may vary from site to site and scheme to scheme depending on actual requirement and availability of fund for a particular JFMC under this Project.

### List of Community Infrastructure Development Activities

No.	Name of Infrastructure	Outline of Contents	Purpose	Required Maintenance	Indicative Unit Cost in Rs. *
1	Drinking water tube well	50m cylinder tube well	water for drinking or irrigation	5% of the installation cost	
2	Drinking water tube well	100m cylinder tube well	water for drinking or irrigation	5% of the installation cost	
3	Drinking water tube well	200m cylinder tube well	drinking or irrigation	5% of the installation cost	
4	Solar power light post, battery, CFL/LED lamp	Solar panel, main	Light installation cost	10% of the	
5	Culverts hume pipe up to 4m span	Box culvert or communication	road	nil	
5	Culverts hume pipe up to 4m span	Box culvert or communication	road	nil	
6	Culverts 10m span	Box culvert up to communication	road	nil	
7	Community hall	400 sft functions	local meeting and construction cost	5% of	
8	Water harvesting structure length with minimum 5m rmt	Earthen dams, in running meter	water for irrigation and local use	5% of construction cost	
9	Water harvesting structure	Ponds, minimum 1000m <sup>3</sup>	water for irrigation and local use	5% of construction cost	
10	Village road construction length	3m width with minimum 1km communication	road per year	75,000	
11	Sanitary latrines	10 users facility to community	Providing sanitary construction cost	5% of	

No.	Name of Infrastructure	Outline of Contents	Purpose	Required Maintenance	Indicative Unit Cost in Rs. *
12	Ring well	minimum 15m depth including platform	drinking water	5% of construction cost	
13	Irrigation channel	minimum 500 running meter length	irrigation water	5% of construction cost	
14	Jetty	2 level minimum 6 running meter length	water transport communication	5% of construction cost	
15	Market shed	6m x 4m	local market	5% of construction cost	
16	Bus shed	with minimum 4m length and sitting arrangement	waiting shed for passengers	5% of construction cost	
17	Brick path	400 running meter	road communication	5% of construction cost	
18	Drainage (road side)	100m running meter	drainage	5% of construction cost	
19	Watch Tower	Shed, tower	monitoring of wildlife animals	5% of construction cost	

\* Indicative unit cost has no binding on site and item-specific variation of fund requirement

### Engagement of Non-Governmental Organizations (NGOs)

The project envisages active involvement of Non-Governmental Organizations (NGOs) in the field of community mobilization & development. It is intended to hire the services of a district level specialized agency to undertake facilitation of various activities under Community Development Component of the WBFBCP through FPCs/EDCs/SHGs.

- ✦ To assist Division Management Units (DMUs) and Field Management Units (FMUs) in creation of sustainable SHGs through selection/formation, capacity enhancement, establishing linkages with external nodal agencies, convergence with development initiatives and resource creation, etc.
- ✦ To assist DMUs and FMUs in increasing sustained earning of SHG members through effective micro-financing and income generation activities/micro-enterprises development.

- ✳ To Assist DMUs and FMUs in equipping JFMCs /SHGs with required capacities and operational mechanism for their effective participation in community/infrastructure development activities and managing funds.
- ✳ To Assist PMU, DMUs and FMUs in creating sustainable federations of common interest SHGs at different levels.

### **Involvement of Extension Workers**

In the project it is proposed to hire extension workers from the project villages to support undertaking various activities by JFMCs/EDCs such as record keeping etc. The payment for these workers shall be borne by the Project cost during the Project implementation period. There will be one extension worker for a cluster of 5 JFMCs. The selected Extension Worker is expected to broadly perform the following functions:

- ✳ To communicate and co-ordinate with various participating agencies including functionaries of forest department, officials of other line department and agencies as well as the elected representatives and eminent people of the area, as and if directed by the Head of DMU.
- ✳ To keep and maintain the records and other documents of the FPC/EDC.
- ✳ To facilitate communication with JFMC.
- ✳ To motivate JFMC members for better management of project activities as well as better management of resources of the JFMC.
- ✳ To help FMU in implementation of Community Development and Income Generation component of the West Bengal Forest and Biodiversity Conservation Project.
- ✳ To assist Forest Department in any other project activity assigned by the Head of DMU.

# **Chapter - 2**

**GUIDELINES**

**ON**

**INVOLVEMENT OF NON-GOVERNMENT  
ORGANISATIONS (NGOs)**



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Forest Department  
Govt. of West Bengal



# ROLES AND RESPONSIBILITIES OF NON-GOVERNMENT ORGANISATION IN THE PROJECT

## SHG Management

- ✦ To develop and establish participatory and transparent operational management systems and procedures to enhance efficiency and effectiveness of SHGs/JFMCs.
- ✦ To facilitate the process of developing and establishing credible and multiple leadership in SHGs/JFMCs.
- ✦ To facilitate developing mechanism for effective participation of group members in decision making and responsibility sharing.
- ✦ To facilitate developing mechanism for ensuring social & gender equity in decision making and responsibility sharing focusing on socio-economically under-privileged and women.
- ✦ To facilitate evolving/ developing participatory mechanism for conflict resolutions.
- ✦ To carryout periodic performance assessment and grading of SHGs.
- ✦ To draw strategies for creating SHG federations at different levels and ensure effective implementation of the same.
- ✦ To develop implementation guidelines on various aspects including group formation & management, social & gender equity, operational mechanism, micro-finance, SHG federation, etc.

## Needs Assessment and Planning

- ✦ To mobilize SHGs/JFMCs members for their effective participation in periodic needs assessment and planning process.
- ✦ To hold several participatory consultation processes using PRA/PLA tools with different socio-economic and ethnic groups to ensure need based planning.

- ✳ To prepare/update micro-plans with active participation of the community in terms of information collection, validation, analysis, problem identification and developing alternate strategies.
- ✳ To ensure that micro-plan is a dynamic document and needs to be reviewed periodically for modifications and incorporating changes.

### **Capacitating Community Institutions for Efficient Functioning**

- ✳ To carryout Training Needs Assessment (TNA) exercise to identify specific training & capacity building needs of SHGs and JFMCs
- ✳ To develop training material including modules/manuals in local language for effective delivery of inputs
- ✳ To develop training calendar for imparting training, orientation and hand-holding programmes
- ✳ To identify and liaison with specialized local Nodal Departments/Agencies/ Technical and Vocational Training Institutes and relevant resource agencies for specific trainings
- ✳ To organize/facilitate training programmes adopting participatory training methodology
- ✳ To provide hand holding support for SHG members for effective implementation of learning
- ✳ To identify institutions and locations and organize exposure visits for the groups and institutions
- ✳ To assess impacts of training and capacity building inputs for effective transformation of knowledge and skills

### **Microfinance and Income Generation Activities (IGAs)**

- ✳ To facilitate identification of potential income generation activities on the basis of micro-plans, consultation process with SHG members and consultation with DMU/FMU staff

- ✱ To carryout feasibility and viability assessment of the identified IGAs
- ✱ To facilitate developing a feasible business plan for increasing profitability and reducing risks
- ✱ To establish linkages with financial institutions and rural banks for micro-finance support
- ✱ To facilitate developing norms for optimum production and quality control
- ✱ To explore forward linkages/value chain for SHG executed micro-enterprise, identify market avenues and develop suitable interface mechanism.
- ✱ To develop and execute monitoring of IGAs
- ✱ To explore possibility of up scaling and linkages with Micro Finance Institutions/Rural Banks
- ✱ To develop overall IGA/ Enterprise Development Strategy at district level
- ✱ To assist JFMCs in evaluation of the proposal of SHGs and release of revolving fund to SHGs for different IGA.

### **Community/Infrastructure Development Initiatives**

- ✱ To assist DMUs/FMUs in monitoring the progress of community development activities Project
- ✱ To evolve/develop and establish participatory processes with regard to appraisal, analysis, planning, implementation, monitoring and impact assessment

### **Convergence**

- ✱ To identify the potential interventions for creating convergence with other NGOs, line departments, training institutions along with miscellaneous organizations
- ✱ To assist in adequately orienting and sensitizing the other NGOs/ experts, functionaries of various line departments and independent agencies actively working in the project village for establishing effective inter-sectoral linkages.

## **Sustainability**

- ✦ To assist in equipping the community institutions with required capacities, linkages and resources to ensure their sustainability.
- ✦ To generate adequate skills in the community to realize and sustain the benefits of the project in their lives.

## **Monitoring and Reporting**

- ✦ To develop an efficient monitoring framework for carrying out the tasks efficiently and effectively
- ✦ To assist to in maintaining a database on various interventions
- ✦ To follow prescribed monitoring and reporting system as per the norms of DMU/PMU
- ✦ To produce and submit monthly work plans and reports at DMU and FMU levels respectively
- ✦ To produce and submit quarterly and annual reports to DMU

## Assessment of District level Non-government Organisations (NGOs)

S. No	Assessment Indicator	Status
1.	Name of the district	
2.	Name of the organisation	
3.	Registration details	
	<ul style="list-style-type: none"> <li>● Registration Act</li> <li>● Registration Number&amp; Date</li> </ul>	
4.	Contact details	
	<ul style="list-style-type: none"> <li>● Address</li> <li>● Phone</li> <li>● Email</li> <li>● Website</li> <li>● Head of the organisation</li> </ul>	
	Current project area	
	<ul style="list-style-type: none"> <li>● Number of blocks in the district</li> <li>● Number of villages in the district</li> <li>● Number of associated families</li> </ul>	
	Three major professional specialisations	
6.	<ul style="list-style-type: none"> <li>● Specialisation-1</li> <li>● Specialisation-2</li> <li>● Specialisation-3</li> </ul>	
	Years of experience in community Development related works in the district	
	Staff strength	
8.	<ul style="list-style-type: none"> <li>● No of technical staff</li> <li>● No of post graduates</li> <li>● No of graduates</li> <li>● No of under graduates</li> </ul>	
	Association with Government schemes	
	<ul style="list-style-type: none"> <li>● Govt. of India (Y/N)</li> <li>● Govt. of West Bengal (Y/N)</li> <li>● Forest department- West Bengal (Y/N)</li> </ul>	
	Has NGO been blacklisted by Govt. (Y/N)	
10.		

