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MCLP Cadre Policy

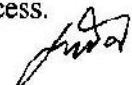
1. Background:

Micro Credit & Livelihood Plan (MCLP) is a prerequisite criterion to avail Community Investment Fund (Tranche 2). MCLP is prepared by SHGs with active support of PRPs/PFI's. The process of MCLP preparation encourages member of SHG to recognize, understand & evaluate resources, identify their needs and make future plans to overcome vulnerabilities by making optimum utilization of resources. The process also inculcates a sense of confidence among member and enhances their capacity of decision making. However, given the scale of MCLP preparation, a dedicated community cadre i.e. MCLP cadre is required to train and support SHGs on MCLP preparation.

2. Selection criterion for MCLP Cadre:

MCLP cadre will be selected from Active Women (AW)/Book Keeper (BK) of Resource/Intensive blocks. AW/BK satisfying following criteria will be selected as MCLP cadre:

- i. AW/BK should be a member of SHG and attended at least 50 weekly meetings in her SHG.
- ii. She should be aged between 20 - 45 years.
- iii. She should be at least std. 10th pass and good at calculations.
- iv. Her SHG has received Revolving Fund (Tranche 1) & CIF (Tranche 2) and utilized for internal lending.
- v. There should be no defaulters in her SHG.
- vi. She has already undergone immersion and training in SERP/BRLPS/Intensive project area and is presently working as AW/BK in her own village and doing follow up facilitation to the SHGs.
- vii. She is willing to work anywhere in the cluster/block.
- viii. She is willing to undergo 10-15 days training on MCLP process.



3. Role of MCLP cadre:

There will be two main tasks for MCLP cadre:

- i. To train SHGs on process of MCLP
- ii. To support SHGs in preparing MCLP

Trained MCLP cadre will provide detail training to SHGs on process, steps and utility of MCLP. Along with training they will also support SHGs in preparing MCLP. Following strategy should be adopted for effective utilization of MCLP cadre:

- i. 2 MCLP cadres will work in a team.
- ii. A MCLP cadre will work for 20 days in a month.
- iii. PRP/PFTs will allocate villages to trained MCLP cadre for preparation of MCLP.
- iv. PRP/PFTs will prepare village wise list of SHGs which have completed 6 months and following *Panchsutras*.
- v. Month & village wise action plan for training and preparing of MCLP will be prepared by PRP/PFTs and concern team of MCLP cadre.
- vi. A team of 2 MCLP cadres will train & facilitate SHG and concern Book Keeper in preparing MCLP in 5 days. During these 5 days, MCLP cadre will stay in village.
- vii. After completing the MCLP of one SHG, MCLP cadre should take 1-2 day break and then go to next SHG/village.
- viii. Book Keeper of SHG will be an active participant during the process of training & preparation of MCLP by cadre and should learn the entire process.

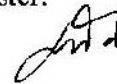
4. Monitoring Mechanism:

For optimum utilization of services of MCLP cadre, close monitoring and handholding support to cadre will be required. There will be monitoring at two levels:

4a. Cluster level monitoring:

There will sharing cum review meeting at cluster level on fortnightly basis. Cluster In charge, PRP, PFTs and MCLP cadre will participate in the meeting. DPM should participate in the meeting based on his/her availability. Following parameters should be the indicators for review cum sharing meeting:

- i. Assessment of quality of MCLP prepared by MCLP cadre.
- ii. Support/Refresher training to MCLP cadre.
- iii. Status of honorarium paid to MCLP cadre.
- iv. Ratio of eligible SHGs v/s MCLP prepared.
- v. Revising/Revisiting action plan to prepare MCLP of all eligible SHGs.
- vi. Status of RF/CIF released to eligible SHGs in the cluster.



4b. Block level monitoring:

There will be sharing cum review meeting at block level on monthly basis. DPM, Cluster in charge, PRP, PFTs and all MCLP cadre of block will participate in the meeting. Minimum agenda of the review meeting will remain same (as mentioned in 4a).

5: Honorarium of MCLP Cadre:

5a. RGAVP will provide financial assistance to VOs/SHGs for facilitating the MCLP preparation by MCLP cadre. A total of Rs. 4050/ (Four thousands & fifty only) per MCLP will be provided by RGAVP to concern VO/SHG for onward honorarium payment to MCLP cadre. Break up of Rs 4050/- per MCLP is given below:

5b. MCLP cadre will be provided an honorarium of Rs. 350/ per day which includes resource fee, food and logistic arrangement. In addition to honorarium, Rs. 150/ per MCLP will be provided as fixed traveling allowance. Honorarium to MCLP cadre will be given by concern SHG. Each MCLP cadre will get:

$$\text{Rs. 350/day} * 5 \text{ (days)} + \text{Rs. 150 (fixed travel allowance)} = \text{Rs 1900/ MCLP}$$

5c. Book Keeper of concern SHG will receive an honorarium of Rs. 250/ per MCLP, provided s/he should be with SHG & MCLP cadre for entire 5 days during the facilitation of MCLP.

5d. Following steps should be adopted for releasing financial support from DPMU and honorarium payment to MCLP cadre & Book Keeper.

- i. SHG will prepare MCLP with support of MCLP cadre.
- ii. SHG submit the MCLP application to VO/Village Committee (VC.)
- iii. VO/VC appraises and approves the MCLP and sends it to DPMU.
- iv. DPMU will release Tranche 2 & Rs. 4050/- (Rs. 1900* 2 +Rs. 250 =Rs. 4050) as MCLP financial support to VO (if VO is in existence)/SHG within 7 days of receipt of MCLP. VO will transfer Tranche 2 amount and Rs. 4050/- to SHG.
- v. Officer bearer of SHG will inform MCLP cadre & Book Keeper and pay the honorarium within 3 days since the receipt of fund from project.

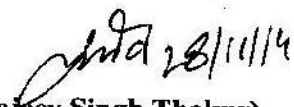
5e. The MCLP cadre will be paid to & fro charges of bus, train (second sleeper class) on actual basis whenever she is called for review meetings/workshop etc. at block/district/state level.



5f. MCLP facilitated by PRPs/PFTs (without MCLP Cadre):

In case MCLP is being facilitated by PRPs/PFTs/project staff, the existing guideline of financial assistance to SHGs @ Rs. 500 per MCLP for preparing quality MCLP will continue. Out of Rs. Rs. 500, SHG may give Rs. 400 to Book Keeper if s/he has supported SHGs in preparing MCLP.

The mentioned guideline is applicable to all Resource & Intensive blocks of RGAVP.


(Rajeev Singh Thakur)
State Mission Director,
RGAVP

No. F: ()RGAVP/RD/2014-15/ 19368-428

Date 01-12-2014

Copy forwarded to the followings for information and necessary actions –

1. P.S. to the Principal Secretary, RD&PR, GoR, Jaipur.
2. PS to the Secretary, RD, GoR, Jaipur.
3. PA to State Mission Director, RGAVP, HQ, Jaipur.
4. Financial Advisor, HQ, Jaipur.
5. Project Director (SHG and Livelihood projects/ M& E), HQ, Jaipur.
6. All General Managers/ Specialists/ Managers, HQ, Jaipur
7. All DPMs, RGAVP for implementation of the guideline.
8. Manager (ME&L) to upload on website.
9. Concern file


Project Director (Liv II)