

Ref No. NB. MCID/ <sup>1275</sup> /MCID-1 Pol.K. (Master Circulars)/2018-19  
- 1309

Circular No/ 220/MCID - 04 /2018

08 August 2018

Chief General Manager/Officer In Charge  
NABARD, All Regional Offices/Head Office Departments

Principal/Director/Joint Director  
NABARD, All Training Establishments

Madam/Dear Sir

**Master Circular - Skill and Livelihood Development & Enhancement Programme for SHG members**

The Self Help Group- Bank Linkage Programme (SHG-BLP) enables SHG members to have access to savings and credit. For graduation to the next stage of self-sustaining income generating enterprises, securing repeated and higher doses of credit, enhancement of skill is essential. Since 2006 NABARD has been enabling graduation of SHGs to the next level through the Micro Enterprise Development Programme (MEDP). Based on the impact evaluation studies on MEDPs, a holistic programme for livelihoods and enterprise development, i.e. Livelihood and Enterprise Development Programme (LEDP) for creating sustainable livelihoods amongst SHG members was introduced on pilot basis in select states vide circular No. 258/MCID -05/2015 dated 18 December 2015 and subsequently mainstreamed vide circular no. 122/ MCID-01/ 2017-18 dated 18 May 2017.

This master circular combines the instructions issued (as per Appendix-I) from to time on MEDP and LEDP for guidance of Regional Offices. Rating of the Implementing agencies should be carried out as per the rating guidelines issued by RMD.

Yours faithfully,



(K Venkateswara Rao)  
Chief General Manager

Enclosures: Operational Guidelines

राष्ट्रीय कृषि और ग्रामीण विकास बैंक  
National Bank for Agriculture and Rural Development

सूक्ष्म ऋण नवप्रवर्तन विभाग

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## **Operational Guidelines and Instructions on Skill and Livelihood Development and Enhancement Programmes**

Enabling SHG members to take up income generating activity for livelihood involves intensive training and hand holding on various aspects including understanding market, potential mapping and ultimately fine tuning skills and entrepreneurship to manage the enterprise. Hence, skill specific, location specific and focused skill building programme as supplemental effort on skill up- gradation and development for sustainable livelihoods / micro enterprises by matured SHG members are required to be supported to enable them to set up and run a successful enterprise for income generation and livelihood. To meet these objectives, NABARD supports two such programmes- MEDP and LEDP.

### **A. Micro Enterprise Development Programme (MEDP)**

#### **1. Objective and coverage:**

The broad objectives of MEDP is to:

- a. Enhance the capacities of participants through appropriate skill up-gradation / development in existing or new livelihood activities in farm or non-farm activities
- b. Enrich knowledge of participants on enterprise management, business dynamics and rural markets.

#### **2. Methodology & Sequencing:**

- a. The training partner should interface the SHPI/ agency promoting the SHG and then interact with the SHG members.
- b. The agency through its interactions should make comprehensive assessments of the needs and skills existing at the participant level and then make a clear judgment of the type and need of the activity and the skill sharpening sought for by participants. Bankers should be involved in identification of members and the activities.
- c. Actual conduct of the skill development and enterprise training and seek feedback and future plans from participants.
- d. The training module should contain case studies in identified activities and success stories of micro-entrepreneurs from out of SHG members.
- e. Practical inputs from the marketing experts as Guest Faculties
- f. Relevant inputs from the concerned Branch Manager(s)
- g. Providing guidance for approaching banks for repeat finance appropriately

#### **3. Training partner:**

- a. Agency involved in microfinance enterprise development or has reasonable Knowledge & understanding of the subject and its constituents
- b. It should be a legal entity with experience in conducting training with adequate professional competence in capacity building.
- c. It should have exclusive trainers in the subject area (livelihood activity/ enterprise management) as a regular employee and should be in a position to hire suitable technical person for the skills training.



- d. A suitable training venue (own or hired). If it is possible, the sessions and coaching can be done on site or on the field.
- a. Adequate training materials/raw material/ training resources.

#### **4. Eligible institutions which can sponsor requests for training:**

- a. NGO or SHPI which has promoted the groups. All institutions which satisfy the criteria to be SHPI.
- b. Banker (Commercial Banks including Pvt. sector banks, RRBs and Co-op Banks) who has financed the groups.
- c. SHGs (members themselves) that have been credit linked to the bank for 2 years.