S. No	Assessment Indicator	Status
11.	Experience with regard to SHG	
	• No of SHGs worked with	
	• No of SHGs linked to microfinance	
	• No of SHGs linked to income generation	
12.	Professional capability to manage	
	• SHG Assessment and gradation (Y/N)	
	• Microfinance and bank linkages (Y/N)	
	• Income generation activities (Y/N)	
	• Market assessment and promotion (Y/N)	
	• Business development proposal (Y/N)	
	• Community development work	
	• Convergence with Govt. Depts. (Y/N)	
13.	Infrastructure availability	
	• Owned office (Yes/No)	
	• No of computers/laptops	
	• Training centre/hall (Yes/No)	
14.	Current Projects	
	• No of Govt. aided projects	
	• No of CSR/Funder aided projects	
15.	Annual turnover	
	• Year 2015-16 (Rs. lacs)	
	• Year 2014-14 (Rs. lacs)	
	• Year 20113-14 (Rs. lacs)	
16.	Balance sheets available (Y/N)	
17.	Audit reports available (Y/N)	
18.	PAN Card available (Y/N)	
19.	Income Tax Clearance Certificate (Y/N)	
20.	Willingness to associate with project (Y/N)	

# COORDINATION ARRANGEMENTS WITH THE SELECTED NON-GOVERNMENT ORGANISATION

## Background

Following the spirit of the project design, appropriate institutional arrangements with the district level Non-government Organisations (NGOs) would be important for effective and professional management of West Bengal Forest and Biodiversity Conservation Project (WBFBCP). A flexible guideline for effective coordination between the project and NGO would be useful that may be modified periodically as and when required necessary. Major aspects to be followed have been summarized as below.

## Induction of NGOs

- ✦ The district level NGOs will be involved in implementation of the project as per the Terms of Reference agreed upon. In addition to the strategic inputs from the Head of the Institution, NGO will deploy required team including District Coordinator, MIS & Documentation Expert, Cluster Coordinators and Field Facilitators.
- ✦ An orientation programme will be organised for NGOs at PMU level to equip them with required information and knowledge with regard to project description, roles and responsibilities of NGOs, expected outputs and coordination mechanism, etc.
- ✦ Chief Functionary or the authorised representative of NGO would also be expected to participate in Induction workshop in addition to the district coordinator and MIS & Documentation expert.

## Reporting Mechanism

- ✦ NGO team will work under the supervision and guidance of the Divisional Management Unit (DMU) headed by the Divisional Forest Officer (DFO).
- ✦ District Coordinator will report functionally to the DFO and administratively to the chief functionary or the authorised representative of the NGO.

- ✳ Cluster Coordinators will work under the supervision and guidance of the District Coordinator. A Cluster Coordinator will be attached to a particular Field management Unit (FMU) and s/he will work under close association with FMU, headed by the Range Forest Officer (RFO). Cluster Coordinator will submit the report to District Coordinator and RFO both.
- ✳ Field Facilitators will work closely with the Beat officers/Forest Guards at the community level and will be reporting to the Cluster Coordinators. In addition, they will submit a copy of the reports to the Beat Officer/Forest Guard.

### **Role of Divisional Management Unit (DMU)**

DFO representing DMU will have the overall responsibility of project implementation. DFO representing DMU will support NGO in the following areas.

- ✳ Facilitating the preparation of strategic annual and quarterly work plans
- ✳ Providing professional technical support to NGO in planning and execution of the project.
- ✳ Developing action plans for capacity building in consultation with PMU to execute the capacity building action plans.
- ✳ Carry out regular monitoring, evaluation and learning.
- ✳ Ensure timely submission of required documents to PMU
- ✳ Facilitate co-ordination with relevant programmes of agriculture, horticulture, rural development, animal husbandry, etc. with the project for enhancement of productivity and livelihoods.
- ✳ Establish and maintain the District Level Data Cell and link it to the State Level and National Level Data Centre.

### **Annual and Quarterly Work Plans**

- ✳ A format along with the checklist of suggestions will be developed by PMU/PMC for preparation of Annual Work Plan (AWP) on the basis of project objectives and the same will be shared/discussed with DMU, FMU and NGO for each



of the forest divisions. In addition, hand holding support will be provided by PMU/PMC for predation of the quality AWP.

- ✳ DFO and District Coordinator will further ensure through discussion, orientation, hand holding that the field staff is well equipped with required information, knowledge and skills for carrying out data collection process from primary & secondary sources, interaction with Forest Protection Committee (FPC)/Eco-development Committee and Self-help Group (SHG) members, etc.
- ✳ AWP will be prepared at FMU level with a primary responsibility of NGO in association/consultation with the counterparts in the forest department. District Coordinator will be leading the team for AWP preparation for each of the FMUs.
- ✳ DMU level AWP will be prepared on the basis of FMU level AWPs under the leadership of District Coordinator who will be seeking advice/support from the respective DFO for finalising the same.
- ✳ Finalised AWPs will be communicated to PMU for review. PMU/PMC will review AWPs and will suggest changes, if required, for finalising the same.
- ✳ Quarterly Work Plans (QWPs) will be prepared for each of the FMUs covered under the forest division on the basis of finalised AWPs.
- ✳ Copy of AWPs and QWPs will be submitted to PMU for reference and record. PMU will develop a data management system on the basis of Management Information System (MIS) framework of the project.

### **Monthly & Weekly Meeting for Planning and Review**

- ✳ A monthly meeting will be conducted under the leadership of DFO on 1st or 2nd day of the month to plan tasks for the month on the basis of QWP to be carried out by individual team members. The monthly plan will be finalised by MIS & Documentation Expert in consultation with District Coordinator and will be submitted to DFO with a copy to PMU in the prescribed format to be designed by PMU/PMC within 2-3 days after monthly meeting.
- ✳ District Coordinator will conduct weekly meeting with his/her team and weekly plans will be developed in the prescribed format. MIS & Documentation

Expert will document the weekly plans in consultation with District Coordinator and submit the same to DFO.

- ✳ Weekly plans will be reviewed by District Coordinator during the following week and the report will be prepared by MIS & Documentation expert for submission to the DFO.
- ✳ Monthly plans will be reviewed by the DFO during the following month and report will be prepared by MIS & documentation Expert in the prescribed format for submission to DFO and PMU within 2-3 days after monthly meeting.
- ✳ PMU will monitor monthly progress as against the quarterly work plans and will provide feedback/input as per the requirement
- ✳ Chief Functionary or the authorised representative of NGO will be expected to participate in monthly meetings for providing strategic inputs.

### **Training and Capacity Building**

- ✳ PMU/PMC will carry out Training Needs Assessment (TNA) of the field staff and will manage capacity building inputs through orientation, training, hand holding, exposure visits etc.
- ✳ PMU will also identify external resource persons/agencies for facilitating capacity building inputs required on the basis of TNA.

### **Monitoring and Supervision**

- ✳ DFO will develop supervision & monitoring system at forest division level to ensure quality of the outputs.
- ✳ The progress of the facilitation of community development work will be monitored by the DMU officials and its field officers from time to time.

### **Quarterly and Annual Review**

- ✳ NGO will prepare and submit the quarterly report in the prescribed format within a week after completion of the quarter.
- ✳ NGO will prepare and submit the annual report in the prescribed format within 2 weeks after completion of the year.

## **NGO Performance Review**

- ✦ District Management Unit (DMU) will review the performance of the NGO and will provide acceptance to the outputs delivered as against the quarterly plan.
- ✦ PMU will be carried out quarterly and annual performance review of the NGOs on the basis on quarterly and annual meeting and reports.
- ✦ Chief Functionary or the authorised representative of NGO will be expected to participate in performance review meetings

(Coordination related issues need to be refined after a consultation process with all the stakeholders)



# **Chapter - 3**

## **GUIDELINES ON COMMUNITY INFRASTRUCTURE DEVELOPMENT ACTIVITIES**



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Forest Department  
Govt. of West Bengal

# IMPLEMENTATION OF COMMUNITY INFRASTRUCTURE DEVELOPMENT ACTIVITIES

## Background:

Through intensive interaction with the Head of the DMU & their Assistants, the executing frontline staffs and JFMC/SHG members, it is felt necessary that certain important points need to be actively considered by the group, working for selection of the Community Development (CD) activities under the Microplan of JFMCs-Community Infrastructure Development and Micro-financing of Self-help Groups (SHGs), for better implementation of the activities. The guidelines are not exhaustive and are subject to revision from time to time with the implementation, as may be required.

This guideline is being issued with the intent of smooth implementation of CD activities and to help the community at large for creation of assets, reduce dependence of the JFMC members on forests and offer a platform for income generation activity.

## General Body Meeting of JFMC (FPC/EDC)

- ✦ The chairman of JFMC (Divisional Forest Officer) or his/her official representative will call a General Body Meeting (GBM) of Forest Protection Committee (FPC)/Eco-development Committee (EDC) to pass a resolution with regard to implementation of Community Infrastructure Development (CID) Activities.
- ✦ A required quorum involving participation of more than 66% of the total strength will be maintained in GBM with a view to ensure effective participation of JFMC members in decision making process.
- ✦ Decisions taken in GBM will be recorded and a formal resolution will be passed for implementation of CID activities.
- ✦ The resolution passed by JFMC for implementation of CID activities will be duly signed, stamped and submitted to Divisional Forest Officer (DFO) who is

also Head of Divisional Management Unit (DMU) Office under the JICA assisted WBFBCP project.

