



# NRLM HAND BOOK ON SOCIAL INCLUSION (Tribal, PwD and Elderly)



**NRLM Resource Cell**

**National Institute of Rural Development & Panchayati Raj**

(Ministry of Rural Development, Govt. of India)

Rajendranagar, Hyderabad – 500 030





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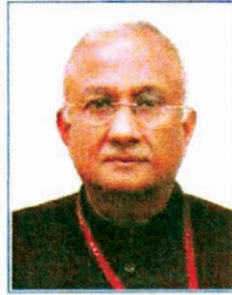


**राष्ट्रीय ग्रामीण विकास एवं पंचायती राज संस्थान**

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## Foreword

National Rural Livelihoods Mission (NRLM) is a unique attempt to empower the poor, building their capacities and augment their capitals - **SOCIAL, HUMAN, FINANCIAL, PHYSICAL, ENVIRONMENTAL, POLITICAL and CIVIC**. It is probably the only scheme where the people concerned are in the central place and they decide their priorities. Of course, support is provided from outside but only in tune with people's priorities and needs.

Even in this paradigm of development there is need for conscious and proactive steps to ensure inclusion of the poorest of the poor and other vulnerable sections particularly Scheduled Castes, Scheduled Tribes, women headed families, destitute, people with disabilities, trafficked women, people engaged in unhygienic occupation, transgender, those suffering from chronic diseases and so on. In the normal course many families from such groups may not get integrated into the SHG system.

This constitutes the social justice element of NRLM and requires high level sensitization followed by building capacities of all the stakeholders. The NRLM Resource Cell of NIRD&PR has developed a Handbook focusing on inclusion of such groups. It is expected that this would further the agenda of social inclusion and antyodaya.

(S. M. Vijayanand)







**K. P. Rao**  
Director, NRLM (RC)

## राष्ट्रीय ग्रामीण विकास एवं पंचायती राज संस्थान

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NRLM Resource Cell at NIRD&PR, Hyderabad has its mandate to train and develop a few thousands of rural development professionals across the country on various thematic areas *viz.*, Social Inclusion, Social Development, Livelihoods and Convergence etc.,

To improve the skill, knowledge and attitude of the field functionaries for better implementation of NRLM objectives and to enhance managerial capacities. NRLM (RC), Hyderabad developed a Training Module on Social Inclusion (Tribal, PwD and Elderly) which ensure a great help to all the SRLMs, TOTs for conducting training programs at various levels.

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## ACRONYMS

BK	Book Keeper
BL	Bank Linkage
BMMU	Block Mission Management Unit
BRLPS	Bihar Rural Livelihoods Promotion Society
CA	Community Activist
CBRM	Community Based Recovery Mechanism
CC	Cluster Coordinator
CIF	Community Investment Fund
CLF	Cluster Level Federation
CM	Community Mobilizer
COM	Community Operational Manual
CRP	Community Resource Person
CSF	Community Support Fund
DCB	Demand Collection Balance
DMMU	District Mission Management Unit
EC	Executive Committee
FGD	Focused Group Discussion
GB	General Body
GBV	Gender Based Violence
HR	Human Resource
ILM	Interactive Lecture Method
LGD	Large Group Discussion
MCP	Micro Credit Plan
MPR	Monthly progress report
NABARD	National Bank for Agriculture and Rural Development
NRLM	National Rural Livelihoods Mission
NTFP	Non Timber Forest Produce
OB	Office Bearers
EC	Executive Committee
PIP	Participatory identification of Poor

PRA	Participatory Rural Appraisal
PPA	Participatory Poverty Assessment
PRI	Panchayati Raj Institution
PTM	Participatory Training Methodology
RBI	Reserve Bank of India
RF	Revolving Fund
RGMVP	Rajiv Gandhi Mahila Vikas Pariyojana
SERP	Society for Elimination of Rural Poverty
SGD	Small Group Discussion
SHG	Self Help Group
SIRD	State Institute of Rural Development
SMMU	State Mission Management Unit
SRLM	State Rural Livelihoods Mission
VLF	Village Level Forum
VO	Village Organization
VRF	Vulnerability Reduction Fund
VRP	Vulnerability Reduction Plan
SECC	Socio Economic Caste Census
PVTG	Particularly Vulnerability Tribal Groups
AHT	Anti Human Trafficking
PwD	Person with Disability
OAP	Old age Pension
IAY	Indira Aawas Yojana
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
ICDS	Integrated Child Development Scheme
DDU-GKY	Deen Dayal Upadhyay –Gramin Koushal Yojana
GP	Gram Panchayat
LF	Livelihood Fund
PRP	Professional Resource Person
SSA	Sarva Shiksha Abhiyan
NRHM	National Rural Health Mission
PAY	Pradhan Manthri Aawas Yojana

<b>CMSA</b>	<b>Community Managed Sustainable Agriculture</b>
<b>MFP</b>	<b>Minor Forest Produce</b>
<b>EDP</b>	<b>Entrepreneurship Development Program</b>
<b>IGA</b>	<b>Income Generating Activities</b>
<b>RSETs</b>	<b>Rural Self Employment Training Institutes</b>
<b>BDS</b>	<b>Business Development Scheme</b>
<b>TRIFED</b>	<b>Tribal Cooperative Marketing Development Federation of In</b>
<b>VKY</b>	<b>Vanbandhu Kalyan Yojana</b>
<b>TSP</b>	<b>Tribal Sub-Plan</b>
<b>MDP</b>	<b>Management Development Program</b>
<b>STDCCs</b>	<b>State Tribal Development Cooperative Corporations</b>
<b>NSTFDC</b>	<b>National Scheduled Tribe Finance and Development Corporation</b>
<b>SVEP</b>	<b>Startup Village Entrepreneurship</b>
<b>PESA Act</b>	<b>Panchyat Extension to Scheduled Areas Act</b>
<b>CBR</b>	<b>Community Based Rehabilitation</b>
<b>CLDF</b>	<b>Cluster Level Disability Federation</b>
<b>CDW</b>	<b>Community Development Worker</b>
<b>NIMH</b>	<b>National Institute of Mentally Handicapped</b>
<b>NIVH</b>	<b>National Institute of Visually Handicapped</b>
<b>NIHH</b>	<b>National Institute of Hearing Handicapped</b>
<b>NIOH</b>	<b>National Institute of Orthopedic Handicapped</b>
<b>NIPMAD</b>	<b>National Institute of Persons with Multiple Disability</b>
<b>NHFDC</b>	<b>National Handicapped Finance Development Corporation</b>
<b>IPH</b>	<b>Institute of Public Health</b>
<b>NIRTAR</b>	<b>National Institute of Research Training and Rehabilitation</b>
<b>BIRRD</b>	<b>Balaji Institute of Research and Rehabilitation for Disabled</b>
<b>NCPEDP</b>	<b>National Centre for Promotion of Employment for Disabled Persons</b>
<b>THPI</b>	<b>Thakur HariPrasad Institute</b>
<b>APD</b>	<b>Association for Persons with Disabled</b>
<b>NGOs</b>	<b>Non Government Organizations</b>
<b>CSR</b>	<b>Corporate Social Responsibility</b>



# Utility Note

## Introduction:

The Government of India (GoI) established the National Rural Livelihoods Mission (NRLM) in June 2010 to implement the new strategy of poverty alleviation woven around community based institutions, which is renamed as “Aajeevika”. The programme was formally launched on 3rd June, 2011 at Banswada, Rajasthan and is being implemented in a mission mode across the country.

## Core belief:

The core belief of National Rural Livelihoods Mission (NRLM) is that the poor have **innate capabilities and a strong desire to come out of poverty**. The challenge is to unleash their capabilities to generate meaningful livelihoods and enable them to come out of poverty. NRLM focuses on universal inclusion of the poor, prioritizing the poorest of the poor, identified through participatory processes and converted into institutions of the poor that are supported to leverage formal credit and access services and benefits meant for the poor, as well as develop innovative community led interventions leading to sustainable livelihoods and improved quality of life.

## Mission:

The mission of NRLM is “to reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable increase in their incomes, on a sustainable basis through building strong grassroots institutions of the poor. These institutions enable and empower the poor households to build-up their human, social, financial and other resources, solidarity, voice and bargaining power. They, in turn, enable them to access their rights, entitlements and opportunities.”

## NRLM Values:

The following core values shall guide all the activities under NRLM:

- strong belief in the capacities and skills of the poor;
- providing a meaningful role for the poor in all project processes – planning, implementation and monitoring;
- promotion of transparency and accountability in CBOs; and
- Reducing their dependence on external support agencies.

## Guiding Principles:

The following principles inform all the activities of the Mission:

- poor have a strong desire to come out of poverty, and have innate capabilities to realize the same;

- social mobilization and building strong institutions of the poor are critical for unleashing the innate capabilities of the poor; and
- A dedicated and sensitive support mechanism is required to induce the social mobilization, institution building and the empowerment process and facilitating knowledge dissemination, skill building, access to credit, access to marketing and access to other livelihoods services would facilitate the upward mobility of the poor.

### **About the Hand book on Training Module outlines:**

The hand book on Social Inclusion training module outlines is prepared with the objective to support SRLMs on various capacity building activities. These out lines are prepared to provide training to SHG members, Leaders, Cadres, Staff and trainers. It basically aims at providing session plans along with the resource material for the same in order to help the trainers who will impart training to Staff and other stake holders, who either lack in content or develop the same or do not have enough material to refer. Besides, it aims at developing the comprehensive understanding among the trainers. It is to be noted that these are suggested module outlines which intends to help the trainers across the SRLMs and also to address their needs of training materials.

Let us first focus on what needs to be done prior to imparting training to Staff and other stake holders. Firstly, it is expected that SRLMs should identify and create a pool of trainers at the state level who will undergo training on these different thematic and they will be called as Trainers of Trainers (ToTs). Secondly, SRLMs need to identify and build a cadre of trainers at district and block level. Thirdly, the trainers at SRLM will impart training to the identified district level trainers who will eventually become the part of trainer's fraternity and this process needs to be followed on a regular basis in order to meet the demand of staff and other stake holders for a period of initial three years.

Once we have enough number of trainers identified and trained at state level, the focus shall be on building the capacities of the staff. The detailed Abstract of training outlines is being attached in order to develop understanding about the Social Inclusion training module outlines.

The training methodology in the programme shall be essentially participatory and interactive, combining various methods like – Interactive Lecture Method (ILM), Small, Focused and Large group discussions, brainstorming, experience sharing, group work, role plays, flip charts, exercises, case studies, training films, pre-and post-training questionnaires, diagramming, mapping and most importantly field immersion to resource SHGs, VOs and Resource Blocks (RBs) followed by action plans.

### **Some Do's and Don'ts for Trainers:**

The trainer team is expected to use this hand book as a ready reference base volume for preparing for theme based sessions as per the design-brief and tips for facilitators, included in each session/topic. The trainer team is expected to prepare their own power point presentations, flipcharts or other audio-visual support aids based on the content in each topic. Typically, at least one-third of the time should be devoted to question and answer and

experience sharing sessions. This could be towards the end of a session. By and large, the trainer team is free to adopt any other methodology which he finds more suitable or else methodology suggested in the module can be followed. The content delineated in each session, although, minor changes/innovations can be made, as per local needs/time-spills. The trainer team is expected to ensure gender-friendly behavior, seating arrangement and proactive encouragement to mainstream participation of the staff. Also, the trainer team is expected to exercise tactful handling of dominators - not allowing them to monopolize discussions and drawing in the shy and inhibited to participate with more ease and confidence.

Before every session, the trainer team is expected to keep all handouts to be distributed ready, along with all training media and material required for effective conduct of the session. During the session, the trainer team is expected to demonstrate good inter-team communication skills, by way of working in smooth coordination i.e. if one member is the key facilitator for a session, then other team members are facilitating the discussion and recording of emerging views. At no stage, they are to engage in conflict or contradictions of each other's views. After every session, the trainer/trainer team is expected to review the effectiveness of the session through quick on the spot feedback of the participants, both verbal and non-verbal, elicit views of the trainer team members on what worked well, what could be improved and what went wrong, which requires rectification in future. Typically at least one-third of the time should be devoted to question & answer and experience sharing sessions.

The “mantra” for trainers for effective training is to know and prepare well for the subject/training to be delivered, facilitate learning through interactive processes, build confidence of participants through effective inter-personal communication and analyze the strengths and weaknesses of every session/training conducted for continuous striving for excellence.

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## NRLM Social Inclusion

NRLM has a special focus on **priority and early inclusion** of the poorest of the poor and other vulnerable sections of community viz., Households automatically included by the SECC, Schedule Caste (SC), Schedule Tribe (ST), Particularly Vulnerable Tribal Groups (PVTGs), women headed families, elderly persons, People living with different abilities (PwDs), minority groups and people living in extremist affected areas, hill terrains (hard to reach areas), trafficked women, people engaged in unhygienic occupations (ex-manual scavengers), transgender, HIV/AIDS+ persons and their families, families with one or more persons suffering from chronic illness etc.

Accordingly, NRLM tries and achieves complete inclusion of the entire target including the poorest and vulnerable communities into their institutional architecture within a period of initial 18 months of entering an intensive block. NRLM expects the vulnerable persons to take significant proportion of leadership positions in various community institutions under NRLM. Further, NRLM facilitates these institutions in achieving their financial and economic/livelihoods inclusion and poverty reduction goals.

### **Towards this end, the following needs to be done –**

#### **Sensitization and Getting Ready**

- Draw lessons from existing pilots on Disability, AHT, Manual Scavenging, Legally released Labour, PVTGs, other tribal inclusion, and take steps to wrap-up these pilots for scaling-up and mainstreaming through universal and regular social mobilization processes
- Customize and finalize the processes, norms, funds to community, timelines etc., with due consideration of their reality, for inclusion of various poorest and vulnerable communities, groups and persons; These may include -
  - Relaxation in group and institutional norms, panchasutra and other procedures; group size could be **5-20 members**, depending on the context (distance, sparsely populated habitations, hilly areas, IAP- Integrated Action Plan areas. PwDs, Elderly etc.); membership can be open to **males and females**, in case of PwDs and Elderly.
  - Entry point activities aimed at particularly vulnerable groups/communities
  - Choice to vulnerable members to continue in/join existing SHG or join a new SHG with the members of vulnerable group/community
  - Representation by the caretakers/guardians of the PwDs in their SHGs, apart from the SHG membership to the caretaker/guardian in her SHG
  - Priority mobilization of the poorest and vulnerable first



- revised protocols for CRP, Senior CRP and Trainer Rounds; augmenting the teams for these rounds appropriately
  - mandating these rounds, active women and village organization with complete inclusion agenda
  - Complete (at least 80%) Inclusion and Saturation within 18 months of entering a Cluster in the Block; this can be a trigger for funding to VOs and CLF
  - No exclusion
  - VO's Declaration of saturation of mobilisable vulnerable in the fold of SHGs (within 18 months of entering the village) and their representation in VO including in leadership positions
  - Presentation of Poverty data/indicators of the SHG members to Aam Sabha/Gram Sabha at the end of CRP round and VO's Presentation of Progress on these indicators every year thereafter; this data may also be captured in the MIS for each Household, including SECC auto-included and at least 1-deprivation households
- SHG Federations taking all SHGs including Special SHGs for the vulnerable as their members with due representation; in addition, members/SHGs of a particular vulnerable group/community reserve the right to be federated as a separate/exclusive federation and/or solidarity federation at appropriate levels
  - Identification and nurturing 1-2 Activists responsible for Complete Inclusion, Gender, Social Development and Convergence; payment of honorarium etc., as internal CRP
  - A portion of Vulnerability Reduction Fund with flexible terms to meet the specific needs of the vulnerable, in addition to availability of/access to RF, CIF, VRF, Livelihoods Fund etc. It may be noted that CIF, VRF and LF provided to the community institutions is on per member basis. The entitlement is higher by 50% per vulnerable member. This could be higher by 100% per PVTG member.
  - Priority Bank Linkage
  - Access to Social Security and other schemes applicable to these groups/communities
  - Priority for the vulnerable and vulnerability needs in Micro plans
  - Poverty/Vulnerability Analysis in the village, evolution of Vulnerability Reduction Plan (VRP) and institution of Annual VRP process; mobilizing funds for rolling-out VRP
- Sensitize all staff on social inclusion (and convergence) and its processes immediately through sensitization workshops at state and district level

- Build Trainers and Resource Persons at State, District, Block and Community levels on Inclusion of vulnerable groups and communities; Ready the Modules, Material and CB architecture for the same
- Train, take on immersion and exposure, and equip CRPs, Senior CRPs, Community Trainers and PRPs to go ahead with upfront inclusion of the poorest and vulnerable, including tribal communities, PVTGs, PwDs and Elderly, starting with the CRP rounds itself;
- Initiate steps, including establishing Resource Cell(s), to add/create additional CRPs, Senior CRPs, Community Trainers and PRPs with Inclusion orientation, tools and skills, as early as possible
- Line up and partner with appropriate and competent Technical Support/Resource Agencies
- Take up a 3-month campaign for sensitizing existing community cadres including Active Women, community leaders, community institutions (SHGs and Federations) and other stakeholders on total/complete inclusion and prioritization for poorest and vulnerable in all elements of NRLM action and agenda

### **Specific Social Inclusion Protocols at Village and Cluster levels**

- Prepare the village for CRP round; CRP round initiates mobilization (of all poor including poorest and vulnerable groups and communities) and strengthening existing SHGs; Presentation of Poverty Status of SHG members to AamSabha; Identified and trained Active women, and PRP follow-up on and mobilize more people into SHGs
- Facilitate RF to SHGs
- Facilitate Community Trainers' round - this round sensitizes members, leaders and cadres on Inclusion and Prioritization of the poorest and vulnerable in micro plans
- Facilitate access to CIF
- Facilitate Senior CRP rounds - these rounds take up formation of Village Organization, development of its Vision for complete inclusion, evolution of VRF and use of VRF for addressing the needs of the vulnerable and tracking the Progress of the members out of Poverty
- Facilitate access to VRF
- Facilitate Bank Linkages
- Facilitate Insurance Coverage and/or Mutuals
- Facilitate Exclusive Federations of the vulnerable, if required, at appropriate level(s)
- Facilitate Livelihoods Planning and Access to Livelihoods Fund
- Facilitate Convergence Plan and its roll-out; these plans to include -
  - Key entitlements and schemes like NSAP (OAP, Disability Pension and Widow Pension), IAY, MNREGS, ICDS, Janani SurakshaYojana, Jan Dhan Scheme,



DDU-GKY, Janashree Bhima Yojana, AABY, RSBY or any other State/Central schemes for vulnerable families;

- Agriculture and rural development schemes for reducing vulnerability conditions (deprivation);
  - Plans for exclusive Food, Nutrition, Health, and WASH activities;
  - Special plans for Tribal Communities, PVTGs, Mahadalits etc.;
  - Plans to work with GP; and
  - Special Plans to work with Civil Society and Corporate Social Responsibility efforts
- Consolidate these plans at GP and Cluster levels – dovetail these plans further so that leveraging with the specific scheme/department/stakeholder could be pressed and followed-up

## Tribal Inclusion



NRLM realizes tribal communities in general and the particularly vulnerable tribal groups in particular require nuanced local customization and sensitive support. The traditional institutions, Panchayats Extension to Scheduled Areas, Forests and other common resources, Resource Endowment and ownership patterns, Cultural Mileu, Terrain and Remoteness etc., in tribal areas and the constitutional safeguards, rights and entitlement endowments, intra tribal inequities and their tenuous relationships with non-tribal communities call for differential protocols for including tribal communities and particularly vulnerable tribal groups.

It may be appreciated that we have three situations of working with tribal communities – exclusive tribal areas, with/without habitations for specific tribes; exclusive tribal habitations; and tribal households in general villages. Particularly Vulnerable Tribal Groups may or may not co-exist in the same habitations with other tribal communities, depending on the area, tribe and habitation.

### **In this context, Specific Protocols for Tribal Inclusion include -**

- Appreciate the socio-economic cultural profile of the tribal communities; Draw lessons from existing pilots on tribal and PVTG inclusion, if any; Customize and finalize Inclusion processes, norms, funds to community, timelines etc., with due consideration of their (tribal communities in scheduled and tribal sub plan and tribal-majority areas; Particularly Vulnerable Tribal Groups; tribal habitations outside these areas; and tribal households amidst general population) reality; These may include -

- Prioritization to work with tribal areas, PVTG and other tribal habitations, and tribal households first
- Relaxation in group and institutional norms, panchasutra and other procedures; group size could be **5-20 members**, depending on the context (distance, sparsely populated habitations, hilly areas, IAP- Integrated Action Plan areas, etc.); savings could also be in kind; frequency of savings could be customized
- Entry point activities aimed at particularly vulnerable tribal groups and other tribal communities; These activities may address the local social problems like food insecurity, malnutrition etc., issues around common resources and collectivization
- Priority mobilization of the PVTGs first, Tribal households first in general population
  - revised protocols for CRP, Senior CRP and Trainer Rounds; augmenting the teams for these rounds appropriately
  - mandating these rounds, active women (2-3 active women in each habitation/village) and village organization with complete inclusion agenda
  - Complete (at least 80% of all tribal households except auto-excluded households in SECC) Inclusion and Saturation within 18 months of entering a Cluster in the Block; this can be a trigger for funding to VOs and CLF
  - VO's Declaration of saturation of mobilisable vulnerable in the fold of SHGs (within 18 months of entering the village) and their representation in VO including in leadership positions
  - Presentation of Poverty data/indicators of the SHG members to Aam Sabha/Gram Sabha at the end of CRP round and VO's Presentation of Progress on these indicators every year thereafter
- SHG Federations taking all SHGs including Special SHGs for the vulnerable as their members with due representation; in addition, members/SHGs of a particular vulnerable tribal group/community and other tribes reserve the right to be federated as a separate/exclusive federation and/or solidarity federation(s) at appropriate levels
- Identification and nurturing 1-2 Activists responsible for Complete Inclusion, Gender, Social Development and Convergence; payment of honorarium etc., as internal CRP
- Involving traditional leadership in various aspects of the entire effort
- Capacity Building focus may also be on enhancing the productivity of traditional agriculture, on forestry and Non-timber forest produce, on PESA,



on ST legal support, traditional cultural practices, health and nutrition, education etc.

- Vulnerability Reduction Fund with flexible terms to meet the specific needs of the PVTGs and other tribal households, in addition to availability of/access to RF, CIF, VRF, Livelihoods Fund etc. It may be noted that CIF, VRF and LF provided to community institutions is on per member basis. The entitlement is higher by 50% per vulnerable member. This could be higher by 100% per PVTG member. Release of significant portion of VRF on VO's formation.
- Priority Bank Linkage
- Alternative Financing Institutions/Structures/Mechanisms, where bank density is low
- Access to Social Security and other schemes applicable to these groups/communities
- Priority for the vulnerable and vulnerability needs in Micro plans
- Poverty/Vulnerability Analysis in the village, evolution of Vulnerability Reduction Plan (VRP) and institution of Annual VRP process; mobilizing funds for rolling-out VRP; For tribal communities, Vulnerability Analysis need to focus additionally on
  - access and adequacy of food, water, fuel wood, basic entitlements,
  - schooling, basic healthcare, traditional medicine
  - land/resource alienation, land/resource use, common property resources, forestry, non-pesticide and organic agriculture/horticulture and other natural produce
  - seed banks, grain banks, and other collectivization efforts and possibilities
- Sensitize all staff on tribal inclusion (and convergence) and its processes immediately through sensitization workshops at state and district level
- Build Trainers and Resource Persons at State, District, Block and Community levels on Inclusion of vulnerable groups and communities; Ready the Modules, Material and CB architecture for the same
- Train, take on immersion and exposure, and equip CRPs, Senior CRPs, Community Trainers and PRPs for upfront inclusion of PVTGs and other tribal communities, starting with CRP rounds itself;
- Initiate steps, including establishing Resource Cell(s), to add/create additional CRPs, Senior CRPs, Community Trainers and PRPs, with Inclusion orientation, tools and skills, as early as possible
- Map and create a pool of resource persons at state, district, block and community levels in the tribal inclusion and development domain and deploy them systematically

- Line up and partner with appropriate and competent Technical Support/Resource Agencies
- Take up a 3-month campaign for sensitizing existing community cadres including Active Women, community leaders, community institutions (SHGs and Federations) and other stakeholders on total/complete inclusion and prioritization for PVTGs and other tribal communities in all elements of NRLM action and agenda

### **Specific Social Inclusion Protocols at Village and Cluster levels**

- Prepare the village for CRP round; CRP round initiates mobilization (including PVTGs) and strengthening existing SHGs; Presentation of Poverty Status of SHG members to AamSabha; Identified and trained Active women, and PRP follow-up on and mobilize more people into SHGs
- Facilitate Community Trainers' round - this round sensitizes members, leaders and cadres on Inclusion and Prioritization of the poorest and vulnerable in micro plans
- Facilitate RF to SHGs and access to CIF
- Facilitate Senior CRP rounds - these rounds take up formation of Village Organization, development of its Vision for complete inclusion, evolution of VRP and use of VRF for addressing the needs of the vulnerable and tracking the Progress of the members out of Poverty
- Facilitate access to VRF
- Facilitate Bank Linkages and Facilitate Insurance Coverage and/or Mutual's
- Facilitate Exclusive Federations of the vulnerable, if required, at appropriate level(s)
- Facilitate Livelihoods Planning and Access to Livelihoods Fund
- Facilitate Convergence Plan and its roll-out; these plans to include -
  - Key entitlements and schemes like NSAP (OAP, Disability Pension and Widow Pension), IAY, MNREGS, ICDS, JananiSurakshaYojana, Jan Dhan Scheme, DDU-GKY, Janashree BhimaYojana, AABY, RSBY or any other State/Central schemes for vulnerable families;
  - Agriculture and development schemes for reducing vulnerability conditions (deprivation);
  - Plans for exclusive Food, Nutrition, Health, and WASH activities;
  - Special plans for specific Tribes and PVTGs;
  - Plans to work with GP including GPDP and MGNREGS; and
  - Special Plans to work with Civil Society and Corporate Social Responsibility efforts
- Consolidate these plans at GP and Cluster levels - dovetail these plans further so that leveraging with the specific scheme/department/stakeholder could be pressed and followed-up

## I. Training on Tribal Development to Trainers

S. No	Time	Topic	Sub-Topics	Methodology
1	1.00 hr	Introduction on tribal society	Tribal civilization Tribal Culture in India Tribal Traditions in India Adivasis (aborigins)	ILM, Brain Storming
2	2.00 hrs	Tribal History in India	Tribal through Ages and their Aboriginality Ancient names Language Literature History of marginalization of tribal people in India <ul style="list-style-type: none"> <li>➤ Pre colonial</li> <li>➤ Colonial</li> <li>➤ Post independence</li> </ul> Concept of Tribe Concept of Schedule Tribe Difference between tribe and Schedule tribe	ILM, SGD
3	1.00 hr	Tribal Inclusion	Tribes Inclusion Tribes as indigenous people Tribes in transition	ILM, SGD
4	1:00 hr	Classification of Tribes	Geographical distribution of the Tribals: <ul style="list-style-type: none"> <li>• Himalayan Region</li> <li>• Middle India Region</li> <li>• Western India Region</li> <li>• South India Region</li> <li>• The Island Region</li> </ul>	ILM, Brain Storming
5	2:00 hrs	Tribal Issues	Geographical Isolation Primitive traits Distinct Culture Self detachment Money lending Peripatetic traders Non tribal penetration Indebtedness Land alienation Forest laws and livelihood security Extremism Changing Markets & impact on subsistence economy Economic backwardness	ILM, SGD, Brain Storming

S. No	Time	Topic	Sub-Topics	Methodology
			Lack of credit facilities De forestation Ecological degradation	
6	3.00 hrs	Particularly Vulnerable Tribal Groups (PVTGs)	<ul style="list-style-type: none"> <li>• Who are the PVTGs</li> <li>• Diminishing population</li> <li>• Socio –economic conditions</li> <li>• Extinct tribal groups</li> <li>• Hunting - Gathering economy</li> <li>• Hunters, Fishers and Food</li> <li>• Gathering</li> <li>• Most under developed</li> <li>• Barter system</li> <li>• Subsistence Economy</li> <li>• Band Organization</li> <li>• Typical Ecological setting</li> <li>• Primitive technology</li> <li>• Shifting (Podu) cultivation</li> <li>• Undeveloped language</li> <li>• Behavior pattern</li> <li>• Reciprocity</li> <li>• Trade</li> <li>• Political Organization</li> <li>• Cultural barriers</li> </ul>	ILM, SGD
7	2.00 hrs	Problems of PVTGs	<ul style="list-style-type: none"> <li>• Socio-cultural Problems</li> <li>• Economic Problems</li> <li>• Educational Problems</li> <li>• Health and Hygiene Problems</li> </ul>	ILM, SGD
8	2.00 hrs	Strategies for PVTGs Development	<ul style="list-style-type: none"> <li>• Identification of PVTGs (75 PVTGs)</li> <li>• Mobilization</li> <li>• Building Institutions</li> <li>• Capacity Building</li> <li>• Rights and entitlements</li> <li>• Access to Financial Institutions</li> <li>• Livelihood Promotion</li> <li>• Social Development</li> <li>• Convergence</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
9	3.00 hrs	Key Programs	<ul style="list-style-type: none"> <li>Health and nutritional Programs through ICDS</li> <li>Mid-Day meals</li> <li>Targeted Public Distribution System:</li> <li>Mobile medical and essential commodities distribution system</li> <li>Village grain bank scheme</li> <li>Safe drinking water</li> <li>Sanitation</li> <li>Malaria eradication system</li> <li>Electrification of Hamlets</li> <li>Education(SSA)</li> <li>Roads</li> <li>NRHM</li> <li>MGNREGS,PAY (Housing)</li> <li>Funds under Art 275</li> <li>Inclusion - Formation of SHGs and Federations</li> </ul>	ILM, SGD
10	3.00 hrs	Schedule V (Constitutional provisions)	<p><b>Reservations</b></p> <ul style="list-style-type: none"> <li>(Education Institutions)</li> <li>Government</li> <li>Parliament</li> <li>State Assemblies and Panchayats</li> <li>Fundamental Rights</li> <li>National Commission for STs</li> </ul> <p><b>Special Provisions</b></p> <ul style="list-style-type: none"> <li>Constitution of Tribal Advisory council (20Members)</li> <li>Governor –Convener</li> <li>Regulate allotment of land</li> <li>Regulate money lending business</li> </ul> <p><b>Development Programs</b></p> <ul style="list-style-type: none"> <li>Protective measures</li> <li>Land transfer regulations</li> <li>Legal aid</li> <li>Marketing of Agricultural and Minor Forest Produce</li> <li>Sale supply of essential commodities</li> <li>Bonded labour</li> <li>Recognition of Forest rights</li> </ul>	ILM, SGD



S. No	Time	Topic	Sub-Topics	Methodology
11	2.00 hrs	Schedule-VI	<ul style="list-style-type: none"> <li>Autonomous District councils(30 Members)</li> <li>Autonomous Regions</li> <li>5 Years tenure</li> <li>Making Land rules (Other than Reserved Forest)</li> <li>Water resources for Agriculture</li> <li>Regulation on Shifting cultivation</li> <li>Village committees</li> <li>Inheritance of property</li> <li>Primary schools</li> <li>Agriculture, Animal Husbandry</li> <li>Collection of Land revenue</li> <li>Imposition of Tax</li> <li>Grant of licenses</li> <li>Leases for minor Minerals</li> <li>Control money lending</li> </ul>	ILM, SGD
12	3.00 hrs	PESA Act 1996	<ul style="list-style-type: none"> <li>73<sup>rd</sup> Amendment</li> <li>Need and Importance of PESA act</li> <li>(Provisions of the Panchayat Extension to scheduled Areas Act,1996)</li> <li>Decentralized governance system</li> <li>Local self government</li> <li>Village / hamlet/tola etc.,</li> <li>Gram Sabha</li> <li>Planning and Implementation</li> <li>Reservation of seats</li> <li>Land acquisition</li> <li>Rehabilitation</li> <li>Excise</li> <li>Village Institutions</li> <li>Minor Forest Produce(MFP)</li> <li>Employment generation</li> <li>Land alienation</li> <li>Water Resources</li> <li>Control over Village Markets</li> <li>Money lending</li> <li>Reservation of Seats</li> <li>Mining lease for Minor minerals</li> <li>Poverty alleviation Programs</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
13	3.00 hrs	Forest and Tribals	<ul style="list-style-type: none"> <li>Importance of Forest</li> <li>Forest - Tribals relationship</li> <li>Tribal economy</li> <li>Various types of Benefits</li> <li>Forest Villages</li> <li>Minor Forest Produce</li> <li>Exploitation by contractors</li> <li>Forest Labour cooperatives</li> <li>Tribal Unrest</li> <li>Forest Act-1998</li> <li>The Schedule Tribes and other Traditional Forest Dwellers Act-2006</li> </ul>	ILM, SGD
14	2.00 hrs	Rollout strategy for tribal	<p>Need and importance of collectivization</p> <p>Steps in collectivization</p> <ul style="list-style-type: none"> <li>Exclusively PVTGs</li> <li>Hill area Tribals</li> <li>Plain area Tribals</li> <li>Mixed Tribals</li> </ul> <p>Need of Group formation</p>	ILM, SGD
15	1.30 hrs	Vulnerability Analysis	<ul style="list-style-type: none"> <li>What is vulnerability</li> <li>Types of Vulnerability</li> <li>Vulnerability Impact on women</li> <li>Ways to come out</li> </ul>	ILM, SGD
16	2.00 hrs	Gender and Gender Roles	<ul style="list-style-type: none"> <li>Gender perspective of society</li> <li>Patriarchy</li> <li>Women Role in Society</li> <li>Gender Inequality</li> </ul>	ILM, SGD
17	1.00 hr	Gender-based Development	<ul style="list-style-type: none"> <li>How development of Women is development of society</li> <li>Women Literacy</li> <li>Women at work</li> </ul>	ILM, SGD
18	1.00 hr	Women's Rights	<ul style="list-style-type: none"> <li>Women's Status <ul style="list-style-type: none"> <li>Right to Life, Right to Human Dignity &amp; Security, Right to Development, Right to Participation</li> </ul> </li> <li>Landmark legislation for protecting women's rights</li> </ul>	ILM, SGD
19	1.00 hr	Social Mobilization	<ul style="list-style-type: none"> <li>Need</li> <li>Tools-PRA, Skits, <i>Nukkad Natak</i>, Short-Films, Rallies, Posters, etc.</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
			Do's & Don'ts	
20	1.30 hrs	SHG formation	<ul style="list-style-type: none"> <li>Purpose of SHG formation</li> <li>Difference between Mob &amp; Group</li> <li>Need of women SHG</li> <li>Formation process-when, where, whom &amp; How?</li> <li>Non-negotiable in SHG formation</li> <li>SHG naming</li> <li>Roles &amp; Responsibilities of SHG leaders and Members</li> <li>Account opening process</li> <li>Documents required for Bank account opening</li> </ul>	ILM, SGD
21	1.00 hr	SHG norms	<ul style="list-style-type: none"> <li>Importance Formation Process</li> <li>Formulation of norms - who, when and where</li> <li>Types of norms <ul style="list-style-type: none"> <li>➤ Financial</li> <li>➤ Social</li> <li>➤ Management</li> </ul> </li> <li>Bank Account opening</li> </ul>	ILM, SGD
22	2.00 hrs	SHG – Panchasutra	<ul style="list-style-type: none"> <li>What are the Panchasutra</li> <li>Need and importance</li> <li>Regular meeting</li> <li>Regular savings</li> <li>Regular internal lending</li> <li>Regular repayment</li> <li>Regular Book keeping</li> </ul>	ILM, SGD
23	1.00 hr	SHG – Savings & loans	<ul style="list-style-type: none"> <li>Importance of Savings</li> <li>Types of savings <ul style="list-style-type: none"> <li>➤ Compulsory Savings</li> <li>➤ Voluntary savings</li> <li>➤ Special savings</li> </ul> </li> <li>Types of loans</li> <li>Small loans <ul style="list-style-type: none"> <li>➤ Consumption</li> <li>➤ emergency</li> <li>➤ Social needs</li> </ul> </li> <li>Big loans <ul style="list-style-type: none"> <li>➤ Income Generation</li> <li>➤ Livelihood promotion</li> </ul> </li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>➤ Education / Health</li> <li>• Interest</li> <li>• Repayments</li> </ul>	
24	3.00 hrs	SHG Meeting Process	<ul style="list-style-type: none"> <li>• Importance of Weekly Meeting</li> <li>• Sitting in circle</li> <li>• Setting the agenda-               <ul style="list-style-type: none"> <li>• Prayer</li> <li>• Introduction</li> <li>• Attendance</li> <li>• Review of Previous Meeting minutes</li> </ul> </li> <li>• Collection of Savings</li> <li>• Collection of Loan installments, interest and other payments</li> <li>• Receipts &amp; Payments</li> <li>• Sanctioning of new loans</li> <li>• Discussion on social issues</li> <li>• Other issues (if any)</li> <li>• Recording the minutes and reading</li> <li>• Signatures of members</li> </ul>	ILM, SGD
25	2.00 hrs	Leadership	<ul style="list-style-type: none"> <li>• Need of Leadership</li> <li>• Selection of the leaders</li> <li>• Leadership positions</li> <li>• Roles &amp; responsibilities of President/secretary/Treasurer etc.,</li> <li>• Qualities of a good leader</li> <li>• Rotation of Leadership</li> </ul>	ILM, Short Film, Flip chart, Case study, Brain storming, Game
26	1.30 hrs	SHG Books & Book keeper	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Types of books (Initial books)               <ul style="list-style-type: none"> <li>➤ Minutes</li> <li>➤ Savings &amp; Attendance</li> <li>➤ Loan ledger</li> </ul> </li> <li>• Member pass book</li> <li>• Need</li> <li>• Identification</li> <li>• Do's &amp; Don'ts</li> <li>➤ Honorarium</li> </ul>	Flip-charts, Short-films, Case study, Game
27	1.00 hr	Revolving Fund (RF)	<ul style="list-style-type: none"> <li>• Criteria for RF</li> <li>• Process</li> <li>• Utilization</li> <li>• Prioritization</li> <li>• Benefits</li> </ul>	ILM

S. No	Time	Topic	Sub-Topics	Methodology
28	1.00 hr	SHG-Bank Linkage	<ul style="list-style-type: none"> <li>• Need</li> <li>• Eligibility criteria</li> <li>• Approach to bank</li> <li>• Different Bank formats (withdrawals, paying slip etc.,)</li> <li>• Types of Loans <ul style="list-style-type: none"> <li>➤ Term Loan</li> <li>➤ Cash Credit Line</li> </ul> </li> <li>• Documentation Process</li> <li>• Repayment</li> </ul>	ILM, Short Film, Flip chart, Case study
29	1.00 hr	Interest Subvention	<ul style="list-style-type: none"> <li>• Guidelines</li> <li>• Eligibility</li> <li>• Procedure</li> <li>• Availing process</li> </ul>	ILM, Brain storming
30	2.00 hrs	SHG Audit & Grading	<ul style="list-style-type: none"> <li>• Need for Audit</li> <li>• Aspects of audit (funds, attendance, book keeping, social status etc.,)</li> <li>• Who will do</li> <li>• Frequency</li> <li>• Audit fee</li> <li>• Role of Members, Leaders and Book keeper during audit</li> <li>• Need for grading</li> <li>• Grading parameters</li> <li>• Who will grade</li> </ul>	ILM, Flip chart, Case study
31	1.30 hrs	Community Investment Fund (CIF)	<ul style="list-style-type: none"> <li>• Need &amp; Importance</li> <li>• Eligibility criteria</li> <li>• Who will sanction, How much</li> <li>• Process of availing</li> <li>• Utilization</li> <li>• Interest</li> <li>• Repayment</li> </ul>	ILM, Short Film, Flip chart, Case study
32	3.00 hrs	Micro Credit Plan (MCP)	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Analysis of member loans</li> <li>• Types of loans ( Consumption, IGA, Health, social etc.,)</li> <li>• Eligibility of SHG</li> <li>• Steps of MCP</li> <li>• Process of MCP preparation</li> <li>• MCP Appraisal by SHG</li> </ul>	ILM, Short Film, Case study (Sample MCP)

S. No	Time	Topic	Sub-Topics	Methodology
33	1.30 hrs	Village Organization & Norms	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Role of SHGs in VO formation</li> <li>• When to form ( no. of SHGs, demography )</li> <li>• Types of Norms</li> <li>• Bank account opening process</li> </ul>	ILM, Flip chart, Case study, Brain storming, Short film
34	1.30 hrs	Tribe specific Federation	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Objectives</li> <li>• Structure based on the area</li> <li>• Special provisions</li> <li>• Relaxations (Financial &amp; Non Financial)</li> <li>• Simplified norms</li> <li>• Specific needs &amp; services</li> <li>• Different CB modules</li> </ul>	
35	2.00 hrs	VO Meeting process	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Frequency</li> <li>• Sitting pattern "U" shape</li> <li>• Meeting Agenda</li> <li>• Prayer</li> <li>• Introduction</li> <li>• Attendance</li> <li>• Review of Previous Meeting minutes</li> <li>• Review of SHGs performance through MPR</li> <li>• Review of functional committees</li> <li>• Collection of Savings</li> <li>• Collection of Loan installments, interest and other payments</li> <li>• Receipts &amp; Payments</li> <li>• Sanctioning of new loans</li> <li>• Discussion on social issues</li> <li>• Review of CA/CM ,VBK etc.,</li> <li>• Other issues (if any)</li> <li>• Recording and reading minutes</li> <li>• Signatures of members</li> </ul>	ILM, Flip chart, Case study, Brain storming, Short film
36	1.30 hrs	Functions of VO-General Body	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Membership</li> <li>• Delegated powers</li> <li>• Responsibilities</li> </ul>	ILM, Flip chart, Case study, Brain storming, Short film

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Tenure</li> <li>Frequency of meeting</li> <li>Meeting process</li> <li>Meeting agenda</li> </ul>	
37	1.30 hrs	Functions of VO-Executive Committee	<ul style="list-style-type: none"> <li>Importance</li> <li>Membership</li> <li>Delegated powers</li> <li>Responsibilities</li> <li>Tenure</li> <li>Frequency of meeting</li> <li>Meeting process</li> <li>Meeting agenda</li> </ul>	ILM, Flip chart, Case study, Brain storming
38	1.00 hr	Functions of VO- Office Bearers	<ul style="list-style-type: none"> <li>Office bearers selection/ election process</li> <li>Tenure</li> <li>Delegated powers</li> <li>Frequency of meeting</li> <li>Meeting process</li> </ul>	ILM, Flip chart, Case study, Brain storming
39	1.30 hrs	Office Bearers	<ul style="list-style-type: none"> <li>Eligibility and Qualities</li> <li>Roles and responsibilities</li> <li>President</li> <li>Secretary</li> <li>Treasurer</li> <li>Vice president</li> <li>Joint Secretary</li> </ul>	ILM, Flip chart, Case study, Brain storming
40	1.00 hr	VO sub committees	<ul style="list-style-type: none"> <li>Need and importance</li> <li>Selection process</li> <li>No. of Members in each committee</li> </ul> <p><b>Important committees</b></p> <ul style="list-style-type: none"> <li>Monitoring</li> <li>Bank linkage/CBRM</li> <li>Social action</li> </ul> <p><b>Need based committees</b></p> <ul style="list-style-type: none"> <li>Livelihoods</li> <li>Education</li> <li>Health/water &amp; sanitation etc.,</li> <li>Roles and Responsibilities</li> <li>Review of sub committees</li> <li>Tenure of the committee members</li> </ul>	ILM, Flip chart, Case study, Brain storming
41	2.00 hrs	VO Services	<p>Training and capacity building of SHGs</p> <ul style="list-style-type: none"> <li>SHG Member and leaders training</li> </ul>	ILM, Flip chart, Case study, Brain storming, Short



S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>• SHG book keepers training</li> <li>• Active women training</li> </ul> Financial services <ul style="list-style-type: none"> <li>• Savings</li> <li>• Share capital</li> <li>• Loans</li> </ul> Social services <ul style="list-style-type: none"> <li>• Family counseling</li> <li>• Prohibition of alcohol</li> <li>• Child labour/ marriage,</li> <li>• Insurance etc.)</li> </ul> Technical services <ul style="list-style-type: none"> <li>• SHG audit and grading</li> <li>• Development of social capital</li> </ul>	film
42	30 min	VO Books	<ul style="list-style-type: none"> <li>• Types of books</li> <li>• Do's &amp; don'ts in each book</li> <li>• Preparation of Monthly progress Report</li> </ul>	ILM, Brain storming
43	30 min	VO Book keeper	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Roles &amp; responsibilities</li> <li>• Identification/selection</li> <li>• Honorarium and its process</li> </ul>	ILM, Brain storming
44	30 min	Community Activist/ Community Mobilizer	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Roles &amp; responsibilities</li> <li>• Identification/selection</li> <li>• Honorarium</li> </ul>	ILM, Brain storming
45	2.00 hrs	Source of Funds	<b>Internal Funds:</b> <ul style="list-style-type: none"> <li>• Savings</li> <li>• Entry Fee</li> <li>• Membership</li> <li>• Share Capital</li> <li>• Deposits</li> <li>• Interest</li> <li>• Fines/Donations</li> <li>• Resource Fee</li> <li>• Service Charges etc.,</li> </ul> <b>Entitlement Funds:</b> <ul style="list-style-type: none"> <li>• Community Investment Fund(CIF)</li> <li>• Vulnerability Reduction Fund (VRF)</li> <li>• Livelihood Fund</li> </ul> <b>Other funds</b> <ul style="list-style-type: none"> <li>• Bank Linkage ( Bulk Finance)</li> </ul>	ILM, Brain storming

S. No	Time	Topic	Sub-Topics	Methodology
46	1.30 hrs	Financial Norms	<ul style="list-style-type: none"> <li>• Importance of financial norms</li> <li>• Entry Fee</li> <li>• Membership</li> <li>• Share Capital</li> <li>• Savings</li> <li>• Deposits</li> <li>• Interest</li> <li>• Fines/Donations</li> <li>• Resource Fee</li> <li>• Service Charges etc</li> <li>• Community Investment Fund(CIF)</li> <li>• Vulnerability Reduction Fund (VRF)</li> <li>• Livelihood Fund</li> <li>• Bank Linkage (Bulk Finance)</li> <li>• <b>Implementation of Norms</b></li> </ul>	ILM, Brain storming
47	1.00 hr	CBRM	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Structure</li> <li>• Formation</li> <li>• functions</li> <li>• Bank Mithra identification</li> <li>• Training</li> <li>• Positioning</li> <li>• Registers to be maintained</li> <li>• Payment of Honorarium</li> <li>• CBRM Meeting Agenda.</li> <li>• Role of Bank Manager</li> </ul>	ILM, Brain storming, Short film
48	1.30 hrs	Community Investment Fund	<ul style="list-style-type: none"> <li>• CIF Purpose</li> <li>• Guidelines</li> <li>• Advantages</li> <li>• Eligibility for CLF</li> <li>• Eligibility for VO Sanction process</li> <li>• CIF Management Plan</li> <li>• Installments</li> <li>• Interest</li> <li>• MoU between CLF-VO &amp; VO-SHG</li> <li>• Monitoring (subcommittee &amp; DCB register)</li> <li>• Grounding</li> <li>• Documentation</li> <li>• Repayment</li> </ul>	ILM, Brain storming