#### **5. Duration and Maximum Financial Assistance (NABARD support):**

The maximum grant assistance can be sanctioned upto ₹ 50,000/- for a programme of 13 days for 30 participants. Details of item-wise grant assistance is indicated in the **Appendix- II**. The total duration of the programme can be upto 2-3 weeks as some activities may require longer training duration, but it should be conducted within the monetary ceilings indicated above.

Identified partner agency could be paid 25% of the estimated amount to defray expenses in connection with organizing the programme. The balance would be paid on completion of the programme based on actual participation basis.

As per the item-wise budget appended in the annexure, the implementing agencies have to arrange lunch/refreshments to the participants. In some cases, if implementing agencies, due to lack of infrastructural facilities are unable to arrange for lunch/refreshments; the participants, be paid cash in lieu of lunch/refreshment. In such cases, subject to satisfaction of the ROs as to the lack of infrastructural facilities, the option of paying cash to the participants in lieu of the refreshment budget may be exercised against proper acknowledgement from the participants.

#### **6. Monitoring:**

ROs have to closely monitor the results under MEDPs to improve the settlement rate of the participants and they have to ensure that per day costs for training under MEDP and OFDD are similar. The trainees have to be monitored for at least up to 6 months on completion of the programme.



## **B. Livelihood and Enterprise Development Programme (LEDP)**

### **1. Objectives:**

- a. To enhance the capacities of SHG members through identifying the skill gaps, appropriate skill upgradation, exposure visits, demonstrations and support for livelihood activities in the locality.
- b. To enhance the income levels of SHG members by taking up livelihood activities with credit support of banks through SHG or through individual/JLG mode.
- c. To develop a shared vision of change, enhance capacity / knowledge of SHG members for managing their enterprise, business development and marketing.
- d. To facilitate collaboration with Resource Agencies for provision of common infrastructure / incidental services including establishing business tie-up arrangement or assured buy-back of the finished products.

### **2. Eligibility:**

**The Project Implementing Agency:** The projects should, as far as possible, be implemented through concerned SHPIs/ Anchor NGOs (in WSHG districts) / SHG Federations who have had close association with the SHGs and good relations with banks. In the event when the SHPI/ Anchor NGO has left the area of operation or is not forthcoming / considered unsuitable, other suitable NGO closely working with communities in the identified project area may be considered as PIA. Further, the PIA must have the capacity to train, handhold and forge marketing tie-ups or be in a position to rope in suitable Resource Agency for the same. Past experiences in livelihood promotion may be an important criteria while selecting the PIA for LEDP in a district.

**SHGs / SHG members:** All SHGs fulfilling the criterion of 'panchasutra' and credit-linked for at least six months are eligible. SHGs formed primarily under NABARD assisted projects may be covered. However, SHGs formed without our support keen to participate in LEDP may be considered for inclusion. SHG members showing promise to take up the livelihood activity only may be selected. In Priority States, North Eastern States and Hilly states, SHGs that have been graded and found suitable for credit linkage may also be considered for LEDP. As credit is a critical input, the credit linkage of such SHGs for taking up the activity after the skill training phase under LEDP will have to be ensured. SHGs whose credit facilities are overdue/ declared as NPA would be ineligible.

### **3. Programme Design:**

The LEDP proposal will cover minimum of 15 to 30 SHGs in cluster of contiguous villages where from SHG members (5 to 6 from each SHG) will be selected for taking up livelihood activity under LEDP. The skill training will be provided in batches of 25-30 members. The initial intensive training may be followed up with refresher training to resolve the implementation problems/ issues being faced by SHG members. Such refresher training may be necessary only where the initial training was up to seven day duration. Along with the training, a demonstration unit of the livelihood activity in Agriculture & Allied sector can be considered, depending upon the activity, through willing volunteers / CRPs, which may be part funded under the project. This demonstration shall be used for hands on training/ learning to the identified SHG members.



In respect of activities in non-farm/ handicraft sector provision of raw material, tools/ machines for training purpose, etc. may be part funded under the project. Demonstration unit in such cases may not be necessary.

In the post training period, the trainees will be provided mentoring and other escort and support services by the SHPI/ ANGO themselves or through identified Resource Agencies for getting higher credit doses either through existing SHG or through individual / JLG mode, guidance and credit counselling, sourcing of technical knowhow and raw material, packaging guidance, design and marketing tie-up. Continuous and sustained association with Resource Agencies which will provide the necessary technical and skill inputs is a crucial aspect of this livelihood approach.