### Activity Selection

- ✳ The activities undertaken for execution should be within the Annual Plan of the Microplan of the concerned JFMC. If deviation is unavoidable in few exceptional cases, it must be covered by suitable resolution taken in the General Body Meeting of the concerned JFMC, with proper justification/clarification.
- ✳ While finalising the Annual Plan, more than one work can be chosen from the microplan, but these must be within the fund allotted for that purpose. In no case a particular work should be splitted up, making the scheme non-viable. This point may be clarified to the JFMC members beforehand.
- ✳ All the community infrastructural works must be executed on community land or private land legally donated for that purpose and for community use. No forest land or other Govt. land will be taken for execution of such type of works. This norm must be strictly adhered to.
- ✳ More emphasis should be given to schemes that benefit larger number of JFMC members. For example, when it comes to choosing, Water Harvesting and Groundwater Recharging Structures should be preferred to rapid Groundwater lifting mechanism like rig-bore deep or mini tube-wells attached with pump sets (electrically operated).
- ✳ If some of the schemes which ought not to be chosen as above, viz: Water Lifting System, need to be chosen, because it is very essential for basic necessity of the local population, particularly for drinking purpose, the rules and guidelines of the concerned Govt. Departments or Agencies like PHE, Irrigation, SWID etc. should be strictly followed regarding use of the pump set (in HP) and the dia meter of the pipes (in inches) with prior permission of the concerned Govt. Deptt/Agency.
- ✳ Through this project Forest Deptt. has been making endeavours to uplift the economic/social condition of the community of the Forest fringe areas.



However, it is to be kept in mind that no such scheme should be undertaken at the cost of violating the Govt. rules and regulations.

- ✳ In extreme cases where deep wells are to be installed by rig boring, the Resistivity Test for the assessment of underground water reserve (aquifer) must be done and **prior provision for electricity connection must be ensured**. The JFMC members should resolve in G.B. Meeting regarding payment of electricity bills as per the meter reading installed in their name. It should be made very clear that providing electricity connection and/or payment of electricity bills will not be done by the Forest Dept.
- ✳ Selection of the activity will be based on the budget allocation to the respective JFMC under the project.
- ✳ In case the budget of the selected activity is more than the allocated one under the project, the same will have to be mobilised through other sources such as community contribution, convergence with the line departments, etc.
- ✳ The selected activity has to be communicated to the DMU office for approval. (In case of community contribution/convergence, the resolution should clearly spell out the amount of fund to be converged with source, or the amount of contribution per family).

### **JFMC Representatives Selection for Planning & Implementation**

- ✳ DMU will advise JFMC to identify 3 members in GBM who will assist the Member Secretary (Beat Officer) of the JFMC to execute the phase wise activities and also sign in the relevant documents as below.
  - ❖ Planning Representative: responsible for facilitating preparation of plan & estimate.
  - ❖ Supervision Representative: responsible for supervision and verification of work, writing work measurement note book (WMNB), preparation of voucher/muster roll etc.
  - ❖ Payment Representative: responsible for facilitating payment against procurement of goods/services as well as total payment against labour & material components.

- ❖ DMU will equip the selected representatives with the required capacities and tools (books, formats, voucher, muster roll, etc.) to facilitate effective delivery of the expected outputs. The standard formats to be supplied accordingly.

### **Plan & Estimate Preparation**

- ✳ DMU will prepare a format for collecting data and preparation of plan & estimate of the selected activity and will orient the Planning Representative and Beat Officer for effective execution of the same.
- ✳ Planning Representative along with Beat Officer will prepare plan & estimate of the selected activity in the prescribed format to be suggested from DMU office and will share the same with JFMC.
- ✳ The plan & estimate duly signed jointly by Planning Representative and Beat Officer will be submitted by JFMC to DMU for approval.
- ✳ DMU may involve FMU staff and/or outside agency (Including the Concerned Government Departments) in preparation of plan & estimate subject to the degree of technical requirement.
- ✳ Approved plan & estimate by DMU will be the basis for implementation of the selected activity.

### **Implementation Planning**

- ✳ JFMC will decide on whether the implementation work will be carried out by its members themselves (in case the activity involves only labour component) or part/whole activity will be implemented by the external agency / contractor.
- ✳ Even if the comparative feasibility is brighter for utilisation of mechanised system in lieu of labour, that will also be decided in the GBM.
- ✳ JFMC in consultation with DMU will float a tender or ask for quotations as per the norms in case the external agency / contractor is to be involved in implementation of part / whole activity. The Chairman of JFMC (The Concerned DFO) may also initiate the process of tender, quotation, etc., if that is resolved in the respective JFMC General Body Meeting.

## Implementation Monitoring and Quality Control

- ✦ JFMC in consultation with DMU will identify critical indicators for monitoring and quality control of the activity implementation process.
- ✦ Supervision Representative will assist the Member Secretary of JFMC in supervising the work as per the monitoring indicators and frequency suggested for monitoring various components of the task.
- ✦ Supervision Representative will assist the Member Secretary of JFMC in verifying the work physically and take measurements of the work.
- ✦ Supervision Representative will assist the Member Secretary of JFMC in writing work measurement note book (WMNB) and to prepare voucher/muster roll.
- ✦ Member Secretary of JFMC (Beat Officer) and the Supervision Representative will jointly sign the measurement book, muster roll/voucher, monitoring report and will forward to the JFMC for verification, cross checking and forwarding to DMU for approval and releasing the payment to the respective parties.

## Payment System

- ✦ JFMC may use its existing bank account for implementation of the Community Infrastructure Development (CID) activities, where the Beat Officer/Member Secretary of the JFMC is one signatory in the Joint Account. Where the Beat Officer/Member Secretary of the JFMC is not a Signatory in the joint account, such type of Bank Account cannot be used for Community Infrastructure Development Activities.
- ✦ JFMC will receive the measurement book, muster roll/voucher duly signed by the Member Secretary (Beat Officer) and Supervision Representative and will verify the same.
- ✦ JFMC will also receive bill/s from the external agency / contractor if involved at any stage of activity implementation.
- ✦ It will be ensured at all levels that all the relevant taxes have been included in the bills / vouchers and deducted from the final bill.

- ✦ Deposition of taxes, as applicable, after deduction will be the responsibility of the JFMC.
- ✦ Member Secretary of JFMC (Beat Officer) will prepare a summary bill which will be jointly signed by the Payment Representative (measurement book, muster roll / voucher, monitoring report) to submit through JFMC to the DMU for approval.
- ✦ DMU will verify the bills as per the norms and, if satisfied, will transfer the money to JFMC account along with statement of the purpose the funds transferred, under intimation to FMU.
- ✦ The existing signatories will make payment to the respective parties through cheques or bank transfer.
- ✦ JFMC will maintain ledger/ register with regard to payment and receipt.

# **Chapter - 4**

## **GUIDELINES ON INCLUSION OF SELF-HELP GROUPS (SHGs) IN WBFBCP**



# SAVE GREEN SEE DREAM

সবুজ রক্ষা, স্বপ্ন দেখা

Forest Department  
Govt. of West Bengal

# INCLUSION OF SELF HELP GROUPS

## Background

The focus from the very beginning was laid on selection of Self-help Groups (SHGs) for inclusion in the project from amongst the existing ones under the respective FPCs/EDCs on the basis of their rating. There was also a clear understand to form new SHGs where the same are non-existent or do not qualify the set standard of the selection criteria. SHG assessment format-I will be completed on the basis supported criteria as mentioned in format-II

### Format-I: Assessment of Self-help Groups (SHGs)

Name of DMU.....Name of FMU.....

Name of FMC/EDC.....Name of SHG.....

(Scores: Excellent=4, Good=3, Satisfactory=2, Un-satisfactory=1)

S.N		Excellent	Good	Satisfactory	Un-satisfactory
1.	Credible JFMC having good track record in terms of democratic & transparent functioning				
2.	JFMCs in financial management for last 3 years				
3.	SHG under JFMC having bank a/c for last 2-3 years				
4.	% of SC/ST members in SHG				
5.	% of women members in SHG				
6.	SHG Meetings Frequency, Time and place				
7.	Attendance of members at SHG meetings				
8.	SHG having regular savings				
9.	SHG not availing seed money from any source for last 2-3 years				
10.	Members opting for periodic subscription				
11.	SHG maintaining records and books of accounts				
12.	SHG having credible leadership				
13.	SHG having working rules				
14.	SHG involved in inter-loaning				
15.	SHG repaying/repaid the bank loan				
16.	Rotation of Common Fund				
17.	SHG Involved in Resource mobilization				
18.	SHG involved in income generation activities				
	<b>Total</b>				
	<b>Grand Total</b>				

Name of Assessment Authority : .....

Phone Number : .....

## Format-II : Supporting Criteria for Assessment of SHGs

S.N	Excellent	Good	Satisfactory	Unsatisfactory	Verifiable Indicators
1.	<ul style="list-style-type: none"> <li>• JFMC actively participate in forest protection</li> <li>• Above 80% of Executive Committee (EC) members participate in decision making process</li> <li>• Above 80% of members participate in general body meeting</li> </ul>	<ul style="list-style-type: none"> <li>• JFMC actively participate in forest protection</li> <li>• Above 50% of Executive Committee members participate in decision making process</li> <li>• Above 50% of members participate in general body meeting</li> </ul>	<ul style="list-style-type: none"> <li>• Participation of JFMC in forest protection is inadequate</li> <li>• Less than 30% of EC members participate in decision making process</li> <li>• Above 30% of members participate in general body meeting</li> </ul>	<ul style="list-style-type: none"> <li>• JFMC poorly protect forest</li> <li>• 1-2 EC members take decisions</li> <li>• Less than 30% of members participate in general body meeting</li> </ul>	<ul style="list-style-type: none"> <li>• Forest Staff</li> <li>• Meeting records</li> </ul>
2.	<ul style="list-style-type: none"> <li>• JFMC has bank account for last 3 years</li> <li>• Withdrawal and use of funds is decided in EC meeting</li> <li>• No complain from members on misuse &amp; discriminatory use of funds</li> </ul>	<ul style="list-style-type: none"> <li>• JFMC has bank account for last 3 years</li> <li>• Withdrawal and use of funds is decided by key EC members</li> <li>• No complain from members on misuse &amp; discriminatory use of funds</li> </ul>	<ul style="list-style-type: none"> <li>• JFMC has bank account for last 2 years</li> <li>• Withdrawal and use of funds is decided by key EC members</li> <li>• Few complain from members on misuse &amp; discriminatory use of funds</li> </ul>	<ul style="list-style-type: none"> <li>• JFMC has bank account for last 1 year</li> <li>• Withdrawal and use of funds is decided by 1-2 EC members</li> <li>• Frequent complains from members on misuse &amp; discriminatory use of funds</li> </ul>	<ul style="list-style-type: none"> <li>• Forest Staff</li> <li>• Interaction with JFMC Members</li> <li>• Books of accounts</li> </ul>
3.	<ul style="list-style-type: none"> <li>• Bank account is 3 years old</li> <li>• Bank account is operated more than once a month</li> <li>• Bank deposits show increasing trends</li> </ul>	<ul style="list-style-type: none"> <li>• Bank account is 2 years old</li> <li>• Bank account is operated at least once a month</li> <li>• Bank deposits show increasing trends</li> </ul>	<ul style="list-style-type: none"> <li>• Bank account is 2 years old</li> <li>• Bank account is operated once in 2 months</li> <li>• Bank deposits do not indicate increasing</li> </ul>	<ul style="list-style-type: none"> <li>• Bank account is less than 2 years old</li> <li>• Bank account is operated once in more than 3 months</li> <li>• Bank deposits do not indicate increasing</li> </ul>	<ul style="list-style-type: none"> <li>• Bank passbooks</li> <li>• Loaning register</li> <li>• Interaction with members</li> </ul>