S. No	Time	Topic	Sub-Topics	Methodology
49	1.00 hr	Other Financial Institutions	<ul style="list-style-type: none"> <li>• Types of financial institutions</li> <li>• Tribal development corporations</li> <li>• Cooperatives</li> <li>• Private banks</li> <li>• Government Departments etc.,</li> <li>• Advantages &amp; disadvantages</li> </ul>	ILM, Brain storming
50	1.30 hrs	Insurance	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Various insurance products/policies</li> <li>• Individual &amp; Group</li> <li>• Asset &amp; Live stock</li> <li>• Enrollment process</li> <li>• Claim settlement</li> <li>• Role of SHG, VO and CLF</li> </ul>	ILM, Brain storming, Short film
51	1.30 hrs	Audit & Grading	<ul style="list-style-type: none"> <li>• Importance of Audit</li> <li>• Types of Audit</li> <li>• <b>Community Audit</b></li> <li>• SHG audit by VO</li> <li>• VO audit by CLF</li> <li>• <b>Statutory Audit by CA</b></li> <li>• VO &amp; CLF</li> <li>• <b>Social Audit</b></li> <li>• Service charge</li> <li>• Frequency of audit</li> <li>• Grading importance</li> <li>• Grading parameters</li> <li>• SHGs Grading by VO</li> <li>• VO Grading by CLF</li> </ul>	ILM, Brain storming
52	3.00 hrs	Vulnerability Reduction Fund	<ul style="list-style-type: none"> <li>• Source</li> <li>• Purpose</li> <li>• Guidelines</li> <li>• Eligibility to VO</li> <li>• Criteria for availing VRF</li> <li>• Release of Installments ( I&amp;II) to VO by Project</li> <li>• Release of VRF by VO to SHG</li> <li>• Release of VRF to Non Members</li> <li>• Constitution of VRF Sub committee</li> <li>• Appraisal Process               <ul style="list-style-type: none"> <li>➤ SHG level</li> <li>➤ VO level</li> <li>➤ CLF level</li> </ul> </li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
53	1.30 hrs	Vulnerability Assessment	<ul style="list-style-type: none"> <li>What is vulnerability</li> <li>Different vulnerabilities</li> <li>Assessment indicators</li> <li>SECC 7 Deprivations</li> </ul>	ILM, Short film, Case study, PRA techniques
54	2.00 hrs	Prioritization of Vulnerabilities	<ul style="list-style-type: none"> <li>Prioritization process</li> <li>Key elements in Prioritization <ul style="list-style-type: none"> <li>SECC 7 Deprivations</li> <li>Orphans</li> <li>Destitute</li> <li>Trans Genders</li> <li>Chronic Diseases (TB, Cancer, HIV &amp; Leprosy)</li> </ul> </li> <li>Distressed Migration etc.,</li> <li>Role of SHG &amp; VO EC</li> <li>Participation of Key Persons</li> <li>Facilitation support by staff</li> </ul>	Brain storming, ILM, PRA techniques
55	1.30 hrs	Implementation Strategies	<ul style="list-style-type: none"> <li>Support strategies at VO level</li> <li>Support to HHs through SHG</li> <li>Direct Support to HHs (who are not in SHG fold)</li> <li>Type of support <ul style="list-style-type: none"> <li>Financial</li> <li>Social</li> <li>Other</li> </ul> </li> </ul>	ILM, SGD
56	1.30 hrs	VRF Management	<ul style="list-style-type: none"> <li>Opening of Separate Bank Account</li> <li>Preparation of Norms for VRF</li> <li>Fund Limitations &amp; Approvals</li> <li>Lending process</li> <li>Repayment Process</li> <li>Rate of Interest</li> <li>Installments</li> <li>Without Interest</li> <li>Gestation</li> <li>Documentation</li> </ul>	ILM, SGD
57	1.30 hrs	Mobilization of Fund & Monitoring	<ul style="list-style-type: none"> <li>Need for fund Mobilization</li> <li>Internal Fund Mobilization <ul style="list-style-type: none"> <li>Special Contributions by Members</li> <li>Fund allocation from Surplus</li> </ul> </li> <li>External Funds Mobilization <ul style="list-style-type: none"> <li>Donations</li> <li>CSR</li> </ul> </li> </ul>	Brain Storming, ILM

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>➤ Government Programs</li> <li>• Monitoring by               <ul style="list-style-type: none"> <li>➤ VO OB</li> <li>➤ VO EC</li> <li>➤ Sub committee</li> </ul> </li> </ul>	
58		Livelihoods	<ul style="list-style-type: none"> <li>• Farm and Off-Farm livelihoods</li> <li>• Agriculture and Allied NTFP</li> </ul>	ILM, SGD
59	2.00 hrs	Tribal Livelihoods	<ul style="list-style-type: none"> <li>• Understanding Tribal Livelihoods</li> <li>• Objective</li> <li>• Importance</li> <li>• Concept</li> <li>• Defining Livelihood</li> <li>• Portfolio of livelihoods of a poor house hold</li> </ul>	ILM, Case Study & SGD
60	2.00 hrs	Livelihoods of Poor	<ul style="list-style-type: none"> <li>• Types / Classification of Livelihoods</li> <li>• Seasonality, Markets and Constraints and gaps</li> </ul>	ILM & Brain storming
61	2.00 hrs	Livelihood Principles	<ul style="list-style-type: none"> <li>• Multiple Livelihoods</li> <li>• Producers &amp; Consumers</li> <li>• Best practices</li> <li>• Knowledge</li> <li>• Skills</li> <li>• Resources</li> <li>• Micro &amp; Macro</li> </ul>	ILM , Case Study, Brain storming & SGD
62	2.00 hrs	Sustainable Livelihoods approach	<ul style="list-style-type: none"> <li>• Objectives</li> <li>• Importance</li> <li>• Four Arrows</li> <li>• Six capitals</li> <li>• Four Contexts</li> </ul>	ILM & Brain storming
63	2.00 hrs	NRLM Livelihoods Frame work	<ul style="list-style-type: none"> <li>• Institutional platforms of poor</li> <li>• Human and social capital</li> <li>• Dedicated support institutions</li> <li>• Livelihood services</li> <li>• Building enabling environment (Partnerships &amp; Convergence)</li> </ul>	ILM, Case Study, Brain storming & SGD
64	2.00 hrs	Livelihoods Assessment & Tools (PRA)	<ul style="list-style-type: none"> <li>• Need</li> <li>• Objectives</li> <li>• Principles</li> <li>• Considerations</li> </ul>	ILM, SGD & exercise

S. No	Time	Topic	Sub-Topics	Methodology
65	4.00 hrs	Livelihoods Assessment Tools (PRLA)	<ul style="list-style-type: none"> <li>• Transect</li> <li>• Social Map</li> <li>• Resource Map</li> <li>• Time line</li> <li>• Trade in trade out</li> <li>• Income &amp; expenditure</li> <li>• Seasonality</li> <li>• Analysis of existing livelihoods</li> <li>• VCA</li> <li>• Local Opportunities</li> </ul>	ILM, SGD & exercise
66	3.00 hrs	Livelihood Interventions	<ul style="list-style-type: none"> <li>• Sub Project Ideas</li> <li>• Sub Project Preparation – steps</li> <li>• Sub project Cycle</li> <li>• Larger Sub project Cycle</li> <li>• Screening &amp; Appraisal</li> <li>• Grounding</li> </ul>	ILM, SGD & exercise
67	2.00 hrs	Agriculture	<ul style="list-style-type: none"> <li>• Importance of Agriculture</li> <li>• Cultivation Methods</li> <li>• Hill Cultivation type</li> <li>• Shifting cultivation</li> <li>• Plain Agriculture Type</li> <li>• Agriculture &amp; Allied sectors</li> </ul>	ILM, SGD
68	3.00 hrs	MKSP	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Objectives</li> <li>• Food Security</li> <li>• Nutritional Security</li> <li>• Gender friendly tools</li> <li>• Drudgery reduction for women NTFP collectors &amp; farmers</li> </ul>	ILM, Case Study, Brain storming & SGD
69	4.00 hrs	CMSA	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• NPM/IPM/Integrated Nutrient Management methods</li> <li>• Improved access of women in Agriculture</li> <li>• Reduce cost of cultivation</li> <li>• Soil Health Management</li> <li>• Soil and Water Conservation</li> <li>• Bio-Diversity Enhancement</li> <li>• Poly cropping,</li> <li>• Multi layer farming</li> <li>• Indigenous best practices</li> </ul>	ILM, Case Study, Brain storming & SGD

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Environment Protection</li> </ul>	
70	6.00 hrs	NTFP	<ul style="list-style-type: none"> <li>Need and Importance of NTFP</li> <li>Constraints in Collection and Marketing</li> <li>Causes and Effects depletion</li> <li>Important NTFPs</li> <li>Potential survey of NTFP</li> <li>Supply of Physical Infrastructure</li> <li>Capacity building on sustainable tapping and scientific method of collection</li> <li>Proper orientation on quality control, packing and storage</li> <li>Harvesting and Post harvesting precautions</li> <li>Value addition</li> <li>Marketing of NTFPs</li> <li>Proper marketing tie-ups and remunerative price</li> <li>Sustainable cultivation of NTFPs</li> <li>Regular regeneration</li> </ul>	ILM, Case Study, Brain storming & SGD
71	6.00 hrs	Live Stock (Small Ruminants, Poultry, Ducks & Piggery)	<ul style="list-style-type: none"> <li>Importance of Live stock</li> <li>Objective</li> <li>Animal life cycle</li> <li>Production</li> <li>Fodder development &amp; management</li> <li>Disease management</li> <li>Marketing</li> </ul>	ILM, Case Study, Brain storming & SGD ILM, Case Study, Brain storming & SGD
72	2.00 hrs	Fisheries	<ul style="list-style-type: none"> <li>Importance</li> <li>Objectives</li> <li>Inland, Coastal &amp; Marine</li> </ul>	ILM, SGD
73	3.00 hrs	Value Chain Analysis	<ul style="list-style-type: none"> <li>Need</li> <li>Objective</li> <li>Concept</li> <li>Factors</li> <li>Uses</li> </ul>	ILM & exercise
74	3.00 hrs	Non- Farm Livelihoods	<ul style="list-style-type: none"> <li>Introduction</li> <li>Objectives</li> <li>Importance</li> </ul>	ILM, SGD



S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>• Employment &amp; enterprise</li> <li>• Influencing factors</li> </ul>	
75	1.00 hr	Tribal Markets	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Market structure</li> </ul> <b>Major Problems</b> <ul style="list-style-type: none"> <li>• Low level of Economic Activity</li> <li>• Exploitation by Money lenders,</li> <li>• Traders and Middle men</li> <li>• Indebtedness</li> <li>• Minor Forest Produce</li> <li>• Weekly Markets</li> <li>• Barter system</li> <li>• Marketing System(Seller and Purchaser)</li> <li>• Money lenders</li> </ul>	ILM, SGD
76	2.00 hrs	Skill enhancement	<ul style="list-style-type: none"> <li>• RSETIS</li> <li>• DDUGKY</li> </ul>	ILM, SGD
77	4.00 hrs	Wage Employment	<ul style="list-style-type: none"> <li>• MGNREGS , MKSP</li> <li>• ROSHNI</li> </ul>	ILM, SGD
78	4.00 hrs	Enterprise Promotion	<ul style="list-style-type: none"> <li>• Objectives</li> <li>• Importance</li> <li>• Statutory compliances</li> <li>• Source of finance &amp; financial linkages</li> <li>• Marketing</li> <li>• Physical Infrastructure</li> <li>• Skill up gradation</li> <li>• EDP</li> <li>• BDS</li> <li>• Artisan Clusters</li> <li>• Traditional Handicrafts</li> </ul>	ILM, SGD
79	2.00 hrs	Skill Development Programs and Entrepreneurship	<ul style="list-style-type: none"> <li>• TRIFED,TSP,MDP,</li> <li>• STDCCs, NSTFDC,</li> <li>• NPSD, VKY,</li> <li>• NSDCB and NSDC</li> </ul>	ILM, SGD
80	3.00 hrs	Entrepreneurship –SVEP	<ul style="list-style-type: none"> <li>• Background &amp; Need</li> <li>• Objectives and expected outcomes</li> <li>• Vision and scope</li> <li>• Target</li> <li>• Program structure and management</li> </ul>	ILM & Brainstorming

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>• Strategy</li> <li>• Selection and startup phase</li> <li>• Enterprise sustenance phase</li> <li>• Cost structure</li> <li>• Fund release process</li> </ul>	
81	3.00 hrs	Collectives/ Cooperatives	<ul style="list-style-type: none"> <li>• Need and Importance of Collectives/ cooperatives</li> <li>a) Producers Cooperatives-Dairy, Agri</li> <li>b) Producer Groups-Livestock, Milch animals</li> <li>c) Collective Enterprises -off-farm and Non-farm-(Pickles, Sweets, Paper plates, Masala Powders, Candle Making etc.,)</li> </ul>	ILM, SGD
82	1.00 hr	Community Cadre Development	<ul style="list-style-type: none"> <li>• Why Community Cadres Need &amp; Importance Emergence</li> <li>• who will be a community cadre identification</li> <li>• training</li> <li>• Positioning</li> <li>• Monitoring</li> <li>• Payment of honorarium</li> </ul>	ILM, SGD short film
83	1.00 hr	Types of Community Cadre	<ul style="list-style-type: none"> <li>• SHG book keeper</li> <li>• VO book keeper</li> <li>• Various CRPs</li> <li>• Community trainers</li> <li>• (MCP, Book keeping, CRP trainers)</li> <li>• Community Auditors</li> <li>• Bima Mithra</li> <li>• Bank Mithra</li> <li>• Job mithra</li> <li>• Van Sakhi</li> <li>• Krushi Sakhi</li> <li>• Swasth sakhi.,</li> </ul>	Video, case study, ILM, Brain Storming

S. No	Time	Topic	Sub-Topics	Methodology
84	1.00 hr	Van Sakhi/Forest Activist	<ul style="list-style-type: none"> <li>• Need</li> <li>• Eligibility</li> <li>• identification</li> <li>• training</li> <li>• Positioning</li> <li>• Job chart/</li> <li>• Roles &amp; Responsibilities</li> <li>• Monitoring payment of Honorarium</li> </ul>	ILM, SGD
85	1.00 hr	Service Charges/ Resource Fee	<ul style="list-style-type: none"> <li>• Source of funds for community cadre honorarium</li> <li>• Fixation of Service charges</li> <li>• Collection &amp; Payment Procedure at SHG-VO-CLF level</li> <li>• Service charges for external organizations</li> <li>• MoU</li> </ul>	Brain Storming, ILM
86	2.00 hrs	Rights and Entitlements	<ul style="list-style-type: none"> <li>• Fundamental Rights</li> </ul> <p><b>Key entitlements:</b></p> <p>Need and Importance</p> <ul style="list-style-type: none"> <li>• Anthyodaya Anna Yojana (AAY)</li> <li>• NOAP</li> <li>• MGNREGA- Job cards</li> <li>• Housing</li> <li>• Safe drinking water</li> <li>• Sanitation</li> <li>• PDS - Ration cards</li> <li>• Health cards</li> <li>• Tribal Id cards</li> <li>• Voter cards</li> <li>• Aadhar</li> <li>• Pension cards</li> <li>• ST certificates</li> <li>• Land titles</li> <li>• Insurance etc.,</li> <li>• Process to Access</li> <li>• Grievance filing process</li> </ul>	ILM, SGD, Brain Storming

S. No	Time	Topic	Sub-Topics	Methodology
87	1.00 hr	Adult Learning Principles	<ul style="list-style-type: none"> <li>• Discussion on Adult Learning Principles</li> <li>• Learning Environment</li> <li>• Participatory principles</li> </ul>	ILM, Brain storming
88	3.30 hrs	Participatory Training Methods (PTM)	<ul style="list-style-type: none"> <li>• Need and Importance of training</li> <li>• Introduction of Participatory training methods</li> <li>• Difference between conventional and Participatory Methods</li> <li>• Advantages &amp;disadvantages</li> <li>• Interactive lecture method (ILM)</li> <li>• Case study</li> <li>• Small Group Discussion(SGD)</li> <li>• Role Play</li> <li>• Learning Games</li> <li>• Demonstration</li> <li>• Songs &amp; Stories</li> </ul>	ILM, Brain storming

## II. Training on Tribal Development to SHG Members

S. No	Time	Topic	Sub-Topics	Methodology
1	1.00 hr	Introduction on tribal society	<ul style="list-style-type: none"> <li>• Tribal civilization</li> <li>• Tribal Culture in India</li> <li>• Tribal Traditions in India</li> <li>• Adivasis (aborigins)</li> </ul>	ILM, Brain Storming
2	2.00 hrs	Tribal Issues	<ul style="list-style-type: none"> <li>• Geographical Isolation</li> <li>• Primitive traits</li> <li>• Distinct Culture</li> <li>• Self detachment</li> <li>• Money lending</li> <li>• Peripatetic traders</li> <li>• Non tribal penetration</li> <li>• Indebtedness</li> <li>• Land alienation</li> <li>• Forest laws and livelihood security</li> <li>• Extremism</li> <li>• Changing Markets &amp; impact on subsistence economy</li> <li>• Economic backwardness</li> <li>• Lack of credit facilities</li> <li>• De forestation</li> <li>• Ecological degradation</li> </ul>	ILM, SGD, Brain Storming
3	3.00 hrs	Particularly Vulnerable Tribal Groups (PVTGs)	<ul style="list-style-type: none"> <li>• Who are the PVTGs</li> <li>• Diminishing population</li> <li>• Socio -economic conditions</li> <li>• Extinct tribal groups</li> <li>• Hunting - Gathering economy</li> <li>• Hunters, Fishers and Food</li> <li>• Gathering</li> <li>• Most under developed</li> <li>• Barter system</li> <li>• Subsistence Economy</li> <li>• Band Organization</li> <li>• Typical Ecological setting</li> <li>• Primitive technology</li> <li>• Shifting (Podu) cultivation</li> <li>• Undeveloped language</li> <li>• Behavior pattern</li> <li>• Reciprocity</li> <li>• Trade</li> <li>• Political Organization</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Cultural barriers</li> </ul>	
4	2.00 hrs	Problems of PVTGs	<ul style="list-style-type: none"> <li>Socio-cultural Problems</li> <li>Economic Problems</li> <li>Educational Problems</li> <li>Health and Hygiene Problems</li> </ul>	ILM, SGD
5	1,00 hr	Strategies for PVTGs Development	<ul style="list-style-type: none"> <li>Identification of PVTGs (75 PVTGs)</li> <li>Mobilization</li> <li>Building Institutions</li> <li>Capacity Building</li> <li>Rights and entitlements</li> <li>Access to Financial Institutions</li> <li>Livelihood Promotion</li> <li>Social Development</li> <li>Convergence</li> </ul>	ILM,SGD
6	3.00 hrs	Key Programs	<ul style="list-style-type: none"> <li>Health and nutritional Programs through ICDS</li> <li>Mid-Day meals</li> <li>Targeted Public Distribution System:</li> <li>Mobile medical and essential commodities distribution system</li> <li>Village grain bank scheme</li> <li>Safe drinking water</li> <li>Sanitation</li> <li>Malaria eradication system</li> <li>Electrification of Hamlets</li> <li>Education(SSA)</li> <li>Roads</li> <li>NRHM</li> <li>MGNREGS,PAY (Housing)</li> <li>Funds under Art 275</li> <li>Inclusion - Formation of SHGs and Federations</li> </ul>	ILM, SGD
7	3.00 hrs	Schedule V (Constitutional provisions)	<p><b>Reservations</b></p> <ul style="list-style-type: none"> <li>(Education Institutions</li> <li>Government</li> <li>Parliament</li> <li>State Assemblies and Panchayats</li> <li>Fundamental Rights</li> <li>National Commission for STs</li> </ul> <p><b><u>Special Provisions</u></b></p> <ul style="list-style-type: none"> <li>Constitution of Tribal Advisory council (20Members)</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Governor –Convener</li> <li>Regulate allotment of land</li> <li>Regulate money lending business</li> </ul> <b><u>Development Programs</u></b> <ul style="list-style-type: none"> <li>Protective measures</li> <li>Land transfer regulations</li> <li>Legal aid</li> <li>Marketing of Agricultural and Minor Forest Produce</li> <li>Sale supply of essential commodities</li> <li>Bonded labour</li> <li>Recognition of Forest rights</li> </ul>	
8	2.00 hrs	Schedule-VI	<ul style="list-style-type: none"> <li>Autonomous District councils(30 Members)</li> <li>Autonomous Regions</li> <li>5 Years tenure</li> <li>Making Land rules (Other than Reserved Forest)</li> <li>Water resources for Agriculture</li> <li>Regulation on Shifting cultivation</li> <li>Village committees</li> <li>Inheritance of property</li> <li>Primary schools</li> <li>Agriculture, Animal Husbandry</li> <li>Collection of Land revenue</li> <li>Imposition of Tax</li> <li>Grant of licenses</li> <li>Leases for minor Minerals</li> <li>Control money lending</li> </ul>	ILM,SGD
9	3.00 hrs	PESA Act 1996	<ul style="list-style-type: none"> <li>73<sup>rd</sup> Amendment</li> <li>Need and Importance of PESA act</li> <li>(Provisions of the Panchayat Extension to scheduled Areas Act,1996)</li> <li>Decentralized governance system</li> <li>Local self government</li> <li>Village / hamlet/tola etc.,</li> <li>Gram Sabha</li> <li>Planning and Implementation</li> <li>Reservation of seats</li> <li>Land acquisition</li> <li>Rehabilitation</li> <li>Excise</li> <li>Village Institutions</li> </ul>	ILM, SGD



S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Minor Forest Produce(MFP)</li> <li>Employment generation</li> <li>Land alienation</li> <li>Water Resources</li> <li>Control over Village Markets</li> <li>Money lending</li> <li>Reservation of Seats</li> <li>Mining lease for Minor minerals</li> <li>Poverty alleviation Programs</li> </ul>	
10	3.00 hrs	Forest and Tribals	<ul style="list-style-type: none"> <li>Importance of Forest</li> <li>Forest - Tribals relationship</li> <li>Tribal economy</li> <li>Various types of Benefits</li> <li>Forest Villages</li> <li>Minor Forest Produce</li> <li>Exploitation by contractors</li> <li>Forest Labour cooperatives</li> <li>Tribal Unrest</li> <li>Forest Act-1998</li> <li>The Schedule Tribes and other Traditional Forest Dwellers Act-2006</li> </ul>	ILM, SGD
11	2.00 hrs	Rollout strategy for tribal	<p>Need and importance of collectivization</p> <p>Steps in collectivization</p> <ul style="list-style-type: none"> <li>Exclusively PVTGs</li> <li>Hill area Tribals</li> <li>Plain area Tribals</li> <li>Mixed Tribals</li> </ul> <p>Need of Group formation</p>	ILM, SGD
12	1.30 hrs	Vulnerability Analysis	<ul style="list-style-type: none"> <li>What is vulnerability</li> <li>Types of Vulnerability</li> <li>Vulnerability Impact on women</li> <li>Ways to come out</li> </ul>	ILM, SGD
13	2.00 hrs	Gender and Gender Roles	<ul style="list-style-type: none"> <li>Gender perspective of society</li> <li>Patriarchy</li> <li>Women Role in Society</li> <li>Gender Inequality</li> </ul>	ILM, SGD
14	1.00 hr	Gender-based Development	<ul style="list-style-type: none"> <li>How development of Women is development of society</li> <li>Women Literacy</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Women at work</li> </ul>	
15	1.00 hr	Women's Rights	<ul style="list-style-type: none"> <li>Women's Status               <ul style="list-style-type: none"> <li>Right to Life, Right to Human Dignity &amp; Security, Right to Development, Right to Participation</li> </ul> </li> <li>Landmark legislation for protecting women's rights</li> </ul>	ILM, SGD
16	1.00 hr	Social Mobilization	<ul style="list-style-type: none"> <li>Need</li> <li>Tools-PRA, Skits, <i>Nukkad Natak</i>, Short-Films, Rallies, Posters, etc.</li> <li>Do's &amp; Don'ts</li> </ul>	ILM, SGD
17	1.30 hrs	SHG formation	<ul style="list-style-type: none"> <li>Purpose of SHG formation</li> <li>Difference between Mob &amp; Group</li> <li>Need of women SHG</li> <li>Formation process-when, where, whom &amp; How?</li> <li>Non-negotiable in SHG formation</li> <li>SHG naming</li> <li>Roles &amp; Responsibilities of SHG leaders and Members</li> <li>Account opening process</li> <li>Documents required for Bank account opening</li> </ul>	ILM, SGD
18		SHG norms	<ul style="list-style-type: none"> <li>Importance Formation Process</li> <li>Formulation of norms - who, when and where</li> <li>Types of norms               <ul style="list-style-type: none"> <li>➤ Financial</li> <li>➤ Social</li> <li>➤ Management</li> </ul> </li> <li>Bank Account opening</li> </ul>	ILM, SGD
19	2.00 hrs	SHG – Panchasutra	<ul style="list-style-type: none"> <li>What are the Panchasutra</li> <li>Need and importance</li> <li>Regular meeting</li> <li>Regular savings</li> <li>Regular internal lending</li> <li>Regular repayment</li> <li>Regular Book keeping</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
20	1.00 hr	SHG –Savings & loans	<ul style="list-style-type: none"> <li>• Importance of Savings</li> <li>• Types of savings               <ul style="list-style-type: none"> <li>➤ Compulsory Savings</li> <li>➤ Voluntary savings</li> <li>➤ Special savings</li> </ul> </li> <li>• Types of loans</li> <li>• Small loans               <ul style="list-style-type: none"> <li>➤ Consumption</li> <li>➤ emergency</li> <li>➤ Social needs</li> </ul> </li> <li>• Big loans               <ul style="list-style-type: none"> <li>➤ Income Generation</li> <li>➤ Livelihood promotion</li> <li>➤ Education / Health</li> </ul> </li> <li>• Interest</li> <li>• Repayments</li> </ul>	ILM, SGD
21	3.00 hrs	SHG Meeting Process	<ul style="list-style-type: none"> <li>• Importance of Weekly Meeting</li> <li>• Sitting in circle</li> <li>• Setting the agenda-               <ul style="list-style-type: none"> <li>➤ Prayer</li> <li>➤ Introduction</li> <li>➤ Attendance</li> <li>➤ Review of Previous Meeting minutes</li> <li>➤ Collection of Savings</li> <li>➤ Collection of Loan installments, interest and other payments</li> <li>➤ Receipts &amp; Payments</li> <li>➤ Sanctioning of new loans</li> <li>➤ Discussion on social issues</li> <li>➤ Other issues (if any)</li> <li>➤ Recording the minutes and reading</li> </ul> </li> <li>• Signatures of members</li> </ul>	ILM, SGD
22	2.00 hrs	Leadership	<ul style="list-style-type: none"> <li>• Need of Leadership</li> <li>• Selection of the leaders</li> <li>• Leadership positions</li> <li>• Roles &amp; responsibilities of President/secretary/ Treasurer etc.,</li> <li>• Qualities of a good leader</li> <li>• Rotation of Leadership</li> </ul>	ILM, Short Film, Flip chart, Case study, Brain storming, Game
23	1.30 hrs	SHG Books & Book keeper	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Types of books (Initial books)               <ul style="list-style-type: none"> <li>➤ Minutes</li> <li>➤ Savings &amp; Attendance</li> </ul> </li> </ul>	Flip-charts, Short-films, Case study, Game

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>➤ Loan ledger</li> <li>➤ Member pass book</li> <li>• Need</li> <li>• Identification</li> <li>• Do's &amp; Don'ts</li> <li>• Honorarium</li> </ul>	
24	1.00 hr	Revolving Fund (RF)	<ul style="list-style-type: none"> <li>• Criteria for RF</li> <li>• Process</li> <li>• Utilization</li> <li>• Prioritization</li> <li>• Benefits</li> </ul>	ILM,SGD
25	1.00 hr	SHG-Bank Linkage	<ul style="list-style-type: none"> <li>• Need</li> <li>• Eligibility criteria</li> <li>• Approach to bank</li> <li>• Different Bank formats (withdrawals, paying slip etc.,)</li> <li>• Types of Loans <ul style="list-style-type: none"> <li>➤ Term Loan</li> <li>➤ Cash Credit Line</li> </ul> </li> <li>• Documentation Process</li> <li>• Repayment</li> </ul>	ILM, Short Film, Flip chart, Case study
26	1.00 hr	Interest Subvention	<ul style="list-style-type: none"> <li>• Guidelines</li> <li>• Eligibility</li> <li>• Procedure</li> <li>• Availing process</li> </ul>	ILM, Brain storming
27	2.00 hrs	SHG Audit & Grading	<ul style="list-style-type: none"> <li>• Need for Audit</li> <li>• Aspects of audit (funds, attendance, book keeping, social status etc.,)</li> <li>• Who will do</li> <li>• Frequency</li> <li>• Audit fee</li> <li>• Role of Members, Leaders and Book keeper during audit</li> <li>• Need for grading</li> <li>• Grading parameters</li> <li>• Who will grade</li> </ul>	ILM, Flip chart, Case study
28	1.30 hrs	Community Investment Fund (CIF)	<ul style="list-style-type: none"> <li>• Need &amp; Importance</li> <li>• Eligibility criteria</li> <li>• Who will sanction, How much</li> <li>• Process of availing</li> <li>• Utilization</li> <li>• Interest</li> </ul>	ILM, Short Film, Flip chart, Case study

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Repayment</li> </ul>	
29	3.00 hrs	Micro Credit Plan (MCP)	<ul style="list-style-type: none"> <li>Importance</li> <li>Analysis of member loans</li> <li>Types of loans ( Consumption, IGA, Health, social etc.,)</li> <li>Eligibility of SHG</li> <li>Steps of MCP</li> <li>Process of MCP preparation</li> <li>MCP Appraisal by SHG</li> </ul>	ILM, Short Film, Case study (Sample MCP)
30	1.30 hrs	Village Organization & Norms	<ul style="list-style-type: none"> <li>Need and Importance</li> <li>Role of SHGs in VO formation</li> <li>When to form (No. of SHGs, demography)</li> <li>Types of Norms</li> <li>Bank account opening process</li> </ul>	ILM, Flip chart, Case study, Brain storming, Short film
31	1:30 hrs	Tribe specific Federation	<ul style="list-style-type: none"> <li>Need and importance</li> <li>Objectives</li> <li>Structure based on the area</li> <li>Special provisions</li> <li>Relaxations (Financial &amp; Non Financial)</li> <li>Simplified norms</li> <li>Specific needs &amp; services</li> <li>Different CB modules</li> </ul>	ILM,FGD
32	2.00 hrs	VO Services	<p>Training and capacity building of SHGs</p> <ul style="list-style-type: none"> <li>SHG Member and leaders training</li> <li>SHG book keepers training</li> <li>Active women training</li> </ul> <p>Financial services</p> <ul style="list-style-type: none"> <li>Savings</li> <li>Share capital</li> <li>Loans</li> </ul> <p>Social services</p> <ul style="list-style-type: none"> <li>Family counseling</li> <li>Prohibition of alcohol</li> <li>Child labour/ marriage,</li> <li>Insurance etc.)</li> </ul> <p>Technical services</p> <ul style="list-style-type: none"> <li>SHG audit and grading</li> <li>Development of social capital</li> </ul>	ILM, Flip chart, Case study, Brain storming, Short film
33	30 min	Community Activist/	<ul style="list-style-type: none"> <li>Importance</li> <li>Roles &amp; responsibilities</li> </ul>	ILM, Brain storming

S. No	Time	Topic	Sub-Topics	Methodology
		Community Mobilizer	<ul style="list-style-type: none"> <li>Identification/selection</li> <li>Honorarium</li> </ul>	
34	1:30 hrs	Insurance	<ul style="list-style-type: none"> <li>Need and importance</li> <li>Various insurance products/policies</li> <li>Individual &amp; Group</li> <li>Asset &amp; Live stock</li> <li>Enrollment process</li> <li>Claim settlement</li> <li>Role of SHG, VO and CLF.</li> </ul>	ILM, Brain storming, Short film
35	3:00 hrs	Vulnerability Reduction Fund	<ul style="list-style-type: none"> <li>Source</li> <li>Purpose</li> <li>Guidelines</li> <li>Eligibility to VO</li> <li>Criteria for availing VRF</li> <li>Release of Installments ( I&amp;II) to VO by Project</li> <li>Release of VRF by VO to SHG</li> <li>Release of VRF to Non Members</li> <li>Constitution of VRF Sub committee</li> <li>Appraisal Process               <ul style="list-style-type: none"> <li>➤ SHG level</li> <li>➤ VO level</li> <li>➤ CLF level</li> </ul> </li> </ul>	ILM, SGD
36	1:30 hrs	Implementation Strategies	<ul style="list-style-type: none"> <li>Support strategies at VO level</li> <li>Support to HHs through SHG</li> <li>Direct Support to HHs (who are not in SHG fold)</li> <li>Type of support               <ul style="list-style-type: none"> <li>➤ Financial</li> <li>➤ Social</li> <li>➤ Other</li> </ul> </li> </ul>	ILM, SGD
37	2.00 hrs	Tribal Livelihoods	<ul style="list-style-type: none"> <li>Understanding Tribal Livelihoods</li> <li>Objective</li> <li>Importance</li> <li>Concept</li> <li>Defining Livelihood</li> <li>Portfolio of livelihoods of a poor house hold</li> </ul>	ILM, Case Study & SGD
38	2.00 hrs	Agriculture	<ul style="list-style-type: none"> <li>Importance of Agriculture</li> <li>Cultivation Methods</li> <li>Hill Cultivation type</li> <li>Shifting cultivation</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>• Plain Agriculture Type</li> <li>• Agriculture &amp; Allied sectors</li> </ul>	
39	3.00 hrs	MKSP	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Objectives</li> <li>• Food Security</li> <li>• Nutritional Security</li> <li>• Gender friendly tools</li> <li>• Drudgery reduction for women NTFP collectors &amp; farmers</li> </ul>	ILM, Case Study, Brain storming & SGD
40	4.00 hrs	CMSA	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• NPM/IPM/Integrated Nutrient Management methods</li> <li>• Improved access of women in Agriculture</li> <li>• Reduce cost of cultivation</li> <li>• Soil Health Management</li> <li>• Soil and Water Conservation</li> <li>• Bio-Diversity Enhancement</li> <li>• Poly cropping,</li> <li>• Multi layer farming</li> <li>• Indigenous best practices</li> <li>• Environment Protection</li> </ul>	ILM, Case Study, Brain storming & SGD
41	6.00 hrs	NTFP	<ul style="list-style-type: none"> <li>• Need and Importance of NTFP</li> <li>• Constraints in Collection and Marketing</li> <li>• Causes and Effects depletion</li> <li>• Important NTFPs</li> <li>• Potential survey of NTFP</li> <li>• Supply of Physical Infrastructure</li> <li>• Capacity building on sustainable tapping and scientific method of collection</li> <li>• Proper orientation on quality control, packing and storage</li> <li>• Harvesting and Post harvesting precautions</li> <li>• Value addition</li> <li>• Marketing of NTFPs</li> <li>• Proper marketing tie-ups and remunerative price</li> <li>• Sustainable cultivation of NTFPs</li> <li>• Regular regeneration</li> </ul>	ILM, Case Study, Brain storming & SGD



S. No	Time	Topic	Sub-Topics	Methodology
42	6.00 hrs	Live Stock (Small Ruminants, Poultry, Ducks & Piggery)	<ul style="list-style-type: none"> <li>Importance of Live stock</li> <li>Objective</li> <li>Animal life cycle</li> <li>Production</li> <li>Fodder development &amp; management</li> <li>Disease management</li> <li>Marketing</li> </ul>	ILM, Case Study, Brain storming & SGD ILM, Case Study, Brain storming & SGD
43	2.00 hrs	Fisheries	<ul style="list-style-type: none"> <li>Importance</li> <li>Objectives</li> <li>Inland , Coastal &amp; Marine</li> </ul>	ILM, SGD
44	1.00 hr	Tribal Markets	<ul style="list-style-type: none"> <li>Need and Importance</li> <li>Market structure</li> <li><u>Major Problems</u></li> <li>Low level of Economic Activity</li> <li>Exploitation by Money lenders,</li> <li>Traders and Middle men</li> <li>Indebtedness</li> <li>Minor Forest Produce</li> <li>Weekly Markets</li> <li>Barter system</li> <li>Marketing System(Seller and Purchaser)</li> <li>Money lenders</li> </ul>	ILM, SGD
45	3.00 hrs	Collectives/ Cooperatives	<ul style="list-style-type: none"> <li>Need and Importance of Collectives/ cooperatives</li> <li>Producers Cooperatives-</li> <li>Dairy, Agri</li> <li>Producer Groups-Livestock, Milch animals</li> <li>Collective Enterprises -off-farm and Non-farm-(Pickles, Sweets, Paper plates, Masala Powders, Candle Making etc.,)</li> </ul>	ILM, SGD
46	1.00 hr	Community Cadre Development	<ul style="list-style-type: none"> <li>Why Community Cadres Need &amp; Importance Emergence</li> <li>who will be a community cadre identification</li> <li>training</li> <li>Positioning</li> <li>Monitoring</li> <li>Payment of honorarium</li> </ul>	ILM, SGD short film

S. No	Time	Topic	Sub-Topics	Methodology
47	1.00 hr	Types of Community Cadre	<ul style="list-style-type: none"> <li>• SHG book keeper</li> <li>• VO book keeper</li> <li>• Various CRPs</li> <li>• Community trainers</li> <li>• (MCP, Book keeping, CRP trainers)</li> <li>• Community Auditors</li> <li>• Bima Mithra</li> <li>• Bank Mithra</li> <li>• Job mithra</li> <li>• Van Sakhi</li> <li>• Krushi Sakhi</li> <li>• Swasth sakhi</li> </ul>	Video, case study, ILM, Brain Storming
48	1.00 hr	Van Sakhi/Forest Activist	<ul style="list-style-type: none"> <li>• Need</li> <li>• Eligibility</li> <li>• identification</li> <li>• training</li> <li>• Positioning</li> <li>• Job chart/</li> <li>• Roles &amp; Responsibilities</li> <li>• Monitoring</li> <li>• payment of Honorarium</li> </ul>	ILM, SGD
50	2.00 hrs	Rights and Entitlements	<ul style="list-style-type: none"> <li>• Fundamental Rights</li> </ul> <p><b>Key entitlements:</b></p> <ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Anthyodaya Anna Yojana (AAY)</li> <li>• NOAP</li> <li>• MGNREGA- Job cards</li> <li>• Housing</li> <li>• Safe drinking water</li> <li>• Sanitation</li> <li>• PDS - Ration cards</li> <li>• Health cards</li> <li>• Tribal Id cards</li> <li>• Voter cards</li> <li>• Aadhar</li> <li>• Pension cards</li> <li>• ST certificates</li> <li>• Land titles</li> <li>• Insurance etc.,</li> <li>• Process to Access</li> <li>• Grievance filing process</li> </ul>	ILM, SGD, Brain Storming

### III. Training on Tribal Development to Leaders

S. No	Time	Topic	Sub-Topics	Methodology
1	1.00 hr	Introduction on tribal society	<ul style="list-style-type: none"> <li>• Tribal civilization</li> <li>• Tribal Culture in India</li> <li>• Tribal Traditions in India</li> <li>• Adivasis (aborigins)</li> </ul>	ILM, Brain Storming
2	2.00 hrs	Tribal Issues	<ul style="list-style-type: none"> <li>• Geographical Isolation</li> <li>• Primitive traits</li> <li>• Distinct Culture</li> <li>• Self detachment</li> <li>• Money lending</li> <li>• Peripatetic traders</li> <li>• Non tribal penetration</li> <li>• Indebtedness</li> <li>• Land alienation</li> <li>• Forest laws and livelihood security</li> <li>• Extremism</li> <li>• Changing Markets &amp; impact on subsistence economy</li> <li>• Economic backwardness</li> <li>• Lack of credit facilities</li> <li>• De forestation</li> <li>• Ecological degradation</li> </ul>	ILM, SGD, Brain Storming
3	3.00 hrs	Particularly Vulnerable Tribal Groups (PVTGs)	<ul style="list-style-type: none"> <li>• Who are the PVTGs</li> <li>• Diminishing population</li> <li>• Socio –economic conditions</li> <li>• Extinct tribal groups</li> <li>• Hunting - Gathering economy</li> <li>• Hunters, Fishers and Food</li> <li>• Gathering</li> <li>• Most under developed</li> <li>• Barter system</li> <li>• Subsistence Economy</li> <li>• Band Organization</li> <li>• Typical Ecological setting</li> <li>• Primitive technology</li> <li>• Shifting (Podu) cultivation</li> <li>• Undeveloped language</li> <li>• Behavior pattern</li> <li>• Reciprocity</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>• Trade</li> <li>• Political Organization</li> <li>• Cultural barriers</li> </ul>	
4	2.00 hrs	Problems of PVTGs	<ul style="list-style-type: none"> <li>• Socio-cultural Problems</li> <li>• Economic Problems</li> <li>• Educational Problems</li> <li>• Health and Hygiene Problems</li> </ul>	ILM, SGD
5	3.00 hrs	Key Programs	<ul style="list-style-type: none"> <li>• Health and nutritional Programs through ICDS</li> <li>• Mid-Day meals</li> <li>• Targeted Public Distribution System:</li> <li>• Mobile medical and essential commodities distribution system</li> <li>• Village grain bank scheme</li> <li>• Safe drinking water</li> <li>• Sanitation</li> <li>• Malaria eradication system</li> <li>• Electrification of Hamlets</li> <li>• Education(SSA)</li> <li>• Roads</li> <li>• NRHM</li> <li>• MGNREGS,PAY (Housing)</li> <li>• Funds under Art 275</li> <li>• Inclusion - Formation of SHGs and Federations</li> </ul>	ILM, SGD
6	3.00 hrs	Schedule V (Constitutional provisions)	<p><b>Reservations</b></p> <ul style="list-style-type: none"> <li>• (Education Institutions</li> <li>• Government</li> <li>• Parliament</li> <li>• State Assemblies and Panchayats</li> <li>• Fundamental Rights</li> <li>• National Commission for STs</li> </ul> <p><b><u>Special Provisions</u></b></p> <ul style="list-style-type: none"> <li>• Constitution of Tribal Advisory council (20Members)</li> <li>• Governor – Convener</li> <li>• Regulate allotment of land</li> <li>• Regulate money lending business</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
			<b><u>Development Programs</u></b> <ul style="list-style-type: none"> <li>• Protective measures</li> <li>• Land transfer regulations</li> <li>• Legal aid</li> <li>• Marketing of Agricultural and Minor Forest Produce</li> <li>• Sale supply of essential commodities</li> <li>• Bonded labour</li> <li>• Recognition of Forest rights</li> </ul>	
7	2:00 hrs	Schedule-VI	<ul style="list-style-type: none"> <li>• Autonomous District councils (30 Members)</li> <li>• Autonomous Regions</li> <li>• 5 Years tenure</li> <li>• Making Land rules (Other than Reserved Forest)</li> <li>• Water resources for Agriculture</li> <li>• Regulation on Shifting cultivation</li> <li>• Village committees</li> <li>• Inheritance of property</li> <li>• Primary schools</li> <li>• Agriculture, Animal Husbandry</li> <li>• Collection of Land revenue</li> <li>• Imposition of Tax</li> <li>• Grant of licenses</li> <li>• Leases for minor Minerals</li> <li>• Control money lending</li> </ul>	ILM,SGD
8	3.00 hrs	PESA Act 1996	<ul style="list-style-type: none"> <li>• 73<sup>rd</sup> Amendment</li> <li>• Need and Importance of PESA act</li> <li>• (Provisions of the Panchayat Extension to scheduled Areas Act,1996)</li> <li>• Decentralized governance system</li> <li>• Local self government</li> <li>• Village / hamlet/tola etc.,</li> <li>• Gram Sabha</li> <li>• Planning and Implementation</li> <li>• Reservation of seats</li> <li>• Land acquisition</li> <li>• Rehabilitation</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Excise</li> <li>Village Institutions</li> <li>Minor Forest Produce(MFP)</li> <li>Employment generation</li> <li>Land alienation</li> <li>Water Resources</li> <li>Control over Village Markets</li> <li>Money lending</li> <li>Reservation of Seats</li> <li>Mining lease for Minor minerals</li> <li>Poverty alleviation Programs</li> </ul>	
9	3.00 hrs	Forest and Tribals	<ul style="list-style-type: none"> <li>Importance of Forest</li> <li>Forest - Tribals relationship</li> <li>Tribal economy</li> <li>Various types of Benefits</li> <li>Forest Villages</li> <li>Minor Forest Produce</li> <li>Exploitation by contractors</li> <li>Forest Labour cooperatives</li> <li>Tribal Unrest</li> <li>Forest Act-1998</li> <li>The Schedule Tribes and other Traditional Forest Dwellers Act-2006</li> </ul>	ILM, SGD
10	1.30 hrs	Vulnerability Analysis	<ul style="list-style-type: none"> <li>What is vulnerability</li> <li>Types of Vulnerability</li> <li>Vulnerability Impact on women</li> <li>Ways to come out</li> </ul>	ILM, SGD
11	2.00 hrs	Gender and Gender Roles	<ul style="list-style-type: none"> <li>Gender perspective of society</li> <li>Patriarchy</li> <li>Women Role in Society</li> <li>Gender Inequality</li> </ul>	ILM, SGD
12	1.00 hr	Gender-based Development	<ul style="list-style-type: none"> <li>How development of Women is development of society</li> <li>Women Literacy</li> <li>Women at work</li> </ul>	ILM, SGD
13	1.00 hr	Women's Rights	<ul style="list-style-type: none"> <li>Women's Status <ul style="list-style-type: none"> <li>Right to Life, Right to Human Dignity &amp; Security, Right to Development, Right to</li> </ul> </li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
			Participation <ul style="list-style-type: none"> <li>Landmark legislation for protecting women's rights</li> </ul>	
14	1.00 hr	Social Mobilization	<ul style="list-style-type: none"> <li>Need</li> <li>Tools-PRA, Skits, <i>Nukkad Natak</i>, Short-Films, Rallies, Posters, etc.,</li> <li>Do's &amp; Don'ts</li> </ul>	ILM, SGD
15	1.30 hrs	SHG formation	<ul style="list-style-type: none"> <li>Purpose of SHG formation</li> <li>Difference between Mob &amp; Group</li> <li>Need of women SHG</li> <li>Formation process-when, where, whom &amp; How?</li> <li>Non-negotiable in SHG formation</li> <li>SHG naming</li> <li>Roles &amp; Responsibilities of SHG leaders and Members</li> <li>Account opening process Documents required for Bank account opening</li> </ul>	ILM, SGD
16		SHG norms	<ul style="list-style-type: none"> <li>Importance Formation Process</li> <li>Formulation of norms - who, when and where</li> <li>Types of norms               <ul style="list-style-type: none"> <li>Financial</li> <li>Social</li> <li>Management</li> </ul> </li> <li>Bank Account opening</li> </ul>	ILM, SGD
17	2.00 hrs	SHG – Panchasutra	<ul style="list-style-type: none"> <li>What are the Panchasutra</li> <li>Need and importance</li> <li>Regular meeting</li> <li>Regular savings</li> <li>Regular internal lending</li> <li>Regular repayment</li> <li>Regular Book keeping</li> </ul>	ILM, SGD
18	1.00 hr	SHG –Savings & loans	<ul style="list-style-type: none"> <li>Importance of Savings</li> <li>Types of savings               <ul style="list-style-type: none"> <li>Compulsory Savings</li> <li>Voluntary savings</li> </ul> </li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>➤ Special savings</li> <li>• Types of loans</li> <li>• Small loans               <ul style="list-style-type: none"> <li>➤ Consumption</li> <li>➤ emergency</li> <li>➤ Social needs</li> </ul> </li> <li>• Big loans               <ul style="list-style-type: none"> <li>➤ Income Generation</li> <li>➤ Livelihood promotion</li> <li>➤ Education / Health</li> </ul> </li> <li>• Interest</li> <li>• Repayments</li> </ul>	
19	3.00 hrs	SHG Meeting Process	<ul style="list-style-type: none"> <li>• Importance of Weekly Meeting</li> <li>• Sitting in circle</li> <li>• Setting the agenda-               <ul style="list-style-type: none"> <li>• Prayer</li> <li>• Introduction</li> <li>• Attendance</li> <li>• Review of Previous Meeting minutes</li> <li>• Collection of Savings</li> <li>• Collection of Loan installments, interest and other payments</li> <li>• Receipts &amp; Payments</li> <li>• Sanctioning of new loans</li> <li>• Discussion on social issues</li> <li>• Other issues (if any)</li> <li>• Recording the minutes and reading</li> </ul> </li> <li>• Signatures of members</li> </ul>	ILM, SGD
20	2.00 hrs	Leadership	<ul style="list-style-type: none"> <li>• Need of Leadership</li> <li>• Selection of the leaders</li> <li>• Leadership positions</li> <li>• Roles &amp; responsibilities of President/secretary/Treasurer etc.,</li> <li>• Qualities of a good leader</li> <li>• Rotation of Leadership</li> </ul>	ILM, Short Film, Flip chart, Case study, Brain storming, Game