#### 4. Methodology

- I. **Livelihood mapping:** The Programme Implementation Agency (PIA) in association with or under the guidance of Resource agency will conduct mapping in the project area of the existing skills, required skills, raw material, local consumption, marketing avenues and extension support to identify suitable livelihood activities, which can be undertaken by SHG members with suitable intervention. Need assessment shall be finalized through interaction with SHG members/ their family members on RRA (Rapid rural appraisal) basis. The local bank branches/ Lead Bank officer shall be taken on board. Based on such mapping the PIA will prepare a project report and submit it to the Regional Office of NABARD for consideration.
- II. **Identification:** Aspiration, intent and seriousness of SHG members would be critical for the livelihood activity to be successful. Based on a survey, the trainees will be carefully identified, including the persons among them willing and capable to start demonstration unit (part funded under the project) to be groomed to function as Community Resource Person.
- III. **Community Resource Person (CRP):** SHG member who possesses leadership qualities, has the necessary motivation and capacity to act as CRP for guiding other SHG members and providing/ arranging solutions to the problems faced while adopting the livelihood activity would be identified in consultation with the concerned DDM. The PIA shall develop the CRP to act as local activity resource centre / mentor for guiding the SHG members on an ongoing basis.
- IV. **Tie-up with the Resource Agency:** PIA may make need-based tie up arrangements with Resource Agencies / NGOs for leveraging their expertise in identified livelihood activity for resource mapping, providing training, other support services. The Resource Agency may also assist in capacity building of staffs of PIA, marketing support either by buy-back or through tie- ups etc.
- V. **Government agencies/ Programmes:** Intensive blocks where SRLMs have already initiated livelihood interventions may be avoided. Efforts may, however, be made to leverage upon available support / facilities/ infrastructure from the district administration/ line departments under different government programmes in the area. Such convergence of efforts should lead to higher level of support and hand holding to the LEDP participants.
- VI. **Training:** -Training period will be for about 3 to 7 days for activities in Agriculture & Allied areas and up to 15 days (for activities in handicraft and low input non-farm/ micro enterprise sector) - to be decided by ROs depending upon the nature of activity and perceived skill-gap. Training will be imparted



through livelihood experts including technical people and marketing experts. Training shall be accompanied with demonstration, if required, to be started by volunteer called CRP.

- VII. **Refresher training:** PIA has also to arrange a short duration refresher training programme for all the trainees who have taken up the livelihood activity after a suitable interval from the intensive training programme.
- VIII. **Exposure Visit:** PIA may arrange for need based exposure visits to their field staff, CRP and selected trainees to a successful unit/ cluster/ PO or progressive entrepreneur to a unit related to the LEDP. The venue for exposure visit may be decided in consultation with the DDM of the district. At least 25% members from each training group should participate in the exposure visit.
- IX. **Follow-up and escort services:** PIA shall provide mentoring and hand holding support to the identified SHG members and the CRP by arranging necessary linkages and coordinating efforts through frequent visits to the concerned villages.
- X. **Credit:** The role of PIA would include arranging access to higher credit from banks.

#### **5. Role of Resource Agency (RA):**

Entities like NGOs, Livelihood schools/ institutes, Corporates, KVKs, farmer field schools, Agriculture Universities and Marketing Agencies etc. may take up the role of such RAs. The Resource Agency shall also support capacity building of PIA for sustaining, continuing and further replicating the intervention.

The identified RA will work in tandem with the SHPIs. The Resource Agency may assist the SHPI in conducting a quick Livelihood Mapping exercise in the identified cluster to assess the potential of enterprise creation among SHG members, activities to be covered, requirement of skill development, creation of value chain, marketing tie up etc. before the actual implementation. The RAs should have arrangements and wherewithal for skill development, imparting technical knowhow, value addition of products being produced locally etc.

#### **6. Assistance from NABARD:**

An indicative model for activities in Agriculture and Allied sector covering 150 persons in a cluster with broad cost estimates assumed for different components in the project has been worked out as per **Appendix-III**.

Similarly, an indicative model for low input non-farm sector activities/ handicraft activities covering 90 persons in a compact cluster covering a village and hamlets in 3 km radius has been worked out in **Appendix-IV**.