S.N	Excellent	Good	Satisfactory	Unsatisfactory	Verifiable Indicators
	<ul style="list-style-type: none"> <li>Bank loan availed and repaid by some of the SHG members</li> </ul>	<ul style="list-style-type: none"> <li>Bank loan not availed by SHG members</li> </ul>	<ul style="list-style-type: none"> <li>Bank loan not availed by SHG members</li> </ul>	<ul style="list-style-type: none"> <li>trends</li> <li>Bank loan not availed by SHG members</li> </ul>	
4.	<ul style="list-style-type: none"> <li>All members are from SC/ST category</li> </ul>	<ul style="list-style-type: none"> <li>SC/ST members are More than 70%</li> </ul>	<ul style="list-style-type: none"> <li>SC/ST/OBC are less than 30%</li> </ul>	<ul style="list-style-type: none"> <li>NO SC/ST Member in SHG</li> </ul>	<ul style="list-style-type: none"> <li>Interactions with members</li> <li>SHG Records</li> </ul>
5.	<ul style="list-style-type: none"> <li>All members are women</li> </ul>	<ul style="list-style-type: none"> <li>Women members are more than 70%</li> </ul>	<ul style="list-style-type: none"> <li>Women members are less than 30%</li> </ul>	<ul style="list-style-type: none"> <li>No women member in SHG</li> </ul>	<ul style="list-style-type: none"> <li>Interactions with members</li> <li>SHG Records</li> </ul>
6.	<ul style="list-style-type: none"> <li>Weekly meeting</li> <li>Regularly held</li> <li>Fixed day, time &amp; place known to all and followed accordingly</li> </ul>	<ul style="list-style-type: none"> <li>Fortnightly</li> <li>Regularly held</li> <li>Fixed day, time, &amp; place Known to all but not well maintained</li> </ul>	<ul style="list-style-type: none"> <li>Fortnightly or weekly</li> <li>Not regularly held</li> <li>Fixed day, time &amp; place not clear to all and not kept</li> </ul>	<ul style="list-style-type: none"> <li>Monthly meeting</li> <li>Not very regularly conducted</li> <li>Day, time &amp; place may/may not be fixed but not many know &amp; care</li> </ul>	<ul style="list-style-type: none"> <li>Attendance Book</li> <li>Minutes Book</li> <li>Minutes Book</li> <li>Discussions with members</li> </ul>
7.	<ul style="list-style-type: none"> <li>Average attendance 95% or more per meeting</li> <li>Absence only with prior intimation</li> </ul>	<ul style="list-style-type: none"> <li>Average attendance around 75% or more.</li> <li>Absence with and without intimation.</li> </ul>	<ul style="list-style-type: none"> <li>Average attendance around 60%</li> <li>No system of prior intimation</li> <li>No explanations asked or given</li> </ul>	<ul style="list-style-type: none"> <li>Average attendance below 60%</li> <li>No system of prior intimation</li> <li>No explanations asked or given</li> </ul>	<ul style="list-style-type: none"> <li>Attendance Book</li> <li>Minutes Book</li> <li>Discussions with members</li> </ul>
8.	<ul style="list-style-type: none"> <li>SHG fixes a minimum (but not maximum) amount to be saved by each member each month</li> </ul>	<ul style="list-style-type: none"> <li>Explanations maybe given later</li> <li>SHG fixes a minimum amount to be saved per member per</li> </ul>	<ul style="list-style-type: none"> <li>All members are aware that they have to save, but no minimum amount fixed</li> </ul>	<ul style="list-style-type: none"> <li>All members know about savings, since that is the starting point of the SHG</li> <li>But less than 60% of</li> </ul>	<ul style="list-style-type: none"> <li>Individual Pass Books</li> <li>Savings Ledger</li> </ul>

S.N	Excellent	Good	Satisfactory	Unsatisfactory	Verifiable Indicators
9.	<ul style="list-style-type: none"> <li>More than 95% members comply by saving at least the minimum stipulated amount per month</li> </ul>	<ul style="list-style-type: none"> <li>month</li> <li>Compliance is around 75%</li> <li>Some save less than the minimum specified and some do not save each month</li> </ul>	<ul style="list-style-type: none"> <li>Only around 60% of the members actually save some money each month</li> </ul>	<ul style="list-style-type: none"> <li>the members actually save some money each month</li> </ul>	
9.	<ul style="list-style-type: none"> <li>Seed money was availed 3 years ago</li> <li>Seed money was used for income generation activities</li> <li>Seed money facilitated increased income of above 80% of SHG members</li> </ul>	<ul style="list-style-type: none"> <li>Seed money was availed 2 years ago</li> <li>Seed money was used for income generation activities</li> <li>Seed money facilitated increased income of 50% of SHG members</li> </ul>	<ul style="list-style-type: none"> <li>Seed money was availed 2 years ago</li> <li>Seed money was used for income generation activities</li> <li>Seed money facilitated increased income of 30% of the members</li> </ul>	<ul style="list-style-type: none"> <li>Seed money was availed 1 year ago</li> <li>Seed money could not be used for income generation activities</li> <li>Seed money facilitated increased income of less than 20% of SHG members</li> </ul>	<ul style="list-style-type: none"> <li>Interaction with SHG members</li> <li>SHG records</li> </ul>
10.	<ul style="list-style-type: none"> <li>SHG members willing to contribute in form of cash/kind/labour</li> </ul>	<ul style="list-style-type: none"> <li>SHG members willing to contribute in form of labour only</li> </ul>	<ul style="list-style-type: none"> <li>SHG members hesitate to contribute</li> </ul>	<ul style="list-style-type: none"> <li>SHG members express their unwillingness to contribute</li> </ul>	<ul style="list-style-type: none"> <li>Interaction with SHG members</li> </ul>
11.	<ul style="list-style-type: none"> <li>All books up to date and correctly maintained</li> <li>Book writer from within SHG or hired locally and paid by SHG out of its own funds</li> <li>All books in safe custody of SHG (not in Project Office)</li> </ul>	<ul style="list-style-type: none"> <li>All books opened but only some are maintained and updated</li> <li>All members not fully aware of the importance of book keeping</li> <li>Books are in safe custody with SHG and available for scrutiny.</li> </ul>	<ul style="list-style-type: none"> <li>Major books only opened</li> <li>Not well maintained or regularly updated</li> <li>Members are dominated by book writer, who may or may not be fully competent in book keeping</li> <li>Books in custody of</li> </ul>	<ul style="list-style-type: none"> <li>Basic minimum books opened</li> <li>Incomplete documentation &amp; books updated only due to staff effort.</li> <li>Most members not even aware of the need for book keeping and where the books are</li> </ul>	<ul style="list-style-type: none"> <li>Physical verification of books</li> <li>Discussions with book writers and members</li> </ul>

S.N	Excellent	Good	Satisfactory	Unsatisfactory	Verifiable Indicators
	<ul style="list-style-type: none"> <li>All books readily available for scrutiny of members and other authorized persons</li> <li>All members aware of importance of book-keeping</li> </ul>		<ul style="list-style-type: none"> <li>book writer</li> <li>Supporting bills, etc. often not traceable.</li> </ul>	<ul style="list-style-type: none"> <li>Supporting documents frequently not traceable</li> </ul>	
12.	<ul style="list-style-type: none"> <li>Elected/Nominated group leaders and office bearers through a democratic process</li> </ul>	<ul style="list-style-type: none"> <li>Elected/Nominated group leaders and office bearers by less than 50% members</li> </ul>	<ul style="list-style-type: none"> <li>Positions held by the group promoters</li> </ul>	<ul style="list-style-type: none"> <li>Influenced by the project staff</li> </ul>	<ul style="list-style-type: none"> <li>Discussions with members</li> <li>Discussions with staff</li> </ul>
13.	<ul style="list-style-type: none"> <li>Rules &amp; Regulations (R&amp;R) exist</li> <li>R&amp;R known to all</li> <li>R&amp;R followed by all</li> <li>Understood by all</li> <li>Penalties enforced for breaking rules</li> </ul>	<ul style="list-style-type: none"> <li>R&amp;R exist</li> <li>Known to most (70%)</li> <li>Understood by most (70%)</li> <li>Not fully followed</li> <li>Penalties enforced in some cases only</li> </ul>	<ul style="list-style-type: none"> <li>R&amp;R exist</li> <li>Known to less than 30% members</li> <li>Rules are not fully followed and no penalties enforced</li> </ul>	<ul style="list-style-type: none"> <li>More than 80% of members are not aware of rules &amp; regulations and their implementation</li> </ul>	<ul style="list-style-type: none"> <li>Meeting minutes Book</li> <li>Recorded rules &amp; Regulations</li> </ul>
14.	<ul style="list-style-type: none"> <li>Loan requests are debated in SHG meetings and the details are known to all members</li> <li>All members get a fair chance to borrow</li> <li>Productive investments are emphasized more</li> <li>Repayment terms and conditions are</li> </ul>	<ul style="list-style-type: none"> <li>Loan requests are brought to SHG meetings and discussed</li> <li>All members get a fair chance to borrow</li> <li>Productive investments are preferred but not encouraged</li> <li>Repayment terms and conditions are made</li> </ul>	<ul style="list-style-type: none"> <li>Loan requests are made to Promoters and Staff</li> <li>Repayment terms and conditions are made but not recorded</li> </ul>	<ul style="list-style-type: none"> <li>Loan requests are routinely decided by Promoters/Staff</li> <li>Some members get more favoured than others who are also in need</li> <li>Repayment terms are clear neither to the SHG nor to the borrowers</li> </ul>	<ul style="list-style-type: none"> <li>Minutes Book</li> <li>Loan Ledgers</li> <li>Discussions with members</li> </ul>