S. No	Time	Topic	Sub-Topics	Methodology
21	1.30 hrs	SHG Books & Book keeper	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Types of books (Initial books) <ul style="list-style-type: none"> <li>➤ Minutes</li> <li>➤ Savings &amp; Attendance</li> <li>➤ Loan ledger</li> <li>➤ Member pass book</li> </ul> </li> <li>• Need</li> <li>• Identification</li> <li>• Do's &amp; Don'ts</li> <li>➤ Honorarium</li> </ul>	Flip-charts, Short-films, Case study, Game
22	1.00 hr	Revolving Fund (RF)	<ul style="list-style-type: none"> <li>• Criteria for RF</li> <li>• Process</li> <li>• Utilization</li> <li>• Prioritization</li> <li>• Benefits</li> </ul>	ILM,SGD
23	1.00 hr	SHG-Bank Linkage	<ul style="list-style-type: none"> <li>• Need</li> <li>• Eligibility criteria</li> <li>• Approach to bank</li> <li>• Different Bank formats (withdrawals, paying slip etc.,)</li> <li>• Types of Loans <ul style="list-style-type: none"> <li>➤ Term Loan</li> <li>➤ Cash Credit Line</li> </ul> </li> <li>• Documentation Process</li> <li>• Repayment</li> </ul>	ILM, Short Film, Flip chart, Case study
24	1.00 hr	Interest Subvention	<ul style="list-style-type: none"> <li>• Guidelines</li> <li>• Eligibility</li> <li>• Procedure</li> <li>• Availing process</li> </ul>	ILM, Brain storming
25	2.00 hrs	SHG Audit & Grading	<ul style="list-style-type: none"> <li>• Need for Audit</li> <li>• Aspects of audit (funds, attendance, book keeping, social status etc.,)</li> <li>• Who will do</li> <li>• Frequency</li> <li>• Audit fee</li> <li>• Role of Members, Leaders and Book keeper during audit</li> <li>• Need for grading</li> <li>• Grading parameters</li> <li>• Who will grade</li> </ul>	ILM, Flip chart, Case study
26	1.30	Community	<ul style="list-style-type: none"> <li>• Need &amp; Importance</li> </ul>	ILM, Short

S. No	Time	Topic	Sub-Topics	Methodology
	hrs	Investment Fund (CIF)	<ul style="list-style-type: none"> <li>• Eligibility criteria</li> <li>• Who will sanction, How much</li> <li>• Process of availing</li> <li>• Utilization</li> <li>• Interest</li> <li>• Repayment</li> </ul>	Film, Flip chart, Case study
27	3.00 hrs	Micro Credit Plan (MCP)	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Analysis of member loans</li> <li>• Types of loans ( Consumption, IGA, Health, social etc.,)</li> <li>• Eligibility of SHG</li> <li>• Steps of MCP</li> <li>• Process of MCP preparation</li> <li>• MCP Appraisal by SHG</li> </ul>	ILM, Short Film, Case study (Sample MCP)
28	1.30 hrs	Village Organization & Norms	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Role of SHGs in VO formation</li> <li>• When to form ( no. of SHGs, demography )</li> <li>• Types of Norms</li> <li>• Bank account opening process</li> </ul>	ILM, Flip chart, Case study, Brain storming, Short film
29	1.30 hrs	Tribe specific Federation	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Objectives</li> <li>• Structure based on the area</li> <li>• Special provisions</li> <li>• Relaxations (Financial &amp; Non Financial)</li> <li>• Simplified norms</li> <li>• Specific needs &amp; services</li> <li>• Different CB modules</li> </ul>	
30	2.00 hrs	VO Meeting process	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Frequency</li> <li>• Sitting pattern “U” shape</li> <li>• Meeting Agenda</li> <li>• Prayer</li> <li>• Introduction</li> <li>• Attendance</li> <li>• Review of Previous Meeting minutes</li> <li>• Review of SHGs performance through MPR</li> <li>• Review of functional committees</li> </ul>	ILM, Flip chart, Case study, Brain storming, Short film

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Collection of Savings</li> <li>Collection of Loan installments, interest and other payments</li> <li>Receipts &amp; Payments</li> <li>Sanctioning of new loans</li> <li>Discussion on social issues</li> <li>Review of CA/CM, VBK etc.,</li> <li>Other issues (if any)</li> <li>Recording and reading minutes</li> <li>Signatures of members</li> </ul>	
31	1.30 hrs	Functions of VO-General Body	<ul style="list-style-type: none"> <li>Importance</li> <li>Membership</li> <li>Delegated powers</li> <li>Responsibilities</li> <li>Tenure</li> <li>Frequency of meeting</li> <li>Meeting process</li> <li>Meeting agenda</li> </ul>	ILM, Flip chart, Case study, Brain storming, Short film
32	1.30 hrs	Functions of VO-Executive Committee	<ul style="list-style-type: none"> <li>Importance</li> <li>Membership</li> <li>Delegated powers</li> <li>Responsibilities</li> <li>Tenure</li> <li>Frequency of meeting</li> <li>Meeting process</li> <li>Meeting agenda</li> </ul>	ILM, Flip chart, Case study, Brain storming
33	1.00 hr	Functions of VO-Office Bearers	<ul style="list-style-type: none"> <li>Office bearers selection/ election process</li> <li>Tenure</li> <li>Delegated powers</li> <li>Frequency of meeting</li> <li>Meeting process</li> </ul>	ILM, Flip chart, Case study, Brain storming
34	1.30 hrs	Office Bearers	<ul style="list-style-type: none"> <li>Eligibility and Qualities</li> <li>Roles and responsibilities</li> <li>President</li> <li>Secretary</li> <li>Treasurer</li> <li>Vice president</li> <li>Joint Secretary</li> </ul>	ILM, Flip chart, Case study, Brain storming
35	1.00 hr	VO sub committees	<ul style="list-style-type: none"> <li>Need and importance</li> <li>Selection process</li> <li>No. of Members in each</li> </ul>	ILM, Flip chart, Case study, Brain storming

S. No	Time	Topic	Sub-Topics	Methodology
			<p>committee</p> <p><b>Important committees</b></p> <ul style="list-style-type: none"> <li>Monitoring</li> <li>Bank linkage/CBRM</li> <li>Social action</li> </ul> <p><b>Need based committees</b></p> <ul style="list-style-type: none"> <li>Livelihoods</li> <li>Education</li> <li>Health/water &amp; sanitation etc.,</li> <li>Roles and Responsibilities</li> <li>Review of sub committees</li> <li>Tenure of the committee members</li> </ul>	
36	2.00 hrs	VO Services	<p>Training and capacity building of SHGs</p> <ul style="list-style-type: none"> <li>SHG Member and leaders training</li> <li>SHG book keepers training</li> <li>Active women training</li> </ul> <p>Financial services</p> <ul style="list-style-type: none"> <li>Savings</li> <li>Share capital</li> <li>Loans</li> </ul> <p>Social services</p> <ul style="list-style-type: none"> <li>Family counseling</li> <li>Prohibition of alcohol</li> <li>Child labour/ marriage,</li> <li>Insurance etc.)</li> </ul> <p>Technical services</p> <ul style="list-style-type: none"> <li>SHG audit and grading</li> <li>Development of social capital</li> </ul>	ILM, Flip chart, Case study, Brain storming, Short film
37	30 min	VO Books	<ul style="list-style-type: none"> <li>Types of books</li> <li>Do's &amp; don'ts in each book</li> <li>Preparation of Monthly progress Report</li> </ul>	ILM, Brain storming
38	30 min	VO Book keeper	<ul style="list-style-type: none"> <li>Importance</li> <li>Roles &amp; responsibilities</li> <li>Identification/selection</li> <li>Honorarium and its process</li> </ul>	ILM, Brain storming

S. No	Time	Topic	Sub-Topics	Methodology
40	30 min	Community Activist/Community Mobilizer	<ul style="list-style-type: none"> <li>Importance</li> <li>Roles &amp; responsibilities</li> <li>Identification/selection</li> <li>Honorarium</li> </ul>	ILM, Brain storming
41	2.00 hrs	Source of Funds	<p><b>Internal Funds:</b></p> <ul style="list-style-type: none"> <li>Savings</li> <li>Entry Fee</li> <li>Membership</li> <li>Share Capital</li> <li>Deposits</li> <li>Interest</li> <li>Fines/Donations</li> <li>Resource Fee</li> <li>Service Charges etc.,</li> </ul> <p><b>Entitlement Funds:</b></p> <ul style="list-style-type: none"> <li>Community Investment Fund(CIF)</li> <li>Vulnerability Reduction Fund (VRF)</li> <li>Livelihood Fund</li> </ul> <p><b>Other funds</b></p> <ul style="list-style-type: none"> <li>Bank Linkage ( Bulk Finance)</li> </ul>	ILM, Brain storming
42	1.30 hrs	Financial Norms	<ul style="list-style-type: none"> <li>Importance of financial norms</li> <li>Entry Fee</li> <li>Membership</li> <li>Share Capital</li> <li>Savings</li> <li>Deposits</li> <li>Interest</li> <li>Fines/Donations</li> <li>Resource Fee</li> <li>Service Charges etc</li> <li>Community Investment Fund(CIF)</li> <li>Vulnerability Reduction Fund (VRF)</li> <li>Livelihood Fund</li> <li>Bank Linkage (Bulk Finance)</li> <li><b>Implementation of Norms</b></li> </ul>	ILM, Brain storming
43	1.00 hr	CBRM	<ul style="list-style-type: none"> <li>Importance</li> <li>Structure</li> <li>Formation</li> </ul>	ILM, Brain storming, Short film

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>• functions</li> <li>• Bank Mithra identification</li> <li>• Training</li> <li>• Positioning</li> <li>• Registers to be maintained</li> <li>• Payment of Honorarium</li> <li>• CBRM Meeting Agenda.</li> <li>• Role of Bank Manager</li> </ul>	
44	1.30 hrs	Community Investment Fund	<ul style="list-style-type: none"> <li>• CIF Purpose</li> <li>• Guidelines</li> <li>• Advantages</li> <li>• Eligibility for CLF</li> <li>• Eligibility for VO Sanction process</li> <li>• CIF Management Plan</li> <li>• Installments</li> <li>• Interest</li> <li>• MoU between CLF-VO &amp; VO-SHG</li> <li>• Monitoring (subcommittee &amp; DCB register)</li> <li>• Grounding</li> <li>• Documentation</li> <li>• Repayment</li> </ul>	ILM, Brain storming
45	1.00 hr	Other Financial Institutions	<ul style="list-style-type: none"> <li>• Types of financial institutions</li> <li>• Tribal development corporations</li> <li>• Cooperatives</li> <li>• Private banks</li> <li>• Government Departments etc.,</li> <li>• Advantages &amp; disadvantages</li> </ul>	ILM, Brain storming
46	1.30 hrs	Insurance	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Various insurance products/policies</li> <li>• Individual &amp; Group</li> <li>• Asset &amp; Live stock</li> <li>• Enrollment process</li> <li>• Claim settlement</li> <li>• Role of SHG, VO and CLF</li> </ul>	ILM, Brain storming, Short film
47	1.30 hrs	Audit & Grading	<ul style="list-style-type: none"> <li>• Importance of Audit</li> <li>• Types of Audit</li> <li>• <b>Community Audit</b></li> </ul>	ILM, Brain storming

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>• SHG audit by VO</li> <li>• VO audit by CLF</li> <li>• <b>Statutory Audit by CA</b></li> <li>• VO &amp; CLF</li> <li>• <b>Social Audit</b></li> <li>• Service charge</li> <li>• Frequency of audit</li> <li>• Grading importance</li> <li>• Grading parameters</li> <li>• SHGs Grading by VO</li> <li>• VO Grading by CLF</li> </ul>	
48	3.00 hrs	Vulnerability Reduction Fund	<ul style="list-style-type: none"> <li>• Source</li> <li>• Purpose</li> <li>• Guidelines</li> <li>• Eligibility to VO</li> <li>• Criteria for availing VRF</li> <li>• Release of Installments ( I&amp;II) to VO by Project</li> <li>• Release of VRF by VO to SHG</li> <li>• Release of VRF to Non Members</li> <li>• Constitution of VRF Sub committee</li> <li>• Appraisal Process               <ul style="list-style-type: none"> <li>➤ SHG level</li> <li>➤ VO level</li> <li>➤ CLF level</li> </ul> </li> </ul>	ILM, SGD
49	1.30 hrs	Vulnerability Assessment	<ul style="list-style-type: none"> <li>• What is vulnerability</li> <li>• Different vulnerabilities</li> <li>• Assessment indicators</li> <li>• SECC 7 Deprivations</li> </ul>	ILM, Short film, Case study, PRA techniques

S. No	Time	Topic	Sub-Topics	Methodology
50	2.00 hrs	Prioritization of Vulnerabilities	<ul style="list-style-type: none"> <li>• Prioritization process</li> <li>• Key elements in Prioritization               <ul style="list-style-type: none"> <li>➤ SECC 7 Deprivations</li> <li>➤ Orphans</li> <li>➤ Destitute</li> <li>➤ Trans Genders</li> <li>➤ Chronic Diseases (TB, Cancer, HIV &amp; Leprosy)</li> </ul> </li> <li>• Distressed Migration etc.,</li> <li>• Role of SHG &amp; VO EC</li> <li>• Participation of Key Persons</li> <li>• Facilitation support by staff</li> </ul>	Brain storming, ILM, PRA techniques
51	1.30 hrs	Implementation Strategies	<ul style="list-style-type: none"> <li>• Support strategies at VO level</li> <li>• Support to HHs through SHG</li> <li>• Direct Support to HHs (who are not in SHG fold)</li> <li>• Type of support               <ul style="list-style-type: none"> <li>• Financial</li> <li>• Social</li> <li>• Other</li> </ul> </li> </ul>	ILM, SGD
52	1.30 hrs	VRF Management	<ul style="list-style-type: none"> <li>• Opening of Separate Bank Account</li> <li>• Preparation of Norms for VRF</li> <li>• Fund Limitations &amp; Approvals</li> <li>• Lending process</li> <li>• Repayment Process</li> <li>• Rate of Interest</li> <li>• Installments</li> <li>• Without Interest</li> <li>• Gestation</li> <li>• Documentation</li> </ul>	ILM, SGD
53	1.30 hrs	Mobilization of Fund & Monitoring	<ul style="list-style-type: none"> <li>• Need for fund Mobilization</li> <li>• Internal Fund Mobilization               <ul style="list-style-type: none"> <li>➤ Special Contributions by Members</li> <li>➤ Fund allocation from Surplus</li> </ul> </li> <li>• External Funds Mobilization               <ul style="list-style-type: none"> <li>➤ Donations</li> <li>➤ CSR</li> <li>➤ Government Programs</li> </ul> </li> <li>• Monitoring by</li> </ul>	Brain Storming, ILM



S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>➤ VO OB</li> <li>➤ VO EC</li> <li>➤ Sub committee</li> </ul>	
54	2.00 hrs	Tribal Livelihoods	<ul style="list-style-type: none"> <li>• Understanding Tribal Livelihoods</li> <li>• Objective</li> <li>• Importance</li> <li>• Concept</li> <li>• Defining Livelihood</li> <li>• Portfolio of livelihoods of a poor house hold</li> </ul>	ILM, Case Study & SGD
55	2.00 hrs	Agriculture	<ul style="list-style-type: none"> <li>• Importance of Agriculture</li> <li>• Cultivation Methods</li> <li>• Hill Cultivation type</li> <li>• Shifting cultivation</li> <li>• Plain Agriculture Type</li> <li>• Agriculture &amp; Allied sectors</li> </ul>	ILM, SGD
56	3.00 hrs	MKSP	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Objectives</li> <li>• Food Security</li> <li>• Nutritional Security</li> <li>• Gender friendly tools</li> <li>• Drudgery reduction for women NTFP collectors &amp; farmers</li> </ul>	ILM, Case Study, Brain storming & SGD
57	4.00 hrs	CMSA	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• NPM/IPM/Integrated Nutrient Management methods</li> <li>• Improved access of women in Agriculture</li> <li>• Reduce cost of cultivation</li> <li>• Soil Health Management</li> <li>• Soil and Water Conservation</li> <li>• Bio-Diversity Enhancement</li> <li>• Poly cropping,</li> <li>• Multi layer farming</li> <li>• Indigenous best practices</li> <li>• Environment Protection</li> </ul>	ILM, Case Study, Brain storming & SGD
58	6.00 hrs	NTFP	<ul style="list-style-type: none"> <li>• Need and Importance of NTFP</li> <li>• Constraints in Collection and Marketing</li> <li>• Causes and Effects depletion</li> <li>• Important NTFPs</li> </ul>	ILM, Case Study, Brain storming & SGD

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Potential survey of NTFP</li> <li>Supply of Physical Infrastructure</li> <li>Capacity building on sustainable tapping and scientific method of collection</li> <li>Proper orientation on quality control, packing and storage</li> <li>Harvesting and Post harvesting precautions</li> <li>Value addition</li> <li>Marketing of NTFPs</li> <li>Proper marketing tie-ups and remunerative price</li> <li>Sustainable cultivation of NTFPs</li> <li>Regular regeneration</li> </ul>	
59	6.00 hrs	Live Stock (Small Ruminants, Poultry, Ducks & Piggery)	<ul style="list-style-type: none"> <li>Importance of Live stock</li> <li>Objective</li> <li>Animal life cycle</li> <li>Production</li> <li>Fodder development &amp; management</li> <li>Disease management</li> <li>Marketing</li> </ul>	ILM, Case Study, Brain storming & SGD ILM, Case Study, Brain storming & SGD
60	2.00 hrs	Fisheries	<ul style="list-style-type: none"> <li>Importance</li> <li>Objectives</li> <li>Inland , Coastal &amp; Marine</li> </ul>	ILM, SGD
61	1.00 hr	Tribal Markets	<ul style="list-style-type: none"> <li>Need and Importance</li> <li>Market structure</li> </ul> <p><b><u>Major Problems</u></b></p> <ul style="list-style-type: none"> <li>Low level of Economic Activity</li> <li>Exploitation by Money lenders,</li> <li>Traders and Middle men</li> <li>Indebtedness</li> <li>Minor Forest Produce</li> <li>Weekly Markets</li> <li>Barter system</li> <li>Marketing System(Seller and Purchaser)</li> <li>Money lenders</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
62	3.00 hrs	Collectives/ Cooperatives	<ul style="list-style-type: none"> <li>Need and Importance of Collectives/ cooperatives</li> <li>Producers Cooperatives- Dairy, Agri</li> <li>Producer Groups-Livestock, Milch animals</li> <li>Collective Enterprises -off-farm and Non-farm-(Pickles, Sweets, Paper plates, Masala Powders, Candle Making etc.,)</li> </ul>	ILM, SGD
63	1.00 hr	Community Cadre Development	<ul style="list-style-type: none"> <li>Why Community Cadres Need &amp; Importance Emergence</li> <li>who will be a community cadre identification</li> <li>training</li> <li>Positioning</li> <li>Monitoring</li> <li>Payment of honorarium</li> </ul>	ILM, SGD short film
64	1.00 hr	Types of Community Cadre	<ul style="list-style-type: none"> <li>SHG book keeper</li> <li>VO book keeper</li> <li>Various CRPs</li> <li>Community trainers (MCP, Book keeping, CRP trainers)</li> <li>Community Auditors</li> <li>Bima Mithra</li> <li>Bank Mithra</li> <li>Job mithra</li> <li>Van Sakhi</li> <li>Krusha Sakhi</li> <li>Swasth sakhi</li> </ul>	Video, case study, ILM, Brain Storming
65	1.00 hr	Van Sakhi/Forest Activist	<ul style="list-style-type: none"> <li>Need</li> <li>Eligibility</li> <li>identification</li> <li>training</li> <li>Positioning</li> <li>Job chart/</li> <li>Roles &amp; Responsibilities</li> <li>Monitoring</li> <li>payment of Honorarium</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
66	1.00 hr	Service Charges/Resource Fee	<ul style="list-style-type: none"> <li>Source of funds for community cadre honorarium</li> <li>Fixation of Service charges</li> <li>Collection &amp; Payment Procedure at SHG-VO-CLF level</li> <li>Service charges for external organizations</li> <li>MoU</li> </ul>	Brain Storming, ILM
67	2.00 hrs	Rights and Entitlements	<ul style="list-style-type: none"> <li>Fundamental Rights</li> <li><b>Key entitlements:</b> <ul style="list-style-type: none"> <li>Need and Importance</li> <li>Antyodaya Anna Yojana (AAY)</li> <li>NOAP</li> <li>MGNREGA- Job cards</li> <li>Housing</li> <li>Safe drinking water</li> <li>Sanitation</li> <li>PDS - Ration cards</li> <li>Health cards</li> <li>Tribal Id cards</li> <li>Voter cards</li> <li>Aadhar</li> <li>Pension cards</li> <li>ST certificates</li> <li>Land titles</li> <li>Insurance etc.,</li> <li>Process to Access</li> <li>Grievance filing process</li> </ul> </li> </ul>	ILM, SGD, Brain Storming

#### IV. Training on Tribal Development to Cadre

S. No	Time	Topic	Sub-Topics	Methodology
1	1.00 hr	Introduction on tribal society	<ul style="list-style-type: none"> <li>Tribal civilization</li> <li>Tribal Culture in India</li> <li>Tribal Traditions in India</li> <li>Adivasis (aborigins)</li> </ul>	ILM, Brain Storming
2	2.00 hrs	Tribal Issues	<ul style="list-style-type: none"> <li>Geographical Isolation</li> <li>Primitive traits</li> <li>Distinct Culture</li> <li>Self detachment</li> <li>Money lending</li> <li>Peripatetic traders</li> <li>Non tribal penetration</li> <li>Indebtedness</li> <li>Land alienation</li> <li>Forest laws and livelihood security</li> <li>Extremism</li> <li>Changing Markets &amp; impact on subsistence economy</li> <li>Economic backwardness</li> <li>Lack of credit facilities</li> <li>De forestation</li> <li>Ecological degradation</li> </ul>	ILM, SGD, Brain Storming

S. No	Time	Topic	Sub-Topics	Methodology
3	3.00 hrs	Particularly Vulnerable Tribal Groups (PVTGs)	<ul style="list-style-type: none"> <li>Who are the PVTGs</li> <li>Diminishing population</li> <li>Socio –economic conditions</li> <li>Extinct tribal groups</li> <li>Hunting - Gathering economy</li> <li>Hunters, Fishers and Food</li> <li>Gathering</li> <li>Most under developed</li> <li>Barter system</li> <li>Subsistence Economy</li> <li>Band Organization</li> <li>Typical Ecological setting</li> <li>Primitive technology</li> <li>Shifting (Podu) cultivation</li> <li>Undeveloped language</li> <li>Behavior pattern</li> <li>Reciprocity</li> <li>Trade</li> <li>Political Organization</li> <li>Cultural barriers</li> </ul>	ILM, SGD
4	2.00 hrs	Problems of PVTGs	<ul style="list-style-type: none"> <li>Socio-cultural Problems</li> <li>Economic Problems</li> <li>Educational Problems</li> <li>Health and Hygiene Problems</li> </ul>	ILM, SGD
5		Strategies for PVTGs Development	<ul style="list-style-type: none"> <li>Identification of PVTGs (75 PVTGs)</li> <li>Mobilization</li> <li>Building Institutions</li> <li>Capacity Building</li> <li>Rights and entitlements</li> <li>Access to Financial Institutions</li> <li>Livelihood Promotion</li> <li>Social Development</li> <li>Convergence</li> </ul>	ILM, SGD
6	3.00 hrs	Key Programs	<ul style="list-style-type: none"> <li>Health and nutritional Programs through ICDS</li> <li>Mid-Day meals</li> <li>Targeted Public Distribution System:</li> <li>Mobile medical and essential</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
			commodities distribution system <ul style="list-style-type: none"> <li>Village grain bank scheme</li> <li>Safe drinking water</li> <li>Sanitation</li> <li>Malaria eradication system</li> <li>Electrification of Hamlets</li> <li>Education(SSA)</li> <li>Roads</li> <li>NRHM</li> <li>MGNREGS,PAY (Housing)</li> <li>Funds under Art 275</li> <li>Inclusion - Formation of SHGs and Federations</li> </ul>	
7	3.00 hrs	Schedule V (Constitutional provisions)	<ul style="list-style-type: none"> <li><b>Reservations</b></li> <li>(Education Institutions</li> <li>Government</li> <li>Parliament</li> <li>State Assemblies and Panchayats</li> <li>Fundamental Rights</li> <li>National Commission for STs</li> <li><b><u>Special Provisions</u></b></li> <li>Constitution of Tribal Advisory council (20Members)</li> <li>Governor –Convener</li> <li>Regulate allotment of land</li> <li>Regulate money lending business</li> <li><b><u>Development Programs</u></b></li> <li>Protective measures</li> <li>Land transfer regulations</li> <li>Legal aid</li> <li>Marketing of Agricultural and Minor Forest Produce</li> <li>Sale supply of essential commodities</li> <li>Bonded labour</li> <li>Recognition of Forest rights</li> </ul>	ILM, SGD
8	2:00 hrs	Schedule-VI	<ul style="list-style-type: none"> <li>Autonomous District councils (30 Members)</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Autonomous Regions</li> <li>5 Years tenure</li> <li>Making Land rules (Other than Reserved Forest)</li> <li>Water resources for Agriculture</li> <li>Regulation on Shifting cultivation</li> <li>Village committees</li> <li>Inheritance of property</li> <li>Primary schools</li> <li>Agriculture, Animal Husbandry</li> <li>Collection of Land revenue</li> <li>Imposition of Tax</li> <li>Grant of licenses</li> <li>Leases for minor Minerals</li> <li>Control money lending</li> </ul>	
9	3.00 hrs	PESA Act 1996	<ul style="list-style-type: none"> <li>73<sup>rd</sup> Amendment</li> <li>Need and Importance of PESA act</li> <li>(Provisions of the Panchayat Extension to scheduled Areas Act,1996)</li> <li>Decentralized governance system</li> <li>Local self government</li> <li>Village / hamlet/tola etc.,</li> <li>Gram Sabha</li> <li>Planning and Implementation</li> <li>Reservation of seats</li> <li>Land acquisition</li> <li>Rehabilitation</li> <li>Excise</li> <li>Village Institutions</li> <li>Minor Forest Produce(MFP)</li> <li>Employment generation</li> <li>Land alienation</li> <li>Water Resources</li> <li>Control over Village Markets</li> <li>Money lending</li> <li>Reservation of Seats</li> <li>Mining lease for Minor minerals</li> </ul>	ILM, SGD



S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Poverty alleviation Programs</li> </ul>	
10	3.00 hrs	Forest and Tribals	<ul style="list-style-type: none"> <li>Importance of Forest</li> <li>Forest - Tribals relationship</li> <li>Tribal economy</li> <li>Various types of Benefits</li> <li>Forest Villages</li> <li>Minor Forest Produce</li> <li>Exploitation by contractors</li> <li>Forest Labour cooperatives</li> <li>Tribal Unrest</li> <li>Forest Act-1998</li> <li>The Schedule Tribes and other Traditional Forest Dwellers Act-2006</li> </ul>	ILM, SGD
11	2.00 hrs	Rollout strategy for tribal	<p>Need and importance of collectivization</p> <p>Steps in collectivization</p> <ul style="list-style-type: none"> <li>Exclusively PVTGs</li> <li>Hill area Tribals</li> <li>Plain area Tribals</li> <li>Mixed Tribals</li> </ul> <p>Need of Group formation</p>	ILM, SGD
12	1.30 hrs	Vulnerability Analysis	<ul style="list-style-type: none"> <li>What is vulnerability</li> <li>Types of Vulnerability</li> <li>Vulnerability Impact on women</li> <li>Ways to come out</li> </ul>	ILM, SGD
13	2.00 hrs	Gender and Gender Roles	<ul style="list-style-type: none"> <li>Gender perspective of society</li> <li>Patriarchy</li> <li>Women Role in Society</li> <li>Gender Inequality</li> </ul>	ILM, SGD
14	1.00 hr	Gender-based Development	<ul style="list-style-type: none"> <li>How development of Women is development of society</li> <li>Women Literacy</li> <li>Women at work</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
15	1.00 hr	Women's Rights	<ul style="list-style-type: none"> <li>Women's Status               <ul style="list-style-type: none"> <li>Right to Life, Right to Human Dignity &amp; Security, Right to Development, Right to Participation</li> </ul> </li> <li>Landmark legislation for protecting women's rights</li> </ul>	ILM, SGD
16	1.00 hr	Social Mobilization	<ul style="list-style-type: none"> <li>Need</li> <li>Tools-PRA, Skits, <i>Nukkad Natak</i>, Short-Films, Rallies, Posters, etc.,</li> <li>Do's &amp; Don'ts</li> </ul>	ILM, SGD
17	1.30 hrs	SHG formation	<ul style="list-style-type: none"> <li>Purpose of SHG formation</li> <li>Difference between Mob &amp; Group</li> <li>Need of women SHG</li> <li>Formation process-when, where, whom &amp; How?</li> <li>Non-negotiable in SHG formation</li> <li>SHG naming</li> <li>Roles &amp; Responsibilities of SHG leaders and Members</li> <li>Account opening process Documents required for Bank account opening</li> </ul>	ILM, SGD
18		SHG norms	<ul style="list-style-type: none"> <li>Importance Formation Process</li> <li>Formulation of norms - who, when and where</li> <li>Types of norms               <ul style="list-style-type: none"> <li>➤ Financial</li> <li>➤ Social</li> <li>➤ Management</li> </ul> </li> <li>Bank Account opening</li> </ul>	ILM, SGD
19	2.00 hrs	SHG – Panchasutra	<ul style="list-style-type: none"> <li>What are the Panchasutra</li> <li>Need and importance</li> <li>Regular meeting</li> <li>Regular savings</li> <li>Regular internal lending</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Regular repayment</li> <li>Regular Book keeping</li> </ul>	
20	1.00 hr	SHG –Savings & loans	<ul style="list-style-type: none"> <li>Importance of Savings</li> <li>Types of savings               <ul style="list-style-type: none"> <li>➤ Compulsory Savings</li> <li>➤ Voluntary savings</li> <li>➤ Special savings</li> </ul> </li> <li>Types of loans</li> <li>Small loans               <ul style="list-style-type: none"> <li>➤ Consumption</li> <li>➤ emergency</li> <li>➤ Social needs</li> </ul> </li> <li>Big loans               <ul style="list-style-type: none"> <li>➤ Income Generation</li> <li>➤ Livelihood promotion</li> <li>➤ Education / Health</li> </ul> </li> <li>Interest</li> <li>Repayments</li> </ul>	ILM, SGD
21	3.00 hrs	SHG Meeting Process	<ul style="list-style-type: none"> <li>Importance of Weekly Meeting</li> <li>Sitting in circle</li> <li>Setting the agenda-               <ul style="list-style-type: none"> <li>➤ Prayer</li> <li>➤ Introduction</li> <li>➤ Attendance</li> <li>➤ Review of Previous Meeting minutes</li> <li>➤ Collection of Savings</li> <li>➤ Collection of Loan installments, interest and other payments</li> <li>➤ Receipts &amp; Payments</li> <li>➤ Sanctioning of new loans</li> <li>➤ Discussion on social issues</li> <li>➤ Other issues (if any)</li> <li>➤ Recording the minutes and reading</li> </ul> </li> <li>Signatures of members</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
22	2.00 hrs	Leadership	<ul style="list-style-type: none"> <li>• Need of Leadership</li> <li>• Selection of the leaders</li> <li>• Leadership positions</li> <li>• Roles &amp; responsibilities of President/secretary/ Treasurer etc.,</li> <li>• Qualities of a good leader</li> <li>• Rotation of Leadership</li> </ul>	ILM, Short Film, Flip chart, Case study, Brain storming, Game
23	1.30 hrs	SHG Books & Book keeper	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Types of books (Initial books) <ul style="list-style-type: none"> <li>➤ Minutes</li> <li>➤ Savings &amp; Attendance</li> <li>➤ Loan ledger</li> <li>➤ Member pass book</li> </ul> </li> <li>• Need</li> <li>• Identification</li> <li>• Do's &amp; Don'ts</li> <li>➤ Honorarium</li> </ul>	Flip-charts, Short-films, Case study, Game
24	1.00 hr	Revolving Fund (RF)	<ul style="list-style-type: none"> <li>• Criteria for RF</li> <li>• Process</li> <li>• Utilization</li> <li>• Prioritization</li> <li>• Benefits</li> </ul>	ILM,SGD
25	1.00 hr	SHG-Bank Linkage	<ul style="list-style-type: none"> <li>• Need</li> <li>• Eligibility criteria</li> <li>• Approach to bank</li> <li>• Different Bank formats (withdrawals, paying slip etc.,)</li> <li>• Types of Loans <ul style="list-style-type: none"> <li>➤ Term Loan</li> <li>➤ Cash Credit Line</li> </ul> </li> <li>• Documentation Process</li> <li>• Repayment</li> </ul>	ILM, Short Film, Flip chart, Case study
26	1.00 hr	Interest Subvention	<ul style="list-style-type: none"> <li>• Guidelines</li> <li>• Eligibility</li> <li>• Procedure</li> <li>• Availing process</li> </ul>	ILM, Brain storming
27	2 hrs	SHG Audit & Grading	<ul style="list-style-type: none"> <li>• Need for Audit</li> <li>• Aspects of audit (funds, attendance, book keeping,</li> </ul>	ILM, Flip chart, Case study

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>social status etc.,)</li> <li>• Who will do</li> <li>• Frequency</li> <li>• Audit fee</li> <li>• Role of Members, Leaders and Book keeper during audit</li> <li>• Need for grading</li> <li>• Grading parameters</li> <li>• Who will grade</li> </ul>	
28	1.30 hrs	Community Investment Fund (CIF)	<ul style="list-style-type: none"> <li>• Need &amp; Importance</li> <li>• Eligibility criteria</li> <li>• Who will sanction, How much</li> <li>• Process of availing</li> <li>• Utilization</li> <li>• Interest</li> <li>• Repayment</li> </ul>	ILM, Short Film, Flip chart, Case study
29	3.00 hrs	Micro Credit Plan (MCP)	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Analysis of member loans</li> <li>• Types of loans (Consumption, IGA, Health, social etc.,)</li> <li>• Eligibility of SHG</li> <li>• Steps of MCP</li> <li>• Process of MCP preparation</li> <li>• MCP Appraisal by SHG</li> </ul>	ILM, Short Film, Case study (Sample MCP)
30	1.30 hrs	Village Organization & Norms	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Role of SHGs in VO formation</li> <li>• When to form ( no. of SHGs, demography )</li> <li>• Types of Norms</li> <li>• Bank account opening process</li> </ul>	ILM, Flip chart, Case study, Brain storming, Short film
31	1:30 hrs	Tribe specific Federation	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Objectives</li> <li>• Structure based on the area</li> <li>• Special provisions</li> <li>• Relaxations (Financial &amp; Non Financial)</li> <li>• Simplified norms</li> <li>• Specific needs &amp; services</li> <li>• Different CB modules</li> </ul>	ILM, SGD
32	2.00	VO Meeting	<ul style="list-style-type: none"> <li>• Importance</li> </ul>	ILM, Flip chart,

S. No	Time	Topic	Sub-Topics	Methodology
	hrs	process	<ul style="list-style-type: none"> <li>Frequency</li> <li>Sitting pattern "U" shape</li> <li>Meeting Agenda</li> <li>Prayer</li> <li>Introduction</li> <li>Attendance</li> <li>Review of Previous Meeting minutes</li> <li>Review of SHGs performance through MPR</li> <li>Review of functional committees</li> <li>Collection of Savings</li> <li>Collection of Loan installments, interest and other payments</li> <li>Receipts &amp; Payments</li> <li>Sanctioning of new loans</li> <li>Discussion on social issues</li> <li>Review of CA/CM ,VBK etc.,</li> <li>Other issues (if any)</li> <li>Recording and reading minutes</li> <li>Signatures of members</li> </ul>	Case study, Brain storming, Short film
33	1.30 hrs	Functions of VO-General Body	<ul style="list-style-type: none"> <li>Importance</li> <li>Membership</li> <li>Delegated powers</li> <li>Responsibilities</li> <li>Tenure</li> <li>Frequency of meeting</li> <li>Meeting process</li> <li>Meeting agenda</li> </ul>	ILM, Flip chart, Case study, Brain storming, Short film
34	1.30 hrs	Functions of VO-Executive Committee	<ul style="list-style-type: none"> <li>Importance</li> <li>Membership</li> <li>Delegated powers</li> <li>Responsibilities</li> <li>Tenure</li> <li>Frequency of meeting</li> <li>Meeting process</li> <li>Meeting agenda</li> </ul>	ILM, Flip chart, Case study, Brain storming
35	1.00 hr	Functions of VO-Office Bearers	<ul style="list-style-type: none"> <li>Office bearers selection/ election process</li> </ul>	ILM, Flip chart, Case study, Brain

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>• Tenure</li> <li>• Delegated powers</li> <li>• Frequency of meeting</li> <li>• Meeting process</li> </ul>	storming
36	1.30 hrs	Office Bearers	<ul style="list-style-type: none"> <li>• Eligibility and Qualities</li> <li>• Roles and responsibilities               <ul style="list-style-type: none"> <li>➤ President</li> <li>➤ Secretary</li> <li>➤ Treasurer</li> <li>➤ Vice president</li> <li>➤ Joint Secretary</li> </ul> </li> </ul>	ILM, Flip chart, Case study, Brain storming
37	1.00 hr	VO sub committees	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Selection process</li> <li>• No. of Members in each committee</li> </ul> <p><b>Important committees</b></p> <ul style="list-style-type: none"> <li>• Monitoring</li> <li>• Bank linkage/CBRM</li> <li>• Social action</li> </ul> <p><b>Need based committees</b></p> <ul style="list-style-type: none"> <li>• Livelihoods</li> <li>• Education</li> <li>• Health/water &amp; sanitation etc.,</li> <li>• Roles and Responsibilities</li> <li>• Review of sub committees</li> <li>• Tenure of the committee members</li> </ul>	ILM, Flip chart, Case study, Brain storming
38	2.00 hrs	VO Services	<p>Training and capacity building of SHGs</p> <ul style="list-style-type: none"> <li>• SHG Member and leaders training</li> <li>• SHG book keepers training</li> <li>• Active women training</li> </ul> <p>Financial services</p> <ul style="list-style-type: none"> <li>• Savings</li> <li>• Share capital</li> <li>• Loans</li> </ul> <p>Social services</p>	ILM, Flip chart, Case study, Brain storming, Short film

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Family counseling</li> <li>Prohibition of alcohol</li> <li>Child labour/ marriage,</li> <li>Insurance etc.)</li> </ul> <p>Technical services</p> <ul style="list-style-type: none"> <li>SHG audit and grading</li> <li>Development of social capital</li> </ul>	
39	30 min	VO Books	<ul style="list-style-type: none"> <li>Types of books</li> <li>Do's &amp; don'ts in each book</li> <li>Preparation of Monthly progress Report</li> </ul>	ILM, Brain storming
40	30 min	VO Book keeper	<ul style="list-style-type: none"> <li>Importance</li> <li>Roles &amp; responsibilities</li> <li>Identification/selection</li> <li>Honorarium and its process</li> </ul>	ILM, Brain storming
41	30 min	Community Activist/Community Mobilizer	<ul style="list-style-type: none"> <li>Importance</li> <li>Roles &amp; responsibilities</li> <li>Identification/selection</li> <li>Honorarium</li> </ul>	ILM, Brain storming
42	2:00 hrs	Source of Funds	<p><b>Internal Funds:</b></p> <ul style="list-style-type: none"> <li>Savings</li> <li>Entry Fee</li> <li>Membership</li> <li>Share Capital</li> <li>Deposits</li> <li>Interest</li> <li>Fines/Donations</li> <li>Resource Fee</li> <li>Service Charges etc.,</li> </ul> <p><b>Entitlement Funds:</b></p> <ul style="list-style-type: none"> <li>Community Investment Fund(CIF)</li> <li>Vulnerability Reduction Fund (VRF)</li> <li>Livelihood Fund</li> </ul> <p><b>Other funds</b></p> <ul style="list-style-type: none"> <li>Bank Linkage ( Bulk Finance)</li> </ul>	ILM, Brain storming
43	1:30	Financial Norms	<ul style="list-style-type: none"> <li>Importance of financial norms</li> </ul>	ILM, Brain



S. No	Time	Topic	Sub-Topics	Methodology
	hrs		<ul style="list-style-type: none"> <li>• Entry Fee</li> <li>• Membership</li> <li>• Share Capital</li> <li>• Savings</li> <li>• Deposits</li> <li>• Interest</li> <li>• Fines/Donations</li> <li>• Resource Fee</li> <li>• Service Charges etc</li> <li>• Community Investment Fund(CIF)</li> <li>• Vulnerability Reduction Fund (VRF)</li> <li>• Livelihood Fund</li> <li>• Bank Linkage (Bulk Finance)</li> <li>• <b>Implementation of Norms</b></li> </ul>	storming
44	1:00 hr	CBRM	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Structure</li> <li>• Formation</li> <li>• functions</li> <li>• Bank Mithra identification</li> <li>• Training</li> <li>• Positioning</li> <li>• Registers to be maintained</li> <li>• Payment of Honorarium</li> <li>• CBRM Meeting Agenda.</li> <li>• Role of Bank Manager</li> </ul>	ILM, Brain storming, Short film
45	1:30 hrs	Community Investment Fund	<ul style="list-style-type: none"> <li>• CIF Purpose</li> <li>• Guidelines</li> <li>• Advantages</li> <li>• Eligibility for CLF</li> <li>• Eligibility for VO Sanction process</li> <li>• CIF Management Plan</li> <li>• Installments</li> <li>• Interest</li> <li>• MoU between CLF-VO &amp; VO-SHG</li> <li>• Monitoring (subcommittee &amp; DCB register)</li> <li>• Grounding</li> </ul>	ILM, Brain storming