As the cost would vary depending upon activity, location, number of participants, etc. ROs may decide the costs and particulars of the project according to need and merit. The project cost is kept flexible subject to the cost broadly not exceeding ₹ 4300/- per person in respect of activities in Agriculture and Allied sector and ₹ 5600/- per person in respect of NFS/ handicraft activities.

RO may consider cost of critical common facility/ infrastructure separately on a case to case basis only where it is absolutely necessary for success of the project. Normally these facilities/ infrastructure should be available under government schemes with



government departments, made available by block office or are taken on rent by the trainees.

### **7. Project period:**

The project period will generally be one year after the last set of trainees are provided training. The PIA has to start the process and complete the intensive training programmes within three months from the date of sanction. In case the PIA fails to commence training within a period of three months from the date of sanction, the sanction may be withdrawn and advance released, if any, may be recalled. Only in genuine cases, ROs may consider extension of the project period for a reasonable period after thorough evaluation of the reasons warranting the same.

### **8. Monitoring and release of assistance:**

The PIA will ensure constitution of a Project Monitoring Committee (PMC) with DDM, NABARD, LDM, RA, branch managers of bank branches having SHG accounts and subject matter specialists in the district as members. The PMC should regularly review of the progress and provide guidance to accomplish successful completion of the LEDP. The PIA will convene the meeting of PMC at least once in a quarter and submit the proceedings of the meetings along with progress in prescribed format to respective DDM and RO of NABARD. Prescribed progress report formats are enclosed as Appendix V, VA, VI & VIA.

DDM will make visit to the training location at least once during the course of training batch. He will also satisfy himself about achievement of deliverables under the project by visiting few sample units before recommending release.

### **9. Documentation:**

The PIA will document the socio economic information of the trainees at their pre-training state and post training state in order to assess the impact of the programme. The PIA should also document success stories of trainees of the project and the learnings from the project for making use of on replication of the project. The PIA has to submit a comprehensive Project Completion and a brief evaluation report after completion of the project along with the final claim of grant assistance.

### **10. Release of Assistance:**

The release of fund will be linked to outcomes and based on the recommendations of the PMC and DDM and compliance of terms and conditions stipulated in the sanction letter. RO may take appropriate decisions on the mode of release keeping in view the requirement and continuity of the project. The release of assistance however will be linked to outcomes and based on the recommendations of the Project Monitoring Committee.

### **11. Source of Assistance:**

The expenditure will be met from WSHG Fund in respect of WSHG districts and from FIF in case of other districts.

### **12. Delegation of Powers:**

CGM/ GM (OIC) RO: ₹ 7.50 lakh per project (On recommendation of PSC).

Proposals exceeding the above limits recommended by PSC of RO may be forwarded to MCID, HO for sanction.



**13. Other aspects:**

ROs may consider sanctioning LEDPs to SHPIs/ ANGOS/ IAs under Digitization Project, for livelihood promotion amongst SHG members, where projects are ongoing or are recently closed. Priority may also be given to LEDPs recommended by banks and part of Area Development Scheme.

PIAs are expected to introduce sustainable livelihoods amongst SHGs in clusters and in due course nurture them into Producers' Organizations.



### Appendix- I

Circulars/ instructions based on which Master Circular has been prepared are listed below.

Sr No.	Reference No.	Date
1	Ref No NB/mCID/2434/SHG 1 (POLICY) / 2005-06	02 March 2006
2	Ref No NB. MCID /1597 /MEDP / 2009-10 Circular No.52/ MCID- 03/2010	24 February 2010
3	Ref No NB. MCID.HO/829 /MEDP / 2014-15 Circular No.239/ MCID- 19/2014	02 December 2014
4	Ref No NB. RMD/76 /RMD- 1 / 2015-16 Circular No.93/ RMD-07/2015	21 May 2015
5	Ref No NB. MCID/1801 /LEDP / 2015-16 Circular No.258/ MCID- 05/2015	18 December 2015
5	Ref No NB. MCID/400-465 /LEDP / 2017-18 Circular No.22/ MCID- 01/2017	18 May 2017

(In case of clarification, if required on specific issue, circulars indicated above may please be referred to)



## Appendix-II

### MEDP – Item wise Budget

Sr. No	No of participants – 30 maximum	Grant assistance Computed for 13 days programme (Amount ₹)
1	Professional fee for the NGO – @ ₹ 1100 per day for 13 days (maximum)	14300.00
2	Boarding charges per participant /day (₹ 50 x 30 x 13)	29250.00
3	Training materials /resource material for conduct and demonstration of technical skills	4450.00
4	Misc. /contingencies / including evaluation etc.	2000.00
5	<b>Total</b>	<b>50000.00</b>
6	Average cost per participant basis for two weeks	1667.00
7	Average cost per participant / day	128.00

While the above break-up gives the broad items of expenditure, RO is free to have adjustments in amounts under the heads, based on the need, within the overall budget of ₹ 50,000/- per programme upto a period of 2-3 weeks.