S.N	Excellent	Good	Satisfactory	Unsatisfactory	Verifiable Indicators
15.	<p>properly recorded</p> <ul style="list-style-type: none"> <li>• More than 95% repayment against demand and in accordance with pre-established terms</li> <li>• Rescheduling of repayment time only under extreme circumstances</li> </ul>	<p>but not properly recorded</p> <ul style="list-style-type: none"> <li>• 75% or more against demand and in accordance with pre-established terms</li> <li>• Repayment schedules changed without adequate reason</li> </ul>	<ul style="list-style-type: none"> <li>• 60% to less than 75%</li> <li>• Not much evident effort to improve recovery</li> </ul>	<ul style="list-style-type: none"> <li>• Below 60%</li> <li>• Members are neither aware nor concerned to improve the situation</li> </ul>	<ul style="list-style-type: none"> <li>• Cash Book</li> <li>• General Ledger</li> <li>• Loan Ledger</li> <li>• Minutes Book</li> <li>• Individual Pass Books (loan section)</li> </ul>
16.	<ul style="list-style-type: none"> <li>• More than 100%</li> </ul>	<ul style="list-style-type: none"> <li>• 75% or more, but less than 100%</li> </ul>	<ul style="list-style-type: none"> <li>• 50% or more but less than 75%</li> </ul>	<ul style="list-style-type: none"> <li>• Less than 50%</li> </ul>	<ul style="list-style-type: none"> <li>• Bank Pass Book</li> <li>• General Ledger</li> <li>• Loan Ledger</li> <li>• FD Receipts</li> </ul>
17.	<p>Successful efforts made to mobilize funds through bank linkages, govt. schemes, local mobilizations, etc.</p> <ul style="list-style-type: none"> <li>• IGAs activities taken up by SHG</li> <li>• Above 80% of members increased their income through IGAs</li> </ul>	<p>Efforts made to mobilize resources from members &amp; community</p> <ul style="list-style-type: none"> <li>• No institutional links other than Project</li> </ul>	<ul style="list-style-type: none"> <li>• Only members are approached for small contributions</li> <li>• Project is seen as the only other source for funds</li> </ul>	<ul style="list-style-type: none"> <li>• No efforts made to mobilize resources other than expecting the Project to fulfill all demands</li> </ul>	<ul style="list-style-type: none"> <li>• Minutes Book</li> <li>• Cash Book</li> <li>• General Ledger</li> <li>• L.C. Register</li> <li>• Discussions with members</li> </ul>
18.	<p>Involvement of SHG in Income Generation Activities (IGAs)</p> <ul style="list-style-type: none"> <li>• IGAs activities taken up by SHG</li> <li>• Above 80% of members increased their income through IGAs</li> </ul>	<p>IGAs activities taken up by SHG</p> <ul style="list-style-type: none"> <li>• Above 50% of members increased their income through IGAs</li> </ul>	<ul style="list-style-type: none"> <li>• IGAs activities taken up by SHG</li> <li>• Less than 20% of members increased their income through IGAs</li> </ul>	<ul style="list-style-type: none"> <li>• IGAs activities not taken up by SHG</li> </ul>	<ul style="list-style-type: none"> <li>• Interaction with SHG members</li> </ul>

# FORMATION OF SELF HELP GROUPS

## Concept of Self-help Groups (SHGs)

- ✳ SHG is a small group of rural poor, who have voluntarily come forward to form a group for improvement of the social and economic status of the members.
- ✳ It can be formal (registered) or informal.
- ✳ The concept underlines the principle of Thrift, Credit and Self Help.
- ✳ Members of SHG agree to save regularly and contribute to a common fund.
- ✳ The members agree to use this common fund and such other funds (like grants and loans from banks), which they may receive as a group, to give small loans to needy members as per the decision of the group.

## Needs of SHGs

The rural poor are incapacitated due to various reasons, such as; most of them are socially backward, illiterate, with low motivation and poor economic base. Individually, a poor is not only weak in socio-economic term but also lacks access to the knowledge and information, which are the most important components of today's development process. However, in a group, they are empowered to overcome many of these weaknesses. Hence, there are needs for SHGs, which in specific terms are as under:-

- ✳ To mobilize the resources of the individual members for their collective economic development.
- ✳ To uplift the living conditions of the poor.
- ✳ To create a habit of savings.
- ✳ Utilization of local resources.
- ✳ To mobilize individual skills for group's interest.
- ✳ To create awareness about rights.
- ✳ To assist the members financially at the time of need.
- ✳ Entrepreneurship development.
- ✳ To identify problems, analyzing and finding solutions in the group.

- \* To act as a media for socio-economic development of the village.
- \* To develop linkages with external institutions
- \* To organize training for skill development.
- \* To help in recovery of loans.
- \* To gain mutual understanding, develop trust and self-confidence.
- \* To build up teamwork.
- \* To develop leadership qualities.
- \* To use as an effective delivery channel for rural credit.

### Structure of SHGs

- \* Size of SHG
  - ❖ The ideal size of an SHG is 10 to 20 members. (Advantage: In a bigger group, members cannot actively participate. Also, legally it is required that an informal group should not be of more than 20 people).
  - ❖ The group need not be registered.
- \* Membership
  - ❖ From one family, only one person can become a member of an SHG. (More families can join SHGs this way).
  - ❖ The group normally consists of either only men or only women. (Mixed groups are generally not preferred, since it may obstruct free and frank discussions, opening up typical personal problems).
  - ❖ Women's groups are generally found to perform better. (They are better in savings and they usually ensure better end use of loans).
  - ❖ Members should be homogenous i.e. should have the same social and financial background. (Advantage: This makes it easier for the members to interact freely with each other, if members are both from rich as well as poor class, the poor may hardly get an opportunity to express themselves).
  - ❖ Members should be between of 21-60 years of age.
  - ❖ Members should be rural poor (By poor one should be guided by the living conditions, as given herein before; and this has no relation to

poverty line. People living above poverty line (APL) can also form SHG like BPL.

## Functions of SHGs

To develop a group into a well-managed Self Help Group, the members should evolve rules and regulations, which are to be adopted, after discussions with all the members for compliance in full. Some illustrative guidelines for the formulation of such rules and regulations are given as under:-

### \* Group Meeting

- ❖ The group should meet regularly, ideally, the meetings should be weekly or at least monthly. (Advantage: They become cohesive if they meet regularly. This helps them to understand each other's difficulties better).
- ❖ Compulsory Attendance: Full attendance in all the group meetings will make it easy for the SHG to stabilize and start working to the satisfaction of all.
- ❖ Membership register, minutes register etc. are to be kept upto date by the group by making the entries regularly. (Advantage: This helps you to know about the SHG easily. It also helps to build trust among the SHG members).
- ❖ Fixed day for meetings: The group should have a fixed day or date for the meetings.(Advantage: This will help the members to plan their routine works in advance).
- ❖ Commonplace: The group should fix a common place to conduct the meetings.
- ❖ Record the meetings with photographics evidency if possible.

### \* Group Savings

- ❖ Savings should be deposited by all the members in the meeting itself. (Advantage: This will help to inculcate the habit of regular savings in the members. By depositing savings in the meetings before all members will avoid the element of distrust amongst members).
- ❖ No interest will be paid to the members for their money with the group.

- ❖ The members will not be encouraged to adjust their savings amount against their loan due to the Group. Only in extreme circumstances the Group shall consider to adjust.
- ✧ Keeping of accounts
  - ❖ Simple and clear books for all transactions to be maintained.
  - ❖ If no member is able to maintain the books, the SHG may take outside help.
  - ❖ All registers and account books should be written during the course of the meeting. (Advantage: This creates confidence in the minds of members who are unable to read and write).

### **Books to be maintained by an SHG**

- ✧ Minutes Book: The proceedings of meetings, the rules of the group, names of the members etc. are recorded in this book.
- ✧ Savings and Loan Register; Savings and Loan Register shows the savings of members and that of the group as a whole separately. Details of individual loans, repayments, interest collected, balance etc. are entered here.
- ✧ Weekly/Fortnightly/Monthly Register: Summary of receipts and Payments is updated in every meeting.
- ✧ Members Pass books: Individual members' pass books in which individual's savings and loan balance outstanding is regularly entered.

### **Major functions of an SHG**

- ✧ Savings and Thrift
  - ❖ All SHG members regularly save a small amount. The amount may be small, but savings have to be regular and continuous habit with all the members.
  - ❖ "Savings first-Credit later" should be the motto of every SHG member.
  - ❖ SHG members take a step towards self-dependence when they start small savings. They learn financial discipline through savings and internal lending. (Advantage: This is useful when they use bank loans).



- ✦ Internal lending
  - ❖ The SHG should use the savings amount for giving loans members.
  - ❖ The purpose, amounts, rate of interest, schedule of repayment etc. are to be decided by the group itself.
  - ❖ Proper accounts to be kept by the SHG.
- ✦ Discussing problems:
  - ❖ In every meeting, the SHG should be encouraged to discuss and try to find solutions to the problems faced by the members of the group. Individually, the poor people are weak and lack resources to solve their problems. When the group tries to help its members, it become easier for them to face the difficulties and come up with solutions.
- ✦ Planning:
  - ❖ The SHG should prepare plans for the future so that each member can collectively work for the achievement of the same. It should plan to get financial support from Government, Bank and NGO for its sustainability. It can take up some development programmes in the locality and all the members should involve themselves in implementation and monitoring of the programmes.