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Documentation</li> <li>Repayment</li> </ul>	
46	1:00 hr	Other Financial Institutions	<ul style="list-style-type: none"> <li>Types of financial institutions</li> <li>Tribal development corporations</li> <li>Cooperatives</li> <li>Private banks</li> <li>Government Departments etc.,</li> <li>Advantages &amp; disadvantages</li> </ul>	ILM, Brain storming
47	1:30 hrs	Insurance	<ul style="list-style-type: none"> <li>Need and importance</li> <li>Various insurance products/policies</li> <li>Individual &amp; Group</li> <li>Asset &amp; Live stock</li> <li>Enrollment process</li> <li>Claim settlement</li> <li>Role of SHG, VO and CLF.</li> </ul>	ILM, Brain storming, Short film
48	1:30 hrs	Audit & Grading	<ul style="list-style-type: none"> <li>Importance of Audit</li> <li>Types of Audit</li> <li><b>Community Audit</b></li> <li>SHG audit by VO</li> <li>VO audit by CLF</li> <li><b>Statutory Audit by CA</b></li> <li>VO &amp; CLF</li> <li><b>Social Audit</b></li> <li>Service charge</li> <li>Frequency of audit</li> <li>Grading importance</li> <li>Grading parameters</li> <li>SHGs Grading by VO</li> <li>VO Grading by CLF</li> </ul>	ILM, Brain storming
49	3:00 hrs	Vulnerability Reduction Fund	<ul style="list-style-type: none"> <li>Source</li> <li>Purpose</li> <li>Guidelines</li> <li>Eligibility to VO</li> <li>Criteria for availing VRF</li> <li>Release of Installments ( I&amp;II) to VO by Project</li> <li>Release of VRF by VO to SHG</li> <li>Release of VRF to Non</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
			Members <ul style="list-style-type: none"> <li>• Constitution of VRF Sub committee</li> <li>• Appraisal Process               <ul style="list-style-type: none"> <li>➤ SHG level</li> <li>➤ VO level</li> <li>➤ CLF level</li> </ul> </li> </ul>	
50	1:30 hrs	Vulnerability Assessment	<ul style="list-style-type: none"> <li>• What is vulnerability</li> <li>• Different vulnerabilities</li> <li>• Assessment indicators</li> <li>• SECC 7 Deprivations</li> </ul>	ILM, Short film, Case study, PRA techniques
51	2:00 hrs	Prioritization of Vulnerabilities	<ul style="list-style-type: none"> <li>• Prioritization process</li> <li>• Key elements in Prioritization               <ul style="list-style-type: none"> <li>➤ SECC 7 Deprivations</li> <li>➤ Orphans</li> <li>➤ Destitute</li> <li>➤ Trans Genders</li> <li>➤ Chronic Diseases (TB, Cancer, HIV &amp; Leprosy)</li> </ul> </li> <li>• Distressed Migration etc.,</li> <li>• Role of SHG &amp; VO EC</li> <li>• Participation of Key Persons</li> <li>• Facilitation support by staff</li> </ul>	Brain storming, ILM, PRA techniques
52	1:30 hrs	Implementation Strategies	<ul style="list-style-type: none"> <li>• Support strategies at VO level</li> <li>• Support to HHs through SHG</li> <li>• Direct Support to HHs (who are not in SHG fold)</li> <li>• Type of support               <ul style="list-style-type: none"> <li>➤ Financial</li> <li>➤ Social</li> <li>➤ Other</li> </ul> </li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
53	1:30 hrs	VRF Management	<ul style="list-style-type: none"> <li>• Opening of Separate Bank Account</li> <li>• Preparation of Norms for VRF</li> <li>• Fund Limitations &amp; Approvals</li> <li>• Lending process</li> <li>• Repayment Process</li> <li>• Rate of Interest</li> <li>• Installments</li> <li>• Without Interest</li> <li>• Gestation</li> <li>• Documentation</li> </ul>	ILM, SGD
54	1:30 hrs	Mobilization of Fund & Monitoring	<ul style="list-style-type: none"> <li>• Need for fund Mobilization</li> <li>• Internal Fund Mobilization <ul style="list-style-type: none"> <li>➤ Special Contributions by Members</li> <li>➤ Fund allocation from Surplus</li> </ul> </li> <li>• External Funds Mobilization <ul style="list-style-type: none"> <li>➤ Donations</li> <li>➤ CSR</li> <li>➤ Government Programs</li> </ul> </li> <li>• Monitoring by <ul style="list-style-type: none"> <li>➤ VO OB</li> <li>➤ VO EC</li> <li>➤ Sub committee</li> </ul> </li> </ul>	Brain Storming, ILM
55	2.00 hrs	Tribal Livelihoods	<ul style="list-style-type: none"> <li>• Understanding Tribal Livelihoods</li> <li>• Objective</li> <li>• Importance</li> <li>• Concept</li> <li>• Defining Livelihood</li> <li>• Portfolio of livelihoods of a poor house hold</li> </ul>	ILM, Case Study & SGD
56	2.00 hrs	Agriculture	<ul style="list-style-type: none"> <li>• Importance of Agriculture</li> <li>• Cultivation Methods</li> <li>• Hill Cultivation type</li> <li>• Shifting cultivation</li> <li>• Plain Agriculture Type</li> <li>• Agriculture &amp; Allied sectors</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
57	3.00 hrs	MKSP	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Objectives</li> <li>• Food Security</li> <li>• Nutritional Security</li> <li>• Gender friendly tools</li> <li>• Drudgery reduction for women NTFP collectors &amp; farmers</li> </ul>	ILM, Case Study, Brain storming & SGD
58	4.00 hrs	CMSA	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• NPM/IPM/Integrated Nutrient Management methods</li> <li>• Improved access of women in Agriculture</li> <li>• Reduce cost of cultivation</li> <li>• Soil Health Management</li> <li>• Soil and Water Conservation</li> <li>• Bio-Diversity Enhancement</li> <li>• Poly cropping,</li> <li>• Multi layer farming</li> <li>• Indigenous best practices</li> <li>• Environment Protection</li> </ul>	ILM, Case Study, Brain storming & SGD
59	6.00 hrs	NTFP	<ul style="list-style-type: none"> <li>• Need and Importance of NTFP</li> <li>• Constraints in Collection and Marketing</li> <li>• Causes and Effects depletion</li> <li>• Important NTFPs</li> <li>• Potential survey of NTFP</li> <li>• Supply of Physical Infrastructure</li> <li>• Capacity building on sustainable tapping and scientific method of collection</li> <li>• Proper orientation on quality control, packing and storage</li> <li>• Harvesting and Post harvesting precautions</li> <li>• Value addition</li> <li>• Marketing of NTFPs</li> <li>• Proper marketing tie-ups and remunerative price</li> <li>• Sustainable cultivation of NTFPs</li> </ul>	ILM, Case Study, Brain storming & SGD

S. No	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Regular regeneration</li> </ul>	
60	6.00 hrs	Live Stock (Small Ruminants, Poultry, Ducks & Piggery)	<ul style="list-style-type: none"> <li>Importance of Live stock</li> <li>Objective</li> <li>Animal life cycle</li> <li>Production</li> <li>Fodder development &amp; management</li> <li>Disease management</li> <li>Marketing</li> </ul>	ILM, Case Study, Brain storming & SGD ILM, Case Study, Brain storming & SGD
61	2.00 hrs	Fisheries	<ul style="list-style-type: none"> <li>Importance</li> <li>Objectives</li> <li>Inland , Coastal &amp; Marine</li> </ul>	ILM, SGD
62	3.00 hrs	Value Chain Analysis	<ul style="list-style-type: none"> <li>Need</li> <li>Objective</li> <li>Concept</li> <li>Factors</li> <li>Uses</li> </ul>	ILM & exercise
63	1.00 hr	Tribal Markets	<ul style="list-style-type: none"> <li>Need and Importance</li> <li>Market structure</li> </ul> <p><b><u>Major Problems</u></b></p> <ul style="list-style-type: none"> <li>Low level of Economic Activity</li> <li>Exploitation by Money lenders,</li> <li>Traders and Middle men</li> <li>Indebtedness</li> <li>Minor Forest Produce</li> <li>Weekly Markets</li> <li>Barter system</li> <li>Marketing System(Seller and Purchaser)</li> <li>Money lenders</li> </ul>	ILM, SGD
64	3.00 hrs	Non- Farm Livelihoods	<ul style="list-style-type: none"> <li>Introduction</li> <li>Objectives</li> <li>Importance</li> <li>Employment &amp; enterprise</li> <li>Influencing factors</li> </ul>	ILM, SGD
65	2.00 hrs	Skill enhancement	<ul style="list-style-type: none"> <li>RSETIS</li> <li>DDUGKY</li> </ul>	ILM, SGD

S. No	Time	Topic	Sub-Topics	Methodology
66	4.00 hrs	Wage Employment	<ul style="list-style-type: none"> <li>MGNREGS , MKSP</li> <li>ROSHNI</li> </ul>	ILM, SGD
67	3.00 hrs	Collectives/ Cooperatives	<ul style="list-style-type: none"> <li>Need and Importance of Collectives/ cooperatives <ul style="list-style-type: none"> <li>Producers Cooperatives-</li> </ul> </li> <li>Dairy, Agri</li> <li>Producer Groups-Livestock, Milch animals</li> <li>Collective Enterprises -off-farm and Non-farm-(Pickles, Sweets, Paper plates, Masala Powders, Candle Making etc.,)</li> </ul>	ILM, SGD
68	1.00 hr	Community Cadre Development	<ul style="list-style-type: none"> <li>Why Community Cadres Need &amp; Importance Emergence</li> <li>who will be a community cadre identification</li> <li>training</li> <li>Positioning</li> <li>Monitoring</li> <li>Payment of honorarium</li> </ul>	ILM, SGD short film
69	1.00 hr	Types of Community Cadre	<ul style="list-style-type: none"> <li>SHG book keeper</li> <li>VO book keeper</li> <li>Various CRPs</li> <li>Community trainers</li> <li>(MCP, Book keeping, CRP trainers)</li> <li>Community Auditors</li> <li>Bima Mithra</li> <li>Bank Mithra</li> <li>Job mithra</li> <li>Van Sakhi</li> <li>Krushi Sakhi</li> <li>Swasth sakhi.,</li> </ul>	Video, case study, ILM, Brain Storming

S. No	Time	Topic	Sub-Topics	Methodology
70	1.00 hr	Van Sakhi/Forest Activist	<ul style="list-style-type: none"> <li>• Need</li> <li>• Eligibility</li> <li>• identification</li> <li>• training</li> <li>• Positioning</li> <li>• Job chart/</li> <li>• Roles &amp; Responsibilities</li> <li>• Monitoring</li> <li>• payment of Honorarium</li> </ul>	ILM, SGD
71	1.00 hr	Service Charges/Resource Fee	<ul style="list-style-type: none"> <li>• Source of funds for community cadre honorarium</li> <li>• Fixation of Service charges</li> <li>• Collection &amp; Payment Procedure at SHG-VO-CLF level</li> <li>• Service charges for external organizations</li> <li>• MoU</li> </ul>	Brain Storming, ILM
72	2.00 hrs	Rights and Entitlements	<ul style="list-style-type: none"> <li>• Fundamental Rights</li> <li>• <b>Key entitlements:</b></li> <li>• Need and Importance</li> <li>• Anthyodaya Anna Yojana (AAY)</li> <li>• NOAP</li> <li>• MGNREGA- Job cards</li> <li>• Housing</li> <li>• Safe drinking water</li> <li>• Sanitation</li> <li>• PDS - Ration cards</li> <li>• Health cards</li> <li>• Tribal Id cards</li> <li>• Voter cards</li> <li>• Aadhar</li> <li>• Pension cards</li> <li>• ST certificates</li> <li>• Land titles</li> <li>• Insurance etc.,</li> <li>• Process to Access</li> <li>• Grievance filing process</li> </ul>	ILM, SGD, Brain Storming



S. No	Time	Topic	Sub-Topics	Methodology
73	1.00 hr	Adult Learning Principles	<ul style="list-style-type: none"> <li>• Discussion on Adult Learning Principles</li> <li>• Learning Environment</li> <li>• Participatory principles</li> </ul>	ILM, Brain storming
74	3:30 hrs	Participatory Training Methods (PTM)	<ul style="list-style-type: none"> <li>• Need and Importance of training</li> <li>• Introduction of Participatory training methods</li> <li>• Difference between conventional and Participatory Methods</li> <li>• Advantages &amp;disadvantages</li> <li>• Interactive lecture method (ILM)</li> <li>• Case study</li> <li>• Small Group Discussion(SGD)</li> <li>• Role Play</li> <li>• Learning Games</li> <li>• Demonstration</li> <li>• Songs &amp; Stories</li> </ul>	ILM, Brain storming

### V.Training on Tribal Development to Staff

S. No.	Time	Topic	Sub-Topics	Methodology
1	1.00 hr	Introduction on tribal society	<ul style="list-style-type: none"> <li>• Tribal civilization</li> <li>• Tribal Culture in India</li> <li>• Tribal Traditions in India</li> <li>• Adivasis (aborigins)</li> </ul>	ILM, Brain Storming
2	2.00 hrs	Tribal History in India	<ul style="list-style-type: none"> <li>• Tribal through Ages and their Aboriginality</li> <li>• Ancient names</li> <li>• Language</li> <li>• Literature</li> <li>• History of marginalization of tribal people in India               <ul style="list-style-type: none"> <li>➤ Pre colonial</li> <li>➤ Colonial</li> <li>➤ Post independence</li> </ul> </li> <li>• Concept of Tribe</li> <li>• Concept of Schedule Tribe</li> <li>• Difference between tribe and Schedule tribe</li> </ul>	ILM, SGD
3	1.00 hr	Tribal Inclusion	<ul style="list-style-type: none"> <li>• Tribes Inclusion</li> <li>• Tribes as indigenous people</li> <li>• Tribes in transition</li> </ul>	ILM, SGD
4	2:00 hrs	Tribal Issues	<ul style="list-style-type: none"> <li>• Geographical Isolation</li> <li>• Primitive traits</li> <li>• Distinct Culture</li> <li>• Self detachment</li> <li>• Money lending</li> <li>• Peripatetic traders</li> <li>• Non tribal penetration</li> <li>• Indebtedness</li> <li>• Land alienation</li> <li>• Forest laws and livelihood security</li> <li>• Extremism</li> <li>• Changing Markets &amp; impact on subsistence economy</li> <li>• Economic backwardness</li> <li>• Lack of credit facilities</li> <li>• De forestation</li> </ul>	ILM, SGD, Brain Storming

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Ecological degradation</li> </ul>	
5	3.00 hrs	Particularly Vulnerable Tribal Groups (PVTGs)	<ul style="list-style-type: none"> <li>Who are the PVTGs</li> <li>Diminishing population</li> <li>Socio –economic conditions</li> <li>Extinct tribal groups</li> <li>Hunting - Gathering economy</li> <li>Hunters, Fishers and Food</li> <li>Gathering</li> <li>Most under developed</li> <li>Barter system</li> <li>Subsistence Economy</li> <li>Band Organization</li> <li>Typical Ecological setting</li> <li>Primitive technology</li> <li>Shifting (Podu) cultivation</li> <li>Undeveloped language</li> <li>Behavior pattern</li> <li>Reciprocity</li> <li>Trade</li> <li>Political Organization</li> <li>Cultural barriers</li> </ul>	ILM, SGD
6	2.00 hrs	Problems of PVTGs	<ul style="list-style-type: none"> <li>Socio-cultural Problems</li> <li>Economic Problems</li> <li>Educational Problems</li> <li>Health and Hygiene Problems</li> </ul>	ILM, SGD
7	2.00 hrs	Strategies for PVTGs Development	<ul style="list-style-type: none"> <li>Identification of PVTGs (75 PVTGs)</li> <li>Mobilization</li> <li>Building Institutions</li> <li>Capacity Building</li> <li>Rights and entitlements</li> <li>Access to Financial Institutions</li> <li>Livelihood Promotion</li> <li>Social Development</li> <li>Convergence</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
8	3.00 hrs	Key Programs	<ul style="list-style-type: none"> <li>• Health and nutritional Programs through ICDS</li> <li>• Mid-Day meals</li> <li>• Targeted Public Distribution System:</li> <li>• Mobile medical and essential commodities distribution system</li> <li>• Village grain bank scheme</li> <li>• Safe drinking water</li> <li>• Sanitation</li> <li>• Malaria eradication system</li> <li>• Electrification of Hamlets</li> <li>• Education(SSA)</li> <li>• Roads</li> <li>• NRHM</li> <li>• MGNREGS,PAY (Housing)</li> <li>• Funds under Art 275</li> <li>• Inclusion - Formation of SHGs and Federations</li> </ul>	ILM, SGD
9	3.00 hrs	Schedule V (Constitutional provisions)	<p><b>Reservations</b></p> <ul style="list-style-type: none"> <li>• (Education Institutions</li> <li>• Government</li> <li>• Parliament</li> <li>• State Assemblies and Panchayats</li> <li>• Fundamental Rights</li> <li>• National Commission for STs</li> </ul> <p><b><u>Special Provisions</u></b></p> <ul style="list-style-type: none"> <li>• Constitution of Tribal Advisory council (20Members)</li> <li>• Governor –Convener</li> <li>• Regulate allotment of land</li> <li>• Regulate money lending business</li> </ul> <p><b><u>Development Programs</u></b></p> <ul style="list-style-type: none"> <li>• Protective measures</li> <li>• Land transfer regulations</li> <li>• Legal aid</li> <li>• Marketing of Agricultural and Minor Forest Produce</li> <li>• Sale supply of essential</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
			commodities <ul style="list-style-type: none"> <li>Bonded labour</li> <li>Recognition of Forest rights</li> </ul>	
10	2.00 hrs	Schedule-VI	<ul style="list-style-type: none"> <li>Autonomous District councils(30 Members)</li> <li>Autonomous Regions</li> <li>5 Years tenure</li> <li>Making Land rules (Other than Reserved Forest)</li> <li>Water resources for Agriculture</li> <li>Regulation on Shifting cultivation</li> <li>Village committees</li> <li>Inheritance of property</li> <li>Primary schools</li> <li>Agriculture, Animal Husbandry</li> <li>Collection of Land revenue</li> <li>Imposition of Tax</li> <li>Grant of licenses</li> <li>Leases for minor Minerals</li> <li>Control money lending</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
11	3.00 hrs	PESA Act 1996	<ul style="list-style-type: none"> <li>• 73<sup>rd</sup> Amendment</li> <li>• Need and Importance of PESA act</li> <li>• (Provisions of the Panchayat Extension to scheduled Areas Act,1996)</li> <li>• Decentralized governance system</li> <li>• Local self government</li> <li>• Village / hamlet/tola etc.,</li> <li>• Gram Sabha</li> <li>• Planning and Implementation</li> <li>• Reservation of seats</li> <li>• Land acquisition</li> <li>• Rehabilitation</li> <li>• Excise</li> <li>• Village Institutions</li> <li>• Minor Forest Produce(MFP)</li> <li>• Employment generation</li> <li>• Land alienation</li> <li>• Water Resources</li> <li>• Control over Village Markets</li> <li>• Money lending</li> <li>• Reservation of Seats</li> <li>• Mining lease for Minor minerals</li> <li>• Poverty alleviation Programs</li> </ul>	ILM, SGD
12	3.00 hrs	Forest and Tribals	<ul style="list-style-type: none"> <li>• Importance of Forest</li> <li>• Forest - Tribals relationship</li> <li>• Tribal economy</li> <li>• Various types of Benefits</li> <li>• Forest Villages</li> <li>• Minor Forest Produce</li> <li>• Exploitation by contractors</li> <li>• Forest Labour cooperatives</li> <li>• Tribal Unrest</li> <li>• Forest Act-1998</li> <li>• The Schedule Tribes and other Traditional Forest Dwellers Act-2006</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
13	2.00 hrs	Rollout strategy for tribal	<p>Need and importance of collectivization</p> <p>Steps in collectivization</p> <ul style="list-style-type: none"> <li>• Exclusively PVTGs</li> <li>• Hill area Tribals</li> <li>• Plain area Tribals</li> <li>• Mixed Tribals</li> </ul> <p>Need of Group formation</p>	ILM, SGD
14	1.30 hrs	Vulnerability Analysis	<ul style="list-style-type: none"> <li>• What is vulnerability</li> <li>• Types of Vulnerability</li> <li>• Vulnerability Impact on women</li> <li>• Ways to come out</li> </ul>	ILM, SGD
15	2.00 hrs	Gender and Gender Roles	<ul style="list-style-type: none"> <li>• Gender perspective of society</li> <li>• Patriarchy</li> <li>• Women Role in Society</li> <li>• Gender Inequality</li> </ul>	ILM, SGD
16	1.00 hr	Gender-based Development	<ul style="list-style-type: none"> <li>• How development of Women is development of society</li> <li>• Women Literacy</li> <li>• Women at work</li> </ul>	ILM, SGD
17	1.00 hr	Women's Rights	<ul style="list-style-type: none"> <li>• Women's Status <ul style="list-style-type: none"> <li>◦ Right to Life, Right to Human Dignity &amp; Security, Right to Development, Right to Participation</li> </ul> </li> <li>• Landmark legislation for protecting women's rights</li> </ul>	ILM, SGD
18	1.00 hr	Social Mobilization	<ul style="list-style-type: none"> <li>• Need</li> <li>• Tools-PRA, Skits, <i>Nukkad Natak</i>, Short-Films, Rallies, Posters, etc.,</li> <li>• Do's &amp; Don'ts</li> </ul>	ILM, SGD
19	1.30 hrs	SHG formation	<ul style="list-style-type: none"> <li>• Purpose of SHG formation</li> <li>• Difference between Mob &amp; Group</li> <li>• Need of women SHG</li> <li>• Formation process-when, where, whom &amp; How?</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>• Non-negotiable in SHG formation</li> <li>• SHG naming</li> <li>• Roles &amp; Responsibilities of SHG leaders and Members</li> <li>• Account opening process</li> <li>Documents required for Bank account opening</li> </ul>	
20		SHG norms	<ul style="list-style-type: none"> <li>• Importance</li> <li>Formation Process</li> <li>• Formulation of norms - who, when and where</li> <li>• Types of norms <ul style="list-style-type: none"> <li>➤ Financial</li> <li>➤ Social</li> <li>➤ Management</li> </ul> </li> <li>• Bank Account opening</li> </ul>	ILM, SGD
21	2.00 hrs	SHG – Panchasutra	<ul style="list-style-type: none"> <li>• What are the Panchasutra</li> <li>• Need and importance</li> <li>• Regular meeting</li> <li>• Regular savings</li> <li>• Regular internal lending</li> <li>• Regular repayment</li> <li>• Regular Book keeping</li> </ul>	ILM, SGD
22	1.00 hr	SHG –Savings & loans	<ul style="list-style-type: none"> <li>• Importance of Savings</li> <li>• Types of savings <ul style="list-style-type: none"> <li>➤ Compulsory Savings</li> <li>➤ Voluntary savings</li> <li>➤ Special savings</li> </ul> </li> <li>• Types of loans</li> <li>• Small loans <ul style="list-style-type: none"> <li>➤ Consumption</li> <li>➤ emergency</li> <li>➤ Social needs</li> </ul> </li> <li>• Big loans <ul style="list-style-type: none"> <li>➤ Income Generation</li> <li>➤ Livelihood promotion</li> <li>➤ Education / Health</li> </ul> </li> </ul>	ILM, SGD



S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Interest</li> <li>Repayments</li> </ul>	
23	3.00 hrs	SHG Meeting Process	<ul style="list-style-type: none"> <li>Importance of Weekly Meeting</li> <li>Sitting in circle</li> <li>Setting the agenda-               <ul style="list-style-type: none"> <li>Prayer</li> <li>Introduction</li> <li>Attendance</li> <li>Review of Previous Meeting minutes</li> </ul> </li> <li>Collection of Savings</li> <li>Collection of Loan installments, interest and other payments</li> <li>Receipts &amp; Payments</li> <li>Sanctioning of new loans</li> <li>Discussion on social issues</li> <li>Other issues (if any)</li> <li>Recording the minutes and reading</li> <li>Signatures of members</li> </ul>	ILM, SGD
24	2.00 hrs	Leadership	<ul style="list-style-type: none"> <li>Need of Leadership</li> <li>Selection of the leaders</li> <li>Leadership positions</li> <li>Roles &amp; responsibilities of President/secretary/Treasurer etc.,</li> <li>Qualities of a good leader</li> <li>Rotation of Leadership</li> </ul>	ILM, Short Film, Flip chart, Case study, Brain storming, Game

S. No.	Time	Topic	Sub-Topics	Methodology
25	1.30 hrs	SHG Books & Book keeper	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Types of books (Initial books) <ul style="list-style-type: none"> <li>➤ Minutes</li> <li>➤ Savings &amp; Attendance</li> <li>➤ Loan ledger</li> </ul> </li> <li>• Member pass book</li> <li>• Need</li> <li>• Identification</li> <li>• Do's &amp; Don'ts</li> <li>➤ Honorarium</li> </ul>	Flip-charts, Short-films, Case study, Game
26	1.00 hr	Revolving Fund (RF)	<ul style="list-style-type: none"> <li>• Criteria for RF</li> <li>• Process</li> <li>• Utilization</li> <li>• Prioritization</li> <li>• Benefits</li> </ul>	ILM
27	1.00 hr	SHG-Bank Linkage	<ul style="list-style-type: none"> <li>• Need</li> <li>• Eligibility criteria</li> <li>• Approach to bank</li> <li>• Different Bank formats (withdrawals, paying slip etc.,)</li> <li>• Types of Loans <ul style="list-style-type: none"> <li>➤ Term Loan</li> <li>➤ Cash Credit Line</li> </ul> </li> <li>• Documentation Process</li> <li>• Repayment</li> </ul>	ILM, Short Film, Flip chart, Case study
28	1.00 hr	Interest Subvention	<ul style="list-style-type: none"> <li>• Guidelines</li> <li>• Eligibility</li> <li>• Procedure</li> <li>• Availing process</li> </ul>	ILM, Brain storming
29	2.00 hrs	SHG Audit & Grading	<ul style="list-style-type: none"> <li>• Need for Audit</li> <li>• Aspects of audit (funds, attendance, book keeping, social status etc.,)</li> <li>• Who will do</li> <li>• Frequency</li> <li>• Audit fee</li> <li>• Role of Members, Leaders and Book keeper during audit</li> </ul>	ILM, Flip chart, Case study

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>• Need for grading</li> <li>• Grading parameters</li> <li>• Who will grade</li> </ul>	
30	1.30 hrs	Community Investment Fund (CIF)	<ul style="list-style-type: none"> <li>• Need &amp; Importance</li> <li>• Eligibility criteria</li> <li>• Who will sanction, How much</li> <li>• Process of availing</li> <li>• Utilization</li> <li>• Interest</li> <li>• Repayment</li> </ul>	ILM, Short Film, Flip chart, Case study
31	3.00 hrs	Micro Credit Plan (MCP)	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Analysis of member loans</li> <li>• Types of loans ( Consumption, IGA, Health, social etc.,)</li> <li>• Eligibility of SHG</li> <li>• Steps of MCP</li> <li>• Process of MCP preparation</li> <li>• MCP Appraisal by SHG</li> </ul>	ILM, Short Film, Case study (Sample MCP)
32	1.30 hrs	Village Organization & Norms	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Role of SHGs in VO formation</li> <li>• When to form ( no. of SHGs, demography )</li> <li>• Types of Norms</li> <li>• Bank account opening process</li> </ul>	ILM, Flip chart, Case study, Brain storming, Short film
33	1.30 hrs	Tribe specific Federation	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Objectives</li> <li>• Structure based on the area</li> <li>• Special provisions</li> <li>• Relaxations (Financial &amp; Non Financial)</li> <li>• Simplified norms</li> <li>• Specific needs &amp; services</li> <li>• Different CB modules</li> </ul>	

S. No.	Time	Topic	Sub-Topics	Methodology
34	2.00 hrs	VO Meeting process	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Frequency</li> <li>• Sitting pattern “U” shape</li> <li>• Meeting Agenda</li> <li>• Prayer</li> <li>• Introduction</li> <li>• Attendance</li> <li>• Review of Previous Meeting minutes</li> <li>• Review of SHGs performance through MPR</li> <li>• Review of functional committees</li> <li>• Collection of Savings</li> <li>• Collection of Loan installments, interest and other payments</li> <li>• Receipts &amp; Payments</li> <li>• Sanctioning of new loans</li> <li>• Discussion on social issues</li> <li>• Review of CA/CM ,VBK etc.,</li> <li>• Other issues (if any)</li> <li>• Recording and reading minutes</li> <li>• Signatures of members</li> </ul>	ILM, Flip chart, Case study, Brain storming, Short film
35	1.30 hrs	Functions of VO-General Body	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Membership</li> <li>• Delegated powers</li> <li>• Responsibilities</li> <li>• Tenure</li> <li>• Frequency of meeting</li> <li>• Meeting process</li> <li>• Meeting agenda</li> </ul>	ILM, Flip chart, Case study, Brain storming, Short film
36	1.30 hrs	Functions of VO-Executive Committee	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Membership</li> <li>• Delegated powers</li> <li>• Responsibilities</li> <li>• Tenure</li> </ul>	ILM, Flip chart, Case study, Brain storming

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Frequency of meeting</li> <li>Meeting process</li> <li>Meeting agenda</li> </ul>	
37	1.00 hr	Functions of VO-Office Bearers	<ul style="list-style-type: none"> <li>Office bearers selection/ election process</li> <li>Tenure</li> <li>Delegated powers</li> <li>Frequency of meeting</li> <li>Meeting process</li> </ul>	ILM, Flip chart, Case study, Brain storming
38	1.30 hrs	Office Bearers	<ul style="list-style-type: none"> <li>Eligibility and Qualities</li> <li>Roles and responsibilities</li> <li>President</li> <li>Secretary</li> <li>Treasurer</li> <li>Vice president</li> <li>Joint Secretary</li> </ul>	ILM, Flip chart, Case study, Brain storming
39	1.00 hr	VO sub committees	<ul style="list-style-type: none"> <li>Need and importance</li> <li>Selection process</li> <li>No. of Members in each committee</li> </ul> <p><b>Important committees</b></p> <ul style="list-style-type: none"> <li>Monitoring</li> <li>Bank linkage/CBRM</li> <li>Social action</li> </ul> <p><b>Need based committees</b></p> <ul style="list-style-type: none"> <li>Livelihoods</li> <li>Education</li> <li>Health/water &amp; sanitation etc.,</li> <li>Roles and Responsibilities</li> <li>Review of sub committees</li> <li>Tenure of the committee members</li> </ul>	ILM, Flip chart, Case study, Brain storming
40	2.00 hrs	VO Services	<p>Training and capacity building of SHGs</p> <ul style="list-style-type: none"> <li>SHG Member and leaders training</li> <li>SHG book keepers training</li> <li>Active women training</li> </ul>	ILM, Flip chart, Case study, Brain storming, Short film

S. No.	Time	Topic	Sub-Topics	Methodology
			<p>Financial services</p> <ul style="list-style-type: none"> <li>Savings</li> <li>Share capital</li> <li>Loans</li> </ul> <p>Social services</p> <ul style="list-style-type: none"> <li>Family counseling</li> <li>Prohibition of alcohol</li> <li>Child labour/ marriage,</li> <li>Insurance etc.)</li> </ul> <p>Technical services</p> <ul style="list-style-type: none"> <li>SHG audit and grading</li> <li>Development of social capital</li> </ul>	
41	30 min	VO Books	<ul style="list-style-type: none"> <li>Types of books</li> <li>Do's &amp; don'ts in each book</li> <li>Preparation of Monthly progress Report</li> </ul>	ILM, Brain storming
42	30 min	VO Book keeper	<ul style="list-style-type: none"> <li>Importance</li> <li>Roles &amp; responsibilities</li> <li>Identification/selection</li> <li>Honorarium and its process</li> </ul>	ILM, Brain storming
43	30 min	Community Activist/ Community Mobilizer	<ul style="list-style-type: none"> <li>Importance</li> <li>Roles &amp; responsibilities</li> <li>Identification/selection</li> <li>Honorarium</li> </ul>	ILM, Brain storming
44	2.00 hrs	Source of Funds	<p><b>Internal Funds:</b></p> <ul style="list-style-type: none"> <li>Savings</li> <li>Entry Fee</li> <li>Membership</li> <li>Share Capital</li> <li>Deposits</li> <li>Interest</li> <li>Fines/Donations</li> <li>Resource Fee</li> <li>Service Charges etc.,</li> </ul> <p><b>Entitlement Funds:</b></p> <ul style="list-style-type: none"> <li>Community Investment Fund(CIF)</li> </ul>	ILM, Brain storming

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Vulnerability Reduction Fund (VRF)</li> <li>Livelihood Fund</li> </ul> <b>Other funds</b> <ul style="list-style-type: none"> <li>Bank Linkage ( Bulk Finance)</li> </ul>	
45	1.30 hrs	Financial Norms	<ul style="list-style-type: none"> <li>Importance of financial norms</li> <li>Entry Fee</li> <li>Membership</li> <li>Share Capital</li> <li>Savings</li> <li>Deposits</li> <li>Interest</li> <li>Fines/Donations</li> <li>Resource Fee</li> <li>Service Charges etc</li> <li>Community Investment Fund(CIF)</li> <li>Vulnerability Reduction Fund (VRF)</li> <li>Livelihood Fund</li> <li>Bank Linkage (Bulk Finance)</li> <li><b>Implementation of Norms</b></li> </ul>	ILM, Brain storming
46	1.00 hr	CBRM	<ul style="list-style-type: none"> <li>Importance</li> <li>Structure</li> <li>Formation</li> <li>functions</li> <li>Bank Mithra identification</li> <li>Training</li> <li>Positioning</li> <li>Registers to be maintained</li> <li>Payment of Honorarium</li> <li>CBRM Meeting Agenda.</li> <li>Role of Bank Manager</li> </ul>	ILM, Brain storming, Short film
47	1.30 hrs	Community Investment Fund	<ul style="list-style-type: none"> <li>CIF Purpose</li> <li>Guidelines</li> <li>Advantages</li> <li>Eligibility for CLF</li> <li>Eligibility for VO Sanction</li> </ul>	ILM, Brain storming

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>process</li> <li>• CIF Management Plan Installments</li> <li>• Interest</li> <li>• MoU between CLF-VO &amp; VO-SHG</li> <li>• Monitoring (subcommittee &amp; DCB register)</li> <li>• Grounding</li> <li>• Documentation</li> <li>• Repayment</li> </ul>	
48	1.00 hr	Other Financial Institutions	<ul style="list-style-type: none"> <li>• Types of financial institutions</li> <li>• Tribal development corporations</li> <li>• Cooperatives</li> <li>• Private banks</li> <li>• Government Departments etc.,</li> <li>• Advantages &amp; disadvantages</li> </ul>	ILM, Brain storming
49	1.30 hrs	Insurance	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Various insurance products/policies</li> <li>• Individual &amp; Group</li> <li>• Asset &amp; Live stock</li> <li>• Enrollment process</li> <li>• Claim settlement</li> <li>• Role of SHG, VO and CLF</li> </ul>	ILM, Brain storming, Short film
50	1.30 hrs	Audit & Grading	<ul style="list-style-type: none"> <li>• Importance of Audit</li> <li>• Types of Audit</li> <li>• <b>Community Audit</b></li> <li>• SHG audit by VO</li> <li>• VO audit by CLF</li> <li>• <b>Statutory Audit by CA</b></li> <li>• VO &amp; CLF</li> <li>• <b>Social Audit</b></li> <li>• Service charge</li> <li>• Frequency of audit</li> <li>• Grading importance</li> </ul>	ILM, Brain storming



S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Grading parameters</li> <li>SHGs Grading by VO</li> <li>VO Grading by CLF</li> </ul>	
51	3.00 hrs	Vulnerability Reduction Fund	<ul style="list-style-type: none"> <li>Source</li> <li>Purpose</li> <li>Guidelines</li> <li>Eligibility to VO</li> <li>Criteria for availing VRF</li> <li>Release of Installments ( I&amp;II) to VO by Project</li> <li>Release of VRF by VO to SHG</li> <li>Release of VRF to Non Members</li> <li>Constitution of VRF Sub committee</li> <li>Appraisal Process               <ul style="list-style-type: none"> <li>➤ SHG level</li> <li>➤ VO level</li> <li>➤ CLF level</li> </ul> </li> </ul>	ILM, SGD
52	1.30 hrs	Vulnerability Assessment	<ul style="list-style-type: none"> <li>What is vulnerability</li> <li>Different vulnerabilities</li> <li>Assessment indicators</li> <li>SECC 7 Deprivations</li> </ul>	ILM, Short film, Case study, PRA techniques
53	2.00 hrs	Prioritization of Vulnerabilities	<ul style="list-style-type: none"> <li>Prioritization process</li> <li>Key elements in Prioritization               <ul style="list-style-type: none"> <li>➤ SECC 7 Deprivations</li> <li>➤ Orphans</li> <li>➤ Destitute</li> <li>➤ Trans Genders</li> <li>➤ Chronic Diseases (TB, Cancer, HIV &amp; Leprosy)</li> </ul> </li> <li>Distressed Migration etc.,</li> <li>Role of SHG &amp; VO EC</li> <li>Participation of Key Persons</li> <li>Facilitation support by staff</li> </ul>	Brain storming, ILM, PRA techniques
54	1.30 hrs	Implementation Strategies	<ul style="list-style-type: none"> <li>Support strategies at VO level</li> <li>Support to HHs through SHG</li> <li>Direct Support to HHs (who</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
			are not in SHG fold) • Type of support <ul style="list-style-type: none"> <li>➤ Financial</li> <li>➤ Social</li> <li>➤ Other</li> </ul>	
55	1.30 hrs	VRF Management	• Opening of Separate Bank Account • Preparation of Norms for VRF • Fund Limitations & Approvals • Lending process • Repayment Process • Rate of Interest • Installments • Without Interest • Gestation • Documentation	ILM, SGD
56	1.30 hrs	Mobilization of Fund & Monitoring	• Need for fund Mobilization • Internal Fund Mobilization <ul style="list-style-type: none"> <li>➤ Special Contributions by Members</li> <li>➤ Fund allocation from Surplus</li> </ul> • External Funds Mobilization <ul style="list-style-type: none"> <li>➤ Donations</li> <li>➤ CSR</li> <li>➤ Government Programs</li> </ul> • Monitoring by <ul style="list-style-type: none"> <li>➤ VO OB</li> <li>➤ VO EC</li> <li>➤ Sub committee</li> </ul>	Brain Storming, ILM
57		Livelihoods	• Farm and Off-Farm livelihoods • Agriculture and Allied NTFP	ILM, SGD
58	2.00 hrs	Tribal Livelihoods	• Understanding Tribal Livelihoods • Objective • Importance	ILM, Case Study & SGD

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>• Concept</li> <li>• Defining Livelihood</li> <li>• Portfolio of livelihoods of a poor house hold</li> </ul>	
59	2.00 hrs	Livelihood Principles	<ul style="list-style-type: none"> <li>• Multiple Livelihoods</li> <li>• Producers &amp; Consumers</li> <li>• Best practices</li> <li>• Knowledge</li> <li>• Skills</li> <li>• Resources</li> <li>• Micro &amp; Macro</li> </ul>	ILM , Case Study, Brain storming & SGD
60	2.00 hrs	Sustainable Livelihoods approach	<ul style="list-style-type: none"> <li>• Objectives</li> <li>• Importance</li> <li>• Four Arrows</li> <li>• Six capitals</li> <li>• Four Contexts</li> </ul>	ILM & Brain storming
61	2.00 hrs	NRLM Livelihoods Frame work	<ul style="list-style-type: none"> <li>• Institutional platforms of poor</li> <li>• Human and social capital</li> <li>• Dedicated support institutions</li> <li>• Livelihood services</li> <li>• Building enabling environment (Partnerships &amp; Convergence)</li> </ul>	ILM, Case Study, Brain storming & SGD
62	2.00 hrs	Livelihoods Assessment & Tools (PRA)	<ul style="list-style-type: none"> <li>• Need</li> <li>• Objectives</li> <li>• Principles</li> <li>• Considerations</li> </ul>	ILM, SGD & exercise
63	4.00 hrs	Livelihoods Assessment Tools (PRLA)	<ul style="list-style-type: none"> <li>• Transect</li> <li>• Social Map</li> <li>• Resource Map</li> <li>• Time line</li> <li>• Trade in trade out</li> <li>• Income &amp; expenditure</li> <li>• Seasonality</li> <li>• Analysis of existing livelihoods</li> </ul>	ILM, SGD & exercise

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>VCA</li> <li>Local Opportunities</li> </ul>	
64	3.00 hrs	Livelihood Interventions	<ul style="list-style-type: none"> <li>Sub Project Ideas</li> <li>Sub Project Preparation – steps</li> <li>Sub project Cycle</li> <li>Larger Sub project Cycle</li> <li>Screening &amp; Appraisal</li> <li>Grounding</li> </ul>	ILM, SGD & exercise
65	2.00 hrs	Agriculture	<ul style="list-style-type: none"> <li>Importance of Agriculture</li> <li>Cultivation Methods</li> <li>Hill Cultivation type</li> <li>Shifting cultivation</li> <li>Plain Agriculture Type</li> <li>Agriculture &amp; Allied sectors</li> </ul>	ILM, SGD
66	3.00 hrs	MKSP	<ul style="list-style-type: none"> <li>Need and Importance</li> <li>Objectives</li> <li>Food Security</li> <li>Nutritional Security</li> <li>Gender friendly tools</li> <li>Drudgery reduction for women NTFP collectors &amp; farmers</li> </ul>	ILM, Case Study, Brain storming & SGD
67	4.00 hrs	CMSA	<ul style="list-style-type: none"> <li>Need and Importance</li> <li>NPM/IPM/Integrated Nutrient Management methods</li> <li>Improved access of women in Agriculture</li> <li>Reduce cost of cultivation</li> <li>Soil Health Management</li> <li>Soil and Water Conservation</li> <li>Bio-Diversity Enhancement</li> <li>Poly cropping,</li> <li>Multi layer farming</li> <li>Indigenous best practices</li> <li>Environment Protection</li> </ul>	ILM, Case Study, Brain storming & SGD

S. No.	Time	Topic	Sub-Topics	Methodology
68	6.00 hrs	NTFP	<ul style="list-style-type: none"> <li>• Need and Importance of NTFP</li> <li>• Constraints in Collection and Marketing</li> <li>• Causes and Effects depletion</li> <li>• Important NTFPs</li> <li>• Potential survey of NTFP</li> <li>• Supply of Physical Infrastructure</li> <li>• Capacity building on sustainable tapping and scientific method of collection</li> <li>• Proper orientation on quality control, packing and storage</li> <li>• Harvesting and Post harvesting precautions</li> <li>• Value addition</li> <li>• Marketing of NTFPs</li> <li>• Proper marketing tie-ups and remunerative price</li> <li>• Sustainable cultivation of NTFPs</li> <li>• Regular regeneration</li> </ul>	ILM, Case Study, Brain storming & SGD
69	6.00 hrs	Live Stock (Small Ruminants, Poultry, Ducks & Piggery)	<ul style="list-style-type: none"> <li>• Importance of Live stock</li> <li>• Objective</li> <li>• Animal life cycle</li> <li>• Production</li> <li>• Fodder development &amp; management</li> <li>• Disease management</li> <li>• Marketing</li> </ul>	ILM, Case Study, Brain storming & SGD ILM, Case Study, Brain storming & SGD
70	2.00 hrs	Fisheries	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Objectives</li> <li>• Inland , Coastal &amp; Marine</li> </ul>	ILM, SGD
71	3.00 hrs	Value Chain Analysis	<ul style="list-style-type: none"> <li>• Need</li> <li>• Objective</li> <li>• Concept</li> <li>• Factors</li> </ul>	ILM & exercise

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Uses</li> </ul>	
72	3.00 hrs	Non- Farm Livelihoods	<ul style="list-style-type: none"> <li>Introduction</li> <li>Objectives</li> <li>Importance</li> <li>Employment &amp; enterprise</li> <li>Influencing factors</li> </ul>	ILM, SGD
73	1.00 hr	Tribal Markets	<ul style="list-style-type: none"> <li>Need and Importance</li> <li>Market structure</li> </ul> <p><b><u>Major Problems</u></b></p> <ul style="list-style-type: none"> <li>Low level of Economic Activity</li> <li>Exploitation by Money lenders,</li> <li>Traders and Middle men</li> <li>Indebtedness</li> <li>Minor Forest Produce</li> <li>Weekly Markets</li> <li>Barter system</li> <li>Marketing System(Seller and Purchaser)</li> <li>Money lenders</li> </ul>	ILM, SGD
74	2.00 hrs	Skill enhancement	<ul style="list-style-type: none"> <li>RSETIS</li> <li>DDUGKY</li> </ul>	ILM, SGD
75	4.00 hrs	Wage Employment	<ul style="list-style-type: none"> <li>MGNREGS , MKSP</li> <li>ROSHNI</li> </ul>	ILM, SGD
76	4.00 hrs	Enterprise Promotion	<ul style="list-style-type: none"> <li>Objectives</li> <li>Importance</li> <li>Statutory compliances</li> <li>Source of finance &amp; financial linkages</li> <li>Marketing</li> <li>Physical Infrastructure</li> <li>Skill up gradation</li> <li>EDP</li> <li>BDS</li> <li>Artisan Clusters</li> <li>Traditional Handicrafts</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
77	2.00 hrs	Skill Development Programs and Entrepreneurship	<ul style="list-style-type: none"> <li>• TRIFED,MDP,</li> <li>• VKY, TSP, NSTFDC,</li> <li>• STDCCs, PMNCSD,</li> <li>• NSDCB and NSDC</li> </ul>	ILM, SGD
78	3.00 hrs	Entrepreneurship – SVEP	<ul style="list-style-type: none"> <li>• Background &amp;Need</li> <li>• Objectives and expected outcomes</li> <li>• Vision and scope</li> <li>• Target</li> <li>• Program structure and management</li> <li>• Strategy</li> <li>• Selection and startup phase</li> <li>• Enterprise sustenance phase</li> <li>• Cost structure</li> <li>• Fund release process</li> </ul>	ILM & Brainstorming
79	3.00 hrs	Collectives/ Cooperatives	<ul style="list-style-type: none"> <li>• Need and Importance of Collectives/ cooperatives</li> <li>• Producers Cooperatives- Dairy, Agri</li> <li>• Producer Groups-Livestock, Milch animals</li> <li>• Collective Enterprises -off-farm and Non-farm-(Pickles, Sweets, Paper plates, Masala Powders, Candle Making etc.,)</li> </ul>	ILM, SGD
80	1.00 hr	Community Cadre Development	<ul style="list-style-type: none"> <li>• Why Community Cadres Need &amp; Importance</li> <li>• Emergence</li> <li>• who will be a community cadre identification</li> <li>• training</li> <li>• Positioning</li> <li>• Monitoring</li> <li>• Payment of honorarium</li> </ul>	ILM, SGD short film
81	1.00 hr	Types of Community Cadre	<ul style="list-style-type: none"> <li>• SHG book keeper</li> <li>• VO book keeper</li> <li>• Various CRPs</li> <li>• Community trainers</li> </ul>	Video, case study, ILM, Brain Storming

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>(MCP, Book keeping, CRP trainers)</li> <li>Community Auditors</li> <li>Bima Mithra</li> <li>Bank Mithra</li> <li>Job mithra</li> <li>Van Sakhi</li> <li>Krushi Sakhi</li> <li>Swasth sakhi.,</li> </ul>	
82	1.00 hr	Van Sakhi/Forest Activist	<ul style="list-style-type: none"> <li>Need</li> <li>Eligibility</li> <li>identification</li> <li>training</li> <li>Positioning</li> <li>Job chart/</li> <li>Roles &amp; Responsibilities</li> <li>Monitoring payment of Honorarium</li> </ul>	ILM, SGD
83	1.00 hr	Service Charges/ Resource Fee	<ul style="list-style-type: none"> <li>Source of funds for community cadre honorarium</li> <li>Fixation of Service charges</li> <li>Collection &amp; Payment Procedure at SHG-VO-CLF level</li> <li>Service charges for external organizations</li> <li>MoU</li> </ul>	Brain Storming, ILM
84	2.00 hrs	Rights and Entitlements	<ul style="list-style-type: none"> <li>Fundamental Rights</li> <li><b>Key entitlements:</b></li> <li>Need and Importance</li> <li>Antyodaya Anna Yojana (AAY)</li> <li>NOAP</li> <li>MGNREGA- Job cards</li> <li>Housing</li> <li>Safe drinking water</li> <li>Sanitation</li> <li>PDS - Ration cards</li> <li>Health cards</li> </ul>	ILM, SGD, Brain Storming



S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>• Tribal Id cards</li> <li>• Voter cards</li> <li>• Aadhar</li> <li>• Pension cards</li> <li>• ST certificates</li> <li>• Land titles</li> <li>• Insurance etc.,</li> <li>• Process to Access</li> <li>• Grievance filing process</li> </ul>	
85	1.00 hr	Adult Learning Principles	<ul style="list-style-type: none"> <li>• Discussion on Adult Learning Principles</li> <li>• Learning Environment</li> <li>• Participatory principles</li> </ul>	ILM, Brain storming
86	3.30 hrs	Participatory Training Methods (PTM)	<ul style="list-style-type: none"> <li>• Need and Importance of training</li> <li>• Introduction of Participatory training methods</li> <li>• Difference between conventional and Participatory Methods</li> <li>• Advantages &amp;disadvantages</li> <li>• Interactive lecture method (ILM)</li> <li>• Case study</li> <li>• Small Group Discussion(SGD)</li> <li>• Role Play</li> <li>• Learning Games</li> <li>• Demonstration</li> <li>• Songs &amp; Stories</li> </ul>	ILM, Brain storming



## Persons with Disability Inclusion



There is now adequate evidence that Persons with Disability (PwD) own institutions improve their situation significantly.

### Membership in SHG of PwD (PwD-SHG)

A Person having physical /sensory /mental challenge as per PwD Act 1995 and National Trust Act 2000 would be termed as PwD e.g. 01 (physical Impairment), PHI (speech and hearing Impairment) SHI (VI (Visual Impairment), MR (Mentally Retarded), CP (Cerebral Palsy), AU (Autism), LD (Learning Disability), LEC (Leprosy cure), MI (Mental illness) and MD (Multiple Disability-more than one type of disability mentioned above).