## Appendix- III

## Indicative Cost Estimates for LEDP in Agriculture and Allied Sectors

(Amount in ₹)

Sl No	Project Components	No of persons	Unit cost	Total Cost	Remarks
1	Identification and selection of trainees			10,000	To be released on acceptance of terms & conditions (RO may exercise its discretion on releasing the amount only on completion of training)
2	Skill upgradation training for upto 7 days (for 5 training programmes of 30 members each).	150	80 x 7 x 150	84,000	Resource agency fee, Training material, material for conduct and demonstration of technical skills, rent for training location, documentation and evaluation, Misc / contingencies, etc. RO is free to make adjustments and accommodate other items within the overall limit of expenses. Expenses will be proportionately lower, if the number of participants or duration of training is lower. - Immediately before commencement of training.
			100 x 7 x 150	1,05,000	Boarding charges @ Rs100/ person/ day
3	Support for devp. of demonstration unit and CRPs	One demonstration / CRP per LEDP		60,000 (Maximum)	Unit cost of demonstration to be decided by RO. To be released after identification of CRP. The CRP may contribute his own resources for the demo unit if the cost is higher.
4	Refresher training	150	180x2x150	54,000	On pro rata basis - to be imparted to only those members who have made arrangements for capital/ credit and are fully ready to take up activity.
5	Exposure visit			20,000 (Maximum)	RO may consider need based exposure visit of trainees. At least 25% members from each training group should participate in the exposure visit.
6	Mentoring, hand holding,		150 x 1500	2,50,000	- 500/- per trainee on start of activity/ credit linkage.



	credit linkage and linkage with Resource Agencies				- ₹1000/- per trainee on successfully carrying out the activity for one year. The IA has to submit detailed PCR with evaluation report along with the claim.
7	Administration cost			60,000	50% to be released on start of activity by 50% trainees. Balance on submission of PCR.
	<b>Total</b>			<b>6,43,000</b>	
<b>Say ₹ 6,43,000</b>					

*Cost of critical common facility/ infrastructure may be allowed separately on a case to case basis only where it is absolutely necessary for success of the project.*



## Appendix- IV

## Indicative cost Estimates for LEDP in Handicraft and low input RNFS activities

(Amount in ₹)

Sl No	Project Components	No of persons	Unit cost	Total Cost	Remarks
1	Identification and selection of trainees in the cluster. Market identification etc.	90		10,000	To be released on acceptance of terms & conditions. (RO may exercise its discretion on releasing the amount only on completion of training)
2	Skill training for max 15 days (3 training programmes of 30 members each in a village + adjoining hamlets in 3 km radius)	90	80X15X90	1,08,000	Resource agency/ Master craftsman fee, Training material, material for conduct and demonstration of technical skills, rent for training location, documentation and evaluation, Misc, etc. Expenses will be proportionately lower if activity warrants lower duration of training. - Immediately before commencement of training.
			100X15X90	1,35,000	Boarding charges @ Rs100/ person/ day
5	Exposure visit			20,000 (Maximum)	RO may consider need based exposure visit of trainees. At least 25% members from each training group should participate in the exposure visit. RO may release the amount once date and venue is decided. Members may contribute extra expenses, if any.
3	Purchase of raw material/ tools, etc. for		500x90	45,000	Purely need based. Cost of raw material/ tools to be considered



	training				only where warranted by activity
4	Mentoring, hand holding, credit linkage and linkage with Resource Agencies		90 x 1500	135,000	-□500 per trainee on credit linkage/ start of activity. -□1000/- per trainee on successfully carrying out the activity for one year. The IA has to submit detailed PCR and evaluation report along with the claim.
5	Administration cost			45,000	50% to be released on start of activity by 50% trainees. Balance on submission of PCR.
	<b>Total</b>			<b>4,98,000</b>	

*Cost of critical common facility/ infrastructure may be allowed separately on a case to case basis where it is absolutely necessary for success of the project.*