### **Key Action Points for SHG Formation**

- ✦ Locate the credible JFMCs having good track record in terms of democratic and transparent functioning for last 2-3 years in which credible Self Help Groups (SHGs) are non-existent.
- ✦ Ensure that the located JFMCs have also been involved in efficient financial management for last 2-3 years
- ✦ Conduct a meeting of JFMC members who have not been part of any SHGs and float an idea of SHG formation sharing the concept of saving and credit as a core activity of the group.
- ✦ Facilitate JFMC members to form their own group on the basis of their common interest who also feel bound by trust, mutual respect and affection (affinity).
- ✦ Allow the members to form SHG based on shared common characteristics such as same sex, caste, occupation, poverty attributes, etc (homogeneity)

- ✦ Suggest priority to involve families from socio-economically backward segment who are relatively poorer as compared to the fellow members.
- ✦ Prioritize the families who have more dependency on forests for sustaining their livelihoods.
- ✦ Prioritize the families who have more active members of JFMC related to forest protection.
- ✦ Prefer women's groups as they are generally found to perform better. However, the group may consist of either only men or of only women whereas the mixed groups are generally not preferred.
- ✦ Involve only one member from one family so as to cover more families in the group.
- ✦ Ensure the number of SHG members in the range of 10-20. Normally, an active participation of members in larger groups remains inadequate.

## FORMAT FOR ASSESSING CURRENT STATUS OF THE SELECTED SHGs

1. Name of DMU :
2. Name of FMU :
3. Name of Village :
4. Name of FMC/EDC :
5. Date of Information Collection :
6. Name of SHG :
7. Date of SHG Formation :
8. Members in SHG :
9. Male Members :
10. Female Members :
11. Frequency of Meetings (W/F/M) \*\* :
12. Regularity of Meetings (%) :
13. Average Attendance in Meetings (%) :
14. Saving/Member/Month (Rs.) :
15. Total Savings of SHG as on Date (Rs.) :
16. Bank A/C Opened (Yes/No) :
17. Name of the Bank :
18. Bank Account Number :
19. Savings Deposited in Bank (Rs.) :
20. Inter-loaning followed (Yes/No) :
21. If yes, for What Purpose? :  
.....  
.....
22. Average Loaning Amount (Rs.) :
23. Rate of Interest? (%/Month) :

- 24. Rate of Loan Recovery (% of Loanees) :
- 25. Members Accessing Bank Loan (%) :
- 26. Grant Received from any Source (Yes/No):.....
- 27. Amount of Grant received (Rs.) :
- 28. Any Income Generation Activity (Yes/No): .....
- 29. If yes, Name of the Activities : .....

30. SHG Byelaws formulated (Yes/No) :.....

31. Books of Accounts/Register maintained

1.	2.
3.	4.
5.	6.
7.	8.
9.	10

Name of the Investigator with Phone No:

Designation :

# **Chapter - 5**

## **GUIDELINES ON MICROFINANCE AND INCOME GENERATION ACTIVITIES**



# SAVE GREEN SEE DREAM

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সবুজ রক্ষা, স্বপ্ন দেখা

Forest Department  
Govt. of West Bengal

# MICROFINANCE AND INCOME GENERATION ACTIVITIES

## Background

West Bengal Forest & Biodiversity Conservation Project (WBFBCP) intends to work with 1200 SHGs distributed across 576 FPCs and 24 EDCs (as per the latest G.O. total 600 JFMCs) in the state. The Project has provision to provide microfinance support to FPCs/ EDCs (hereinafter to be mentioned as JFMCs) which would be used by the SHGs operating within the JFMC area to start small income generation activities (IGAs) for enhancing the their livelihoods. The Project shall create opportunities for capacity building of SHGs for institution building and enterprise development. The substantial progress has been made in identification of SHGs for inclusion from amongst the existing ones on the basis of their detailed assessment exercise.

The proposed guidelines lays an emphasis on key strategies for implementation of microfinance and income generation activities including to defining the microfinance support in context of WBFBCP, preparation of business plan by SHGs, assessment and approval of business plan, feasibility & viability assessment of business plan, forward & backward linkages to ensure success of IGAs, financial linkages with banks, monitoring & reporting mechanism, capacity building of different stakeholders including SHGs and JFMCs, linkages with external agencies for specialised inputs, etc.

## Microfinance Support

- ✳ Self-help Groups (SHGs) identified as sub-groups of JFMCs will be supported with microfinance support to undertake Income Generation Activities (IGAs) to improve livelihood of their members.
- ✳ PMU has allocated an amount of Rs. 1,25,000/ as microfinance support fund to each of the JFMCs. A financial support of Rs. 62,500/ will be provided at a rate of 2 SHGs per JFMC.
- ✳ A separate savings bank account would be opened and maintained in the name of JFMC which would be operated as per the existing norms prevailing to operate the bank account.
- ✳ SHGs will access to the microfinance support through their respective JFMCs.

All the selected SHGs through a detailed process and approved by PMU will be eligible to access to the microfinance support fund.

- ✳ The purpose of microfinance support fund is focussed on promotion/strengthening of livelihoods of the target community through income generation or microenterprises development interventions. Therefore, the microfinance support for consumption and other social purposes may be discouraged.
- ✳ SHGs selected from amongst the existing ones through a thorough assessment process are more or less established groups and may have been associated with multiple sources of funding, therefore, the project focus will remain on effective utilisation of microfinance support provided under WBFBCP for promotion/strengthening of income generation activities to enhance livelihoods of the target community.
- ✳ SHGs will continue with their internal processes including regular meeting, regular saving, loaning to individual members, deciding interest on inter-lending, loan recovery, book keeping, account keeping, establishing linkages with financial institutions, etc. However, the project focus will remain on ensuring efficiency of all these processes to ascertain effectiveness with regard to microfinance support provided under the project to promote/strengthen alternate livelihood of the target community.

### **Basis for Microfinance Support**

- ✳ Business plans to be prepared by the selected SHGs **for the selected member/ members of the concerned SHGs** which will be the basis for providing microfinance support to promote/strengthen an income generation activity provided those must be endorsed by the concerned SHG and recommended by the concerned JFMC.
- ✳ The income generation activity proposed in the business plan may be as identified in the micro plan or may be suggested by the respective SHG at the time of business planning process.
- ✳ The DMU will consider the estimated cost along with feasibility and sustainability. For the initial phase in 1st year, emphasis should be given on "immediate-return-and-profit" basis business plans. This is with a view to inculcating the habit of revolving the fund among the maximum number of



members (through refund of loan amount) in short term instalments so that medium-term loan can be considered in the next phase.

- ✳ The total amount of Revolving Fund should not be released in a single tranche. Rather, on the basis of micro level approved business plans, required amount in small quantum should be released in phases (by the DMU) to the concerned JFMC so that they can monitor and guide the creditors (individual or 2-3 members group) with the help of the concerned SHG, entrusted Extension Workers and the concerned NGOs.
- ✳ The Extension Workers will complete the day to day works of hand-holding to the creditors and their account preparation. The NGOs will co-ordinate and supervise the activities in totality, in addition to exploring the business potential, marketing facilities and financial linkage from other sources, if any, according to the viability and development of the businesses undertaken.
- ✳ The Head of the DMUs and FMUs should explore the possibilities of salvation of the unused/unserviceable machineries/instruments etc. distributed under different schemes in previous years, so that the initial cost of the business plans could be cut down at optimum level. E.g; Where the JFMC and SHG members are interested in Sal plate making, the DMUs and FMUs should explore whether Sal Plate making machines are already available with the SHG group and whether those could be put to use.
- ✳ The application for loan against short term return schemes should be encouraged, since this will encourage to and fro movement of loan fund between the group receiving credit and the SHG / JFMC. For example, cultivation of short rotation crops or vegetables.
- ✳ Only feasible and sustainable Business Plans either from individual or very small groups within SHGs should be insisted. Business plans involving the entire SHG group should be discouraged. The SHG leadership will examine and recommend the proposals to JFMC who in turn would endorse those to the Head of the DMU for final consideration and approval.
- ✳ Applications along with the business plans prepared by SHGs **for their applicant member/ members will be submitted to JFMCs for examination and approval in the prescribed format (Annexure - I).**
- ✳ The business plan to be submitted by SHG to JFMC will include the key aspects such as;

- ❖ Type of proposed intervention
  - ❖ Number of beneficiaries
  - ❖ Whether individual or group activity, access to technology
  - ❖ Access to knowledge, skills and technology to carry out the business
  - ❖ Access to raw material required to run the business
  - ❖ Total estimated cost to be involved (recurring and non-recurring both)
  - ❖ SHG contribution
  - ❖ Amount of funds from other sources in case the project support is not adequate
  - ❖ Feasibility assessment
  - ❖ Marketing linkages/value chain
  - ❖ Gestation period
  - ❖ Profitability analysis
  - ❖ Repayment schedule, etc.
- ✧ In case SHG proposes **business plan focussing on individual IGAs** of the group members, SHG may grant loans **to individual members** of the group as per the norms decided on the basis of their regular contribution to the "corpus", repayment capacity, attendance in the SHG meetings and their contribution, etc. In such cases the interest rate on loan, repayment period, maximum amount of borrowing and uses of the fund shall be decided by the SHG members in their general body meeting.

### Linkages with Financial Institutions

- ✧ In case the microfinance support under the project is not adequate to carry out the proposed interventions in the business plan, the project will facilitate SHGs to explore financial support from banks on the basis of past history of the group's association with the respective bank along with corpus funds of SHG available in the bank from their regular savings.
- ✧ In such cases the project may facilitate the bank in carrying out rating of the SHGs for eligibility for accessing to the bank loans, if required by the bank.

### Training and Capacity Building on Formulation of Business Plan

- ✧ Project Management Unit (PMU)/Project Management Consultant (PMC) will develop format/template to formulate business plan for SHGs.

- ✱ Project Management Unit (PMU)/Project Management Consultant (PMC) will develop format/template to carryout feasibility assessment of business plans.
- ✱ PMU/PMC will conduct orientation programme for Divisional Management Unit (DMUs) and Non-government Organisations (NGOs) on formulation and feasibility assessment of business plans for SHGs.
- ✱ NGOs will conduct training programmes on formulation of business plans for extension workers, JFMC members and SHG representatives.
- ✱ Extension workers will be responsible for providing handholding support to SHGs for formulation of business plans.
- ✱ NGOs will monitor quality of business plans through handholding support to extension workers and SHG representatives.