All PwDs (aged one year and above), irrespective of percentage of disability a person (even less than 40% of disability) can be a member of PwD-SHG and PwD-SHGs are eligible for all funds to communities (RF, VRF, CIF and LF) under NRLM -

- 1-17 year person with disability, or a person with Mental Disability, MI or MR, could be represented through his/her legal guardian/parent/care-giver as member in the PwD-SHG. Legal guardian/parent/care-giver continues in her own SHG. However, the members of the concerned group are required to do monitoring to ensure that the person concerned is getting the benefit.

- An individual PwD would be a member of PwD-SHG and in case of more than one PwDs are in a household then each PwD would become the member of PwD-SHG as an individual member of PwD-SHG.
- If a woman with disability is already a member in the existing women SHG in the village, she would have the liberty to either continue in the same group or join the PwD-SHG. In case she decides to continue in the same group (non PwD-SHG), she should get all other benefit as a PwD.

### **Key Inclusion Steps for Identification, Mobilization and Institution Building of PwDs**

#### **At Mission level**

- Sensitize the staff at SMMU, DMMU and BMMU in orientation/refresher workshops, community cadres, leaders, members and institutions to PwDs and working with them
- Develop Modules and Material -
  - PwD-SHG Practitioner's Manual (including perceptions on PwD)
  - Sensitization/Awareness Building IEC Materials (Print and Digital)
  - Training Module for community cadre on Rights and Entitlements of the PwD
  - Resource Module for community cadre on community based social security, Health & Nutrition (including mental health) and recreational needs of the PwD
  - Resource Module on PwD specific livelihoods
- Train and nurture CRPs to work with PwD Agenda

#### **At Village and Cluster levels**

- Initiate identification and mobilization of PwDs during the first CRP round itself
  - Mobilize PwDs into general SHGs or special PwD-SHGs. *Being a marginalized group, creating special groups of PwD may be advantageous.*
  - Mobilize active and assisted PwDs on a saturation mode. A process of self-selection can be adopted based on ability and agility.
  - Mobilize first PwDs included in the SECC (auto-included and at least 1 deprivation) and PwDs suffering under multiple vulnerabilities like single men/women, belonging to SC/ST and minority communities, elderly etc.
  - Adopt and strengthen existing PwD-SHGs, if any, in the village
- Facilitate Compliance on Panchasutra for each PwD-SHG with appropriate customization
- Facilitate community to identify 2-3 Active Women/village to be trained (including immersion/exposure visits to PwDSHGs and their federal immersion sites) and deployed as PwD Inclusion Cadres/CRPs

- Mandate Active Women, Inclusion/PwD CRPs and VO's to saturate mobilization; Involve Anganwadi and ASHA workers in PwD Agenda in the village
- Take up Capacity Building of the PwD-SHG members, leaders and cadres as per the plan. Note that there are three different kinds of differently abled people - Active, Assisted and Dependent PwDs and their Capacity Building needs and processes may be distinctly different.
- Facilitate PwD-SHG to access Revolving Fund
- Facilitate PwD-SHGs to get federated into VO (federation of women SHG at the village level). Like other women SHGs, PwD-SHGs are entitled to avail all benefits like CIF, VRF from the VO and higher level federations.
- Facilitate VO to have a sub-committee or a sub-group within Social Action Committee to regularly monitor and strengthen these PwD groups.
- Facilitate Vulnerability Reduction Plan to include plan for PwDs
- Facilitate Rehabilitation Support to PwDs
- Facilitate PwD centric and/or PwD friendly livelihoods and collectivization around these activities, where required/feasible
- Facilitate PwD-SHGs, for their solidarity, advocacy etc., into a separate exclusive federation at GP/cluster/block level and at higher levels

## I.Training to Persons with Disability (PwD) Trainers

S. No.	Time	Topic	Sub topic	Methodology
1	2.00 hrs	Introduction, Disability in India – World	<ul style="list-style-type: none"> <li>• Situation of PWD</li> <li>• Ancient (Puranas)</li> <li>• Modern</li> </ul>	ILM, SGD
2	1.00 hr	Disability in India – World	<ul style="list-style-type: none"> <li>• Population of PWD</li> <li>• State wise</li> <li>• Country wise</li> </ul>	ILM, SGD
3	2.00 hrs	Analysis of Society	<ul style="list-style-type: none"> <li>• Economic,</li> <li>• Social,</li> <li>• Culture &amp;</li> <li>• Political scenario &amp; Situation of PwD</li> </ul>	ILM, SGD
4	3.00 hrs	Relation of Poverty – Disability	<ul style="list-style-type: none"> <li>• Case study of disabled person</li> <li>• Impact of Poverty</li> </ul>	ILM, SGD
5	1.30 hrs	Disability is a Development issue	<ul style="list-style-type: none"> <li>• Development</li> <li>• Welfare activities</li> <li>• Empowerment</li> </ul>	ILM, SGD
6	1.30 hrs	Vulnerability Analysis	<ul style="list-style-type: none"> <li>• What is vulnerability</li> <li>• Types of Vulnerability</li> <li>• Vulnerability Impact on PwDs</li> <li>• Ways to come out</li> </ul>	ILM, SGD
7	30 min	What is Disability	(Definition and discussions)	ILM, SGD
8	2.00 hrs	Types of Disability	<ul style="list-style-type: none"> <li>• Ortho disability (Locomotor)</li> <li>• Visual impairment</li> <li>• Speech &amp; Hearing impairment</li> <li>• Mental retardation, Mental illness and Multiple disabilities</li> </ul>	ILM, SGD
9	4.00 hrs	Causes & Prevention of Disability	<ul style="list-style-type: none"> <li>• Different causes</li> <li>• Immunization</li> <li>• Nutritional food</li> <li>• Hygienic</li> <li>• Child marriages</li> <li>• Late marriages</li> <li>• Different age group marriages</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>• Superstitious</li> <li>• Lack of Hospital facilities</li> <li>• Hereditary</li> <li>• Diseases etc.,</li> </ul>	
10	3.00 hrs	Detection of Delayed development children & Disability in early stage & Early Intervention	<ul style="list-style-type: none"> <li>• Survey,</li> <li>• Identification,</li> <li>• Parental counseling,</li> <li>• Assessment and</li> <li>• Intervention</li> </ul>	ILM, SGD
11	3.00 hrs	Assessment & case study preparation	<ul style="list-style-type: none"> <li>• Rapport building with Family</li> <li>• Case History</li> <li>• Formats filling</li> <li>• Preliminary assessment</li> <li>• Cases Demo</li> <li>• Suggestion to Family</li> </ul>	ILM, SGD
12	3.00 hrs	Service Models	<ul style="list-style-type: none"> <li>• Interventions of Disability <ul style="list-style-type: none"> <li>➤ Special schools,</li> <li>➤ Inclusive schools.</li> <li>➤ Home based instructions.</li> <li>➤ Institution based.</li> </ul> </li> <li>• Community based services</li> </ul>	ILM, SGD
13	2.00 hrs	Community Based Rehabilitation (CBR)	<ul style="list-style-type: none"> <li>• Community study, Social mobilization,</li> <li>• Therapeutics and rehabilitation services</li> </ul>	ILM, SGD
14	2.00 hrs	Community Study	<ul style="list-style-type: none"> <li>• Village study, demographic data, occupations details, Resource of the village</li> </ul>	ILM, SGD
15	2.00 hrs	Social Inclusion	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Inclusion</li> <li>• Process(Inclusive plays, Inclusive classes,</li> <li>• Participation in Local Programs,</li> <li>• Voluntary programs by SHGs VO's and CLDF</li> <li>• Awareness Camps</li> </ul>	Flip chart, Case study, Brain storming, Game

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>Cultural activities</li> </ul>	
16	2.00 hrs	Social Mobilization – (Group work) Process	<ul style="list-style-type: none"> <li>Need and Importance</li> <li>Meeting with Village elders,</li> <li>Village level officers</li> <li>Survey</li> <li>Rapport Building,,</li> <li>Formation of SHG</li> </ul>	ILM, SGD, Brain storming, Game
17	2.00 hrs	Institution building	<ul style="list-style-type: none"> <li>SHG</li> <li>VO</li> <li>CLF</li> <li>BLF and DLF etc.,</li> </ul>	ILM, SGD
18	2.00 hrs	SHG formation	<ul style="list-style-type: none"> <li>Purpose of SHG formation</li> <li>Difference between Mob &amp; Group</li> <li>Need of PwD SHG</li> <li>Formation process-when, where, whom &amp; How?</li> <li>Non-negotiable in SHG formation</li> <li>SHG naming</li> <li>Roles &amp; Responsibilities of SHG leaders and Members</li> <li>Account opening process</li> <li>Documents required for Bank account opening</li> </ul>	ILM, SGD
19	2.00 hrs	SHG – Panchasutra	<ul style="list-style-type: none"> <li>What are the Panchasutra</li> <li>Need and importance</li> <li>Regular meeting</li> <li>Regular savings</li> <li>Regular internal lending</li> <li>Regular repayment</li> <li>Regular Book keeping</li> </ul>	ILM, SGD
20	1.00 hr	SHG –Savings & loans	<ul style="list-style-type: none"> <li>Importance of Savings</li> <li>Types of savings</li> </ul>	ILM, SGD



S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>➤ Compulsory Savings</li> <li>➤ Voluntary savings</li> <li>➤ Special savings</li> <li>• Types of loans</li> <li>• Small loans <ul style="list-style-type: none"> <li>➤ Consumption</li> <li>➤ emergency</li> <li>➤ Social needs</li> </ul> </li> <li>• Big loans <ul style="list-style-type: none"> <li>➤ Income Generation</li> <li>➤ Livelihood promotion</li> <li>➤ Education / Health</li> </ul> </li> <li>• Interest</li> <li>• Repayments</li> </ul>	
21	3.00 hrs	SHG Meeting Process	<ul style="list-style-type: none"> <li>• Importance of Weekly Meeting,</li> <li>• Sitting in circle</li> <li>• Setting the agenda- <ul style="list-style-type: none"> <li>• Prayer</li> <li>• Introduction</li> <li>• Attendance</li> <li>• Review of Previous Meeting minutes</li> <li>• Collection of Savings</li> <li>• Collection of Loan installments, interest and other payments</li> <li>• Receipts &amp; Payments</li> <li>• Sanctioning of new loans</li> <li>• Discussion on social issues</li> <li>• Other issues (if any)</li> <li>• Recording the minutes and reading</li> </ul> </li> <li>• Signatures of members</li> </ul>	ILM, SGD, Role play

S. No.	Time	Topic	Sub topic	Methodology
22	2.00 hrs	Leadership	<ul style="list-style-type: none"> <li>• Need of Leadership</li> <li>• Selection of the leaders</li> <li>• Leadership positions</li> <li>• Roles &amp; responsibilities of President/secretary/Treasurer etc.,</li> <li>• Qualities of a good leader</li> <li>• Rotation of Leadership</li> </ul>	ILM, SGD, Short Film, Brain storming, Game
23	1.30 hrs	SHG Books & Book keeper	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Types of books (Initial books) <ul style="list-style-type: none"> <li>➤ Minutes</li> <li>➤ Savings &amp; Attendance</li> <li>➤ Loan ledger</li> <li>➤ Member pass book</li> </ul> </li> <li>• Second phase books <ul style="list-style-type: none"> <li>➤ Cash book</li> <li>➤ General ledger</li> <li>➤ Monthly Progress Report</li> </ul> </li> <li>• Need</li> <li>• Identification</li> <li>• Do's &amp; Don'ts <ul style="list-style-type: none"> <li>➤ Honorarium</li> </ul> </li> </ul>	ILM, SGD
24	1.00 hr	Revolving Fund (RF)	<ul style="list-style-type: none"> <li>• Criteria for RF</li> <li>• Process</li> <li>• Utilization</li> <li>• Prioritization</li> <li>• Benefits</li> </ul>	ILM, SGD
25	1.00 hr	SHG-Bank Linkage	<ul style="list-style-type: none"> <li>• Need</li> <li>• Eligibility criteria</li> <li>• Approach to bank</li> <li>• Different Bank formats (withdrawals, paying slip etc.,)</li> <li>• Types of Loans <ul style="list-style-type: none"> <li>➤ Term Loan</li> <li>➤ Cash Credit Line</li> </ul> </li> <li>• Documentation Process</li> <li>• Repayment</li> </ul>	ILM, SGD
26	1:00 hr	Interest Subvention	<ul style="list-style-type: none"> <li>• Guidelines <ul style="list-style-type: none"> <li>➤ Eligibility</li> </ul> </li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>➤ Procedure</li> <li>➤ Availing process</li> </ul>	
27	2.00 hrs	Audit & Grading	<ul style="list-style-type: none"> <li>• Need for Audit</li> <li>• Aspects of audit (funds, attendance, book keeping, social status etc.,)</li> <li>• Who will do</li> <li>• Frequency</li> <li>• Audit fee</li> <li>• Role of Members, Leaders and Book keeper during audit</li> <li>• Need for grading</li> <li>• Grading parameters</li> <li>• Who will grade</li> </ul>	ILM, SGD
28	1.30 hrs	Community Investment Fund (CIF)	<ul style="list-style-type: none"> <li>• Need &amp; Importance</li> <li>• Eligibility criteria</li> <li>• Who will sanction, How much</li> <li>• Process of availing</li> <li>• Utilization</li> <li>• Interest</li> <li>• Repayment</li> </ul>	ILM, SGD
29	3.00 hrs	Micro Credit Plan (MCP)	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Analysis of member loans</li> <li>• Types of loans (Consumption, IGA, Health, social etc.,)</li> <li>• Eligibility of SHG</li> <li>• Steps of MCP</li> <li>• Process of MCP preparation</li> <li>• MCP Appraisal by SHG</li> </ul>	ILM, Short Film, Case study (Sample MCP)
30	1.00 hr	Village Organization	<ul style="list-style-type: none"> <li>• There is No Separate Federation for PwDs at Village Level.</li> <li>• PwD SHGs take membership in VO like General SHGs</li> </ul>	

S. No.	Time	Topic	Sub topic	Methodology
31	1.30 hrs	Concept of Cluster Level Disabled Federation	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Role of SHGs in CLDF formation</li> <li>• When to form (no. of SHGs, demography)</li> <li>• Types of Norms</li> <li>• Bank account opening process</li> <li>• Registration</li> </ul>	Case study, Brain storming, Role play
32	2.00 hrs	Cluster Level Disability Federation (CLDF) Meeting process	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Frequency</li> <li>• Sitting pattern “U” shape</li> <li>• Meeting Agenda               <ul style="list-style-type: none"> <li>➤ Prayer</li> <li>➤ Introduction</li> <li>➤ Attendance</li> <li>➤ Review of Previous Meeting minutes</li> <li>➤ Review of SHGs performance through MPR</li> <li>➤ Review of functional committees</li> <li>➤ Collection of Savings</li> <li>➤ Collection of Loan installments, interest and other payments</li> <li>➤ Receipts &amp; Payments</li> <li>➤ Sanctioning of new loans</li> <li>➤ Discussion on social issues</li> <li>➤ Review of CA/CM ,BK etc.,</li> <li>➤ Other issues (if any)</li> <li>➤ Recording and reading minutes</li> <li>➤ Signatures of members</li> </ul> </li> </ul>	ILM, Brain storming, Short film, Role play
33	1.30 hrs	Functions of CLDF-General Body	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Membership</li> <li>• Delegated powers</li> <li>• Responsibilities               <ul style="list-style-type: none"> <li>• Tenure</li> <li>• Frequency of meeting</li> </ul> </li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>Meeting process</li> <li>Meeting agenda</li> </ul>	
34	1.30 hrs	Functions of CLDF-Executive Committee	<ul style="list-style-type: none"> <li>Importance</li> <li>Membership</li> <li>Delegated powers</li> <li>Responsibilities</li> <li>Tenure</li> <li>Frequency of meeting</li> <li>Meeting process</li> <li>Meeting agenda</li> </ul>	ILM, SGD
35	1.00 hr	Functions of CLDF- Office Bearers	<ul style="list-style-type: none"> <li>Office bearers selection/ election process</li> <li>Tenure</li> <li>Delegated powers</li> <li>Frequency of meeting</li> <li>Meeting process</li> </ul>	ILM, SGD
36	1.30 hrs	President Secretary Treasurer Vice president Joint Secretary	<ul style="list-style-type: none"> <li>Eligibility and Qualities</li> <li>Roles and responsibilities</li> </ul>	ILM, Flip chart, Case study, Brain storming
37	1.00 hr	CLDF sub committees	<ul style="list-style-type: none"> <li>Need and importance</li> <li>Selection process</li> <li>No. of Members in each committee</li> <li>Important committees <ul style="list-style-type: none"> <li>Monitoring</li> <li>Bank linkage</li> <li>Rights &amp; Social action</li> <li>Livelihoods</li> <li>Rehabilitation</li> </ul> </li> <li>Roles and Responsibilities</li> <li>Review of sub committees</li> <li>Tenure of the committee members</li> </ul>	ILM, SGD, Brain storming
38	2.00 hrs	CLDF Services	<ul style="list-style-type: none"> <li>Training and capacity building of SHGs <ul style="list-style-type: none"> <li>SHG Member and leaders training</li> <li>SHG book keepers</li> </ul> </li> </ul>	ILM, SGD, Brain storming, Short film

S. No.	Time	Topic	Sub topic	Methodology
			training <ul style="list-style-type: none"> <li>➤ CBR worker training</li> </ul> <ul style="list-style-type: none"> <li>• Financial services               <ul style="list-style-type: none"> <li>➤ Savings</li> <li>➤ Share capital</li> <li>➤ Loans</li> </ul> </li> <li>• Social services               <ul style="list-style-type: none"> <li>➤ Family counseling</li> <li>➤ Child labour/ marriage,</li> <li>➤ Insurance etc.)</li> </ul> </li> <li>• Rehabilitation Services               <ul style="list-style-type: none"> <li>➤ Assessment,</li> <li>➤ Treatment and Rehabilitations (ATR)</li> <li>➤ Parent Training of Persons with MR</li> <li>➤ Provide Assistive Devices</li> <li>➤ Surgical corrections</li> <li>➤ Provide therapy services</li> <li>➤ Focus on Early Detection and Intervention of Children with Delayed Development (CwDD)</li> </ul> </li> </ul>	
39	30 min	CLDF Books	<ul style="list-style-type: none"> <li>• Types of books</li> <li>• Do's &amp; don'ts in each book</li> <li>• Preparation of Monthly progress Report</li> </ul>	ILM, SGD
40	30 min	CLDF Book keeper	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Roles &amp; responsibilities</li> <li>• Identification/selection</li> <li>• Honorarium and its process</li> </ul>	ILM, SGD
41	30 min	Community Development Worker (CDW)	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Roles &amp; responsibilities</li> <li>• Identification/selection</li> <li>• Honorarium</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
42	2:00 hrs	Source of Funds	<ul style="list-style-type: none"> <li>• Internal Funds:</li> <li>• Savings</li> <li>• Membership</li> <li>• Share Capital</li> <li>• Deposits</li> <li>• Interest</li> <li>• Fines/Donations</li> <li>• Resource Fee</li> <li>• Service Charges etc.,</li> <li>• External Funds:</li> <li>• Community Investment Fund(CIF)</li> <li>• Vulnerability Reduction Fund (VRF)</li> <li>• Livelihood Fund</li> <li>• Bank Linkage ( Bulk Finance)</li> <li>• Grants from GOs &amp; NGOs</li> </ul>	ILM, SGD
43	1:30 hrs	Community Investment Fund	<ul style="list-style-type: none"> <li>• CIF Purpose</li> <li>• Guidelines</li> <li>• Advantages</li> <li>• Eligibility for CLF</li> <li>• Eligibility for VO Sanction process</li> <li>• CIF Management Plan</li> <li>• Installments</li> <li>• Interest</li> <li>• MoU between CLF-VO &amp; VO-SHG</li> <li>• Monitoring (subcommittee &amp; DCB register)</li> <li>• Grounding</li> <li>• Documentation</li> <li>• Repayment</li> </ul>	ILM, SGD
44	1:00 hr	Other Financial Institutions	<ul style="list-style-type: none"> <li>• Types of financial institutions</li> <li>• Cooperatives</li> <li>• Private banks</li> <li>• Government Departments etc.,</li> <li>• Advantages &amp; disadvantages</li> </ul>	ILM, SGD
45	1:30 hrs	Insurance	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Various insurance products/policies</li> <li>• Individual &amp; Group</li> <li>• Asset &amp; Live stock</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>• Enrolment process</li> <li>• Claim settlement</li> <li>• Role of SHG, VO and CLF</li> </ul>	
46	1:30 hrs	Audit & Grading	<ul style="list-style-type: none"> <li>• Importance of Audit</li> <li>• Types of Audit</li> <li>• Community Audit</li> <li>• SHG audit by VO</li> <li>• VO audit by CLF</li> <li>• Statutory Audit by CA</li> <li>• VO &amp; CLDF</li> <li>• Social Audit</li> <li>• Service charge</li> <li>• Frequency of audit</li> <li>• Grading importance</li> <li>• Grading parameters</li> <li>• SHGs Grading by VO</li> <li>• CLDF Grading by CLF</li> </ul>	ILM, SGD
47	3:00 hrs	Vulnerability Reduction Fund	<ul style="list-style-type: none"> <li>• Source</li> <li>• Purpose</li> <li>• Guidelines</li> <li>• Eligibility to VO</li> <li>• Criteria for availing VRF</li> <li>• Release of Installments (I&amp;II) to VO by Project</li> <li>• Release of VRF by VO to SHG</li> <li>• Release of VRF to Non Members</li> <li>• Constitution of VRF Sub committee</li> <li>• Appraisal Process               <ul style="list-style-type: none"> <li>➤ SHG level</li> <li>➤ VO level</li> <li>➤ CLF level</li> </ul> </li> </ul>	ILM, SGD
48	1:30 hrs	Vulnerability Assessment	<ul style="list-style-type: none"> <li>• What is vulnerability</li> <li>• Different vulnerabilities</li> <li>• Assessment indicators</li> <li>• SECC 7 Deprivations</li> </ul>	ILM, Short film, Case study, PRA techniques
49	2:00 hrs	Prioritization of Vulnerabilities	<ul style="list-style-type: none"> <li>• Prioritization process</li> <li>• Key elements in Prioritization               <ul style="list-style-type: none"> <li>➤ SECC 7 Deprivations</li> <li>➤ Orphans</li> <li>➤ Destitute</li> </ul> </li> </ul>	Brain storming, ILM, SGD, PRA techniques



S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>➤ Trans Genders</li> <li>➤ Chronic Diseases (TB, Cancer, HIV &amp; Leprosy)</li> <li>• Distressed Migration etc.,</li> <li>• Role of SHG &amp; VO EC</li> <li>• Participation of Key Persons</li> <li>• Facilitation support by staff</li> </ul>	
50	1:30 hrs	VRF Implementation Strategies	<ul style="list-style-type: none"> <li>• Support strategies at VO level</li> <li>• Support to HHs through SHG</li> <li>• Direct Support to HHs (who are not in SHG fold)</li> <li>• Type of support                             <ul style="list-style-type: none"> <li>➤ Financial</li> <li>➤ Social</li> <li>➤ Other</li> </ul> </li> </ul>	ILM, SGD
51	1.00 hr	Adult Learning Principles	<ul style="list-style-type: none"> <li>• Discussion on Adult Learning Principles</li> <li>• Learning Environment</li> <li>• Participatory principles</li> </ul>	ILM, Brain storming
52	3.30 hrs	Participatory Training Methods (PTM)	<ul style="list-style-type: none"> <li>• Need and Importance of training</li> <li>• Introduction of Participatory training methods</li> <li>• Difference between conventional and Participatory Methods</li> <li>• Advantages &amp;disadvantages</li> <li>• Interactive lecture method (ILM)</li> <li>• Case study</li> <li>• Small Group Discussion(SGD)</li> <li>• Role Play</li> <li>• Learning Games</li> <li>• Demonstration</li> </ul>	ILM, Brain storming

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>Songs &amp; Stories</li> </ul>	
53	2.00 hrs	Disability institutions	<ul style="list-style-type: none"> <li>CBOs</li> <li>DPOs</li> <li>NGOs and</li> <li>Network institutions</li> </ul>	ILM, SGD
54		Exposure & Study visits	<ul style="list-style-type: none"> <li>Institutions,</li> <li>Special NGOs,</li> <li>Entrepreneurs etc.,</li> </ul>	
55	2.00 hrs	Livelihoods Enhancement for Persons with Disability	<ul style="list-style-type: none"> <li>Self Employment, Wage Employment, EGS, Jobs</li> </ul>	ILM, SGD
56	2.00 hrs	Skill Development programs	<ul style="list-style-type: none"> <li>Centre for livelihoods for person with Disabilities, DDU-GKY, VRC (Vocational Rehabilitation centre), MSME</li> </ul>	ILM, SGD
57	2.00 hrs	Rights and entitlements Govt. Schemes	<ul style="list-style-type: none"> <li>Pensions, Scholarships Hostel accommodation,</li> <li>Free education, Marriage Incentive, Insurance etc.,</li> </ul>	ILM, SGD
58	2.00 hrs	Govt. Schemes and ACTs for PwD	<ul style="list-style-type: none"> <li>Mentally Health Act 1989</li> <li>RCI Act 1992</li> <li>PWD Act 1995</li> <li>National Trust Act (Multiple disability) 1999</li> </ul>	ILM, SGD
59	1.00 hr	Convergence with CSO, PRIs, NGOs, Govt. Institutions	Welfare of disabled dept, ICDS, Education (SSA), (RBS), Transport, Health scheme, Health Insurance etc.,	ILM, SGD
60	3.00 hrs	Special need based Programs for PwDs	<ul style="list-style-type: none"> <li>Neighborhood centre</li> <li>Manopragathi</li> <li>Early Intervention</li> <li>Aids and appliances, (PWD special needs)</li> <li>Parents association for MR &amp; trainings)</li> </ul>	ILM, SGD
61	1.00 hr	Special provisions	<ul style="list-style-type: none"> <li>Allowances, IT exemption</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
62	1.00hr	Institutions (Referral )	<ul style="list-style-type: none"> <li>Rehabilitation (Referral ) Institutions for PwDs                             <ul style="list-style-type: none"> <li>Services</li> </ul> </li> </ul>	ILM, SGD
63	1.00 hr	A) National Special institutions:	NIMH, NIVH, NIHH, NIOH, NIPMAD, NHFDC, IPH,, NIRTAR, Alimco) BIRRD TTD, SRAVANAM-TTD	ILM, SGD
64	1.00 hr	B) NGOs:	NCPEDP. THPI, Mobility India, Sweekar, Upkar, APD, Madhuram Narayan-Chennai, CBR forum, Commitments and Asha Jyoti)	ILM, SGD

## II.Training to Persons with Disability (PwD) SHG Members

S. No.	Time	Topic	Sub topic	Methodology
1	2.00 hrs	Introduction, Disability in India – World	<ul style="list-style-type: none"> <li>• Situation of PWD</li> <li>• Ancient (Puranas)</li> <li>• Modern</li> </ul>	ILM, SGD
2	3.00 hrs	Relation of Poverty – Disability	<ul style="list-style-type: none"> <li>• Case study of disabled person</li> <li>• Impact of Poverty</li> </ul>	ILM, SGD
3	1.30 hrs	Vulnerability Analysis	<ul style="list-style-type: none"> <li>• What is vulnerability</li> <li>• Types of Vulnerability</li> <li>• Vulnerability Impact on PwDs</li> <li>• Ways to come out</li> </ul>	ILM, SGD
4	30 min	What is Disability	(Definition and discussions)	ILM, SGD
5	2.00 hrs	Types of Disability	<ul style="list-style-type: none"> <li>• Ortho disability (Locomotor)</li> <li>• Visual impairment</li> <li>• Speech &amp; Hearing impairment</li> <li>• Mental retardation, Mental illness and Multiple disabilities</li> </ul>	ILM, SGD
6	4.00 hrs	Causes & Prevention of Disability	<ul style="list-style-type: none"> <li>• Different causes</li> <li>• Immunization</li> <li>• Nutritional food</li> <li>• Hygienic</li> <li>• Child marriages</li> <li>• Late marriages</li> <li>• Different age group marriages</li> <li>• Superstitious</li> <li>• Lack of Hospital facilities</li> <li>• Hereditary</li> <li>• Diseases etc.,</li> </ul>	ILM, SGD
7	3.00 hrs	Detection of Delayed development children & Disability in early stage & Early Intervention	<ul style="list-style-type: none"> <li>• Survey,</li> <li>• Identification,</li> <li>• Parental counseling,</li> <li>• Assessment and</li> <li>• Intervention</li> </ul>	ILM, SGD
8	3.00 hrs	Assessment & case study preparation	<ul style="list-style-type: none"> <li>• Rapport building with Family</li> <li>• Case History</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>• Formats filling</li> <li>• Preliminary assessment</li> <li>• Cases Demo</li> <li>• Suggestion to Family</li> </ul>	
9	3.00 hrs	Service Models	<ul style="list-style-type: none"> <li>• Interventions of Disability               <ul style="list-style-type: none"> <li>➤ Special schools</li> <li>➤ Inclusive schools</li> <li>➤ Home based instructions.</li> <li>➤ Institution based</li> </ul> </li> <li>• Community based services</li> </ul>	ILM, SGD
10	2.00 hrs	Community Based Rehabilitation (CBR)	<ul style="list-style-type: none"> <li>• Community study, Social mobilization,</li> <li>• Therapeutics and rehabilitation services</li> </ul>	ILM, SGD
11	2.00 hrs	Social Inclusion	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Inclusion</li> <li>• Process(Inclusive plays, Inclusive classes,</li> <li>• Participation in Local Programs,</li> <li>• Voluntary programs by SHGs VOs and CLDF</li> <li>• Awareness Camps</li> <li>• Cultural activities</li> </ul>	Flip chart, Case study, Brain storming, Game
12	2.00 hrs	Social Mobilization – (Group work) Process	<ul style="list-style-type: none"> <li>• Need and Importance Meeting with Village elders,</li> <li>• Village level officers</li> <li>• Survey</li> <li>• Rapport Building,,</li> <li>• Formation of SHG</li> </ul>	ILM, SGD, Brain storming, Game
13	2.00 hrs	Institution building	<ul style="list-style-type: none"> <li>• SHG</li> <li>• VO</li> <li>• CLF</li> <li>• BLF and DLF etc.,</li> </ul>	ILM, SGD
14	2.00 hrs	SHG formation	<ul style="list-style-type: none"> <li>• Purpose of SHG formation</li> <li>• Difference between Mob &amp; Group</li> <li>• Need of PwD SHG</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>• Formation process-when, where, whom &amp; How?</li> <li>• Non-negotiables in SHG formation</li> <li>• SHG naming</li> <li>• Roles &amp; Responsibilities of SHG leaders and Members</li> <li>• Account opening process</li> <li>• Documents required for Bank account opening</li> </ul>	
15	2.00 hrs	SHG – Panchasutra	<ul style="list-style-type: none"> <li>• What are the Panchasutra</li> <li>• Need and importance</li> <li>• Regular meeting</li> <li>• Regular savings</li> <li>• Regular internal lending</li> <li>• Regular repayment</li> <li>• Regular Book keeping</li> </ul>	ILM, SGD
16	1.00 hr	SHG –Savings & loans	<ul style="list-style-type: none"> <li>• Importance of Savings</li> <li>• Types of savings               <ul style="list-style-type: none"> <li>➤ Compulsory Savings</li> <li>➤ Voluntary savings</li> <li>➤ Special savings</li> </ul> </li> <li>• Types of loans</li> <li>• Small loans               <ul style="list-style-type: none"> <li>➤ Consumption</li> <li>➤ emergency</li> <li>➤ Social needs</li> </ul> </li> <li>• Big loans               <ul style="list-style-type: none"> <li>➤ Income Generation</li> <li>➤ Livelihood promotion</li> <li>➤ Education / Health</li> </ul> </li> <li>• Interest</li> <li>• Repayments</li> </ul>	ILM, SGD
17	3.00 hrs	SHG Meeting Process	<ul style="list-style-type: none"> <li>• Importance of Weekly Meeting,</li> <li>• Sitting in circle</li> <li>• Setting the agenda-</li> </ul>	ILM, SGD, Role play

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>• Prayer</li> <li>• Introduction</li> <li>• Attendance</li> <li>• Review of Previous Meeting minutes</li> <li>• Collection of Savings</li> <li>• Collection of Loan installments, interest and other payments</li> <li>• Receipts &amp; Payments</li> <li>• Sanctioning of new loans</li> <li>• Discussion on social issues</li> <li>• Other issues (if any)</li> <li>• Recording the minutes and reading</li> <li>• Signatures of members</li> </ul>	
18	2.00 hrs	Leadership	<ul style="list-style-type: none"> <li>• Need of Leadership</li> <li>• Selection of the leaders</li> <li>• Leadership positions</li> <li>• Roles &amp; responsibilities of President/secretary/Treasurer etc.,</li> <li>• Qualities of a good leader</li> <li>• Rotation of Leadership</li> </ul>	ILM, SGD, Short Film, Brain storming, Game
19	1.30 hrs	SHG Books & Book keeper	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Types of books (Initial books) <ul style="list-style-type: none"> <li>➤ Minutes</li> <li>➤ Savings &amp; Attendance</li> <li>➤ Loan ledger</li> <li>➤ Member pass book</li> </ul> </li> <li>• Second phase books <ul style="list-style-type: none"> <li>➤ Cash book</li> <li>➤ General ledger</li> <li>➤ Monthly Progress Report</li> </ul> </li> <li>• Need</li> <li>• Identification</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>Do's &amp; Don'ts               <ul style="list-style-type: none"> <li>Honorarium</li> </ul> </li> </ul>	
20	1.00 hr	Revolving Fund (RF)	<ul style="list-style-type: none"> <li>Criteria for RF</li> <li>Process</li> <li>Utilization</li> <li>Prioritization</li> <li>Benefits</li> </ul>	ILM,SGD
21	1.00 hr	SHG-Bank Linkage	<ul style="list-style-type: none"> <li>Need</li> <li>Eligibility criteria</li> <li>Approach to bank</li> <li>Different Bank formats (withdrawals, paying slip etc.,)</li> <li>Types of Loans               <ul style="list-style-type: none"> <li>Term Loan</li> <li>Cash Credit Line</li> </ul> </li> <li>Documentation Process</li> <li>Repayment</li> </ul>	ILM, SGD
22	1:00 hr	Interest Subvention	<ul style="list-style-type: none"> <li>Guidelines               <ul style="list-style-type: none"> <li>Eligibility</li> <li>Procedure</li> <li>Availing process</li> </ul> </li> </ul>	ILM, SGD
23	1.30 hrs	Community Investment Fund (CIF)	<ul style="list-style-type: none"> <li>Need &amp; Importance</li> <li>Eligibility criteria</li> <li>Who will sanction</li> <li>How much</li> <li>Process of availing</li> <li>Utilization</li> <li>Interest</li> <li>Repayment</li> </ul>	ILM, SGD
24	3.00 hrs	Micro Credit Plan (MCP)	<ul style="list-style-type: none"> <li>Importance</li> <li>Analysis of member loans</li> <li>Types of loans (Consumption, IGA, Health, social etc.,)</li> <li>Eligibility of SHG</li> <li>Steps of MCP</li> <li>Process of MCP preparation</li> <li>MCP Appraisal by SHG</li> </ul>	ILM, Short Film, Case study (Sample MCP)
25	2.00 hrs	Audit & Grading	<ul style="list-style-type: none"> <li>Need for Audit</li> </ul>	ILM, SGD



S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>Aspects of audit (funds, attendance, book keeping, social status etc.,)</li> <li>Who will do</li> <li>Frequency</li> <li>Audit fee</li> <li>Role of Members, Leaders and Book keeper during audit</li> <li>Need for grading</li> <li>Grading parameters</li> <li>Who will grade</li> </ul>	
26	1.00 hr	Village Organization	<ul style="list-style-type: none"> <li>There is No Separate Federation for PwDs at Village Level.</li> <li>PwD SHGs take membership in VO like General SHGs</li> </ul>	
27	3:00 hrs	Vulnerability Reduction Fund	<ul style="list-style-type: none"> <li>Source</li> <li>Purpose</li> <li>Guidelines</li> <li>Eligibility to VO</li> <li>Criteria for availing VRF</li> <li>Release of Installments (I&amp;II) to VO by Project</li> <li>Release of VRF by VO to SHG</li> <li>Release of VRF to Non Members</li> <li>Constitution of VRF Sub committee</li> <li>Appraisal Process               <ul style="list-style-type: none"> <li>➤ SHG level</li> <li>➤ VO level</li> <li>➤ CLF level</li> </ul> </li> </ul>	ILM, SGD
28	1:30 hrs	Vulnerability Assessment	<ul style="list-style-type: none"> <li>What is vulnerability</li> <li>Different vulnerabilities</li> <li>Assessment indicators</li> <li>SECC 7 Deprivations</li> </ul>	ILM, Short film, Case study, PRA techniques

S. No.	Time	Topic	Sub topic	Methodology
29	2:00 hrs	Prioritization of Vulnerabilities	<ul style="list-style-type: none"> <li>• Prioritization process</li> <li>• Key elements in Prioritization               <ul style="list-style-type: none"> <li>➤ SECC 7 Deprivations</li> <li>➤ Orphans</li> <li>➤ Destitute</li> <li>➤ Trans Genders</li> <li>➤ Chronic Diseases (TB, Cancer, HIV &amp; Leprosy)</li> </ul> </li> <li>• Distressed Migration etc.,</li> <li>• Role of SHG &amp; VO EC</li> <li>• Participation of Key Persons</li> <li>• Facilitation support by staff</li> </ul>	Brain storming, ILM, SGD, PRA techniques
30	1:30 hrs	VRF Implementation Strategies	<ul style="list-style-type: none"> <li>• Support strategies at VO level</li> <li>• Support to HHs through SHG</li> <li>• Direct Support to HHs (who are not in SHG fold)</li> <li>• Type of support               <ul style="list-style-type: none"> <li>➤ Financial</li> <li>➤ Social</li> <li>➤ Other</li> </ul> </li> </ul>	ILM, SGD
31	1.30 hrs	Concept of Cluster Level Disabled Federation	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Role of SHGs in CLDF formation</li> <li>• When to form (no. of SHGs, demography)</li> <li>• Types of Norms</li> <li>• Bank account opening process</li> <li>• Registration</li> </ul>	Case study, Brain storming, Role play
32	2.00 hrs	Cluster Level Disability Federation (CLDF) Meeting process	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Frequency</li> <li>• Sitting pattern “U” shape</li> <li>• Meeting Agenda               <ul style="list-style-type: none"> <li>➤ Prayer</li> <li>➤ Introduction</li> <li>➤ Attendance</li> <li>➤ Review of Previous Meeting minutes</li> </ul> </li> </ul>	ILM, Brain storming, Short film, Roleplay

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>➤ Review of SHGs performance through MPR</li> <li>➤ Review of functional committees</li> <li>➤ Collection of Savings</li> <li>➤ Collection of Loan installments, interest and other payments</li> <li>➤ Receipts &amp; Payments</li> <li>➤ Sanctioning of new loans</li> <li>➤ Discussion on social issues</li> <li>➤ Review of CA/CM ,BK etc.,</li> <li>➤ Other issues (if any)</li> <li>➤ Recording and reading minutes</li> <li>➤ Signatures of members</li> </ul>	
33	1.30 hrs	Functions of CLDF-General Body	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Membership</li> <li>• Delegated powers</li> <li>• Responsibilities               <ul style="list-style-type: none"> <li>• Tenure</li> <li>• Frequency of meeting</li> <li>• Meeting process</li> <li>• Meeting agenda</li> </ul> </li> </ul>	ILM, SGD
34	1.30 hrs	Functions of CLDF-Executive Committee	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Membership</li> <li>• Delegated powers</li> <li>• Responsibilities</li> <li>• Tenure</li> <li>• Frequency of meeting</li> <li>• Meeting process</li> <li>• Meeting agenda</li> </ul>	ILM, SGD
35	1.00 hr	Functions of CLDF-Office Bearers	<ul style="list-style-type: none"> <li>• Office bearers selection/ election process</li> <li>• Tenure</li> <li>• Delegated powers</li> <li>• Frequency of meeting</li> <li>• Meeting process</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
36	1.30 hrs	President Secretary Treasurer Vice president Joint Secretary	<ul style="list-style-type: none"> <li>• Eligibility and Qualities</li> <li>• Roles and responsibilities</li> </ul>	ILM, Flip chart, Case study, Brain storming
37	1.00 hr	CLDF sub committees	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Selection process</li> <li>• No. of Members in each committee</li> <li>• Important committees               <ul style="list-style-type: none"> <li>➤ Monitoring</li> <li>➤ Bank linkage</li> <li>➤ Rights &amp; Social action</li> <li>➤ Livelihoods</li> <li>➤ Rehabilitation</li> </ul> </li> <li>• Roles and Responsibilities</li> <li>• Review of sub committees</li> <li>• Tenure of the committee members</li> </ul>	ILM, SGD, Brain storming
38	2.00 hrs	CLDF Services	<ul style="list-style-type: none"> <li>• Training and capacity building of SHGs               <ul style="list-style-type: none"> <li>➤ SHG Member and leaders training</li> <li>➤ SHG book keepers training</li> <li>➤ CBR worker training</li> </ul> </li> <li>• Financial services               <ul style="list-style-type: none"> <li>➤ Savings</li> <li>➤ Share capital</li> <li>➤ Loans</li> </ul> </li> <li>• Social services               <ul style="list-style-type: none"> <li>➤ Family counseling</li> <li>➤ Child labour/ marriage,</li> <li>➤ Insurance etc.)</li> </ul> </li> <li>• Rehabilitation Services               <ul style="list-style-type: none"> <li>➤ Assessment,</li> <li>➤ Treatment and Rehabilitations (ATR)</li> </ul> </li> </ul>	ILM, SGD, Brain storming, Short film

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>➤ Parent Training of Persons with MR</li> <li>➤ Provide Assistive Devices</li> <li>➤ Surgical corrections</li> <li>➤ Provide therapy services</li> <li>➤ Focus on Early Detection and Intervention of Children with Delayed Development (CwDD)</li> </ul>	
39	30 min	Community Development Worker (CDW)	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Roles &amp; responsibilities</li> <li>• Identification/selection</li> <li>• Honorarium</li> </ul>	ILM, SGD
40	1:30 hrs	Insurance	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Various insurance products/policies</li> <li>• Individual &amp; Group</li> <li>• Asset &amp; Live stock</li> <li>• Enrolment process</li> <li>• Claim settlement</li> <li>• Role of SHG, VO and CLF</li> </ul>	ILM, SGD
41	2.00 hrs	Disability institutions	<ul style="list-style-type: none"> <li>• CBOs</li> <li>• DPOs</li> <li>• NGOs and</li> <li>• Network institutions</li> </ul>	ILM, SGD
42	2.00 hrs	Livelihoods Enhancement for Persons with Disability	<ul style="list-style-type: none"> <li>• Self Employment, Wage Employment, EGS, Jobs</li> </ul>	ILM, SGD
43	2.00 hrs	Skill Development programs	<ul style="list-style-type: none"> <li>• Centre for livelihoods for person with Disabilities, DDU-GKY, VRC (Vocational Rehabilitation centre), MSME</li> </ul>	ILM, SGD
44	2.00 hrs	Rights and entitlements Govt. Schemes	<ul style="list-style-type: none"> <li>• Pensions, Scholarships Hostel accommodation,</li> <li>• Free education, Marriage Incentive, Insurance etc.,</li> </ul>	ILM, SGD
45	2.00 hrs	Govt. Schemes and	<ul style="list-style-type: none"> <li>• Mentally Health Act 1989</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
		ACTs for PwD	<ul style="list-style-type: none"> <li>• RCI Act 1992</li> <li>• PWD Act 1995</li> <li>• National Trust Act (Multiple disability) 1999</li> </ul>	
46	1.00 hr	Convergence with CSO, PRIs, NGOs, Govt. Institutions	Welfare of disabled dept, ICDS, Education (SSA), (RBS), Transport, Health scheme, Health Insurance etc.,	ILM, SGD
47	3.00 hrs	Special need based Programs for PwDs	<ul style="list-style-type: none"> <li>• Neighborhood centre</li> <li>• Manopragathi</li> <li>• Early Intervention</li> <li>• Aids and appliances, (PWD special needs)</li> <li>• Parents association for MR &amp; trainings)</li> </ul>	ILM, SGD
48	1.00 hr	Special provisions	<ul style="list-style-type: none"> <li>• Allowances, IT exemption</li> </ul>	ILM, SGD
49	1.00 hr	Institutions (Referral )	<ul style="list-style-type: none"> <li>• Rehabilitation (Referral ) Institutions for PwDs</li> <li>• Services</li> </ul>	ILM, SGD
50	1.00 hr	A) National Special institutions:	NIMH, NIVH, NIHH, NIOH, NIPMAD, NHFDC, IPH,, NIRTAR, Alimco) BIRRD TTD, SRAVANAM-TTD	ILM, SGD
51	1.00 hr	B) NGOs:	NCPEDP. THPI, Mobility India, Sweekar, Upkar, APD, Madhuran Narayan-Chennai, CBR forum, Commitments and Asha Jyoti)	ILM, SGD