**Appendix-V****To be submitted by the PIA after completion of each batch of Training Programme**

<b>Sl No.</b>	<b>Particulars</b>	
1	Name of the PIA : (with details of Project Coordinator and contact no., email id)	
2	Reference No. & Date of Sanction of LEDP by NABARD:	
3	Location of training programme : Village: Block: District:	
4	Activity:	
5	Training Batch No:	
6	Nature of Training : Intensive training / Refresher Training:	
7	Period of training :	
8	Selection Procedure :	
9	Trainees identified from how many SHGs	
10	No. of candidates selected : Male : Female: No. of trainees totally new to the activity:	
11	No. of trainees successfully completed training programme: No. of drop outs (give reasons of drop out) :	
12	Age group wise distribution : 18 -35 years Above 35 years	
13	How the activity was selected?	
14	Name, address & Contact No. of Community Resource Person, if any:	
15	Whether Day to day programmes schedule prepared: (enclose a copy)	
16	Whether Training modules / materials prepared : (enclose a copy each)	

17	Name & Contact of Resource Agency associated with project:	
18	Name & Contact No. of Master Trainer/ Master craftsman associated with the training :	
19	Name & contact No. of Guest Faculty, if any:	
20	Whether exposure visit undertaken: If yes, give details.	
21	Date of constitution of PMIC	
22	Members of PMIC : 1. 2. 3. 4. 5.	
23	Date of last meeting : Enclose copy of proceedings	

### **Programme Coordinator**

### **Observations of DDM, NABARD based on his visit to training location**



**Appendix-V A**  
**List of Trainees Completed Training Programme**  
 (To be attached with Appendix-V)

**Training batch No .....**      **Place / Venue -----**  
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**Date of training programmes (Start) .....**

**(End).....**

Sl. No.	Name	Male/ Female	Age	Village	Name of SHG of which member	Existing Occupation
1						
2						
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### Appendix -VI Quarterly Progress Report

**To be submitted by the PIA every quarter after Acceptance of the sanction of the LEDP and with the claim seeking assistance**

(Position as on quarter ended March, June, September, December & end of the Project to be submitted so as to Reach NABARD RO by 5<sup>th</sup> of the month following the close of quarter)

**Report for the Quarter ended .....**

Sl No.	Particulars	
1	Name of the PIA : (with details of Project Coordinator and contact no., email id)	
2	Reference No. & Date of Sanction of LEDP:	
3	Grant assistance Sanctioned : Grant assistance Released during the quarter: Cumulative release:	
4	LEDP Activity details:	
5	Location of LEDP Village: Block: District:	
6	Names of SHGs covered with name of village	
7	Names of SHGs which received bank loan after the training programme	
8	Training programmes conducted during the quarter (type and No of Programmes): Whether Appendix -I submitted?	
9	No. of trainees successfully completed training programme: No. of drop outs : (give reasons of drop out)	
10	No. of trainees receiving financial support by SHG:	



	Through internal corpus: Through bank linkage:	
11	No. of trainees adopted livelihood activity after training:	
12	No. of trainees dropped out /backed out from livelihood activity after training : give reasons	
13	Name & Contact No. of Master Trainer :	
14	Name, address & Contact No. of Community Resource Person : Date of establishment of Demonstration Unit: Details of Production: Sales: Interface with trainees: Interface with others:	
15	Linkages provided by PIA during the quarter:	
16	Handholding support provided by PIA/ Resource Agency	
17	Date on which PMIC constituted :	
18	Members of PMIC : 1. 2. 3. 4.	
19	Date of last PMIC meeting :  Major recommendations of the PMIC during the last Meet (enclose copy of the proceedings of the PMIC) Meet:	
20	Accomplishments during the quarter vis a vis envisaged:	
21	No. of livelihoods established during the quarter by the trainees:	

22	Improvement in the level and quality of production	
23	Improvement in price realization and marketing facilities	
24	Whether attended any Mela/fair/further training programmes/ etc.	
25	Availability of credit, nature and extent of investment, sources of funds, utilization of funds, etc.	
26	Attach good quality photographs of training for each batch and livelihoods set up by SHG members	
27	Indicate Activity Plan for next quarter	

**Programme Coordinator**  
DDM

**Recommendations by PMIC/**



**Appendix - VI A**  
**List of Trainees who have adopted livelihood activity**  
(To be enclosed with Appendix - VI)

[illegible]