### **Formulation of Business Plan**

- ✱ The business planning formats/templates will be made available to all SHGs in Bangla language.
- ✱ SHGs will be required to prepare their business plan according to these formats and templates.
- ✱ NGOs will support JFMCs to assess and evaluate the business plans prepared by the SHGs.
- ✱ SHGs will be expected to contribute the proposed cost from their savings deposited in the banks or corpus funds available.

### **Assessment of Business Plan**

- ✱ The business plans duly checked by extension worker/NGO in consultation with frontline forest staffs, SHG / JFMC and verified by the Head of FMU will be submitted by SHGs to their respective JFMC for approval.
- ✱ Initially NGOs will support JFMCs in assessing the business plan and recommend these to the JFMCs.
- ✱ At a later stage JFMCs are expected to assess SHG business plans on their own through effective capacity building inputs from the NGOs.
- ✱ JFMC will examine the business plan with a focus on;
  - ❖ Technical feasibility and economic viability of the proposed business plan

- ❖ Backward and forward linkages (Procurement & Marketing)
- ❖ Amount of corpus funds or savings deposited in banks
- ❖ Corpus funds or savings deposited in banks
- ❖ Willingness of SHGs to contribute towards the total project cost from corpus/savings
- ❖ Implementation schedule
- ❖ Repayment schedule

### Approval of Business Plan

- \* After thorough examination the business plan will be discussed and approved in JFMC general body meeting.
- \* JFMC after examining the business plan and making other verifications, as per the requirement, will accept and consider the loan proposal for sanctioning.
- \* The proceedings would be recorded in the Proceedings Register of JFMC. Following information would be recorded for sanctioned proposals:
  - ❖ Name of the **Applicant/ Applicants**
  - ❖ Name of SHG
  - ❖ Name of IGA
  - ❖ Amount applied and sanctioned
  - ❖ Reasons if loan is not sanctioned
  - ❖ Names of Guarantors
  - ❖ Amount of 1st and subsequent loan instalments
  - ❖ Date on which first repayment instalment of 'principal' is due
  - ❖ Duration of loan repayment
  - ❖ Amount of each repayment instalment
  - ❖ Date on which 'interest' payment would start
  - ❖ Monthly amount of 'Administrative charge' to be paid
  - ❖ Any special condition imposed
- \* JFMC will **keep record of the Sanction Resolution passed in the general body meeting** and that will be codified with a number to refer to as and when required.
- \* JFMC will issue a Sanction Letter to the SHG towards loan sanction for future

reference, once the loan proposal is accepted and approved by the Head of the DMU after being recommended and forwarded by the Head of the concerned FMU.

### **Release of Microfinance Support Fund**

- ✦ SHG will make an application to the JFMC for release of loan in favour of its members (Annexure-I). The loan amount will be released after duly signing a Bond / Agreement by the Obliger (Annexure - II) observing all formalities.
- ✦ JFMC will decide the number of instalments depending upon nature of the business.
- ✦ SHG will produce utilization certificate of the previous instalments for release of the following instalment
- ✦ In exceptional case, some SHG needs the whole amount of Rs. 62,500/ in one instalment, then the JFMC general body can sanction the amount after examining the business plan and putting suitable conditions therein.
- ✦ The payment will be made online or through cheque. In no circumstances cash payment should be encouraged.
- ✦ NGOs and FMUs will make field inspections before disbursing the following instalment.

### **Utilization of Support Fund**

- ✦ SHG will furnish a disbursement certificate to the JFMC regarding the placement of the support fund to the applicants for the feasible and sustainable business plans selected under the project after receiving from JFMC.

### **Repayment of Loan**

- ✦ Loan duration and repayment schedule will be decided by the JFMC with advice from the DMU and NGO; however the repayment period will not be more than 18 months.
- ✦ Repayment to JFMC would be the "collective responsibility of all the members of the borrowing SHG". The concerned SHG would collect the repayment amount, including interest, from the concerned member keeping in mind the repayment schedule determined by the JFMC.

- ✳ If any administrative charge is proposed/ demanded by the JFMC at all, that should be amicably decided by the concerned SHG and JFMC (without any intervention of Forest executives) but in any case it should not be higher than the prevailing bank interest.
- ✳ **SHGs can't link repayment of loan to JFMC to non-payment by its individual borrowing member.**
- ✳ SHG will deal with its defaulting member according to its own norms. **Pending repayment by that member, other members of the SHG would arrange the required amount needed for repayment to JFMC on schedule.**
- ✳ Loan repayment will be encouraged online or through cheques from SHG to JFMC where such support system is there.
- ✳ It is preferable that the payment by SHG is made in JFMC meetings and essential that the loanee SHG is provided a receipt for the amount.

### Facilitation Support

- ✳ Extension workers will participate in regular meetings of SHGs and JFMCs to ensure discussion and follow up on the required processes with regard to WBFBCP supported component.
- ✳ Extension workers will facilitate JFMCs and SHGs in maintaining records and books of accounts with regard to WBFBCP supported component. The major records maintained by SHG will include;
  - ❖ Loan application / proposal file
  - ❖ Proceedings Register
  - ❖ Loan Register
  - ❖ Repayment Register
  - ❖ Receipt Book
  - ❖ Agreements/Bonds
  - ❖ Cash Book / Bank Pass Book
- ✳ In addition to regular facilitation and follow up of the activities of extension workers, NGOs will participate in JFMC and SHG meetings on periodic basis as to be decided by DMU.

- ✳️ NGOs will be attending JFMC and SHG meetings with regard to conflict resolution if arises at any point of time.
- ✳️ In case **NGO finds itself incompetent in facilitating conflict resolution**, DMU or its representatives from FMU will participate in the meeting.
- ✳️ NGO will be responsible for supporting SHGs in establishing market linkage depending upon the nature of the business.
- ✳️ NGO will be responsible for establishing linkages with the bank where SHG has its account for financial support if felt necessary by the DMU

### Monitoring & Reporting

- ✳️ PMU/PMC will develop and establish monitoring & evaluation (M&E) system for effective management and implementation of the microfinance and IGAs.
- ✳️ M& E system will consist of continuous reporting from JFMCs supported by NGOs for timely and appropriate feedback DMU and FMU.
- ✳️ SHG accounts will be reviewed by the extension worker along with JFMC on a regular basis, during the loan period. Extension worker will monitor utilisation of the sanctioned loan from time to time and report its findings to the JFMC.
- ✳️ NGOs will train extension workers, JFMC representative and SHG leaders in periodic data collection, record keeping and reporting .
- ✳️ Initially extension worker will facilitate SHGs to submit monthly progress report in the prescribed format to JFMC. At a later stage SHGs will send the monthly reports on their own.
- ✳️ Initially extension workers will facilitate JFMC to submit monthly report to FMU/DMU in the prescribed formats. At a later stage JFMCs will send the monthly reports on their own initiative.
- ✳️ Initially NGOs will support extension workers in preparation of submission of monthly reports (Hand holding).
- ✳️ NGOs will compile the monthly information from all JFMC and SHGs in the prescribed formats suggested by PMU/DMU.
- ✳️ A Chartered Accountant to be appointed by DMU, will audit the books of accounts on a regular basis.

## Engagement of External Support Agencies

- ✦ If required, for microenterprises developed / proposed by some SHGs, PMU may enter into agreement with organisations having experience and expertise in the field of marketing research, technology / product development micro-finance and business planning with respect to IGA / micro-enterprise / small and medium enterprise development as resource organisations.
- ✦ These organisations shall develop feasible plans, templates and guidelines for development of rural business hubs / business plans in consultation with the Project Consultant.



# Annexure



# SAVE GREEN SEE DREAM

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সবুজ রক্ষা, স্বপ্ন দেখা

Forest Department  
Govt. of West Bengal

## Annexure I : Loan Application

Date:

The Chairperson,

JFMC \_\_\_\_\_

Village \_\_\_\_\_

FMU \_\_\_\_\_

Division \_\_\_\_\_

I/We \_\_\_\_\_ members of (Name of SHG), are interested to avail loan for amount Rs. \_\_\_\_\_ (amount in words) \_\_\_\_\_ from the Microfinance Support Fund of WBFBCP for the purpose of:

\_\_\_\_\_ (Define the Project in short).

I/We shall return the loan in \_\_\_\_\_ months according to the terms specified by the JFMC. I/We shall abide by all the rules / regulations associated with this loan as decided by JFMC.

Thanking You

Name & Signature of Applicant(s)

SHG President \_\_\_\_\_ (With Seal)

SHG Secretary \_\_\_\_\_ (With Seal)

SHG Treasurer \_\_\_\_\_ (With Seal)

Name & Signature of Guarantor-1 (Member of SHG)

Address

Name & Signature of Guarantor 2 (Member of SHG)

Address

## Annexure II: Sample Bond / Agreement

Know all men and women by these presents that (name(s) of the applicant(s) ..... (Name of the SHG with address) (Hereinafter called the obliger) is held and firmly bound to the Chairman of the JFMC of Village.....FMU.....,DMU..... District....., West Bengal (hereinafter called the JFMC) for undertaking income generation activities for which a loan of Rs..... (Rupees ..... ) is being sanctioned by the JFMC, vide sanction Resolution No. ...., dated ..... (Hereinafter sanction note) and to abide by the terms and conditions of the said sanction letter.

The obliger shall in the event of the breach of or violation of any of the terms and conditions mentioned in the sanction note, refund to the JFMC on demand and without demur the entire amount of Rs. .... (Rupees ..... ) or such part thereof on notice of demand along with the penal interest @ .....% (..... per cent) per annum from the date of receipt of said amount by the obliger up to the date of refund there to the JFMC. However, in default the JFMC will have the option to approach the appropriate legal/judicial authorities.

The JFMC agrees to bear the stamp duty, chargeable on these presents. In witness whereof these presents have been executed on behalf of the obliger the day and year therein above written and execute for and on behalf of the JFMC of the Village....., FMU.....DMU....., District ..... On the day and year appearing against his/her signature, signed for and behalf of the obliger.