### III. Training to Persons with Disability (PwD) SHG & CLDF Leaders

S. No.	Time	Topic	Sub topic	Methodology
1	2.00 hrs	Introduction, Disability in India – World	<ul style="list-style-type: none"> <li>• Situation of PWD</li> <li>• Ancient (Puranas)</li> <li>• Modern</li> </ul>	ILM, SGD
2	3.00 hrs	Relation of Poverty – Disability	<ul style="list-style-type: none"> <li>• Case study of disabled person</li> <li>• Impact of Poverty</li> </ul>	ILM, SGD
3	1.30 hrs	Vulnerability Analysis	<ul style="list-style-type: none"> <li>• What is vulnerability</li> <li>• Types of Vulnerability</li> <li>• Vulnerability Impact on PwDs</li> <li>• Ways to come out</li> </ul>	ILM, SGD
4	30 min	What is Disability	(Definition and discussions)	ILM, SGD
5	2.00 hrs	Types of Disability	<ul style="list-style-type: none"> <li>• Ortho disability (Locomotor)</li> <li>• Visual impairment</li> <li>• Speech &amp; Hearing impairment</li> <li>• Mental retardation, Mental illness and Multiple disabilities</li> </ul>	ILM, SGD
6	4.00 hrs	Causes & Prevention of Disability	<ul style="list-style-type: none"> <li>• Different causes</li> <li>• Immunization</li> <li>• Nutritional food</li> <li>• Hygienic</li> <li>• Child marriages</li> <li>• Late marriages</li> <li>• Different age group marriages</li> <li>• Superstitious</li> <li>• Lack of Hospital facilities</li> <li>• Hereditary</li> <li>• Diseases etc.,</li> </ul>	ILM, SGD
7	3.00 hrs	Detection of Delayed development children & Disability in early stage & Early Intervention	<ul style="list-style-type: none"> <li>• Survey,</li> <li>• Identification,</li> <li>• Parental counseling,</li> <li>• Assessment and</li> <li>• Intervention</li> </ul>	ILM, SGD
8	3.00 hrs	Assessment & case study	<ul style="list-style-type: none"> <li>• Rapport building with Family</li> <li>• Case History</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
		preparation	<ul style="list-style-type: none"> <li>• Formats filling</li> <li>• Preliminary assessment</li> <li>• Cases Demo</li> <li>• Suggestion to Family</li> </ul>	
9	3.00 hrs	Service Models	<ul style="list-style-type: none"> <li>• Interventions of Disability               <ul style="list-style-type: none"> <li>➤ Special schools,</li> <li>➤ Inclusive schools.</li> <li>➤ Home based instructions.</li> <li>➤ Institution based.</li> </ul> </li> <li>• Community based services</li> </ul>	ILM, SGD
10	2.00 hrs	Community Based Rehabilitation (CBR)	<ul style="list-style-type: none"> <li>• Community study, Social mobilization,</li> <li>• Therapitics and rehabilitation services</li> </ul>	ILM, SGD
11	2.00 hrs	Social Inclusion	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Inclusion</li> <li>• Process(Inclusive plays, Inclusive classes,</li> <li>• Participation in Local Programs,</li> <li>• Voluntary programs by SHGs VOs and CLDF</li> <li>• Awareness Camps</li> <li>• Cultural activities</li> </ul>	Flip chart, Case study, Brain storming, Game
12	2.00 hrs	Social Mobilization – (Group work) Process	<ul style="list-style-type: none"> <li>• Need and Importance Meeting with Village elders,</li> <li>• Village level officers</li> <li>• Survey</li> <li>• Rapport Building,,</li> <li>• Formation of SHG</li> </ul>	ILM, SGD, Brain storming, Game
13	2.00 hrs	Institution building	<ul style="list-style-type: none"> <li>• SHG</li> <li>• VO</li> <li>• CLF</li> <li>• BLF and DLF etc.,</li> </ul>	ILM, SGD
14	2.00 hrs	SHG formation	<ul style="list-style-type: none"> <li>• Purpose of SHG formation</li> <li>• Difference between Mob &amp; Group</li> <li>• Need of PwD SHG</li> <li>• Formation process-when, where, whom &amp; How?</li> </ul>	ILM, SGD



S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>• Non-negotiables in SHG formation</li> <li>• SHG naming</li> <li>• Roles &amp; Responsibilities of SHG leaders and Members</li> <li>• Account opening process</li> <li>• Documents required for Bank account opening</li> </ul>	
15	2.00 hrs	SHG – Panchasutra	<ul style="list-style-type: none"> <li>• What are the Panchasutra</li> <li>• Need and importance</li> <li>• Regular meeting</li> <li>• Regular savings</li> <li>• Regular internal lending</li> <li>• Regular repayment</li> <li>• Regular Book keeping</li> </ul>	ILM, SGD
16	1.00 hr	SHG –Savings & loans	<ul style="list-style-type: none"> <li>• Importance of Savings</li> <li>• Types of savings               <ul style="list-style-type: none"> <li>➤ Compulsory Savings</li> <li>➤ Voluntary savings</li> <li>➤ Special savings</li> </ul> </li> <li>• Types of loans</li> <li>• Small loans               <ul style="list-style-type: none"> <li>➤ Consumption</li> <li>➤ emergency</li> <li>➤ Social needs</li> </ul> </li> <li>• Big loans               <ul style="list-style-type: none"> <li>➤ Income Generation</li> <li>➤ Livelihood promotion</li> <li>➤ Education / Health</li> </ul> </li> <li>• Interest</li> <li>• Repayments</li> </ul>	ILM, SGD
17	3.00 hrs	SHG Meeting Process	<ul style="list-style-type: none"> <li>• Importance of Weekly Meeting,</li> <li>• Sitting in circle</li> <li>• Setting the agenda-               <ul style="list-style-type: none"> <li>• Prayer</li> <li>• Introduction</li> <li>• Attendance</li> </ul> </li> </ul>	ILM, SGD, Role play

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>Review of Previous Meeting minutes</li> <li>Collection of Savings</li> <li>Collection of Loan installments, interest and other payments</li> <li>Receipts &amp; Payments</li> <li>Sanctioning of new loans</li> <li>Discussion on social issues</li> <li>Other issues (if any)</li> <li>Recording the minutes and reading</li> <li>Signatures of members</li> </ul>	
18	2.00 hrs	Leadership	<ul style="list-style-type: none"> <li>Need of Leadership</li> <li>Selection of the leaders</li> <li>Leadership positions</li> <li>Roles &amp; responsibilities of President/secretary/Treasurer etc.,</li> <li>Qualities of a good leader</li> <li>Rotation of Leadership</li> </ul>	ILM, SGD, Short Film, Brain storming, Game
19	1.30 hrs	SHG Books & Book keeper	<ul style="list-style-type: none"> <li>Need and Importance</li> <li>Types of books (Initial books) <ul style="list-style-type: none"> <li>Minutes</li> <li>Savings &amp; Attendance</li> <li>Loan ledger</li> <li>Member pass book</li> </ul> </li> <li>Second phase books <ul style="list-style-type: none"> <li>Cash book</li> <li>General ledger</li> <li>Monthly Progress Report</li> </ul> </li> <li>Need</li> <li>Identification</li> <li>Do's &amp; Don'ts <ul style="list-style-type: none"> <li>Honorarium</li> </ul> </li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
20	1.00 hr	Revolving Fund (RF)	<ul style="list-style-type: none"> <li>• Criteria for RF</li> <li>• Process</li> <li>• Utilization</li> <li>• Prioritization</li> <li>• Benefits</li> </ul>	ILM, SGD
21	1.00 hr	SHG-Bank Linkage	<ul style="list-style-type: none"> <li>• Need</li> <li>• Eligibility criteria</li> <li>• Approach to bank</li> <li>• Different Bank formats (withdrawals, paying slip etc.,)</li> <li>• Types of Loans <ul style="list-style-type: none"> <li>➤ Term Loan</li> <li>➤ Cash Credit Line</li> </ul> </li> <li>• Documentation Process</li> <li>• Repayment</li> </ul>	ILM, SGD
22	1:00 hr	Interest Subvention	<ul style="list-style-type: none"> <li>• Guidelines <ul style="list-style-type: none"> <li>➤ Eligibility</li> <li>➤ Procedure</li> <li>➤ Availing process</li> </ul> </li> </ul>	ILM, SGD
23	1.30 hrs	Community Investment Fund (CIF)	<ul style="list-style-type: none"> <li>• Need &amp; Importance</li> <li>• Eligibility criteria</li> <li>• Who will sanction</li> <li>• How much</li> <li>• Process of availing</li> <li>• Utilization</li> <li>• Interest</li> <li>• Repayment</li> </ul>	ILM, SGD
24	3.00 hrs	Micro Credit Plan (MCP)	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Analysis of member loans</li> <li>• Types of loans (Consumption, IGA, Health, social etc.,)</li> <li>• Eligibility of SHG</li> <li>• Steps of MCP</li> <li>• Process of MCP preparation</li> <li>• MCP Appraisal by SHG</li> </ul>	ILM, Short Film, Case study (Sample MCP)
25	2.00 hrs	Audit & Grading	<ul style="list-style-type: none"> <li>• Need for Audit</li> <li>• Aspects of audit (funds, attendance, book keeping, social status etc.,)</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>Who will do</li> <li>Frequency</li> <li>Audit fee</li> <li>Role of Members, Leaders and Book keeper during audit</li> <li>Need for grading</li> <li>Grading parameters</li> <li>Who will grade</li> </ul>	
26	1.00 hr	Village Organization	<ul style="list-style-type: none"> <li>There is No Separate Federation for PwDs at Village Level.</li> <li>PwD SHGs take membership in VO like General SHGs</li> </ul>	ILM,SGD
27	3:00 hrs	Vulnerability Reduction Fund	<ul style="list-style-type: none"> <li>Source</li> <li>Purpose</li> <li>Guidelines</li> <li>Eligibility to VO</li> <li>Criteria for availing VRF</li> <li>Release of Installments (I&amp;II) to VO by Project</li> <li>Release of VRF by VO to SHG</li> <li>Release of VRF to Non Members</li> <li>Constitution of VRF Sub committee</li> <li>Appraisal Process               <ul style="list-style-type: none"> <li>➤ SHG level</li> <li>➤ VO level</li> <li>➤ CLF level</li> </ul> </li> </ul>	ILM, SGD
28	1:30 hrs	Vulnerability Assessment	<ul style="list-style-type: none"> <li>What is vulnerability</li> <li>Different vulnerabilities</li> <li>Assessment indicators</li> <li>SECC 7 Deprivations</li> </ul>	ILM, Short film, Case study, PRA techniques
29	2:00 hrs	Prioritization of Vulnerabilities	<ul style="list-style-type: none"> <li>Prioritization process</li> <li>Key elements in Prioritization               <ul style="list-style-type: none"> <li>➤ SECC 7 Deprivations</li> <li>➤ Orphans</li> <li>➤ Destitute</li> <li>➤ Trans Genders</li> </ul> </li> </ul>	Brain storming, ILM, SGD, PRA techniques

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>➤ Chronic Diseases (TB, Cancer, HIV &amp; Leprosy)</li> <li>• Distressed Migration etc.,</li> <li>• Role of SHG &amp; VO EC</li> <li>• Participation of Key Persons</li> <li>• Facilitation support by staff</li> </ul>	
30	1:30 hrs	VRF Implementation Strategies	<ul style="list-style-type: none"> <li>• Support strategies at VO level</li> <li>• Support to HHs through SHG</li> <li>• Direct Support to HHs (who are not in SHG fold)</li> <li>• Type of support                             <ul style="list-style-type: none"> <li>➤ Financial</li> <li>➤ Social</li> <li>➤ Other</li> </ul> </li> </ul>	ILM, SGD
31	1.30 hrs	Concept of Cluster Level Disabled Federation	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Role of SHGs in CLDF formation</li> <li>• When to form (no. of SHGs, demography)</li> <li>• Types of Norms</li> <li>• Bank account opening process</li> <li>• Registration</li> </ul>	Case study, Brain storming, Role play

S. No.	Time	Topic	Sub topic	Methodology
32	2.00 hrs	Cluster Level Disability Federation (CLDF) Meeting process	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Frequency</li> <li>• Sitting pattern “U” shape</li> <li>• Meeting Agenda               <ul style="list-style-type: none"> <li>➤ Prayer</li> <li>➤ Introduction</li> <li>➤ Attendance</li> <li>➤ Review of Previous Meeting minutes</li> <li>➤ Review of SHGs performance through MPR</li> <li>➤ Review of functional committees</li> <li>➤ Collection of Savings</li> <li>➤ Collection of Loan installments, interest and other payments</li> <li>➤ Receipts &amp; Payments</li> <li>➤ Sanctioning of new loans</li> <li>➤ Discussion on social issues</li> <li>➤ Review of CA/CM, BK etc.,</li> <li>➤ Other issues (if any)</li> <li>➤ Recording and reading minutes</li> <li>➤ Signatures of members</li> </ul> </li> </ul>	ILM, Brain storming, Short film, Role play
33	1.30 hrs	Functions of CLDF-General Body	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Membership</li> <li>• Delegated powers</li> <li>• Responsibilities               <ul style="list-style-type: none"> <li>• Tenure</li> <li>• Frequency of meeting</li> <li>• Meeting process</li> <li>• Meeting agenda</li> </ul> </li> </ul>	ILM, SGD
34	1.30 hrs	Functions of CLDF-Executive Committee	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Membership</li> <li>• Delegated powers</li> <li>• Responsibilities               <ul style="list-style-type: none"> <li>• Tenure</li> <li>• Frequency of meeting</li> <li>• Meeting process</li> </ul> </li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>Meeting agenda</li> </ul>	
35	1.00 hr	Functions of CLDF- Office Bearers	<ul style="list-style-type: none"> <li>Office bearers selection/ election process</li> <li>Tenure</li> <li>Delegated powers</li> <li>Frequency of meeting</li> <li>Meeting process</li> </ul>	ILM, SGD
36	1.30 hrs	President Secretary Treasurer Vice president Joint Secretary	<ul style="list-style-type: none"> <li>Eligibility and Qualities</li> <li>Roles and responsibilities</li> </ul>	ILM, Flip chart, Case study, Brain storming
37	1.00 hr	CLDF sub committees	<ul style="list-style-type: none"> <li>Need and importance</li> <li>Selection process</li> <li>No. of Members in each committee</li> <li>Important committees               <ul style="list-style-type: none"> <li>Monitoring</li> <li>Bank linkage</li> <li>Rights &amp; Social action</li> <li>Livelihoods</li> <li>Rehabilitation</li> </ul> </li> <li>Roles and Responsibilities</li> <li>Review of sub committees</li> <li>Tenure of the committee members</li> </ul>	ILM, SGD, Brain storming
38	2.00 hrs	CLDF Services	<ul style="list-style-type: none"> <li>Training and capacity building of SHGs               <ul style="list-style-type: none"> <li>SHG Member and leaders training</li> <li>SHG book keepers training</li> <li>CBR worker training</li> </ul> </li> <li>Financial services               <ul style="list-style-type: none"> <li>Savings</li> <li>Share capital</li> <li>Loans</li> </ul> </li> <li>Social services               <ul style="list-style-type: none"> <li>Family counseling</li> </ul> </li> </ul>	ILM, SGD, Brain storming, Short film

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>➤ Child labour/ marriage,</li> <li>➤ Insurance etc.)</li> <li>• Rehabilitation Services               <ul style="list-style-type: none"> <li>➤ Assessment,</li> <li>➤ Treatment and Rehabilitations (ATR)</li> <li>➤ Parent Training of Persons with MR</li> <li>➤ Provide Assistive Devices</li> <li>➤ Surgical corrections</li> <li>➤ Provide therapy services</li> <li>➤ Focus on Early Detection and Intervention of Children with Delayed Development (CwDD)</li> </ul> </li> </ul>	
39	30 min	CLDF Books	<ul style="list-style-type: none"> <li>• Types of books</li> <li>• Do's &amp; don'ts in each book</li> <li>• Preparation of Monthly progress Report</li> </ul>	ILM, SGD
40	30 min	CLDF Book keeper	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Roles &amp; responsibilities</li> <li>• Identification/selection</li> <li>• Honorarium and its process</li> </ul>	ILM, SGD
41	30 min	Community Development Worker (CDW)	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Roles &amp; responsibilities</li> <li>• Identification/selection</li> <li>• Honorarium</li> </ul>	ILM, SGD
42	2:00 hrs	Source of Funds	<ul style="list-style-type: none"> <li>• Internal Funds:               <ul style="list-style-type: none"> <li>• Savings</li> <li>• Membership</li> <li>• Share Capital</li> <li>• Deposits</li> <li>• Interest</li> <li>• Fines/Donations</li> <li>• Resource Fee</li> <li>• Service Charges etc.,</li> </ul> </li> <li>• External Funds:               <ul style="list-style-type: none"> <li>• Community Investment Fund (CIF)</li> </ul> </li> </ul>	ILM, SGD



S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>• Vulnerability Reduction Fund (VRF)</li> <li>• Livelihood Fund</li> <li>• Bank Linkage (Bulk Finance)</li> <li>• Grants from GOs &amp; NGOs</li> </ul>	
43	1:30 hrs	Insurance	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Various insurance products/policies</li> <li>• Individual &amp; Group</li> <li>• Asset &amp; Live stock</li> <li>• Enrolment process</li> <li>• Claim settlement</li> <li>• Role of SHG, VO and CLF</li> </ul>	ILM, SGD
44	2.00 hrs	Disability institutions	<ul style="list-style-type: none"> <li>• CBOs</li> <li>• DPOs</li> <li>• NGOs and</li> <li>• Network institutions</li> </ul>	ILM, SGD
45	2.00 hrs	Livelihoods Enhancement for Persons with Disability	<ul style="list-style-type: none"> <li>• Self Employment, Wage Employment, EGS, Jobs</li> </ul>	ILM, SGD
46	2.00 hrs	Skill Development programs	<ul style="list-style-type: none"> <li>• Centre for livelihoods for person with Disabilities, DDU-GKY, VRC (Vocational Rehabilitation centre), MSME</li> </ul>	ILM, SGD
47	2.00 hrs	Rights and entitlements Govt. Schemes	<ul style="list-style-type: none"> <li>• Pensions, Scholarships Hostel accommodation,</li> <li>• Free education, Marriage Incentive, Insurance etc.,</li> </ul>	ILM, SGD
48	2.00 hrs	Govt. Schemes and ACTs for PwD	<ul style="list-style-type: none"> <li>• Mentally Health Act 1989</li> <li>• RCI Act 1992</li> <li>• PWD Act 1995</li> <li>• National Trust Act (Multiple disability) 1999</li> </ul>	ILM, SGD
49	1.00 hr	Convergence with CSO, PRIs, NGOs, Govt. Institutions	Welfare of disabled dept, ICDS, Education (SSA), (RBS), Transport, Health scheme, Health Insurance etc.,	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
50	3.00 hrs	Special need based Programs for PwDs	<ul style="list-style-type: none"> <li>• Neighborhood centre</li> <li>• Manopragathi</li> <li>• Early Intervention</li> <li>• Aids and appliances (PWD special needs)</li> <li>• Parents association for MR &amp; trainings)</li> </ul>	ILM, SGD
51	1.00 hr	Special provisions	<ul style="list-style-type: none"> <li>• Allowances, IT exemption</li> </ul>	ILM, SGD
52	1.00hr	Institutions (Referral )	<ul style="list-style-type: none"> <li>• Rehabilitation (Referral) Institutions for PwDs</li> <li>• Services</li> </ul>	ILM, SGD
53	1.00 hr	A) National Special institutions:	NIMH, NIVH, NIHH, NIOH, NIPMAD, NHFDC, IPH,, NIRTAR, Alimco) BIRRD TTD, SRAVANAM-TTD	ILM, SGD
54	1.00 hr	B) NGOs:	NCPEDP. THPI, Mobility India, Sweekar, Upkar, APD, Madhuram Narayan-Chennai, CBR forum, Commitments and Asha Jyoti)	ILM, SGD

#### IV. Training to Persons with Disability (PwD) Community Cadre

S. No.	Time	Topic	Sub topic	Methodology
1	2.00 hrs	Introduction, Disability in India – World	<ul style="list-style-type: none"> <li>• Situation of PWD</li> <li>• Ancient (Puranas)</li> <li>• Modern</li> </ul>	ILM, SGD
2	3.00 hrs	Relation of Poverty – Disability	<ul style="list-style-type: none"> <li>• Case study of disabled person</li> <li>• Impact of Poverty</li> </ul>	ILM, SGD
3	1.30 hrs	Vulnerability Analysis	<ul style="list-style-type: none"> <li>• What is vulnerability</li> <li>• Types of Vulnerability</li> <li>• Vulnerability Impact on PwDs</li> <li>• Ways to come out</li> </ul>	ILM, SGD
4	30 min	What is Disability	(Definition and discussions)	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
5	2.00 hrs	Types of Disability	<ul style="list-style-type: none"> <li>• Ortho disability (Locomotor)</li> <li>• Visual impairment</li> <li>• Speech &amp; Hearing impairment</li> <li>• Mental retardation, Mental illness and Multiple disabilities</li> </ul>	ILM, SGD
6	4.00 hrs	Causes & Prevention of Disability	<ul style="list-style-type: none"> <li>• Different causes</li> <li>• Immunization</li> <li>• Nutritional food</li> <li>• Hygienic</li> <li>• Child marriages</li> <li>• Late marriages</li> <li>• Different age group marriages</li> <li>• Superstitious</li> <li>• Lack of Hospital facilities</li> <li>• Hereditary</li> <li>• Diseases etc.,</li> </ul>	ILM, SGD
7	3.00 hrs	Detection of Delayed development children & Disability in early stage & Early Intervention	<ul style="list-style-type: none"> <li>• Survey,</li> <li>• Identification,</li> <li>• Parental counseling,</li> <li>• Assessment and</li> <li>• Intervention</li> </ul>	ILM, SGD
8	3.00 hrs	Assessment & case study preparation	<ul style="list-style-type: none"> <li>• Rapport building with Family</li> <li>• Case History</li> <li>• Formats filling</li> <li>• Preliminary assessment</li> <li>• Cases Demo</li> <li>• Suggestion to Family</li> </ul>	ILM, SGD
9	3.00 hrs	Service Models	<ul style="list-style-type: none"> <li>• Interventions of Disability               <ul style="list-style-type: none"> <li>➤ Special schools,</li> <li>➤ Inclusive schools.</li> <li>➤ Home based instructions.</li> <li>➤ Institution based.</li> </ul> </li> <li>• Community based services</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
10	2.00 hrs	Community Based Rehabilitation (CBR)	<ul style="list-style-type: none"> <li>Community study, Social mobilization,</li> <li>Therapitics and rehabilitation services</li> </ul>	ILM, SGD
11	2.00 hrs	Community Study	<ul style="list-style-type: none"> <li>Village study, demographic data, occupations details, Resource of the village</li> </ul>	ILM, SGD
12	2.00 hrs	Social Inclusion	<ul style="list-style-type: none"> <li>Need and Importance</li> <li>Inclusion</li> <li>Process(Inclusive plays, Inclusive classes,</li> <li>Participation in Local Programs,</li> <li>Voluntary programs by SHGs VO's and CLDF</li> <li>Awareness Camps</li> <li>Cultural activities</li> </ul>	Flip chart, Case study, Brain storming, Game
13	2.00 hrs	Social Mobilization – (Group work) Process	<ul style="list-style-type: none"> <li>Need and Importance</li> <li>Meeting with Village elders,</li> <li>Village level officers</li> <li>Survey</li> <li>Rapport Building,,</li> <li>Formation of SHG</li> </ul>	ILM, SGD, Brain storming, Game
14	2.00 hrs	Institution building	<ul style="list-style-type: none"> <li>SHG</li> <li>VO</li> <li>CLF</li> <li>BLF and DLF etc.,</li> </ul>	ILM, SGD
15	2.00 hrs	SHG formation	<ul style="list-style-type: none"> <li>Purpose of SHG formation</li> <li>Difference between Mob &amp; Group</li> <li>Need of PwD SHG</li> <li>Formation process-when, where, whom &amp; How?</li> <li>Non-negotiables in SHG formation</li> <li>SHG naming</li> <li>Roles &amp; Responsibilities of SHG leaders and Members</li> <li>Account opening process</li> <li>Documents required for</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
			Bank account opening	
16	2.00 hrs	SHG – Panchasutra	<ul style="list-style-type: none"> <li>• What are the Panchasutra</li> <li>• Need and importance</li> <li>• Regular meeting</li> <li>• Regular savings</li> <li>• Regular internal lending</li> <li>• Regular repayment</li> <li>• Regular Book keeping</li> </ul>	ILM, SGD
17	1.00 hr	SHG –Savings & loans	<ul style="list-style-type: none"> <li>• Importance of Savings</li> <li>• Types of savings <ul style="list-style-type: none"> <li>➤ Compulsory Savings</li> <li>➤ Voluntary savings</li> <li>➤ Special savings</li> </ul> </li> <li>• Types of loans</li> <li>• Small loans <ul style="list-style-type: none"> <li>➤ Consumption</li> <li>➤ emergency</li> <li>➤ Social needs</li> </ul> </li> <li>• Big loans <ul style="list-style-type: none"> <li>➤ Income Generation</li> <li>➤ Livelihood promotion</li> <li>➤ Education / Health</li> </ul> </li> <li>• Interest</li> <li>• Repayments</li> </ul>	ILM, SGD
18	3.00 hrs	SHG Meeting Process	<ul style="list-style-type: none"> <li>• Importance of Weekly Meeting,</li> <li>• Sitting in circle</li> <li>• Setting the agenda- <ul style="list-style-type: none"> <li>• Prayer</li> <li>• Introduction</li> <li>• Attendance</li> <li>• Review of Previous Meeting minutes</li> <li>• Collection of Savings</li> <li>• Collection of Loan installments, interest and</li> </ul> </li> </ul>	ILM, SGD, Role play

S. No.	Time	Topic	Sub topic	Methodology
			other payments <ul style="list-style-type: none"> <li>• Receipts &amp; Payments</li> <li>• Sanctioning of new loans</li> <li>• Discussion on social issues</li> <li>• Other issues (if any)</li> <li>• Recording the minutes and reading</li> <li>• Signatures of members</li> </ul>	
19	2.00 hrs	Leadership	<ul style="list-style-type: none"> <li>• Need of Leadership</li> <li>• Selection of the leaders</li> <li>• Leadership positions</li> <li>• Roles &amp; responsibilities of President/secretary/Treasurer etc.,</li> <li>• Qualities of a good leader</li> <li>• Rotation of Leadership</li> </ul>	ILM, SGD, Short Film, Brain storming, Game
20	1.30 hrs	SHG Books & Book keeper	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Types of books (Initial books)               <ul style="list-style-type: none"> <li>➤ Minutes</li> <li>➤ Savings &amp; Attendance</li> <li>➤ Loan ledger</li> <li>➤ Member pass book</li> </ul> </li> <li>• Second phase books               <ul style="list-style-type: none"> <li>➤ Cash book</li> <li>➤ General ledger</li> <li>➤ Monthly Progress Report</li> </ul> </li> <li>• Need</li> <li>• Identification</li> <li>• Do's &amp; Don'ts</li> <li>• Honorarium</li> </ul>	ILM, SGD
21	1.00 hr	Revolving Fund (RF)	<ul style="list-style-type: none"> <li>• Criteria for RF</li> <li>• Process</li> <li>• Utilization</li> <li>• Prioritization</li> <li>• Benefits</li> </ul>	ILM,SGD
22	1.00 hr	SHG-Bank Linkage	<ul style="list-style-type: none"> <li>• Need</li> <li>• Eligibility criteria</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>• Approach to bank</li> <li>• Different Bank formats (withdrawals, paying slip etc.,)</li> <li>• Types of Loans               <ul style="list-style-type: none"> <li>➤ Term Loan</li> <li>➤ Cash Credit Line</li> </ul> </li> <li>• Documentation Process</li> <li>• Repayment</li> </ul>	
23	1:00 hr	Interest Subvention	<ul style="list-style-type: none"> <li>• Guidelines               <ul style="list-style-type: none"> <li>➤ Eligibility</li> <li>➤ Procedure</li> <li>➤ Availing process</li> </ul> </li> </ul>	ILM, SGD
24	1.30 hrs	Community Investment Fund (CIF)	<ul style="list-style-type: none"> <li>• Need &amp; Importance</li> <li>• Eligibility criteria</li> <li>• Who will sanction, How much</li> <li>• Process of availing</li> <li>• Utilization</li> <li>• Interest</li> <li>• Repayment</li> </ul>	ILM, SGD
25	3.00 hrs	Micro Credit Plan (MCP)	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Analysis of member loans</li> <li>• Types of loans (Consumption, IGA, Health, social etc.,)</li> <li>• Eligibility of SHG</li> <li>• Steps of MCP</li> <li>• Process of MCP preparation</li> <li>• MCP Appraisal by SHG</li> </ul>	ILM, Short Film, Case study (Sample MCP)
26	1.00 hr	Village Organization	<ul style="list-style-type: none"> <li>• There is No Separate Federation for PwDs at Village Level.</li> <li>• PwD SHGs take membership in VO like General SHGs</li> </ul>	
27	3:00 hrs	Vulnerability Reduction Fund	<ul style="list-style-type: none"> <li>• Source</li> <li>• Purpose</li> <li>• Guidelines</li> <li>• Eligibility to VO</li> <li>• Criteria for availing VRF</li> <li>• Release of Installments (I&amp;II)</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>to VO by Project</li> <li>• Release of VRF by VO to SHG</li> <li>• Release of VRF to Non Members</li> <li>• Constitution of VRF Sub committee</li> <li>• Appraisal Process <ul style="list-style-type: none"> <li>➤ SHG level</li> <li>➤ VO level</li> <li>➤ CLF level</li> </ul> </li> </ul>	
28	1:30 hrs	Vulnerability Assessment	<ul style="list-style-type: none"> <li>• What is vulnerability</li> <li>• Different vulnerabilities</li> <li>• Assessment indicators</li> <li>• SECC 7 Deprivations</li> </ul>	ILM, Short film, Case study, PRA techniques
29	2:00 hrs	Prioritization of Vulnerabilities	<ul style="list-style-type: none"> <li>• Prioritization process</li> <li>• Key elements in Prioritization <ul style="list-style-type: none"> <li>➤ SECC 7 Deprivations</li> <li>➤ Orphans</li> <li>➤ Destitute</li> <li>➤ Trans Genders</li> <li>➤ Chronic Diseases (TB, Cancer, HIV &amp; Leprosy)</li> </ul> </li> <li>• Distressed Migration etc.,</li> <li>• Role of SHG &amp; VO EC</li> <li>• Participation of Key Persons</li> <li>• Facilitation support by staff</li> </ul>	Brain storming, ILM, SGD, PRA techniques
30	1:30 hrs	VRF Implementation Strategies	<ul style="list-style-type: none"> <li>• Support strategies at VO level</li> <li>• Support to HHs through SHG</li> <li>• Direct Support to HHs (who are not in SHG fold)</li> <li>• Type of support <ul style="list-style-type: none"> <li>➤ Financial</li> <li>➤ Social</li> <li>➤ Other</li> </ul> </li> </ul>	ILM, SGD



S. No.	Time	Topic	Sub topic	Methodology
31	1.30 hrs	Concept of Cluster Level Disabled Federation	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Role of SHGs in CLDF formation</li> <li>• When to form (no. of SHGs, demography)</li> <li>• Types of Norms</li> <li>• Bank account opening process</li> <li>• Registration</li> </ul>	Case study, Brain storming, Role play
32	2.00 hrs	Cluster Level Disability Federation (CLDF) Meeting process	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Frequency</li> <li>• Sitting pattern “U” shape</li> <li>• Meeting Agenda               <ul style="list-style-type: none"> <li>➤ Prayer</li> <li>➤ Introduction</li> <li>➤ Attendance</li> <li>➤ Review of Previous Meeting minutes</li> <li>➤ Review of SHGs performance through MPR</li> <li>➤ Review of functional committees</li> <li>➤ Collection of Savings</li> <li>➤ Collection of Loan installments, interest and other payments</li> <li>➤ Receipts &amp; Payments</li> <li>➤ Sanctioning of new loans</li> <li>➤ Discussion on social issues</li> <li>➤ Review of CA/CM ,BK etc.,</li> <li>➤ Other issues (if any)</li> <li>➤ Recording and reading minutes</li> <li>➤ Signatures of members</li> </ul> </li> </ul>	ILM, Brain storming, Short film, Role play
33	1.30 hrs	Functions of CLDF- General Body	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Membership</li> <li>• Delegated powers</li> <li>• Responsibilities               <ul style="list-style-type: none"> <li>• Tenure</li> </ul> </li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>Frequency of meeting</li> <li>Meeting process</li> <li>Meeting agenda</li> </ul>	
34	1.30 hrs	Functions of CLDF- Executive Committee	<ul style="list-style-type: none"> <li>Importance</li> <li>Membership</li> <li>Delegated powers</li> <li>Responsibilities</li> <li>Tenure</li> <li>Frequency of meeting</li> <li>Meeting process</li> <li>Meeting agenda</li> </ul>	ILM, SGD
35	1.00 hr	Functions of CLDF- Office Bearers	<ul style="list-style-type: none"> <li>Office bearers selection/ election process</li> <li>Tenure</li> <li>Delegated powers</li> <li>Frequency of meeting</li> <li>Meeting process</li> </ul>	ILM, SGD
36	1.30 hrs	President Secretary Treasurer Vice president Joint Secretary	<ul style="list-style-type: none"> <li>Eligibility and Qualities</li> <li>Roles and responsibilities</li> </ul>	ILM, Flip chart, Case study, Brain storming
37	1.00 hr	CLDF sub committees	<ul style="list-style-type: none"> <li>Need and importance</li> <li>Selection process</li> <li>No. of Members in each committee</li> <li>Important committees <ul style="list-style-type: none"> <li>Monitoring</li> <li>Bank linkage</li> <li>Rights &amp; Social action</li> <li>Livelihoods</li> <li>Rehabilitation</li> </ul> </li> <li>Roles and Responsibilities</li> <li>Review of sub committees</li> <li>Tenure of the committee members</li> </ul>	ILM, SGD, Brain storming
38	2.00 hrs	CLDF Services	<ul style="list-style-type: none"> <li>Training and capacity</li> </ul>	ILM, SGD,

S. No.	Time	Topic	Sub topic	Methodology
			building of SHGs <ul style="list-style-type: none"> <li>➤ SHG Member and leaders training</li> <li>➤ SHG book keepers training</li> <li>➤ CBR worker training</li> </ul> • Financial services <ul style="list-style-type: none"> <li>➤ Savings</li> <li>➤ Share capital</li> <li>➤ Loans</li> </ul> • Social services <ul style="list-style-type: none"> <li>➤ Family counseling</li> <li>➤ Child labour/ marriage, Insurance etc.)</li> </ul> • Rehabilitation Services <ul style="list-style-type: none"> <li>➤ Assessment,</li> <li>➤ Treatment and Rehabilitations (ATR)</li> <li>➤ Parent Training of Persons with MR</li> <li>➤ Provide Assistive Devices</li> <li>➤ Surgical corrections</li> <li>➤ Provide therapy services</li> <li>➤ Focus on Early Detection and Intervention of Children with Delayed Development (CwDD)</li> </ul>	Brain storming, Short film
39	30 min	CLDF Books	• Types of books • Do's & don'ts in each book • Preparation of Monthly progress Report	ILM, SGD
40	30 min	CLDF Book keeper	• Importance • Roles & responsibilities • Identification/selection • Honorarium and its process	ILM, SGD
41	30 min	Community Development Worker (CDW)	• Importance • Roles & responsibilities • Identification/selection	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
			<ul style="list-style-type: none"> <li>Honorarium</li> </ul>	
42	2:00 hrs	Source of Funds	<ul style="list-style-type: none"> <li>Internal Funds: <ul style="list-style-type: none"> <li>Savings</li> <li>Membership</li> <li>Share Capital</li> <li>Deposits</li> <li>Interest</li> <li>Fines/Donations</li> <li>Resource Fee</li> <li>Service Charges etc.,</li> </ul> </li> <li>External Funds: <ul style="list-style-type: none"> <li>Community Investment Fund(CIF)</li> <li>Vulnerability Reduction Fund (VRF)</li> <li>Livelihood Fund</li> <li>Bank Linkage ( Bulk Finance)</li> <li>Grants from GOs &amp; NGOs</li> </ul> </li> </ul>	ILM, SGD
43	1:30 hrs	Community Investment Fund	<ul style="list-style-type: none"> <li>CIF Purpose</li> <li>Guidelines</li> <li>Advantages</li> <li>Eligibility for CLF</li> <li>Eligibility for VO Sanction process</li> <li>CIF Management Plan</li> <li>Installments</li> <li>Interest</li> <li>MoU between CLF-VO &amp; VO-SHG</li> <li>Monitoring (subcommittee &amp; DCB register)</li> <li>Grounding</li> <li>Documentation</li> <li>Repayment</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
44	1:00 hr	Other Financial Institutions	<ul style="list-style-type: none"> <li>• Types of financial institutions</li> <li>• Cooperatives</li> <li>• Private banks</li> <li>• Government Departments etc.,</li> <li>• Advantages &amp; disadvantages</li> </ul>	ILM, SGD
45	1:30 hrs	Insurance	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Various insurance products/policies</li> <li>• Individual &amp; Group</li> <li>• Asset &amp; Live stock</li> <li>• Enrolment process</li> <li>• Claim settlement</li> <li>• Role of SHG, VO and CLF</li> </ul>	ILM, SGD
46	1:30 hrs	Audit & Grading	<ul style="list-style-type: none"> <li>• Importance of Audit</li> <li>• Types of Audit</li> <li>• Community Audit</li> <li>• SHG audit by VO</li> <li>• VO audit by CLF</li> <li>• Statutory Audit by CA</li> <li>• VO &amp; CLDF</li> <li>• Social Audit</li> <li>• Service charge</li> <li>• Frequency of audit</li> <li>• Grading importance</li> <li>• Grading parameters</li> <li>• SHGs Grading by VO</li> <li>• CLDF Grading by CLF</li> </ul>	ILM, SGD
47	2.00 hrs	Disability institutions	<ul style="list-style-type: none"> <li>• CBOs</li> <li>• DPOs</li> <li>• NGOs and</li> <li>• Network institutions</li> </ul>	ILM, SGD
48	2.00 hrs	Livelihoods Enhancement for Persons with Disability	<ul style="list-style-type: none"> <li>• Self Employment, Wage Employment, EGS, Jobs</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
49	2.00 hrs	Skill Development programs	<ul style="list-style-type: none"> <li>Centre for livelihoods for person with Disabilities, DDU-GKY, VRC (Vocational Rehabilitation centre), MSME</li> </ul>	ILM, SGD
50	2.00 hrs	Rights and entitlements Govt. Schemes	<ul style="list-style-type: none"> <li>Pensions, Scholarships</li> <li>Hostel accommodation,</li> <li>Free education, Marriage Incentive, Insurance etc.,</li> </ul>	ILM, SGD
51	2.00 hrs	Govt. Schemes and ACTs for PwD	<ul style="list-style-type: none"> <li>Mentally Health Act 1989</li> <li>RCI Act 1992</li> <li>PWD Act 1995</li> <li>National Trust Act (Multiple disability) 1999</li> </ul>	ILM, SGD
52	1.00 hr	Convergence with CSO, PRIs, NGOs, Govt. Institutions	Welfare of disabled dept, ICDS, Education (SSA), (RBS), Transport, Health scheme, Health Insurance etc.,	ILM, SGD
53	3.00 hrs	Special need based Programs for PwDs	<ul style="list-style-type: none"> <li>Neighborhood centre</li> <li>Manopragathi</li> <li>Early Intervention</li> <li>Aids and appliances, (PWD special needs)</li> <li>Parents association for MR &amp; trainings)</li> </ul>	ILM, SGD
54	1.00 hr	Special provisions	<ul style="list-style-type: none"> <li>Allowances, IT exemption</li> </ul>	ILM, SGD
55	1.00hr	Institutions (Referral )	<ul style="list-style-type: none"> <li>Rehabilitation (Referral) Institutions for PwDs</li> <li>Services</li> </ul>	ILM, SGD
56	1.00 hr	A) National Special institutions:	NIMH, NIVH, NIHH, NIOH, NIPMAD, NHFDC, IPH,, NIRTAR, Alimco) BIRRD TTD, SRAVANAM-TTD	ILM, SGD
57	1.00 hr	B) NGOs:	NCPEDP. THPI, Mobility India, Sweekar, Upkar, APD, Madhuram Narayan-Chennai, CBR forum, Commitments and Asha Jyoti)	ILM, SGD

### Training to Persons with Disability (PwD) Staff

S. No.	Time	Topic	Sub topic	Methodology
1	2.00 hrs	Introduction, Disability in India – World	<ul style="list-style-type: none"> <li>• Situation of PWD</li> <li>• Ancient (Puranas)</li> <li>• Modern</li> </ul>	ILM, SGD
2	3.00 hrs	Relation of Poverty – Disability	<ul style="list-style-type: none"> <li>• Case study of disabled person</li> <li>• Impact of Poverty</li> </ul>	ILM, SGD
3	2.00 hrs	Analysis of Society	<ul style="list-style-type: none"> <li>• Economic,</li> <li>• Social,</li> <li>• Culture &amp;</li> <li>• Political scenario. &amp; Situation of PwD</li> </ul>	ILM, SGD
4	1.30 hrs	Vulnerability Analysis	<ul style="list-style-type: none"> <li>• What is vulnerability</li> <li>• Types of Vulnerability</li> <li>• Vulnerability Impact on PwDs</li> <li>• Ways to come out</li> </ul>	ILM, SGD
5	30 min	What is Disability	(Definition and discussions)	ILM, SGD
6	2.00 hrs	Types of Disability	<ul style="list-style-type: none"> <li>• Ortho disability (Locomotor)</li> <li>• Visual impairment</li> <li>• Speech &amp; Hearing impairment</li> <li>• Mental retardation, Mental illness and Multiple disabilities</li> </ul>	ILM, SGD
7	4.00 hrs	Causes & Prevention of Disability	<ul style="list-style-type: none"> <li>• Different causes</li> <li>• Immunization</li> <li>• Nutritional food</li> <li>• Hygienic</li> <li>• Child marriages</li> <li>• Late marriages</li> <li>• Different age group marriages</li> <li>• Superstitious</li> <li>• Lack of Hospital facilities</li> <li>• Hereditary</li> <li>• Diseases etc.,</li> </ul>	ILM, SGD

S. No.	Time		Topic	Sub topic	Methodology
8	3.00 hrs		Detection of Delayed development children & Disability in early stage & Early Intervention	<ul style="list-style-type: none"> <li>• Survey,</li> <li>• Identification,</li> <li>• Parental counseling</li> <li>• Assessment and</li> <li>• Intervention</li> </ul>	ILM, SGD
9	3.00 hrs		Assessment & case study preparation	<ul style="list-style-type: none"> <li>• Rapport building with Family</li> <li>• Case History</li> <li>• Formats filling</li> <li>• Preliminary assessment</li> <li>• Cases Demo</li> <li>• Suggestion to Family</li> </ul>	ILM, SGD
10	3.00 hrs		Service Models	<ul style="list-style-type: none"> <li>• Interventions of Disability <ul style="list-style-type: none"> <li>➤ Special schools</li> <li>➤ Inclusive schools</li> <li>➤ Home based instructions</li> <li>➤ Institution based</li> </ul> </li> <li>• Community based services</li> </ul>	ILM, SGD
11	2.00 hrs		Community Based Rehabilitation (CBR)	<ul style="list-style-type: none"> <li>• Community study, Social mobilization,</li> <li>• Therapitics and rehabilitation services</li> </ul>	ILM, SGD
12	2.00 hrs		Community Study	<ul style="list-style-type: none"> <li>• Village study, demographic data, occupations details, Resource of the village</li> </ul>	ILM, SGD
13	2.00 hrs		Social Inclusion	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Inclusion</li> <li>• Process(Inclusive plays, Inclusive classes,</li> <li>• Participation in Local Programs,</li> <li>• Voluntary programs by SHGs VOs and CLDF</li> <li>• Awareness Camps</li> <li>• Cultural activities</li> </ul>	Flip chart, Case study, Brain storming, Game



S. No.	Time		Topic	Sub topic	Methodology
14	2.00 hrs		Social Mobilization – (Group work) Process	<ul style="list-style-type: none"> <li>• Need and Importance Meeting with Village elders,</li> <li>• Village level officers</li> <li>• Survey</li> <li>• Rapport Building,</li> <li>• Formation of SHG</li> </ul>	ILM, SGD, Brain storming, Game
15	2.00 hrs		Institution building	<ul style="list-style-type: none"> <li>• SHG</li> <li>• VO</li> <li>• CLF</li> <li>• BLF and DLF etc.,</li> </ul>	ILM, SGD
16	2.00 hrs		SHG formation	<ul style="list-style-type: none"> <li>• Purpose of SHG formation</li> <li>• Difference between Mob &amp; Group</li> <li>• Need of PwD SHG</li> <li>• Formation process- when, where, whom &amp; How?</li> <li>• Non-negotiable in SHG formation</li> <li>• SHG naming</li> <li>• Roles &amp; Responsibilities of SHG leaders and Members</li> <li>• Account opening process</li> <li>• Documents required for Bank account opening</li> </ul>	ILM, SGD
17	2.00 hrs		SHG – Panchasutra	<ul style="list-style-type: none"> <li>• What are the Panchasutra</li> <li>• Need and importance</li> <li>• Regular meeting</li> <li>• Regular savings</li> <li>• Regular internal lending</li> <li>• Regular repayment</li> <li>• Regular Book keeping</li> </ul>	ILM, SGD
18	1.00 hr		SHG –Savings & loans	<ul style="list-style-type: none"> <li>• Importance of Savings</li> <li>• Types of savings <ul style="list-style-type: none"> <li>➤ Compulsory</li> </ul> </li> </ul>	ILM, SGD

S. No.	Time		Topic	Sub topic	Methodology
				<p>Savings</p> <ul style="list-style-type: none"> <li>➤ Voluntary savings</li> <li>➤ Special savings</li> </ul> <ul style="list-style-type: none"> <li>• Types of loans</li> <li>• Small loans <ul style="list-style-type: none"> <li>➤ Consumption</li> <li>➤ emergency</li> <li>➤ Social needs</li> </ul> </li> <li>• Big loans <ul style="list-style-type: none"> <li>➤ Income Generation</li> <li>➤ Livelihood promotion</li> <li>➤ Education / Health</li> </ul> </li> <li>• Interest</li> <li>• Repayments</li> </ul>	
19	3.00 hrs	SHG Meeting Process		<ul style="list-style-type: none"> <li>• Importance of Weekly Meeting,</li> <li>• Sitting in circle</li> <li>• Setting the agenda- <ul style="list-style-type: none"> <li>• Prayer</li> <li>• Introduction</li> <li>• Attendance</li> <li>• Review of Previous Meeting minutes</li> </ul> </li> <li>• Collection of Savings</li> <li>• Collection of Loan installments, interest and other payments</li> <li>• Receipts &amp; Payments</li> <li>• Sanctioning of new loans</li> <li>• Discussion on social issues</li> <li>• Other issues (if any)</li> <li>• Recording the</li> </ul>	ILM, SGD, Role play

S. No.	Time		Topic	Sub topic	Methodology
				minutes and reading • Signatures of members	
20	2.00 hrs		Leadership	<ul style="list-style-type: none"> <li>• Need of Leadership</li> <li>• Selection of the leaders</li> <li>• Leadership positions</li> <li>• Roles &amp; responsibilities of</li> <li>• President/secretary/Treasurer etc.,</li> <li>• Qualities of a good leader</li> <li>• Rotation of Leadership</li> </ul>	ILM, SGD, Short Film, Brain storming, Game
21	1.30 hrs		SHG Books & Book keeper	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Types of books (Initial books) <ul style="list-style-type: none"> <li>➤ Minutes</li> <li>➤ Savings &amp; Attendance</li> <li>➤ Loan ledger</li> <li>➤ Member pass book</li> </ul> </li> <li>• Second phase books <ul style="list-style-type: none"> <li>➤ Cash book</li> <li>➤ General ledger</li> <li>➤ Monthly Progress Report</li> </ul> </li> <li>• Need</li> <li>• Identification</li> <li>• Do's &amp; Don'ts <ul style="list-style-type: none"> <li>➤ Honorarium</li> </ul> </li> </ul>	ILM, SGD
22	1.00 hr		Revolving Fund (RF)	<ul style="list-style-type: none"> <li>• Criteria for RF</li> <li>• Process</li> <li>• Utilization</li> <li>• Prioritization</li> <li>• Benefits</li> </ul>	ILM,SGD
23	1.00 hr		SHG-Bank Linkage	<ul style="list-style-type: none"> <li>• Need</li> <li>• Eligibility criteria</li> <li>• Approach to bank</li> <li>• Different Bank formats (withdrawals, paying slip etc.,)</li> </ul>	ILM, SGD

S. No.	Time		Topic	Sub topic	Methodology
				<ul style="list-style-type: none"> <li>Types of Loans <ul style="list-style-type: none"> <li>➤ Term Loan</li> <li>➤ Cash Credit Line</li> </ul> </li> <li>Documentation Process</li> <li>Repayment</li> </ul>	
24	1:00 hr		Interest Subvention	<ul style="list-style-type: none"> <li>Guidelines <ul style="list-style-type: none"> <li>➤ Eligibility</li> <li>➤ Procedure</li> <li>➤ Availing process</li> </ul> </li> </ul>	ILM, SGD
25	1.30 hrs		Community Investment Fund (CIF)	<ul style="list-style-type: none"> <li>Need &amp; Importance</li> <li>Eligibility criteria</li> <li>Who will sanction, How much</li> <li>Process of availing</li> <li>Utilization</li> <li>Interest</li> <li>Repayment</li> </ul>	ILM, SGD
26	3.00 hrs		Micro Credit Plan (MCP)	<ul style="list-style-type: none"> <li>Importance</li> <li>Analysis of member loans</li> <li>Types of loans (Consumption, IGA, Health, social etc.,)</li> <li>Eligibility of SHG</li> <li>Steps of MCP</li> <li>Process of MCP preparation</li> <li>MCP Appraisal by SHG</li> </ul>	ILM, Short Film, Case study (Sample MCP)
27	1.00 hr		Village Organization	<ul style="list-style-type: none"> <li>There is No Separate Federation for PwDs at Village Level.</li> <li>PwD SHGs take membership in VO like General SHGs</li> </ul>	
28	3:00 hrs		Vulnerability Reduction Fund	<ul style="list-style-type: none"> <li>Source</li> <li>Purpose</li> <li>Guidelines</li> <li>Eligibility to VO</li> <li>Criteria for availing VRF</li> <li>Release of Installments</li> </ul>	ILM, SGD

S. No.	Time		Topic	Sub topic	Methodology
				(I&II) to VO by Project • Release of VRF by VO to SHG • Release of VRF to Non Members • Constitution of VRF Sub committee • Appraisal Process <ul style="list-style-type: none"> <li>➤ SHG level</li> <li>➤ VO level</li> <li>➤ CLF level</li> </ul>	
29	1:30 hrs		Vulnerability Assessment	• What is vulnerability • Different vulnerabilities • Assessment indicators • SECC 7 Deprivations	ILM, Short film, Case study, PRA techniques
30	2:00 hrs		Prioritization of Vulnerabilities	• Prioritization process • Key elements in Prioritization <ul style="list-style-type: none"> <li>➤ SECC 7 Deprivations</li> <li>➤ Orphans</li> <li>➤ Destitute</li> <li>➤ Trans Genders</li> <li>➤ Chronic Diseases (TB, Cancer, HIV &amp; Leprosy)</li> </ul> • Distressed Migration etc., • Role of SHG & VO EC • Participation of Key Persons • Facilitation support by staff	Brain storming, ILM, SGD, PRA techniques
31	1:30 hrs		VRF Implementation Strategies	• Support strategies at VO level • Support to HHs through SHG • Direct Support to HHs (who are not in SHG fold) • Type of support	ILM, SGD

S. No.	Time		Topic	Sub topic	Methodology
				<ul style="list-style-type: none"> <li>➤ Financial</li> <li>➤ Social</li> <li>➤ Other</li> </ul>	
32	1.30 hrs		Concept of Cluster Level Disabled Federation	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Role of SHGs in CLDF formation</li> <li>• When to form (no. of SHGs, demography)</li> <li>• Types of Norms</li> <li>• Bank account opening process</li> <li>• Registration</li> </ul>	Case study, Brain storming, Role play
33	2.00 hrs		Cluster Level Disability Federation (CLDF) Meeting process	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Frequency</li> <li>• Sitting pattern “U” shape</li> <li>• Meeting Agenda               <ul style="list-style-type: none"> <li>➤ Prayer</li> <li>➤ Introduction</li> <li>➤ Attendance</li> <li>➤ Review of Previous Meeting minutes</li> <li>➤ Review of SHGs performance through MPR</li> <li>➤ Review of functional committees</li> <li>➤ Collection of Savings</li> <li>➤ Collection of Loan installments, interest and other payments</li> <li>➤ Receipts &amp; Payments</li> <li>➤ Sanctioning of new loans</li> <li>➤ Discussion on social issues</li> <li>➤ Review of CA/CM ,BK etc.,</li> </ul> </li> </ul>	ILM, Brain storming, Short film, Role play

S. No.	Time		Topic	Sub topic	Methodology
				<ul style="list-style-type: none"> <li>➤ Other issues (if any)</li> <li>➤ Recording and reading minutes</li> <li>➤ Signatures of members</li> </ul>	
34	1.30 hrs		Functions of CLDF-General Body	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Membership</li> <li>• Delegated powers</li> <li>• Responsibilities                             <ul style="list-style-type: none"> <li>➤ Tenure</li> <li>➤ Frequency of meeting</li> <li>➤ Meeting process</li> <li>➤ Meeting agenda</li> </ul> </li> </ul>	ILM, SGD
35	1.30 hrs		Functions of CLDF-Executive Committee	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Membership</li> <li>• Delegated powers</li> <li>• Responsibilities</li> <li>• Tenure</li> <li>• Frequency of meeting</li> <li>• Meeting process</li> <li>• Meeting agenda</li> </ul>	ILM, SGD
36	1.00 hr		Functions of CLDF-Office Bearers	<ul style="list-style-type: none"> <li>• Office bearers selection/ election process</li> <li>• Tenure</li> <li>• Delegated powers</li> <li>• Frequency of meeting</li> <li>• Meeting process</li> </ul>	ILM, SGD
37	1.30 hrs	President Secretary Treasurer Vice president Joint Secretary		<ul style="list-style-type: none"> <li>• Eligibility and Qualities</li> <li>• Roles and responsibilities</li> </ul>	ILM, Flip chart, Case study, Brain storming

S. No.	Time		Topic	Sub topic	Methodology
38	1.00 hr		CLDF sub committees	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Selection process</li> <li>• No. of Members in each committee</li> <li>• Important committees               <ul style="list-style-type: none"> <li>➤ Monitoring</li> <li>➤ Bank linkage</li> <li>➤ Rights &amp; Social action</li> <li>➤ Livelihoods</li> <li>➤ Rehabilitation</li> </ul> </li> <li>• Roles and Responsibilities</li> <li>• Review of sub committees</li> <li>• Tenure of the committee members</li> </ul>	ILM, SGD, Brain storming
39	2.00 hrs		CLDF Services	<ul style="list-style-type: none"> <li>• Training and capacity building of SHGs               <ul style="list-style-type: none"> <li>➤ SHG Member and leaders training</li> <li>➤ SHG book keepers training</li> <li>➤ CBR worker training</li> </ul> </li> <li>• Financial services               <ul style="list-style-type: none"> <li>➤ Savings</li> <li>➤ Share capital</li> <li>➤ Loans</li> </ul> </li> <li>• Social services               <ul style="list-style-type: none"> <li>➤ Family counseling</li> <li>➤ Child labour/ marriage,</li> <li>➤ Insurance etc.)</li> </ul> </li> <li>• Rehabilitation Services               <ul style="list-style-type: none"> <li>➤ Assessment,</li> <li>➤ Treatment and Rehabilitations (ATR)</li> <li>➤ Parent Training of</li> </ul> </li> </ul>	ILM, SGD, Brain storming, Short film



S. No.	Time		Topic	Sub topic	Methodology
				Persons with MR ➤ Provide Assistive Devices ➤ Surgical corrections ➤ Provide therapy services ➤ Focus on Early Detection and Intervention of Children with Delayed Development (CwDD)	
40	30 min	CLDF Books		<ul style="list-style-type: none"> <li>Types of books</li> <li>Do's &amp; don'ts in each book</li> <li>Preparation of Monthly progress Report</li> </ul>	ILM, SGD
41	30 min	CLDF Book keeper		<ul style="list-style-type: none"> <li>Importance</li> <li>Roles &amp; responsibilities</li> <li>Identification/selection</li> <li>Honorarium and its process</li> </ul>	ILM, SGD
42	30 min	Community Development Worker (CDW)		<ul style="list-style-type: none"> <li>Importance</li> <li>Roles &amp; responsibilities</li> <li>Identification/selection</li> <li>Honorarium</li> </ul>	ILM, SGD
43	2:00 hrs	Source of Funds		<ul style="list-style-type: none"> <li>Internal Funds:</li> <li>Savings</li> <li>Membership</li> <li>Share Capital</li> <li>Deposits</li> <li>Interest</li> <li>Fines/Donations</li> <li>Resource Fee</li> <li>Service Charges etc.,</li> <li>External Funds:</li> <li>Community Investment Fund(CIF)</li> <li>Vulnerability Reduction Fund (VRF)</li> </ul>	ILM, SGD

S. No.	Time		Topic	Sub topic	Methodology
				<ul style="list-style-type: none"> <li>• Livelihood Fund</li> <li>• Bank Linkage ( Bulk Finance)</li> <li>• Grants from GOs &amp; NGOs</li> </ul>	
44	1:30 hrs		Community Investment Fund	<ul style="list-style-type: none"> <li>• CIF Purpose</li> <li>• Guidelines</li> <li>• Advantages</li> <li>• Eligibility for CLF</li> <li>• Eligibility for VO</li> <li>• Sanction process</li> <li>• CIF Management Plan</li> <li>• Installments</li> <li>• Interest</li> <li>• MoU between CLF-VO &amp; VO-SHG</li> <li>• Monitoring (subcommittee &amp; DCB register)</li> <li>• Grounding</li> <li>• Documentation</li> <li>• Repayment</li> </ul>	ILM, SGD
45	1:00 hr		Other Financial Institutions	<ul style="list-style-type: none"> <li>• Types of financial institutions</li> <li>• Cooperatives</li> <li>• Private banks</li> <li>• Government Departments etc.,</li> <li>• Advantages &amp; disadvantages</li> </ul>	ILM, SGD
46	1:30 hrs		Insurance	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Various insurance products/policies</li> <li>• Individual &amp; Group</li> <li>• Asset &amp; Live stock</li> <li>• Enrolment process</li> <li>• Claim settlement</li> <li>• Role of SHG, VO and CLF</li> </ul>	ILM, SGD
47	1:30 hrs		Audit & Grading	<ul style="list-style-type: none"> <li>• Importance of Audit</li> <li>• Types of Audit</li> </ul>	ILM, SGD

S. No.	Time		Topic	Sub topic	Methodology
				<ul style="list-style-type: none"> <li>• Community Audit</li> <li>• SHG audit by VO</li> <li>• VO audit by CLF</li> <li>• Statutory Audit by CA</li> <li>• VO &amp; CLDF</li> <li>• Social Audit</li> <li>• Service charge</li> <li>• Frequency of audit</li> <li>• Grading importance</li> <li>• Grading parameters</li> <li>• SHGs Grading by VO</li> <li>• CLDF Grading by CLF</li> </ul>	
48	1.00 hr		Adult Learning Principles	<ul style="list-style-type: none"> <li>• Discussion on Adult Learning Principles</li> <li>• Learning Environment</li> <li>• Participatory principles</li> </ul>	ILM, Brain storming
49	3.30 hrs		Participatory Training Methods (PTM)	<ul style="list-style-type: none"> <li>• Need and Importance of training</li> <li>• Introduction of Participatory training methods</li> <li>• Difference between conventional and Participatory Methods</li> <li>• Advantages &amp;disadvantages</li> <li>• Interactive lecture method (ILM)</li> <li>• Case study</li> <li>• Small Group Discussion(SGD)</li> <li>• Role Play</li> <li>• Learning Games</li> <li>• Demonstration</li> <li>• Songs &amp; Stories</li> </ul>	ILM, Brain storming
50	2.00 hrs		Disability institutions	<ul style="list-style-type: none"> <li>• CBOs</li> <li>• DPOs</li> <li>• NGOs and</li> <li>• Network institutions</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub topic	Methodology
51	2.00 hrs	Livelihoods Enhancement for Persons with Disability	<ul style="list-style-type: none"> <li>Self Employment, Wage Employment, EGS, Jobs</li> </ul>	ILM, SGD
52	2.00 hrs	Skill Development programs	<ul style="list-style-type: none"> <li>Centre for livelihoods for person with Disabilities, DDU-GKY, VRC (Vocational Rehabilitation centre), MSME</li> </ul>	ILM, SGD
53	2.00 hrs	Rights and entitlements Govt. Schemes	<ul style="list-style-type: none"> <li>Pensions, Scholarships Hostel accommodation,</li> <li>Free education, Marriage Incentive, Insurance etc.,</li> </ul>	ILM, SGD
54	2.00 hrs	Govt. Schemes and ACTs for PwD	<ul style="list-style-type: none"> <li>Mentally Health Act 1989</li> <li>RCI Act 1992</li> <li>PWD Act 1995</li> <li>National Trust Act (Multiple disability) 1999</li> </ul>	ILM, SGD
55	1.00 hr	Convergence with CSO, PRIs, NGOs, Govt. Institutions	Welfare of disabled dept, ICDS, Education (SSA), (RBS), Transport, Health scheme, Health Insurance etc.,	ILM, SGD
56	3.00 hrs	Special need based Programs for PwDs	<ul style="list-style-type: none"> <li>Neighborhood centre</li> <li>Manopragathi</li> <li>Early Intervention</li> <li>Aids and appliances, (PWD special needs)</li> <li>Parents association for MR &amp; trainings)</li> </ul>	ILM, SGD
57	1.00 hr	Special provisions	<ul style="list-style-type: none"> <li>Allowances, IT exemption</li> </ul>	ILM, SGD
58	1.00hr	Institutions (Referral )	<ul style="list-style-type: none"> <li>Rehabilitation (Referral) Institutions for PwDs</li> <li>Services</li> </ul>	ILM, SGD
59	1.00 hr	A) National Special	NIMH, NIVH, NIHH,	ILM, SGD

S. No.	Time		Topic	Sub topic	Methodology
			institutions:	NIOH, NIPMAD, NHFDC, IPH,, NIRTAR, Alimco) BIRRD TTD, SRAVANAM-TTD	
60	1.00 hr	B) NGOs:		NCPEDP. THPI, Mobility India, Sweekar, Upkar, APD, Madhuram Narayan-Chennai, CBR forum, Commitments and Asha Jyoti)	ILM, SGD



## Elderly Inclusion



There is now adequate evidence that Elders' own institutions improve their situation significantly. CBOs of Elderly are expected to emerge as strong affinity platforms for their social and economic security.

### **Membership in SHG of Elderly (ESHG)**

All Elders (aged 55 years and above) can be a member of ESHG and ESHGs are eligible for all funds to communities (RF, VRF, CIF and LF) under NRLM -

- An individual Elder would be a member of ESHG and in case a household has more Elders then each Elder would become the member of ESHG as an individual member of ESHG (may be in different ESHGs).
- If an elderly woman is already a member in the existing women SHG in the village, she would have the liberty to either continue in the same group or join the ESHG. In case

she decides to continue in the same group (non ESHG), she should get all other benefit as an Elder.

### **Key Inclusion Steps for Identification, Mobilization and Institution Building of Elders**

#### **At Mission level**

- Sensitize the staff at SMMU, DMMU and BMMU in orientation/refresher workshops, community cadres, leaders, members and institutions to Elders and working with them
- Develop Modules and Material -
  - ESHG Practitioner's Manual (including perceptions on Elderly)
  - Sensitization/Awareness Building IEC Materials (Print and Digital)
  - Training Module for community cadre on Rights and Entitlements of the Elderly
  - Resource Module for community cadre on community based Social Protection and Security, Health & Nutrition (including mental health) and recreational needs of the Elderly
  - Resource Module on Elders' specific livelihoods
- Train and nurture CRPs to work with Elderly Agenda

#### **At Village and Cluster levels**

- Initiate identification and mobilization of Elders during the first CRP round itself
  - Mobilize Elders into general SHGs or special ESHGs.
  - Mobilize active and assisted Elders on a saturation mode. A process of self-selection can be adopted based on ability and agility.
  - Mobilize first Elders included in the SECC (auto-included and at least 1 deprivation) and Elders suffering under multiple vulnerabilities like single elderly, belonging to SC/ST and minority communities, PwDs etc.
  - Adopt and strengthen existing ESHGs, if any, in the village
- Facilitate Compliance on Panchasutra for each ESHG with appropriate customization
- Facilitate community to identify 2-3 Active Women/village to be trained (including immersion/exposure visits to ESHGs and their federal immersion sites) and deployed as Elderly Inclusion Cadres/CRPs
- Mandate Active Women, Existing Cadres, Inclusion/Elderly CRPs and VO to saturate mobilization; Involve Anganwadi and ASHA workers in Elderly Agenda in the village
- Take up Capacity Building of the ESHG members, leaders and cadres as per the plan. Note that there are three distinct categories of elderly – Active (working), Assisted and Destitute Elders and their Capacity Building needs and processes may be distinctly different.



- Active/Working Elderly are mobile, have ability and physical strength to pursue livelihood activities, requires no help in performing activities of daily living (ADL) and in good health;
  - Assisted elderly are mobile but with some difficulty, have ability to pursue livelihood activities, have no problem with activities of daily living, but suffer from joint pain or other non-communicable diseases like hypertension, or diabetes mellitus which require regular medical consultation and medicines.
  - Destitute Elderly are generally immobile due to age or illness, Need assistance in performing activities of daily living, and requires continuous medicine and medical consultation and subsistence support. Destitute also mean one who is abandoned and has no own means of survival.
- Facilitate ESHG to access Revolving Fund
  - Facilitate ESHGs to get federated into VO (federation of women SHG at the village level). Like other women SHGs, ESHGs are entitled to avail all benefits like CIF, VRF from the VO and higher level federations.
  - Facilitate VO to have a sub-committee or a sub-group within Social Action Committee to regularly monitor and strengthen these Elders' groups.
  - Facilitate Vulnerability Reduction Plan to include plan for Elders
  - Facilitate Rehabilitation Support to Elders
  - Facilitate Elder-centric and/or Elder-friendly livelihoods and collectivization around these activities, where required/feasible
  - Facilitate ESHGs, for their solidarity, advocacy etc., into a separate exclusive federation at GP/cluster/block level and at higher levels

## I. Trainers - Training on ESHG & Federation Concept and Management

S. No.	Time	Topic	Sub-Topics	Methodology
1	1.00 hr	Introduction	Elderly population in India	ILM
2	1.30 hrs	Poverty, Vulnerability and Gender	<ul style="list-style-type: none"> <li>Who are poor</li> <li>Poverty Dynamics</li> <li>Poverty indicators</li> <li>Vulnerabilities</li> <li>Gender context &amp; Impact</li> </ul>	ILM, Brain Storming
3	1.00 hr	Elderly Categories	<ul style="list-style-type: none"> <li>Working Elderly</li> <li>Assisted Elderly</li> <li>Destitute Elderly</li> </ul>	ILM, Brain Storming
4	1.30 hrs	Elderly Issues & Need for inclusion	<p>Disadvantaged Elders</p> <p>Elders Issues</p> <ul style="list-style-type: none"> <li>➤ Abuse</li> <li>➤ Boredom (Idleness)</li> <li>➤ Economic Insecurity</li> <li>➤ Failing Health</li> <li>➤ Chronic illnesses</li> <li>➤ Fear</li> <li>➤ Isolation</li> <li>➤ Inability to Mainstream / Lack of Preparedness for Old Age</li> <li>➤ Loss of Control</li> <li>➤ Lowered self-esteem</li> <li>➤ Neglect</li> </ul> <p>Need for ESHGs</p>	ILM, SGD, Brain Storming
5	1.00 hr	ESHGs & Norms	<ul style="list-style-type: none"> <li>Who will be a Member</li> <li>Formation Process</li> <li>Bank Account opening</li> <li>Norms (Management, Social and Financial)</li> </ul>	ILM, SGD, Brain Storming
6	1.00 hr	“Sapta” sutra (Panchasutra+2)	<p>Need and Importance</p> <p>Panchasutra + Two Principles</p> <ul style="list-style-type: none"> <li>Regular Meetings</li> <li>Regular Savings</li> <li>Internal Lending</li> <li>Repayment</li> <li>Book keeping</li> <li>Solidarity</li> </ul>	ILM, SGD

S. No.	Time	Topic		Sub-Topics	Methodology
				Collective Enterprises	
7	2.00 hrs	Services		<ul style="list-style-type: none"> <li>• Social Services (entitlement related, health related, care related)</li> <li>• Financial Services</li> <li>• Livelihood Promotion Services</li> <li>• General Development Services</li> <li>• Other services</li> </ul>	ILM, SGD, Brain Storming
8	1.00 hr	Meeting Process		<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Frequency</li> <li>• Sitting pattern</li> <li>• Agenda</li> <li>• Leadership/rotation of place and presiding</li> <li>• Meeting Norms</li> <li>• relaxation</li> <li>• books of records</li> </ul>	ILM, SGD,
9	3.00 hrs	Financial Management		<p>Need and Importance</p> <p><b>Internal Funds:</b></p> <ul style="list-style-type: none"> <li>➤ Savings</li> <li>➤ Interest</li> <li>➤ Donations/Grants</li> <li>➤ Fines</li> </ul> <p><b>Entitlement Funds:</b></p> <ul style="list-style-type: none"> <li>➤ Revolving Fund</li> <li>➤ Community Investment Fund</li> <li>➤ Vulnerability Reduction Fund</li> </ul> <p><b>External funds</b></p> <ul style="list-style-type: none"> <li>➤ Bank Linkage</li> <li>➤ Interest Subvention</li> <li>➤ Funds from Welfare Schemes</li> </ul> <p><b>Loans:</b></p> <p><b>Types of Loans</b></p> <ul style="list-style-type: none"> <li>➤ Social Needs</li> <li>➤ Consumption Needs</li> <li>➤ Old debt servicing</li> </ul>	ILM, SGD, Brain Storming

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>➤ Financial Needs</li> <li>➤ Health Needs</li> </ul> <b>Rate of Interest</b> <ul style="list-style-type: none"> <li>➤ Decision on Interest</li> <li>➤ Nominal</li> <li>➤ General</li> <li>➤ Interest free</li> <li>➤ Grant</li> </ul> <b>Decision about Fines</b> <ul style="list-style-type: none"> <li>➤ Repayment</li> <li>➤ Installments</li> <li>➤ Monitoring of Loans</li> <li>➤ Documentation of Loans</li> </ul>	
10	2.00 hrs	Book Keeping & Book keeper	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Types of books</li> <li>• Book keeping process</li> <li>• <b>Suggested books:</b></li> <li>• Minutes book</li> <li>• Individual Pass book</li> <li>• Loan Ledger</li> <li>• Cash Book</li> <li>• General Ledger</li> <li>• MPR</li> <li>• Book keeper</li> <li>• Roles &amp; Responsibilities</li> </ul>	ILM, SGD,
11	2.00 hrs	Leadership	Need and importance Qualities of a Leader Types of Leadership <ul style="list-style-type: none"> <li>➤ Dictatorial</li> <li>➤ Nominal</li> <li>➤ Trouble Creator /manipulative</li> <li>➤ Democratic</li> </ul> Election/ Selection process Tenure Roles & Responsibilities	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
12	1.00 hr	Problem Solving & Decision Making	<ul style="list-style-type: none"> <li>• Definition of Problem</li> <li>• Kinds of Problem</li> <li>• Difference between Dispute and Problem</li> <li>• Importance of Decision Making</li> <li>• Types of Decisions</li> <li>• Problem solving cycle</li> <li>• Methods of Decision Making</li> <li>• Implementation of Decision Making</li> </ul>	ILM, SGD
13	1.00 hr	Conflict resolution	<ul style="list-style-type: none"> <li>• Understanding the conflict</li> <li>• Types of conflicts</li> <li>• Difference between interest and</li> <li>• Demand</li> <li>• Mediation</li> <li>• negotiation</li> <li>• finding win- win equation</li> </ul>	
14	1.00 hr	ESHG- Federation	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Structure</li> <li>• Functions</li> <li>• Formation (When &amp; How)</li> <li>• Membership</li> <li>• Roles and responsibilities</li> </ul>	ILM, SGD
15	1.00 hr	Meeting Process	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Frequency</li> <li>• Sitting pattern</li> <li>• Agenda</li> </ul>	
16	1.00 hr	Federation – OB and EC	<ul style="list-style-type: none"> <li>• Process of selection</li> <li>• Roles and responsibilities</li> </ul>	
17	1.00 hr	Sub-committees	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Typical sub committees</li> <li>• Special sub committees</li> <li>• CB of Sub committees</li> <li>• Roles and responsibilities</li> </ul>	
18	1.30 hrs	Services	<ul style="list-style-type: none"> <li>• Financial</li> <li>• Social</li> <li>• Technical</li> <li>• Health</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Rehabilitation</li> </ul>	
19	1.00 hr	Funds to Community	<ul style="list-style-type: none"> <li>Revolving Fund (RF)</li> <li>Community Investment Fund (CIF)</li> <li>Vulnerable Reduction Fund (VRF)</li> <li>Bank linkage</li> <li>interest Subvention</li> <li>Role of VO</li> </ul>	ILM, SGD
20	1.30 hrs	Micro Credit Plan (MCP)	<p>Need and Importance</p> <p>Steps:</p> <ul style="list-style-type: none"> <li>SHG comprehensive profile</li> <li>Members Socio-Economic &amp; Vulnerable Profile</li> <li>Member wise Income &amp; Expenditure</li> <li>Members Credit Investment Plan</li> <li>Prioritization &amp; Rotation Plan</li> </ul> <p>MoU (Mem-SHG-VO-CLF)</p> <p>Appraisal process</p> <p>Documentation</p> <p>Grounding</p> <p>Monitoring</p>	ILM, SGD
21	1.00 hr	Vulnerability Reduction Fund	<ul style="list-style-type: none"> <li>Source of VRF</li> <li>Purpose of VRF</li> <li>VRF Guidelines</li> <li>Availing Process by VO</li> </ul>	ILM, SGD
22	1.00 hr	Vulnerability Assessment	<ul style="list-style-type: none"> <li>What is vulnerability</li> <li>Different vulnerabilities</li> <li>Assessment indicators</li> <li>SECC 7 Deprivations</li> </ul>	ILM, SGD
23	1.00 hr	Prioritization of Vulnerabilities	<ul style="list-style-type: none"> <li>Prioritization process</li> <li>Key elements in Prioritization               <ul style="list-style-type: none"> <li>Orphans</li> <li>Destitute</li> </ul> </li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
24	1.00 hr	Pre-requisite for incorporating in VRP	<ul style="list-style-type: none"> <li>• Minimum age</li> <li>• Mobilization of Vulnerable families</li> <li>• Receipt of 1<sup>st</sup> t installment</li> <li>• Orientation to Community and Cadres</li> <li>• Preparation of list</li> <li>• Member wise Income &amp; Expenditure</li> <li>• Village level analysis</li> </ul>	ILM, SGD
25	1.00 hr	Vulnerability Reduction Plan	<ul style="list-style-type: none"> <li>• Need &amp; Importance</li> <li>• How to plan</li> <li>• House hold level (Individual)</li> <li>• Consolidation at SHG level</li> <li>• Implementation of Plan</li> </ul>	ILM, SGD
26	1.00 hr	House hold level	<ul style="list-style-type: none"> <li>• Income &amp; Expenditure</li> <li>• Vulnerability analysis</li> <li>• Identification of Gaps/Resources and skills</li> <li>• Personal plan/House hold Plan</li> <li>• Support required</li> <li>• (Social, Fin &amp; Mktg, Skill etc.,)</li> </ul>	ILM, SGD
27	1.00 hr	SHG level plan	Consolidation of HHs plan <ul style="list-style-type: none"> <li>• Role of SHG</li> <li>• Facilitation support to Members</li> <li>• SHG level</li> <li>• Support plan preparation</li> <li>• Prioritization of Vulnerabilities</li> <li>• Appraisal by VO-EC at SHG level</li> </ul>	ILM, SGD
28	1:30 hrs	VO level plan	<ul style="list-style-type: none"> <li>• Presentation of VRP by SHG at VO EC</li> <li>• Appraisal by VO</li> <li>• VO level consolidation</li> <li>• Prioritization</li> <li>• Identification of Resources (Fin &amp; Non Fin)</li> <li>• Preparation of Convergence plan</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Implementation strategy</li> </ul>	
29	1.30 hrs	Implementation Strategies	<ul style="list-style-type: none"> <li>Support strategies at VO level</li> <li>Support to HHs through SHG</li> <li>Direct Support to HHs (who are not in SHG fold)</li> <li>Type of support               <ul style="list-style-type: none"> <li>➤ Financial</li> <li>➤ Social</li> <li>➤ Other</li> </ul> </li> </ul>	ILM, SGD
30	2.00 hrs	VRF Management	<ul style="list-style-type: none"> <li>Opening of Separate Bank Account</li> <li>Preparation of Norms for VRF</li> <li>Fund Limitations &amp; Approvals</li> <li>Lending process</li> <li>Repayment Process</li> <li>Rate of Interest</li> <li>Installments</li> <li>Without Interest</li> <li>Gestation period</li> <li>Documentation</li> </ul>	ILM, SGD
31	1.30 hrs	Mobilization of Fund & Monitoring	<ul style="list-style-type: none"> <li>Need for fund Mobilization</li> <li>Internal Fund Mobilization               <ul style="list-style-type: none"> <li>➤ Special Contributions by Members</li> <li>➤ Fund allocation from Surplus</li> </ul> </li> <li>External Funds Mobilization               <ul style="list-style-type: none"> <li>➤ Donations</li> <li>➤ NGOs</li> <li>➤ Trusts</li> <li>➤ CSR</li> <li>➤ Government Programs</li> </ul> </li> <li>Monitoring by               <ul style="list-style-type: none"> <li>➤ VO OB</li> <li>➤ VO EC</li> <li>➤ Sub committee</li> </ul> </li> </ul>	Brain Storming, ILM
32	1.30 hrs	Adult Learning Principles	<ul style="list-style-type: none"> <li>Discussion on Adult Learning Principles</li> <li>Learning Environment</li> </ul>	ILM, Brain storming



S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Participatory principles</li> </ul>	
33	1.30 hrs	Participatory Training Methods (PTM)	<ul style="list-style-type: none"> <li>Need and Importance of training</li> <li>Introduction of Participatory training methods</li> <li>Difference between conventional and Participatory Methods</li> <li>Advantages &amp;disadvantages</li> <li>Interactive lecture method (ILM)</li> <li>Case study</li> <li>Small Group Discussion(SGD)</li> <li>Role Play</li> <li>Learning Games</li> <li>Demonstration</li> <li>Songs &amp; Stories</li> </ul>	ILM, Brain storming
34	3.00 hrs	Community cadre Development	Need and Importance <ul style="list-style-type: none"> <li>Elderly IB &amp; CB –CRPs-Roles and responsibilities</li> <li>Health Care CRPs- Roles and responsibilities</li> <li>Primary Physiotherapy CRPs Roles and responsibilities</li> </ul>	
35	3.00 hrs	Services	<ul style="list-style-type: none"> <li>Need and Importance</li> <li>Shelter-CLF</li> <li>Food &amp; Nutritional Security</li> <li>Social Security</li> <li>Physiotherapy, Ophthalmic care &amp; Palliative care</li> <li>Mobile Medical Care Unit- Convergence/Tie-up/Partnership</li> <li>Generic Medical Shops through VO/CLF</li> <li>Integrated Elderly Community Centre(IECC) Health, Social Solidarity, Entertainment ,Historical places visit and Resource Centre</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>CBR for Destitute –H H Level, SHG Level and active support from VO</li> </ul>	
36	3.00 hrs	Platform for Collective action	Need and Importance of <ul style="list-style-type: none"> <li>Collective action bulk purchase and bulk sale</li> <li>Producers Cooperatives-</li> <li>Dairy, Agri</li> <li>Producer Groups-Livestock, Milch animals</li> <li>Collective Enterprises -off-farm and Non-farm-(Pickles, Sweets, Paper plates, Masala Powders, Candle Making etc.,)</li> </ul>	ILM, SGD
37	2.00 hrs	Convergence	Need and Importance <ul style="list-style-type: none"> <li>With PRIs</li> <li>Area Hospital- PHC</li> <li>Line departments</li> <li>Financial Institutions (Banks, Insurance and Remittances)</li> <li>legal Services</li> <li>NGOs and CSOs</li> </ul>	ILM, SGD
38	2.00 hrs	Rights and Entitlements	Need and Importance <ul style="list-style-type: none"> <li>Fundamental Rights</li> <li>Maintenance and welfare of parents and senior citizens Act,2007</li> <li>Anthyodaya Anna Yojana (AAY)</li> <li>NOAP</li> <li>MGNREGA job cards/work</li> <li>Health Cards</li> <li>Senior citizen cards</li> <li>Bus &amp; train fare concession</li> <li>Jeevan Dhara, Jeevan Sudha</li> </ul>	ILM, SGD
39	1.00 hr	Expert Institutes/Agencies	Various Institutes <ul style="list-style-type: none"> <li>Help age India etc.,</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
40	3.00 hrs	Partnership	Need and Importance <ul style="list-style-type: none"> <li>• Hospitals</li> <li>• Research and Technology</li> <li>• Media</li> <li>• CSR</li> <li>• NGOs</li> <li>• CSOs</li> <li>• Advocacy groups</li> <li>• Literary and cultural groups</li> </ul>	ILM, SGD

## II.Training on ESHG & Federation Concept to the SHG Members

S. No.	Time	Topic	Sub-Topics	Methodology
1	1.00 hr	Introduction	Elderly population in India	ILM
2	1.30 hrs	Poverty, Vulnerability and Gender	<ul style="list-style-type: none"> <li>Who are poor</li> <li>Poverty Dynamics</li> <li>Poverty indicators</li> <li>Vulnerabilities</li> <li>Gender context &amp; Impact</li> </ul>	ILM, Brain Storming
3	1.00 hr	Elderly Categories	<ul style="list-style-type: none"> <li>Working Elderly</li> <li>Assisted Elderly</li> <li>Destitute Elderly</li> </ul>	ILM, Brain Storming
4	1.30 hrs	Elderly Issues & Need for inclusion	<p>Disadvantaged Elders</p> <p>Elders Issues</p> <ul style="list-style-type: none"> <li>➤ Abuse</li> <li>➤ Boredom (Idleness)</li> <li>➤ Economic Insecurity</li> <li>➤ Failing Health</li> <li>➤ Chronic illnesses</li> <li>➤ Fear</li> <li>➤ Isolation</li> <li>➤ Inability to Mainstream / Lack of Preparedness for Old Age</li> <li>➤ Loss of Control</li> <li>➤ Lowered self-esteem</li> <li>➤ Neglect</li> </ul> <p>Need for ESHGs</p>	ILM, SGD, Brain Storming
5	1.00 hr	ESHGs & Norms	<ul style="list-style-type: none"> <li>Who will be a Member</li> <li>Formation Process</li> <li>Bank Account opening</li> <li>Norms (Management, Social and Financial)</li> </ul>	ILM, SGD, Brain Storming
6	1.00 hr	“Sapta” sutra	Need and Importance	ILM, SGD
7	2.00 hrs	Services	<ul style="list-style-type: none"> <li>Social Services (entitlement related, health related, care related)</li> <li>Financial Services</li> <li>Livelihood Promotion Services</li> <li>General Development Services</li> </ul>	ILM, SGD, Brain Storming

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Other services</li> </ul>	
8	1.00 hr	Meeting Process	<ul style="list-style-type: none"> <li>Need and importance</li> <li>Frequency</li> <li>Sitting pattern</li> <li>Agenda</li> <li>Leadership/rotation of place and presiding</li> <li>Meeting Norms</li> <li>relaxation</li> <li>books of records</li> </ul>	ILM, SGD,
9	3.00 hrs	Financial Management	<p>Need and Importance</p> <p><b>Internal Funds:</b></p> <ul style="list-style-type: none"> <li>➤ Savings</li> <li>➤ Interest</li> <li>➤ Donations/Grants</li> <li>➤ Fines</li> </ul> <p><b>Entitlement Funds:</b></p> <ul style="list-style-type: none"> <li>➤ Revolving Fund</li> <li>➤ Community Investment Fund</li> <li>➤ Vulnerability Reduction Fund</li> </ul> <p><b>External funds</b></p> <ul style="list-style-type: none"> <li>➤ Bank Linkage</li> <li>➤ Interest Subvention</li> <li>➤ Funds from Welfare Schemes</li> </ul> <p><b>Loans:</b></p> <p><b>Types of Loans</b></p> <ul style="list-style-type: none"> <li>➤ Social Needs</li> <li>➤ Consumption Needs</li> <li>➤ Old debt servicing</li> <li>➤ Financial Needs</li> <li>➤ Health Needs</li> </ul> <p><b>Rate of Interest</b></p> <ul style="list-style-type: none"> <li>➤ Decision on Interest</li> <li>➤ Nominal</li> <li>➤ General</li> <li>➤ Interest free</li> <li>➤ Grant</li> </ul> <p><b>Decision about Fines</b></p>	ILM, SGD, Brain Storming

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>➤ Repayment</li> <li>➤ Installments</li> <li>➤ Monitoring of Loans</li> <li>➤ Documentation of Loans</li> </ul>	
10	2.00 hrs	Book Keeping & Book keeper	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Types of books</li> <li>• Book keeping process</li> <li>• <b>Suggested books:</b></li> <li>• Minutes book</li> <li>• Individual Pass book</li> <li>• Loan Ledger</li> <li>• Cash Book</li> <li>• General Ledger</li> <li>• MPR</li> <li>• Book keeper</li> <li>• Roles &amp; Responsibilities</li> </ul>	ILM, SGD,
11	1.00 hr	ESHG- Federation	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Structure</li> <li>• Functions</li> <li>• Formation (When &amp; How)</li> <li>• Membership</li> <li>• Roles and responsibilities</li> </ul>	ILM, SGD
12	1.00 hr	Meeting Process	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Frequency</li> <li>• Sitting pattern</li> <li>• Agenda</li> </ul>	
13	1.30 hrs	Services	<ul style="list-style-type: none"> <li>• Financial</li> <li>• Social</li> <li>• Technical</li> <li>• Health</li> <li>• Rehabilitation</li> </ul>	ILM, SGD
14	1.00 hr	Funds to Community	<ul style="list-style-type: none"> <li>• Revolving Fund (RF)</li> <li>• Community Investment Fund (CIF)</li> <li>• Vulnerable Reduction Fund (VRF)</li> <li>• Bank lineage</li> <li>• interest Subvention</li> <li>• Role of VO</li> </ul>	ILM, SGD
15	1.30 hrs	Micro Credit Plan (MCP)	Need and Importance Steps:	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>• SHG comprehensive profile</li> <li>• Members Socio-Economic &amp; Vulnerable Profile</li> <li>• Member wise Income &amp; Expenditure</li> <li>• Members Cre.dit Investment Plan</li> <li>• Prioritization &amp; Rotation Plan</li> </ul> <p>MoU (Mem-SHG-VO-CLF) Appraisal process Documentation Grounding Monitoring</p>	
16	1.00 hr	Vulnerability Reduction Fund	<ul style="list-style-type: none"> <li>• Source of VRF</li> <li>• Purpose of VRF</li> <li>• VRF Guidelines</li> <li>• Availing Process by VO</li> </ul>	ILM, SGD
17	1.00 hr	Vulnerability Assessment	<ul style="list-style-type: none"> <li>• What is vulnerability</li> <li>• Different vulnerabilities</li> <li>• Assessment indicators</li> <li>• SECC 7 Deprivations</li> </ul>	ILM, SGD
18	1.00 hr	Prioritization of Vulnerabilities	<ul style="list-style-type: none"> <li>• Prioritization process</li> <li>• Key elements in Prioritization <ul style="list-style-type: none"> <li>➤ Orphans</li> <li>➤ Destitute</li> <li>➤ Trans Genders</li> <li>➤ Chronic Diseases (TB, Cancer, HIV &amp; Leprosy)</li> <li>➤ Distressed Migration etc.,</li> </ul> </li> <li>• Role of VO EC</li> <li>• Participation of Key Persons</li> <li>• Facilitation support by staff</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
19	1.00 hr	Pre-requisite for incorporating in VRP	<ul style="list-style-type: none"> <li>• Minimum age</li> <li>• Mobilization of Vulnerable families</li> <li>• Receipt of 1<sup>st</sup> t installment</li> <li>• Orientation to Community and Cadres</li> <li>• Preparation of list</li> <li>• Member wise Income &amp; Expenditure</li> <li>• Village level analysis</li> </ul>	ILM, SGD
20	1.00 hr	Vulnerability Reduction Plan	<ul style="list-style-type: none"> <li>• Need &amp; Importance</li> <li>• How to plan</li> <li>• House hold level (Individual)</li> <li>• Consolidation at SHG level</li> <li>• Implementation of Plan</li> </ul>	ILM, SGD
21	1.00 hr	House hold level	<ul style="list-style-type: none"> <li>• Income &amp; Expenditure</li> <li>• Vulnerability analysis</li> <li>• Identification of Gaps/Resources and skills</li> <li>• Personal plan/House hold Plan</li> <li>• Support required</li> <li>• (Social, Fin &amp; Mktg, Skill etc.,)</li> </ul>	ILM, SGD
22	1.00 hr	SHG level plan	<ul style="list-style-type: none"> <li>• Consolidation of HHs plan</li> <li>• Role of SHG</li> <li>• Facilitation support to Members</li> <li>• SHG level</li> <li>• Support plan preparation</li> <li>• Prioritization of Vulnerabilities</li> <li>• Appraisal by VO-EC at SHG level</li> </ul>	ILM, SGD



S. No.	Time	Topic	Sub-Topics	Methodology
23	1:30 hrs	VO level plan	<ul style="list-style-type: none"> <li>• Presentation of VRP by SHG at VO EC</li> <li>• Appraisal by VO</li> <li>• VO level consolidation</li> <li>• Prioritization</li> <li>• Identification of Resources (Fin &amp; Non Fin)</li> <li>• Preparation of Convergence plan</li> <li>• Implementation strategy</li> </ul>	ILM, SGD
24	1.30 hrs	Implementation Strategies	<ul style="list-style-type: none"> <li>• Support strategies at VO level</li> <li>• Support to HHs through SHG</li> <li>• Direct Support to HHs (who are not in SHG fold)</li> <li>• Type of support               <ul style="list-style-type: none"> <li>➤ Financial</li> <li>➤ Social</li> <li>➤ Other</li> </ul> </li> </ul>	ILM, SGD
25	2.00 hrs	VRF Management	<ul style="list-style-type: none"> <li>• Opening of Separate Bank Account</li> <li>• Preparation of Norms for VRF</li> <li>• Fund Limitations &amp; Approvals</li> <li>• Lending process</li> <li>• Repayment Process</li> <li>• Rate of Interest</li> <li>• Installments</li> <li>• Without Interest</li> <li>• Gestation period</li> <li>• Documentation</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
26	1.30 hrs	Mobilization of Fund & Monitoring	<ul style="list-style-type: none"> <li>• Need for fund Mobilization</li> <li>• Internal Fund Mobilization               <ul style="list-style-type: none"> <li>➤ Special Contributions by Members</li> <li>➤ Fund allocation from Surplus</li> </ul> </li> <li>• External Funds Mobilization               <ul style="list-style-type: none"> <li>➤ Donations</li> <li>➤ NGOs</li> <li>➤ Trusts</li> <li>➤ CSR</li> <li>➤ Government Programs</li> </ul> </li> <li>• Monitoring by               <ul style="list-style-type: none"> <li>➤ VO OB</li> <li>➤ VO EC</li> <li>➤ Sub committee</li> </ul> </li> </ul>	Brain Storming, ILM
27	2.00 hrs	Intergenerational conflict and bond	<ul style="list-style-type: none"> <li>• Understanding the changes in               <ul style="list-style-type: none"> <li>➤ Social conditions</li> <li>➤ Cultural practices</li> <li>➤ Economic Dynamic</li> <li>➤ Aspirations of the young</li> <li>➤ Expectations vs aspirations</li> <li>➤ Family welfare vs individual growth</li> </ul> </li> </ul>	ILM, Brain storming
28	3.00 hrs	Community cadre Development	Need and Importance <ul style="list-style-type: none"> <li>• Elderly IB &amp; CB –CRPs-Roles and responsibilities</li> <li>• Health Care CRPs- Roles and responsibilities</li> <li>• Primary Physiotherapy CRPs Roles and responsibilities</li> </ul>	
29	3.00 hrs	Services	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Shelter-CLF</li> <li>• Food &amp; Nutritional Security</li> <li>• Social Security</li> <li>• Physiotherapy, Ophthalmic care &amp; Palliative care</li> <li>• Mobile Medical Care Unit-Convergence/Tie-up/</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
			Partnership <ul style="list-style-type: none"> <li>• Generic Medical Shops through VO/CLF</li> <li>• Integrated Elderly Community Centre(IECC) Health, Social Solidarity, Entertainment ,Historical places visit and Resource Centre</li> <li>• CBR for Destitute –H H Level, SHG Level and active support from VO</li> </ul>	
30	3.00 hrs	Platform for Collective action	Need and Importance of <ul style="list-style-type: none"> <li>• Collective action bulk purchase and bulk sale</li> <li>• Producers Cooperatives- Dairy, Agri</li> <li>• Producer Groups-Livestock, Milch animals</li> <li>• Collective Enterprises -off-farm and Non-farm-(Pickles, Sweets, Paper plates, Masala Powders, Candle Making etc.,)</li> </ul>	ILM, SGD
31	2.00 hrs	Convergence	Need and Importance <ul style="list-style-type: none"> <li>• With PRIs</li> <li>• Area Hospital- PHC</li> <li>• Line departments</li> <li>• Financial Institutions (Banks, Insurance and Remittances)</li> <li>• legal Services</li> <li>• NGOs and CSOs</li> </ul>	ILM, SGD
32	2.00 hrs	Rights and Entitlements	Need and Importance <ul style="list-style-type: none"> <li>• Fundamental Rights</li> <li>• Maintenance and welfare of parents and senior citizens Act,2007</li> <li>• Anthyodaya Anna Yojana (AAY)</li> <li>• NOAP</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>MGNREGA job cards/work</li> <li>Health Cards</li> <li>Senior citizen cards</li> <li>Bus &amp; train fare concession</li> <li>Jeevan Dhara, Jeevan Sudha</li> </ul>	
33	1.00 hr	Expert Institutes/Agencies	Various Institutes <ul style="list-style-type: none"> <li>Help age India etc.,</li> </ul>	ILM, SGD
34	3.00 hrs	Partnership	Need and Importance <ul style="list-style-type: none"> <li>Hospitals</li> <li>Research and Technology</li> <li>Media</li> <li>CSR</li> <li>NGOs</li> <li>CSOs</li> <li>Advocacy groups</li> <li>Literary and cultural groups</li> </ul>	ILM, SGD