The Obliger [Name of the applicant(s)]

Name of the SHG President ..... (seal)

Name of the SHG Secretary ..... (seal)

Name of the SHG Treasurer ..... (seal)

In the Presence of

Witness 1) (Member of SHG) .....

Name & Address

Witness 2) (Member of SHG) .....

Name & Address .....

For and on behalf of the JFMC (SEAL)

## **Annexure-III: Guideline for Engagement of Extension Workers**

### **Introduction**

In the project it is proposed to hire extension workers from the project villages to support undertaking various activities by JFMCs/EDCs such as record keeping etc. The payment for these workers shall be borne by the Project cost during the Project implementation period. There will be one extension worker for a cluster of 5 JFMCs/EDCs.

### **Eligibility Criteria**

- i. The extension worker must be an active member of the related FPC/EDC of the respective FMU.
- ii. AGE : Preferably within 30 years of age.
- iii. QUALIFICATIONS:
  - a. Essential: Should be at least class XII pass.
  - b. Desirable: Knowledge of working with Computers/Commercial Accounts

### **Duties and Functions of Extension Workers**

The selected Extension Worker is expected to broadly perform the following functions:

- i. To communicate and co-ordinate with various participating agencies including functionaries of forest department, officials of other line department and agencies as well as the elected representatives and eminent people of the area, as and if directed by the Head of DMU.
- ii. To keep and maintain the records and other documents of the FPC/EDC.
- iii. To facilitate communication with FPC/EDC.
- iv. To motivate FPC/EDC members for better management of project activities as well as better management of resources of the FPC/EDC.
- v. To help FMU in implementation of Community Development and Income Generation component of the West Bengal Forest and Biodiversity Conservation Project.

- vi. To assist Forest Department in any other project activity assigned by the Head of DMU.

### Selection Process

- i. The final selection of the candidate shall be made by a committee, constituted for the purpose.
- ii. The Committee will consist of -
  - a) Head of DMU or the ADFO duly authorized by the Head of DMU for the purpose - Chairperson
  - b) Respective Head of FMU
  - c) Respective Member Secretary of the FPC/EDC
  - d) One representative from the Executive Committees of each of the 5 FPCs/EDCs in the cluster.
- iii. The formal constitution of the Committee will be done by the concerned Circle incharge by issuing an order.
- iv. The committee will interview the prospective candidates. Scoring shall be done on 50 marks in total - 25 marks for Qualification and Experience and 25 marks for interview.

### Other Terms for Engagement

- i. The engagement of the Extension Worker shall be on contract basis for a **maximum period of one year** and the project authority including the FMU, DMU and PMU will have no liability whatsoever, in re-engaging them. However, in the interest of the project the contract may be renewed or a fresh selection may be made.
- ii. A MOU would be entered into between the JFMC (FPC/EDC) and the Extension Worker for the purpose of the Project. Extension Workers performance' would be assessed against the works depicted in the MOU. The JFMC would be responsible for monitoring the performance of the Extension Worker.
- iii. Once selected, suitable training and capacity building of Extension Worker would be imparted by DMU

# NOTICE FOR THE ENGAGEMENT OF EXTENSION WORKERS ON CONTRACT BASIS

## Notice No. XX/WBFBCP/

The ..... Divisional Management | Unit (DMU under the West Bengal Forest and Biodiversity Conservation Society, herein after referred to as "Society", a society under the Government of West Bengal, registered under the West Bengal Societies Act, 1961, intends to engage Extension Worker (EW) on contract basis for the following Field Management Units (FMUs) at .....

Sl. No.	Field Management Unit	Cluster No.	Name of FPCs/EDCs	No. of Positions
				1
				1
				1
				1
				1
				1
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Applications are invited for the above positions **only from the eligible candidates** on contract basis **for a period of one year.**

### TERMS & CONDITIONS

#### 1. Eligibility Criteria:

- i. The extension worker must be an active member of the related FPC/EDC of the respective FMU.
- ii. **AGE** : Preferably within 30 years of age.

iii. **QUALAIFICATIONS:**

- a) **Essential** : Should be at least class XII pass
- b) **Desirable** : Knowledge of working with Computers/Commercial Accounts

2. **Submission of Application :**

Eligible candidates may apply giving details of their age, address and educational qualification etc. in the **Prescribed Application Form (Annexure - I)**.

All applications, in sealed envelopes addressed by name to **Shri.....**  
**Head** .....  
**DMU,** ..... (Postal address), may be sent by Registered Post/Speed Post/Courier Service, so as to reach him by **15.00 hrson** ..... **2016** or may be deposited by hand to the respective Head of FMU upto 15.00 hrs on ..... **2016.**

**Application received after closing date & time will not be entertained /considered.**

3. **Selection Process:**

The engagement of the Extension Worker shall be on contract basis for a **maximum period of one year.**

Applications not found in the prescribed pro-forma as per Annexure-I or incomplete or unsigned application or application received after last date/time of the submission of application or application without required enclosure are liable to be summarily rejected and reason of rejection will not be communicated.

**The final selection of the candidate shall be made by a Committee, constituted for the purpose. The Committee shall interview the prospective candidates. Scoring shall be done on 50 marks in total - 25 marks for Qualification and Experience and 25 marks for interview.**

Mere submission of application does not confer any right on the candidates to be called for interview.

No TA or any other allowance or otherwise shall be payable to any candidate for appearing in the interview.

4. **Role and responsibilities of the persons to be engaged:**

The engaged personnel will report to the respective Head, Field Management Unit (FMU) as specified above.



The selected Extension Worker is expected to broadly perform the following functions:

- i. To communicate and co-ordinate with various participating agencies including functionaries of forest department, officials of other line department and agencies as well as the elected representatives and eminent people of the area, as and if directed by the Head of DMU.
- ii. To keep and maintain the records and other documents of the FPC/EDC.
- iii. To facilitate communication with FPC/EDC.
- iv. To motivate FPC/EDC members for better management of project activities as well as better management of resources of the FPC/EDC.
- v. To help FMU in implementation of Community Development and Income Generation component of the West Bengal Forest and Biodiversity Conservation Project.
- vi. To assist Forest Department in any other project activity assigned by the Head of DMU.

**5. Remuneration:**

The selected candidate will be paid a fixed consolidated remuneration of Rs.10,000.00 per month.

The engaged personnel shall not be eligible to get Dearness Allowance or any other Special Pay or Allowances etc. over and above the said remuneration.

The place of work will normally be head quarter of the FMU, however, if required, the selected Extension Worker may have to visit other places, within the jurisdiction of the FMU or outside the District (within the State) in relation to the works of the Project.

If the Extension Worker (s) is/are required to go on tour outside his/her Head Quarters, he/she will be entitled to Travelling Allowance and Daily Allowance as prescribed for such workers in the Operation Manual of the Society.

No remuneration for medicine/medical articles purchased, diagnostic test or treatment received will be allowed.

**6. Leave :**

The Extension Workers will be required to work full time for 6 days in a week and

will normally be entitled to weekly off days. However, if required, the Extension Workers may be called for work on weekly holidays. For work on any weekly off day/declared holiday, in exigency, the engaged personnel will not be entitled to any other compensation. Monetary or otherwise, for the same.

## 7. **Termination :**

The engagement will be for a maximum period of 1(one) year. The contract **will be valid up to one year from the date of engagement** and on expiry of the said period the contractual engagement will be automatically terminated.

However, on expiry of the contract, the Head of the DMU, on behalf of the Society, reserves the right to enter into a fresh contract for such period and on such terms as may be mutually agreed upon by the parties.

The contractual engagement may be terminated by giving one month's notice from either side.

However, the engagement is terminable on 24 hours' notice for unsatisfactory performance and/or for any act considered to be derogatory/detrimental to the interest of the Society.

The period of the contract appointment is purely temporary and shall not be counted as Government Service for the purpose of claiming permanency in government job, pension or any other retirement benefits.

## APPLICATION FORM

To

Shri  
Head, DMU  
(Address)

### PHOTO

Paste passport size  
photograph. Please sign  
across the photograph

With reference to your advertisement on website  
dated....., I submit  
Prescribed format.

Position Applied for **Extension Worker**

1. Name (In full) :
  
2. Address for Correspondence :
  
3. If Person with Disability  
  - Type of Disability :
  - Percentage of Disability :
4. Date of Birth (as per School Leaving Certificate) :  
Age in completed years as on 01.01.2016 :
5. Contact Details - Mobile No. :  
Land Line No. :  
e-Mail ID :
6. Gender :
7. Nationality :
8. Birth Place :  
Native Place :
9. Religion :
10. Marital Status :
11. Father's Name/Husband's Name :
12. Permanent Address :

13. EDUCATIONAL QUALIFICATION :

	Name of the Institute/ Board/University	Full Time/ Part Time	Year of Passing	Subject Specialization	Marks (Rank, if any)

14. EXPERIENCE (Preceding 10 years) - Total (in years)

Sl. No.	Name of the Organization	Designation/ Rank	Duration (from -to)	Responsibilities	Pay Scale	Extra- ordinary Achievements

For 13 & 14 (please furnish details strictly as per format. Attaching separate resume/data with the notation of referring that shall be treated as having no information given).

15. DETAILS OF PRESENT EMPLOYMENT, IF APPLICABLE

- a) Organization :
- b) Full Address :
- c) Position :
- d) Reporting to :
- e) Remuneration/Compensation presently drawn :
- f) Present Assignment/Responsibilities :

16. BRIEF DETAIL OF ACHIEVEMENT(S)/AWARD(S)/MEDAL(S) :

17. NAME & ADDRESS OF TWO REFERENCES:

- 1)
- 2)

18. I presently reside in \_\_\_\_\_ District.

**DECLARATION**

I hereby declare that the particulars furnished above are true and correct to the best of my knowledge and belief and I understand that in the event of any information being found false or incorrect at any stage or not satisfying the eligibility criteria according to the requirements of the relative advertisement, my candidature/engagement for the said post is liable to be cancelled/terminated at any stage and if engaged, my service are liable to be terminated.

I hereby undertake to abide by all the terms and conditions mentioned in the advertisement dated .....

Place :

Date :

**Enclosures :**