### III.Training on ESHG & Federation Concept and Management to Leaders

S. No.	Time	Topic	Sub-Topics	Methodology
1	1.00 hr	Introduction	Elderly population in India	ILM
2	1.30 hrs	Poverty, Vulnerability and Gender	<ul style="list-style-type: none"> <li>Who are poor</li> <li>Poverty Dynamics</li> <li>Poverty indicators</li> <li>Vulnerabilities</li> <li>Gender context &amp; Impact</li> </ul>	ILM, Brain Storming
3	1.00 hr	Elderly Categories	<ul style="list-style-type: none"> <li>Working Elderly</li> <li>Assisted Elderly</li> <li>Destitute Elderly</li> </ul>	ILM, Brain Storming
4	1.30 hrs	Elderly Issues & Need for inclusion	<p>Disadvantaged Elders</p> <p>Elders Issues</p> <ul style="list-style-type: none"> <li>➤ Abuse</li> <li>➤ Boredom (Idleness)</li> <li>➤ Economic Insecurity</li> <li>➤ Failing Health</li> <li>➤ Chronic illnesses</li> <li>➤ Fear</li> <li>➤ Isolation</li> <li>➤ Inability to Mainstream / Lack of Preparedness for Old Age</li> <li>➤ Loss of Control</li> <li>➤ Lowered self-esteem</li> <li>➤ Neglect</li> </ul> <p>Need for ESHGs</p>	ILM, SGD, Brain Storming
5	1.00 hr	ESHGs & Norms	<ul style="list-style-type: none"> <li>Who will be a Member</li> <li>Formation Process</li> <li>Bank Account opening</li> <li>Norms (Management, Social and Financial)</li> </ul>	ILM, SGD, Brain Storming

S. No.	Time	Topic	Sub-Topics	Methodology
6	1.00 hr	"Sapta" sutra (Panchasutra+2)	<p>Need and Importance</p> <p>Panchasutra + Two Principles</p> <ul style="list-style-type: none"> <li>• Regular Meetings</li> <li>• Regular Savings</li> <li>• Internal Lending</li> <li>• Repayment</li> <li>• Book keeping</li> </ul> <p>Solidarity</p> <p>Collective Enterprises</p>	ILM, SGD
7	2.00 hrs	Services	<ul style="list-style-type: none"> <li>• Social Services (entitlement related, health related, care related)</li> <li>• Financial Services</li> <li>• Livelihood Promotion Services</li> <li>• General Development Services</li> <li>• Other services</li> </ul>	ILM, SGD, Brain Storming
8	1.00 hr	Meeting Process	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Frequency</li> <li>• Sitting pattern</li> <li>• Agenda</li> <li>• Leadership/rotation of place and presiding</li> <li>• Meeting Norms</li> <li>• relaxation</li> <li>• books of records</li> </ul>	ILM, SGD
9	3.00 hrs	Financial Management	<p>Need and Importance</p> <p><b>Internal Funds:</b></p> <ul style="list-style-type: none"> <li>➤ Savings</li> <li>➤ Interest</li> <li>➤ Donations/Grants</li> <li>➤ Fines</li> </ul>	ILM, SGD, Brain Storming

S. No.	Time	Topic	Sub-Topics	Methodology
			<b>Entitlement Funds:</b> <ul style="list-style-type: none"> <li>➤ Revolving Fund</li> <li>➤ Community Investment Fund</li> <li>➤ Vulnerability Reduction Fund</li> </ul> <b>External funds</b> <ul style="list-style-type: none"> <li>➤ Bank Linkage</li> <li>➤ Interest Subvention</li> <li>➤ Funds from Welfare Schemes</li> </ul> <b>Loans:</b> <b>Types of Loans</b> <ul style="list-style-type: none"> <li>➤ Social Needs</li> <li>➤ Consumption Needs</li> <li>➤ Old debt servicing</li> <li>➤ Financial Needs</li> <li>➤ Health Needs</li> </ul> <b>Rate of Interest</b> <ul style="list-style-type: none"> <li>➤ Decision on Interest</li> <li>➤ Nominal</li> <li>➤ General</li> <li>➤ Interest free</li> <li>➤ Grant</li> </ul> <b>Decision about Fines</b> <ul style="list-style-type: none"> <li>➤ Repayment</li> <li>➤ Installments</li> <li>➤ Monitoring of Loans</li> <li>➤ Documentation of Loans</li> </ul>	

S. No.	Time	Topic	Sub-Topics	Methodology
10	2.00 hrs	Book Keeping & Book keeper	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Types of books</li> <li>• Book keeping process</li> <li>• <b>Suggested books:</b></li> <li>• Minutes book</li> <li>• Individual Pass book</li> <li>• Loan Ledger</li> <li>• Cash Book</li> <li>• General Ledger</li> <li>• MPR</li> <li>• Book keeper</li> <li>• Roles &amp; Responsibilities</li> </ul>	ILM, SGD,
11	2.00 hrs	Leadership	<p>Need and importance</p> <p>Qualities of a Leader</p> <p>Types of Leadership</p> <ul style="list-style-type: none"> <li>➤ Dictatorial</li> <li>➤ Nominal</li> <li>➤ Trouble Creator /manipulative</li> <li>➤ Democratic</li> </ul> <p>Election/ Selection process</p> <p>Tenure</p> <p>Roles &amp; Responsibilities</p>	ILM, SGD
12	1.00 hr	Problem Solving & Decision Making	<ul style="list-style-type: none"> <li>• Definition of Problem</li> <li>• Kinds of Problem</li> <li>• Difference between Dispute and Problem</li> <li>• Importance of Decision Making</li> <li>• Types of Decisions</li> <li>• Problem solving cycle</li> <li>• Methods of Decision Making</li> <li>• Implementation of Decision Making</li> </ul>	ILM, SGD
13	1.00 hr	Conflict resolution	<ul style="list-style-type: none"> <li>• Understanding the</li> </ul>	



S. No.	Time	Topic	Sub-Topics	Methodology
			conflict <ul style="list-style-type: none"> <li>• Types of conflicts</li> <li>• Difference between interest and</li> <li>• Demand</li> <li>• Mediation</li> <li>• negotiation</li> <li>• finding win- win equation</li> </ul>	
14	1.00 hr	ESHG- Federation	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Structure</li> <li>• Functions</li> <li>• Formation (When &amp; How)</li> <li>• Membership</li> <li>• Roles and responsibilities</li> </ul>	ILM, SGD
15	1.00 hr	Meeting Process	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Frequency</li> <li>• Sitting pattern</li> <li>• Agenda</li> </ul>	
16	1.30 hrs	Services	<ul style="list-style-type: none"> <li>• Financial</li> <li>• Social</li> <li>• Technical</li> <li>• Health</li> <li>• Rehabilitation</li> </ul>	ILM, SGD
17	1.00 hr	Funds to Community	<ul style="list-style-type: none"> <li>• Revolving Fund (RF)</li> <li>• Community Investment Fund (CIF)</li> <li>• Vulnerable Reduction Fund (VRF)</li> <li>• Bank linkage</li> <li>• interest Subvention</li> <li>• Role of VO</li> </ul>	ILM, SGD
18	1.30 hrs	Micro Credit Plan (MCP)	Need and Importance Steps: <ul style="list-style-type: none"> <li>• SHG comprehensive profile</li> <li>• Members Socio-</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
			<p>Economic &amp; Vulnerable Profile</p> <ul style="list-style-type: none"> <li>• Member wise Income &amp; Expenditure</li> <li>• Members Cre.dit Investment Plan</li> <li>• Prioritization &amp; Rotation Plan</li> </ul> <p>MoU (Mem-SHG-VO-CLF)</p> <p>Appraisal process</p> <p>Documentation</p> <p>Grounding</p> <p>Monitoring</p>	
19	1.00 hr	Vulnerability Reduction Fund	<ul style="list-style-type: none"> <li>• Source of VRF</li> <li>• Purpose of VRF</li> <li>• VRF Guidelines</li> <li>• Availing Process by VO</li> </ul>	ILM, SGD
20	1.00 hr	Vulnerability Assessment	<ul style="list-style-type: none"> <li>• What is vulnerability</li> <li>• Different vulnerabilities</li> <li>• Assessment indicators</li> <li>• SECC 7 Deprivations</li> </ul>	ILM, SGD
21	1.00 hr	Prioritization of Vulnerabilities	<ul style="list-style-type: none"> <li>• Prioritization process</li> <li>• Key elements in Prioritization <ul style="list-style-type: none"> <li>➤ Orphans</li> <li>➤ Destitute</li> <li>➤ Trans Genders</li> <li>➤ Chronic Diseases (TB, Cancer, HIV &amp; Leprosy)</li> <li>➤ Distressed Migration etc.,</li> </ul> </li> <li>• Role of VO EC</li> <li>• Participation of Key Persons</li> <li>• Facilitation support by staff</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
22	1.00 hr	Pre-requisite for incorporating in VRP	<ul style="list-style-type: none"> <li>• Minimum age</li> <li>• Mobilization of Vulnerable families</li> <li>• Receipt of 1<sup>st</sup> t installment</li> <li>• Orientation to Community and Cadres</li> <li>• Preparation of list</li> <li>• Member wise Income &amp; Expenditure</li> <li>• Village level analysis</li> </ul>	ILM, SGD
23	1.00 hr	Vulnerability Reduction Plan	<ul style="list-style-type: none"> <li>• Need &amp; Importance</li> <li>• How to plan</li> <li>• House hold level (Individual)</li> <li>• Consolidation at SHG level</li> <li>• Implementation of Plan</li> </ul>	ILM, SGD
24	1.00 hr	House hold level	<ul style="list-style-type: none"> <li>• Income &amp; Expenditure</li> <li>• Vulnerability analysis</li> <li>• Identification of Gaps/Resources and skills</li> <li>• Personal plan/House hold Plan</li> <li>• Support required</li> <li>• (Social, Fin &amp; Mktg, Skill etc.,)</li> </ul>	ILM, SGD
25	1.00 hr	SHG level plan	Consolidation of HHs plan <ul style="list-style-type: none"> <li>• Role of SHG</li> <li>• Facilitation support to Members</li> <li>• SHG level</li> <li>• Support plan preparation</li> <li>• Prioritization of Vulnerabilities</li> <li>• Appraisal by VO-EC at SHG level</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
26	1:30 hrs	VO level plan	<ul style="list-style-type: none"> <li>• Presentation of VRP by SHG at VO EC</li> <li>• Appraisal by VO</li> <li>• VO level consolidation</li> <li>• Prioritization</li> <li>• Identification of Resources (Fin &amp; Non Fin)</li> <li>• Preparation of Convergence plan</li> <li>• Implementation strategy</li> </ul>	ILM, SGD
27	1.30 hrs	Implementation Strategies	<ul style="list-style-type: none"> <li>• Support strategies at VO level</li> <li>• Support to HHs through SHG</li> <li>• Direct Support to HHs (who are not in SHG fold)</li> <li>• Type of support <ul style="list-style-type: none"> <li>➤ Financial</li> <li>➤ Social</li> <li>➤ Other</li> </ul> </li> </ul>	ILM, SGD
28	2.00 hrs	VRF Management	<ul style="list-style-type: none"> <li>• Opening of Separate Bank Account</li> <li>• Preparation of Norms for VRF</li> <li>• Fund Limitations &amp; Approvals</li> <li>• Lending process</li> <li>• Repayment Process</li> <li>• Rate of Interest</li> <li>• Installments</li> <li>• Without Interest</li> <li>• Gestation period</li> <li>• Documentation</li> </ul>	ILM, SGD
29	1.30 hrs	Mobilization of Fund & Monitoring	<ul style="list-style-type: none"> <li>• Need for fund Mobilization</li> <li>• Internal Fund Mobilization <ul style="list-style-type: none"> <li>➤ Special</li> </ul> </li> </ul>	Brain Storming, ILM

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Contributions by Members <ul style="list-style-type: none"> <li>➤ Fund allocation from Surplus</li> </ul> </li> <li>External Funds Mobilization <ul style="list-style-type: none"> <li>➤ Donations</li> <li>➤ NGOs</li> <li>➤ Trusts</li> <li>➤ CSR</li> <li>➤ Government Programs</li> </ul> </li> <li>Monitoring by <ul style="list-style-type: none"> <li>➤ VO OB</li> <li>➤ VO EC</li> <li>➤ Sub committee</li> </ul> </li> </ul>	
30	2.00 hrs	Intergenerational conflict and bond	<ul style="list-style-type: none"> <li>Understanding the changes in <ul style="list-style-type: none"> <li>➤ Social conditions</li> <li>➤ Cultural practices</li> <li>➤ Economic Dynamic</li> <li>➤ Aspirations of the young</li> <li>➤ Expectations vs aspirations</li> <li>➤ Family welfare vs individual growth</li> </ul> </li> </ul>	ILM, Brain storming
31	3.00 hrs	Community cadre Development	<p>Need and Importance</p> <ul style="list-style-type: none"> <li>Elderly IB &amp; CB –CRPs- Roles and responsibilities</li> <li>Health Care CRPs- Roles and responsibilities</li> <li>Primary Physiotherapy CRPs Roles and responsibilities</li> </ul>	
32	3.00 hrs	Services	<ul style="list-style-type: none"> <li>Need and Importance</li> <li>Shelter-CLF</li> <li>Food &amp; Nutritional Security</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>• Social Security</li> <li>• Physiotherapy, Ophthalmic care &amp; Palliative care</li> <li>• Mobile Medical Care Unit-Convergence/Tie-up/Partnership</li> <li>• Generic Medical Shops through VO/CLF</li> <li>• Integrated Elderly Community Centre(IECC) Health, Social Solidarity, Entertainment ,Historical places visit and Resource Centre</li> <li>• CBR for Destitute –H H Level, SHG Level and active support from VO</li> </ul>	
33	3.00 hrs	Platform for Collective action	<p>Need and Importance of</p> <ul style="list-style-type: none"> <li>• Collective action bulk purchase and bulk sale</li> <li>• Producers Cooperatives- Dairy, Agri</li> <li>• Producer Groups- Livestock, Milch animals</li> <li>• Collective Enterprises - off-farm and Non-farm- (Pickles, Sweets, Paper plates, Masala Powders, Candle Making etc.,)</li> </ul>	ILM, SGD
34	2.00 hrs	Convergence	<p>Need and Importance</p> <ul style="list-style-type: none"> <li>• With PRIs</li> <li>• Area Hospital- PHC</li> <li>• Line departments</li> <li>• Financial Institutions (Banks, Insurance and Remittances)</li> <li>• legal Services</li> <li>• NGOs and CSOs</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
35	2.00 hrs	Rights and Entitlements	<p>Need and Importance</p> <ul style="list-style-type: none"> <li>Fundamental Rights</li> <li>Maintenance and welfare of parents and senior citizens Act, 2007</li> <li>Antyodaya Anna Yojana (AAY)</li> <li>NOAP</li> <li>MGNREGA job cards/work</li> <li>Health Cards</li> <li>Senior citizen cards</li> <li>Bus &amp; train fare concession</li> <li>Jeevan Dhara, Jeevan Sudha</li> </ul>	ILM, SGD
36	1.00 hr	Expert Institutes/Agencies	<p>Various Institutes</p> <ul style="list-style-type: none"> <li>Help age India etc.,</li> </ul>	ILM, SGD
37	3.00 hrs	Partnership	<p>Need and Importance</p> <ul style="list-style-type: none"> <li>Hospitals</li> <li>Research and Technology</li> <li>Media</li> <li>CSR</li> <li>NGOs</li> <li>CSOs</li> <li>Advocacy groups</li> <li>Literary and cultural groups</li> </ul>	ILM, SGD

#### IV. Training on ESHG & Federation Concept and Management to Community Cadre

S. No.	Time	Topic	Sub-Topics	Methodology
1	1.00 hr	Introduction	Elderly population in India	ILM
2	1.30 hrs	Poverty, Vulnerability and Gender	<ul style="list-style-type: none"> <li>Who are poor</li> <li>Poverty Dynamics</li> <li>Poverty indicators</li> <li>Vulnerabilities</li> <li>Gender context &amp; Impact</li> </ul>	ILM, Brain Storming
3	1.00 hr	Elderly Categories	<ul style="list-style-type: none"> <li>Working Elderly</li> <li>Assisted Elderly</li> <li>Destitute Elderly</li> </ul>	ILM, Brain Storming
4	1.30 hrs	Elderly Issues & Need for inclusion	<p>Disadvantaged Elders</p> <p>Elders Issues</p> <ul style="list-style-type: none"> <li>➤ Abuse</li> <li>➤ Boredom (Idleness)</li> <li>➤ Economic Insecurity</li> <li>➤ Failing Health</li> <li>➤ Chronic illnesses</li> <li>➤ Fear</li> <li>➤ Isolation</li> <li>➤ Inability to Mainstream / Lack of Preparedness for Old Age</li> <li>➤ Loss of Control</li> <li>➤ Lowered self-esteem</li> <li>➤ Neglect</li> </ul> <p>Need for ESHGs</p>	ILM, SGD, Brain Storming
5	1.00 hr	ESHGs & Norms	<ul style="list-style-type: none"> <li>Who will be a Member</li> <li>Formation Process</li> <li>Bank Account opening</li> <li>Norms (Management, Social and Financial)</li> </ul>	ILM, SGD, Brain Storming
6	1.00 hr	"Sapta" sutra (Panchasutra+2)	<p>Need and Importance</p> <p>Panchasutra + Two Principles</p> <ul style="list-style-type: none"> <li>Regular Meetings</li> <li>Regular Savings</li> <li>Internal Lending</li> <li>Repayment</li> <li>Book keeping</li> <li>Solidarity</li> </ul>	ILM, SGD



S. No.	Time	Topic	Sub-Topics	Methodology
			Collective Enterprises	
7	2.00 hrs	Services	<ul style="list-style-type: none"> <li>• Social Services (entitlement related, health related, care related)</li> <li>• Financial Services</li> <li>• Livelihood Promotion Services</li> <li>• General Development Services</li> <li>• Other services</li> </ul>	ILM, SGD, Brain Storming
8	1.00 hr	Meeting Process	<ul style="list-style-type: none"> <li>• Need and importance</li> <li>• Frequency</li> <li>• Sitting pattern</li> <li>• Agenda</li> <li>• Leadership/rotation of place and presiding</li> <li>• Meeting Norms</li> <li>• relaxation</li> <li>• books of records</li> </ul>	ILM, SGD,
9	3.00 hrs	Financial Management	<p>Need and Importance</p> <p><b>Internal Funds:</b></p> <ul style="list-style-type: none"> <li>➤ Savings</li> <li>➤ Interest</li> <li>➤ Donations/Grants</li> <li>➤ Fines</li> </ul> <p><b>Entitlement Funds:</b></p> <ul style="list-style-type: none"> <li>➤ Revolving Fund</li> <li>➤ Community Investment Fund</li> <li>➤ Vulnerability Reduction Fund</li> </ul> <p><b>External funds</b></p> <ul style="list-style-type: none"> <li>➤ Bank Linkage</li> </ul>	ILM, SGD, Brain Storming

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>➤ Interest Subvention</li> <li>➤ Funds from Welfare Schemes</li> </ul> <p><b>Loans:</b></p> <p><b>Types of Loans</b></p> <ul style="list-style-type: none"> <li>➤ Social Needs</li> <li>➤ Consumption Needs</li> <li>➤ Old debt servicing</li> <li>➤ Financial Needs</li> <li>➤ Health Needs</li> </ul> <p><b>Rate of Interest</b></p> <ul style="list-style-type: none"> <li>➤ Decision on Interest</li> <li>➤ Nominal</li> <li>➤ General</li> <li>➤ Interest free</li> <li>➤ Grant</li> </ul> <p><b>Decision about Fines</b></p> <ul style="list-style-type: none"> <li>➤ Repayment</li> <li>➤ Installments</li> <li>➤ Monitoring of Loans</li> <li>➤ Documentation of Loans</li> </ul>	
10	2.00 hrs	Book Keeping & Book keeper	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Types of books</li> <li>• Book keeping process</li> <li>• <b>Suggested books:</b></li> <li>• Minutes book</li> <li>• Individual Pass book</li> <li>• Loan Ledger</li> <li>• Cash Book</li> <li>• General Ledger</li> <li>• MPR</li> <li>• Book keeper</li> <li>• Roles &amp; Responsibilities</li> </ul>	ILM, SGD,

S. No.	Time	Topic	Sub-Topics	Methodology
11	2.00 hrs	Leadership	<p>Need and importance</p> <p>Qualities of a Leader</p> <p>Types of Leadership</p> <ul style="list-style-type: none"> <li>➤ Dictatorial</li> <li>➤ Nominal</li> <li>➤ Trouble Creator /manipulative</li> <li>➤ Democratic</li> </ul> <p>Election/ Selection process</p> <p>Tenure</p> <p>Roles &amp; Responsibilities</p>	ILM, SGD
12	1.00 hr	Problem Solving & Decision Making	<ul style="list-style-type: none"> <li>• Definition of Problem</li> <li>• Kinds of Problem</li> <li>• Difference between Dispute and Problem</li> <li>• Importance of Decision Making</li> <li>• Types of Decisions</li> <li>• Problem solving cycle</li> <li>• Methods of Decision Making</li> <li>• Implementation of Decision Making</li> </ul>	ILM, SGD
13	1.00 hr	Conflict resolution	<ul style="list-style-type: none"> <li>• Understanding the conflict</li> <li>• Types of conflicts</li> <li>• Difference between interest and</li> <li>• Demand</li> <li>• Mediation</li> <li>• negotiation</li> <li>• finding win- win equation</li> </ul>	
14	1.00 hr	ESHG- Federation	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Structure</li> <li>• Functions</li> <li>• Formation (When &amp; How)</li> <li>• Membership</li> <li>• Roles and responsibilities</li> </ul>	ILM, SGD
15	1.00 hr	Meeting Process	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Frequency</li> <li>• Sitting pattern</li> <li>• Agenda</li> </ul>	

S. No.	Time	Topic	Sub-Topics	Methodology
16	1.30 hrs	Services	<ul style="list-style-type: none"> <li>Financial</li> <li>Social</li> <li>Technical</li> <li>Health</li> <li>Rehabilitation</li> </ul>	ILM, SGD
17	1.00 hr	Funds to Community	<ul style="list-style-type: none"> <li>Revolving Fund (RF)</li> <li>Community Investment Fund (CIF)</li> <li>Vulnerable Reduction Fund (VRF)</li> <li>Bank linkage</li> <li>interest Subvention</li> <li>Role of VO</li> </ul>	ILM, SGD
18	1.30 hrs	Micro Credit Plan (MCP)	<p>Need and Importance</p> <p>Steps:</p> <ul style="list-style-type: none"> <li>SHG comprehensive profile</li> <li>Members Socio-Economic &amp; Vulnerable Profile</li> <li>Member wise Income &amp; Expenditure</li> <li>Members Cre.dit Investment Plan</li> <li>Prioritization &amp; Rotation Plan</li> </ul> <p>MoU (Mem-SHG-VO-CLF)</p> <p>Appraisal process</p> <p>Documentation</p> <p>Grounding</p> <p>Monitoring</p>	ILM, SGD
19	1.00 hr	Vulnerability Reduction Fund	<ul style="list-style-type: none"> <li>Source of VRF</li> <li>Purpose of VRF</li> <li>VRF Guidelines</li> <li>Availing Process by VO</li> </ul>	ILM, SGD
20	1.00 hr	Vulnerability Assessment	<ul style="list-style-type: none"> <li>What is vulnerability</li> <li>Different vulnerabilities</li> <li>Assessment indicators</li> <li>SECC 7 Deprivations</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
21	1.00 hr	Prioritization of Vulnerabilities	<ul style="list-style-type: none"> <li>• Prioritization process</li> <li>• Key elements in Prioritization               <ul style="list-style-type: none"> <li>➤ Orphans</li> <li>➤ Destitute</li> <li>➤ Trans Genders</li> <li>➤ Chronic Diseases (TB, Cancer, HIV &amp; Leprosy)</li> <li>➤ Distressed Migration etc.,</li> </ul> </li> <li>• Role of VO EC</li> <li>• Participation of Key Persons</li> <li>• Facilitation support by staff</li> </ul>	ILM, SGD
22	1.00 hr	Pre-requisite for incorporating in VRP	<ul style="list-style-type: none"> <li>• Minimum age</li> <li>• Mobilization of Vulnerable families</li> <li>• Receipt of 1<sup>st</sup> t installment</li> <li>• Orientation to Community and Cadres</li> <li>• Preparation of list</li> <li>• Member wise Income &amp; Expenditure</li> <li>• Village level analysis</li> </ul>	ILM, SGD
23	1.00 hr	Vulnerability Reduction Plan	<ul style="list-style-type: none"> <li>• Need &amp; Importance</li> <li>• How to plan</li> <li>• House hold level (Individual)</li> <li>• Consolidation at SHG level</li> <li>• Implementation of Plan</li> </ul>	ILM, SGD
24	1.00 hr	House hold level	<ul style="list-style-type: none"> <li>• Income &amp; Expenditure</li> <li>• Vulnerability analysis</li> <li>• Identification of Gaps/Resources and skills</li> <li>• Personal plan/House hold Plan</li> <li>• Support required</li> <li>• (Social, Fin &amp; Mktg, Skill etc.,)</li> </ul>	ILM, SGD
25	1.00 hr	SHG level plan	<ul style="list-style-type: none"> <li>• Consolidation of HHs plan</li> <li>• Role of SHG</li> <li>• Facilitation support to Members</li> <li>• SHG level</li> <li>• Support plan preparation</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>Prioritization of Vulnerabilities</li> <li>Appraisal by VO-EC at SHG level</li> </ul>	
26	1:30 hrs	VO level plan	<ul style="list-style-type: none"> <li>Presentation of VRP by SHG at VO EC</li> <li>Appraisal by VO</li> <li>VO level consolidation</li> <li>Prioritization</li> <li>Identification of Resources (Fin &amp; Non Fin)</li> <li>Preparation of Convergence plan</li> <li>Implementation strategy</li> </ul>	ILM, SGD
27	1.30 hrs	Implementation Strategies	<ul style="list-style-type: none"> <li>Support strategies at VO level</li> <li>Support to HHs through SHG</li> <li>Direct Support to HHs (who are not in SHG fold)</li> <li>Type of support                             <ul style="list-style-type: none"> <li>➤ Financial</li> <li>➤ Social</li> <li>➤ Other</li> </ul> </li> </ul>	ILM, SGD
28	2.00 hrs	VRF Management	<ul style="list-style-type: none"> <li>Opening of Separate Bank Account</li> <li>Preparation of Norms for VRF</li> <li>Fund Limitations &amp; Approvals</li> <li>Lending process</li> <li>Repayment Process</li> <li>Rate of Interest</li> <li>Installments</li> <li>Without Interest</li> <li>Gestation period</li> <li>Documentation</li> </ul>	ILM, SGD
29	1.30 hrs	Mobilization of Fund & Monitoring	<ul style="list-style-type: none"> <li>Need for fund Mobilization</li> <li>Internal Fund Mobilization                             <ul style="list-style-type: none"> <li>➤ Special Contributions by Members</li> <li>➤ Fund allocation from Surplus</li> </ul> </li> </ul>	Brain Storming, ILM

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>External Funds Mobilization               <ul style="list-style-type: none"> <li>Donations</li> <li>NGOs</li> <li>Trusts</li> <li>CSR</li> <li>Government Programs</li> </ul> </li> <li>Monitoring by               <ul style="list-style-type: none"> <li>VO OB</li> <li>VO EC</li> <li>Sub committee</li> </ul> </li> </ul>	
30	1.30 hrs	Adult Learning Principles	<ul style="list-style-type: none"> <li>Discussion on Adult Learning Principles</li> <li>Learning Environment</li> <li>Participatory principles</li> </ul>	ILM, Brain storming
31	1.30 hrs	Participatory Training Methods (PTM)	<ul style="list-style-type: none"> <li>Need and Importance of training</li> <li>Introduction of Participatory training methods</li> <li>Difference between conventional and Participatory Methods</li> <li>Advantages &amp;disadvantages</li> <li>Interactive lecture method (ILM)</li> <li>Case study</li> <li>Small Group Discussion(SGD)</li> <li>Role Play</li> <li>Learning Games</li> <li>Demonstration</li> <li>Songs &amp; Stories</li> </ul>	ILM, Brain storming
32	3.00 hrs	Community cadre Development	Need and Importance <ul style="list-style-type: none"> <li>Elderly IB &amp; CB –CRPs-Roles and responsibilities</li> <li>Health Care CRPs- Roles and responsibilities</li> <li>Primary Physiotherapy CRPs Roles and responsibilities</li> </ul>	
33	3.00 hrs	Services	<ul style="list-style-type: none"> <li>Need and Importance</li> <li>Shelter-CLF</li> <li>Food &amp; Nutritional Security</li> <li>Social Security</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>• Physiotherapy, Ophthalmic care &amp; Palliative care</li> <li>• Mobile Medical Care Unit- Convergence/Tie-up/Partnership</li> <li>• Generic Medical Shops through VO/CLF</li> <li>• Integrated Elderly Community Centre(IECC) Health, Social Solidarity, Entertainment ,Historical places visit and Resource Centre</li> <li>• CBR for Destitute -H H Level, SHG Level and active support from VO</li> </ul>	
34	3.00 hrs	Platform for Collective action	Need and Importance of <ul style="list-style-type: none"> <li>• Collective action bulk purchase and bulk sale</li> <li>• Producers Cooperatives-</li> <li>• Dairy, Agri</li> <li>• Producer Groups-Livestock, Milch animals</li> <li>• Collective Enterprises -off-farm and Non-farm-(Pickles, Sweets, Paper plates, Masala Powders, Candle Making etc.,)</li> </ul>	ILM, SGD
35	2.00 hrs	Convergence	Need and Importance <ul style="list-style-type: none"> <li>• With PRIs</li> <li>• Area Hospital- PHC</li> <li>• Line departments</li> <li>• Financial Institutions (Banks, Insurance and Remittances)</li> <li>• legal Services</li> <li>• NGOs and CSOs</li> </ul>	ILM, SGD
36	2.00 hrs	Intergenerational conflict and bond	<ul style="list-style-type: none"> <li>• Understanding the changes in               <ul style="list-style-type: none"> <li>➤ Social conditions</li> <li>➤ Cultural practices</li> <li>➤ Economic Dynamic</li> <li>➤ Aspirations of the young</li> <li>➤ Expectations vs</li> </ul> </li> </ul>	ILM, Brain storming



S. No.	Time	Topic	Sub-Topics	Methodology
			aspirations ➤ Family welfare vs individual growth	
37	2.00 hrs	Rights and Entitlements	Need and Importance <ul style="list-style-type: none"> <li>• Fundamental Rights</li> <li>• Maintenance and welfare of parents and senior citizens Act, 2007</li> <li>• Anthyodaya Anna Yojana (AAY)</li> <li>• NOAP</li> <li>• MGNREGA job cards/work</li> <li>• Health Cards</li> <li>• Senior citizen cards</li> <li>• Bus &amp; train fare concession</li> <li>• Jeevan Dhara, Jeevan Sudha</li> </ul>	ILM, SGD
38	1.00 hr	Expert Institutes/Agencies	Various Institutes <ul style="list-style-type: none"> <li>• Help age India etc.,</li> </ul>	ILM, SGD
39	3.00 hrs	Partnership	Need and Importance <ul style="list-style-type: none"> <li>• Hospitals</li> <li>• Research and Technology</li> <li>• Media</li> <li>• CSR</li> <li>• NGOs</li> <li>• CSOs</li> <li>• Advocacy groups</li> <li>• Literary and cultural groups</li> </ul>	ILM, SGD

## V. Training on ESHG & Federation Concept and Management to Staff

S. No.	Time	Topic	Sub-Topics	Methodology
1	1.00 hr	Introduction	Elderly population in India	ILM
2	1.00 hr	Elderly Categories	<ul style="list-style-type: none"> <li>Working Elderly</li> <li>Assisted Elderly</li> <li>Destitute Elderly</li> </ul>	ILM, Brain Storming
3	1.30 hrs	Elderly Issues & Need for inclusion	Disadvantaged Elders Elders Issues <ul style="list-style-type: none"> <li>➤ Abuse</li> <li>➤ Boredom (Idleness)</li> <li>➤ Economic Insecurity</li> <li>➤ Failing Health</li> <li>➤ Chronic illnesses</li> <li>➤ Fear</li> <li>➤ Isolation</li> <li>➤ Inability to Mainstream / Lack of Preparedness for Old Age</li> <li>➤ Loss of Control</li> <li>➤ Lowered self-esteem</li> <li>➤ Neglect</li> </ul> Need for ESHGs	ILM, SGD, Brain Storming
4	1.00 hr	ESHGs & Norms	<ul style="list-style-type: none"> <li>Who will be a Member</li> <li>Formation Process</li> <li>Bank Account opening</li> <li>Norms (Management, Social and Financial)</li> </ul>	ILM, SGD, Brain Storming
5	1.00 hr	"Sapta" sutra (Panchasutra+2)	Need and Importance Panchasutra + Two Principles <ul style="list-style-type: none"> <li>Regular Meetings</li> <li>Regular Savings</li> <li>Internal Lending</li> <li>Repayment</li> <li>Book keeping</li> <li>Solidarity</li> <li>Collective Enterprises</li> </ul>	ILM, SGD
6	2.00 hrs	Services	<ul style="list-style-type: none"> <li>Social Services (entitlement related, health related, care</li> </ul>	ILM, SGD, Brain

S. No.	Time	Topic	Sub-Topics	Methodology
			related) <ul style="list-style-type: none"> <li>Financial Services</li> <li>Livelihood Promotion Services</li> <li>General Development Services</li> <li>Other services</li> </ul>	Storming
7	1.00 hr	Meeting Process	<ul style="list-style-type: none"> <li>Need and importance</li> <li>Frequency</li> <li>Sitting pattern</li> <li>Agenda</li> <li>Leadership/rotation of place and presiding</li> <li>Meeting Norms</li> <li>relaxation</li> <li>books of records</li> </ul>	ILM, SGD,
8	3.00 hrs	Financial Management	<p>Need and Importance</p> <p><b>Internal Funds:</b></p> <ul style="list-style-type: none"> <li>➤ Savings</li> <li>➤ Interest</li> <li>➤ Donations/Grants</li> <li>➤ Fines</li> </ul> <p><b>Entitlement Funds:</b></p> <ul style="list-style-type: none"> <li>➤ Revolving Fund</li> <li>➤ Community Investment Fund</li> <li>➤ Vulnerability Reduction Fund</li> </ul> <p><b>External funds</b></p> <ul style="list-style-type: none"> <li>➤ Bank Linkage</li> <li>➤ Interest Subvention</li> <li>➤ Funds from Welfare Schemes</li> </ul> <p><b>Loans:</b></p> <p><b>Types of Loans</b></p> <ul style="list-style-type: none"> <li>➤ Social Needs</li> <li>➤ Consumption Needs</li> <li>➤ Old debt servicing</li> <li>➤ Financial Needs</li> <li>➤ Health Needs</li> </ul> <p><b>Rate of Interest</b></p> <ul style="list-style-type: none"> <li>➤ Decision on Interest</li> </ul>	ILM, SGD, Brain Storming

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>➤ Nominal</li> <li>➤ General</li> <li>➤ Interest free</li> <li>➤ Grant</li> </ul> <b>Decision about Fines</b> <ul style="list-style-type: none"> <li>➤ Repayment</li> <li>➤ Installments</li> <li>➤ Monitoring of Loans</li> <li>➤ Documentation of Loans</li> </ul>	
9	2.00 hrs	Book Keeping & Book keeper	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Types of books</li> <li>• Book keeping process</li> <li>• <b>Suggested books:</b></li> <li>• Minutes book</li> <li>• Individual Pass book</li> <li>• Loan Ledger</li> <li>• Cash Book</li> <li>• General Ledger</li> <li>• MPR</li> <li>• Book keeper</li> <li>• Roles &amp; Responsibilities</li> </ul>	ILM, SGD,
10	2.00 hrs	Leadership	Need and importance Qualities of a Leader Types of Leadership <ul style="list-style-type: none"> <li>➤ Dictatorial</li> <li>➤ Nominal</li> <li>➤ Trouble Creator / manipulative</li> <li>➤ Democratic</li> </ul> Election/ Selection process Tenure Roles & Responsibilities	ILM, SGD

S. No.	Time		Topic	Sub-Topics	Methodology
11	1.00 hr		Problem Solving & Decision Making	<ul style="list-style-type: none"> <li>• Definition of Problem</li> <li>• Kinds of Problem</li> <li>• Difference between Dispute and Problem</li> <li>• Importance of Decision Making</li> <li>• Types of Decisions</li> <li>• Problem solving cycle</li> <li>• Methods of Decision Making</li> <li>• Implementation of Decision Making</li> </ul>	ILM, SGD
12	1.00 hr		Conflict resolution	<ul style="list-style-type: none"> <li>• Understanding the conflict</li> <li>• Types of conflicts</li> <li>• Difference between interest and</li> <li>• Demand</li> <li>• Mediation</li> <li>• negotiation</li> <li>• finding win- win equation</li> </ul>	
13	1.00 hr	ESHG- Federation		<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Structure</li> <li>• Functions</li> <li>• Formation (When &amp; How)</li> <li>• Membership</li> <li>• Roles and responsibilities</li> </ul>	ILM, SGD
14	1.00 hr		Meeting Process	<ul style="list-style-type: none"> <li>• Importance</li> <li>• Frequency</li> <li>• Sitting pattern</li> <li>• Agenda</li> </ul>	
15	1.30 hrs	Services		<ul style="list-style-type: none"> <li>• Financial</li> <li>• Social</li> <li>• Technical</li> <li>• Health</li> <li>• Rehabilitation</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
16	1.00 hr	Funds to Community	<ul style="list-style-type: none"> <li>Revolving Fund (RF)</li> <li>Community Investment Fund (CIF)</li> <li>Vulnerable Reduction Fund (VRF)</li> <li>Bank linkage</li> <li>interest Subvention</li> <li>Role of VO</li> </ul>	ILM, SGD
17	1.30 hrs	Micro Credit Plan (MCP)	<p>Need and Importance</p> <p>Steps:</p> <ul style="list-style-type: none"> <li>SHG comprehensive profile</li> <li>Members Socio-Economic &amp; Vulnerable Profile</li> <li>Member wise Income &amp; Expenditure</li> <li>Members Cre.dit Investment Plan</li> <li>Prioritization &amp; Rotation Plan</li> </ul> <p>MoU (Mem-SHG-VO-CLF)</p> <p>Appraisal process</p> <p>Documentation</p> <p>Grounding</p> <p>Monitoring</p>	ILM, SGD
18	1.00 hr	Vulnerability Reduction Fund	<ul style="list-style-type: none"> <li>Source of VRF</li> <li>Purpose of VRF</li> <li>VRF Guidelines</li> <li>Availing Process by VO</li> </ul>	ILM, SGD
19	1.00 hr	Vulnerability Assessment	<ul style="list-style-type: none"> <li>What is vulnerability</li> <li>Different vulnerabilities</li> <li>Assessment indicators</li> <li>SECC 7 Deprivations</li> </ul>	ILM, SGD
20	1.00 hr	Prioritization of Vulnerabilities	<ul style="list-style-type: none"> <li>Prioritization process</li> <li>Key elements in Prioritization <ul style="list-style-type: none"> <li>➤ Orphans</li> <li>➤ Destitute</li> <li>➤ Trans Genders</li> <li>➤ Chronic Diseases (TB, Cancer, HIV &amp; Leprosy)</li> <li>➤ Distressed Migration etc.,</li> </ul> </li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>• Role of VO EC</li> <li>• Participation of Key Persons</li> <li>• Facilitation support by staff</li> </ul>	
21	1.00 hr	Pre-requisite for incorporating in VRP	<ul style="list-style-type: none"> <li>• Minimum age</li> <li>• Mobilization of Vulnerable families</li> <li>• Receipt of 1<sup>st</sup> t installment</li> <li>• Orientation to Community and Cadres</li> <li>• Preparation of list</li> <li>• Member wise Income &amp; Expenditure</li> <li>• Village level analysis</li> </ul>	ILM, SGD
22	1.00 hr	Vulnerability Reduction Plan	<ul style="list-style-type: none"> <li>• Need &amp; Importance</li> <li>• How to plan</li> <li>• House hold level (Individual)</li> <li>• Consolidation at SHG level</li> <li>• Implementation of Plan</li> </ul>	ILM, SGD
23	1.00 hr	House hold level	<ul style="list-style-type: none"> <li>• Income &amp; Expenditure</li> <li>• Vulnerability analysis</li> <li>• Identification of Gaps/Resources and skills</li> <li>• Personal plan/House hold Plan</li> <li>• Support required</li> <li>• (Social, Fin &amp; Mktg, Skill etc.,)</li> </ul>	ILM, SGD
24	1.00 hr	SHG level plan	Consolidation of HHs plan <ul style="list-style-type: none"> <li>• Role of SHG</li> <li>• Facilitation support to Members</li> <li>• SHG level</li> <li>• Support plan preparation</li> <li>• Prioritization of Vulnerabilities</li> <li>• Appraisal by VO-EC at SHG level</li> </ul>	ILM, SGD
25	1:30 hrs	VO level plan	<ul style="list-style-type: none"> <li>• Presentation of VRP by SHG at VO EC</li> <li>• Appraisal by VO</li> <li>• VO level consolidation</li> <li>• Prioritization</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
			<ul style="list-style-type: none"> <li>• Identification of Resources (Fin &amp; Non Fin)</li> <li>• Preparation of Convergence plan</li> <li>• Implementation strategy</li> </ul>	
26	1.30 hrs	Implementation Strategies	<ul style="list-style-type: none"> <li>• Support strategies at VO level</li> <li>• Support to HHs through SHG</li> <li>• Direct Support to HHs (who are not in SHG fold)</li> <li>• Type of support <ul style="list-style-type: none"> <li>➤ Financial</li> <li>➤ Social</li> <li>➤ Other</li> </ul> </li> </ul>	ILM, SGD
27	2.00 hrs	VRF Management	<ul style="list-style-type: none"> <li>• Opening of Separate Bank Account</li> <li>• Preparation of Norms for VRF</li> <li>• Fund Limitations &amp; Approvals</li> <li>• Lending process</li> <li>• Repayment Process</li> <li>• Rate of Interest</li> <li>• Installments</li> <li>• Without Interest</li> <li>• Gestation period</li> <li>• Documentation</li> </ul>	ILM, SGD
28	1.30 hrs	Mobilization of Fund & Monitoring	<ul style="list-style-type: none"> <li>• Need for fund Mobilization</li> <li>• Internal Fund Mobilization <ul style="list-style-type: none"> <li>➤ Special Contributions by Members</li> <li>➤ Fund allocation from Surplus</li> </ul> </li> <li>• External Funds Mobilization <ul style="list-style-type: none"> <li>➤ Donations</li> <li>➤ NGOs</li> <li>➤ Trusts</li> <li>➤ CSR</li> <li>➤ Government Programs</li> </ul> </li> <li>• Monitoring by <ul style="list-style-type: none"> <li>➤ VO OB</li> <li>➤ VO EC</li> <li>➤ Sub committee</li> </ul> </li> </ul>	Brain Storming, ILM



S. No.	Time	Topic	Sub-Topics	Methodology
29	1.30 hrs	Adult Learning Principles	<ul style="list-style-type: none"> <li>• Discussion on Adult Learning Principles</li> <li>• Learning Environment</li> <li>• Participatory principles</li> </ul>	ILM, Brain storming
30	1.30 hrs	Participatory Training Methods (PTM)	<ul style="list-style-type: none"> <li>• Need and Importance of training</li> <li>• Introduction of Participatory training methods</li> </ul>	ILM, Brain storming
31	3.00 hrs	Community cadre Development	<p>Need and Importance</p> <ul style="list-style-type: none"> <li>• Elderly IB &amp; CB –CRPs-Roles and responsibilities</li> <li>• Health Care CRPs- Roles and responsibilities</li> <li>• Primary Physiotherapy CRPs Roles and responsibilities</li> </ul>	
32	3.00 hrs	Services	<ul style="list-style-type: none"> <li>• Need and Importance</li> <li>• Shelter-CLF</li> <li>• Food &amp; Nutritional Security</li> <li>• Social Security</li> <li>• Physiotherapy, Ophthalmic care &amp; Palliative care</li> <li>• Mobile Medical Care Unit- Convergence/Tie-up/Partnership</li> <li>• Generic Medical Shops through VO/CLF</li> <li>• Integrated Elderly Community Centre(IECC) Health, Social Solidarity, Entertainment ,Historical places visit and Resource Centre</li> <li>• CBR for Destitute –H H Level, SHG Level and active support from VO</li> </ul>	ILM, SGD
33	3.00 hrs	Platform for Collective action	<p>Need and Importance of</p> <ul style="list-style-type: none"> <li>• Collective action bulk purchase and bulk sale</li> <li>• Producers Cooperatives-</li> <li>• Dairy, Agri</li> <li>• Producer Groups-Livestock,</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
			Milch animals <ul style="list-style-type: none"> <li>• Collective Enterprises -off-farm and Non-farm-(Pickles, Sweets, Paper plates, Masala Powders, Candle Making etc.,)</li> </ul>	
34	2.00 hrs	Convergence	Need and Importance <ul style="list-style-type: none"> <li>• With PRIs</li> <li>• Area Hospital- PHC</li> <li>• Line departments</li> <li>• Financial Institutions (Banks, Insurance and Remittances)</li> <li>• legal Services</li> <li>• NGOs and CSOs</li> </ul>	ILM, SGD
35	2.00 hrs	Intergenerational conflict and bond	<ul style="list-style-type: none"> <li>• Understanding the changes in               <ul style="list-style-type: none"> <li>➤ Social conditions</li> <li>➤ Cultural practices</li> <li>➤ Economic Dynamic</li> <li>➤ Aspirations of the young</li> <li>➤ Expectations vs aspirations</li> <li>➤ Family welfare vs individual growth</li> </ul> </li> </ul>	ILM, Brain storming
36	2.00 hrs	Rights and Entitlements	Need and Importance <ul style="list-style-type: none"> <li>• Fundamental Rights</li> <li>• Maintenance and welfare of parents and senior citizens Act,2007</li> <li>• Anthyodaya Anna Yojana (AAY)</li> <li>• NOAP</li> <li>• MGNREGA job cards/work</li> <li>• Health Cards</li> <li>• Senior citizen cards</li> <li>• Bus &amp; train fare concession</li> <li>• Jeevan Dhara, Jeevan Sudha</li> </ul>	ILM, SGD
37	1.00 hr	Expert Institutes/Agencies	Various Institutes <ul style="list-style-type: none"> <li>• Help age India etc.,</li> </ul>	ILM, SGD

S. No.	Time	Topic	Sub-Topics	Methodology
38	3.00 hrs	Partnership	<p>Need and Importance</p> <ul style="list-style-type: none"> <li>• Hospitals</li> <li>• Research and Technology</li> <li>• Media</li> <li>• CSR</li> <li>• NGOs</li> <li>• CSOs</li> <li>• Advocacy groups</li> <li>• Literary and cultural groups</li> </ul>	ILM, SGD

## Livelihood Services

Financial & Capital Services

Technology, Production & Productivity

Market Linkages

Institutional

Platforms of Poor

(SHGs, Federations and Livelihoods Collectives: Aggregating and Federating Poor, Women, Small & Marginal Farmers, SCs, STs and other marginalized and vulnerable)

Dedicated Support Institutions (Professionals, Learning Platform M & E Systems)

Human and Social Capital (Leaders, CRPs, Community Para-Professionals)

Last Mile Delivery of Public Services

INNOVATIONS

Access to Entitlements

Building Enabling Environment  
Partnerships and Convergence