Government of Tripura
State Mission Management Unit
Tripura Rural Livelihood Mission
Rural Development Department
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Date:03/07/2024

MEMORANDUM

For strengthening of the Elderly Self-Help Groups in Tripura, an approved Standard Operational Procedure (SOP) for Elderly SHGs is hereby attached as **Annexure-I** for effective implementation all across Tripura.

Therefore, all the DMMs and BMMs are requested to go through the enclosed SOP document and take necessary steps for formation of Elderly-Self Help Groups in all the areas of intervention in Tripura.

Enclo: As Stated

Signed by Debbie Halam
Date: 03-07-2024 12:25:55
(Debbie Halam. TCS-Gr II)
Reason: Approved
Dy. Chief Executive Officer
Tripura Rural Livelihood Mission

Copy to:

1. The Secretary, RD, Government of Tripura for kind information.
2. The CEO, TRLM for kind information.
3. All the District Mission Managers (DM & Collector) for kind information.
4. The Addl. CEO, TRLM for kind information.
5. All the Addl. District Mission Managers (ADM & Collector) for kind information.
6. All the Block Mission Managers (BDO) for information and necessary action.
7. The COO (P) for information.
8. The CFO for information.
9. All SMM/PM/PE of SMMU, TRLM for information and necessary action.

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TRIPURA RURAL LIVELIHOOD MISSION

Standard Operating Procedures
of Elderly SHGs

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1. Background:

Aging is a lifelong process of growing up and growing old. Population aging is one of the most transformative social & dominant demographic phenomena in the 21st century. Living longer does not always mean that one will have a better or good quality of life in later years. Throughout the world, elder numbers continue to rise. It is reported that all over the world more than 703 million people are over the age of 65 years. In India, the demographic transformation of the aged population is soon becoming quite comprehensive and is most likely to bring about unprecedented changes in the age composition of the population. This alarming transformation is being accelerated by the downward trend in the fertility of couples along with the increase in life expectancy of individuals which has caused a rapid increase in the size of the 60+ age population from the 1990s.

In India, decadal growth in the aging population has risen from 10.9% (1961) to 15.70% (2021). According to an NSO study, there are 138 million elderly persons in India (2020), comprising 67 million males and 71 million females. By 2031, it is projected that the number of elderly females will exceed the number of males. According to WHO (2015), it is estimated that in India, 70.8% of the elderly population resides in rural areas, while, the remaining 29.2% elderly reside in urban areas. In addition to this, unemployment and extreme deprivation that are inherent in our existing social structures, coupled with changing demographics, have brought the elderly population into focus, who are now increasingly seen or viewed as being particularly vulnerable.

In the context of this rapid growth of the elderly population, various new challenges are emerging specifically for them. The challenges can have significant implications on savings, economic growth, livelihood insecurity, lack of psychological support from family, inadequate resource transfer to the elderly, and various health-related issues.

2. Vision:

TRLM focuses on building institutions that enable senior citizens towards economic and social empowerment through the following vision/goals:

i. *Promotion of the Right to Life with Dignity*: There is a need for a shift in the old narrative where the elderly have by default and design been kept in the recipient.

ii.   *Promotion of the concept of Graying with Grace*: Reaching out to Senior Citizens to maintain their independence, feel safer at home/society, and make their life easier.

iii.   *Fostering their capacity for a meaningful life*: Promote income and livelihoods among the elderly not merely as earning for meeting the basic needs for survival but being gainfully engaged, help remain productive and self-reliant; foster their capacity to attain a more meaningful and satisfying life; and promotes entrepreneurship.

3. Objectives:

The objectives behind the formation of E-SHGs are as follows:

i.   To build a platform to share time constructively with each other and to foster a sense of mutual belonging as well as to build their overall morale and self-worth- participation keeps elders active and happy.

ii.   To bring economic stability among the elderly SHG members by promoting age-appropriate and locally relevant livelihoods by sharing their resource expertise.

iii.   To bring Self-sustainability. Decision-making will be done by the elder members which brings a sense of ownership among the members of the group.

iv.   To facilitate access to social security schemes and other benefits like entitlements.

v.   Promoting saving as a habit for the elderly.

vi.   Provide necessary credit for improving their economic earning.

vii.   Successfully demonstrate the concept of productive aging.

4. Need for Elderly SHGs:

The Senior Citizens are encouraged to form Self-Help Groups, which will be a social tool and platform to collectively claim the rights and benefits from various ends of society. This approach will play a significant role in tackling the complex socio-economic issues that arise with age-related vulnerabilities. In addition to this, there are other prominent reasons for the formation of E-SHGs which are mentioned below:

1.   Empowerment of elders on a socio-economic level
2.   E-SHG is a forum for resolving elder's related issues
3.   Reorganization in family & society
4.   Dignity in family & society
5.   Development of leadership capacities, self-reliance

6. Strengthening Elders socially and economically

7. E-SHGs act as a platform to create awareness of the elderly's rights

8. E-SHGs function as a forum for expressing elders' needs/views/opinions & feelings

9. E-SHGs create a safe space for sharing, discussions & interactions on different topics/issues faced by the elderly

10. Gain psychological strength by uniting themselves

11. Increased qualitative & quantitative work by way of elders' joint effort

12. Accessing various services like health care, shelter, pension, and other services from different Government Line Departments.

The E-SHGs will provide support and services, that are designed to help the elderly remain safe and maintain quality health, quality of life, care, and support services & vis-à-vis would act as a link to access specific resources for the elderly.

5. Classification of Senior Citizens:

Based on the categorization of the elderly, there are three types of Elderly: Active, Assisted, and Destitute.

The first category of elders is *Active Elderly,* who are the vulnerable section, face partial isolation, and are not involved in the decision-making process. Generally, they are viewed as unproductive and powerless by their family members. Active elders may be a part of existing SHGs or other groups. In the case of elderly women, in existing SHGs, they are not able to address their specific issues and often face issues of isolation and neglect in the group.

The second category of elderly is the *Assisted Elderly*, who are partially disabled, face the risk of rejection in any kind of activity, and need external support to perform their duties or regular daily chores. Unlike active elders, they too face isolation, and abuse and are not to be considered in any part of the decision-making process. On the financial and skill front, assisted elderly can participate in very few selected economic activities. On the health front, due to dependence on others for support, they face age-related ailments and need medicines for a cure, prevention, and regular check-ups.

The last category of elderly is the *Destitute elderly*. They are bedridden and face a high level of physical & mental stress. Destitute elders are often seen as a liability by family members, isolated, neglected, and dependent on others for their daily needs. Financial conditions are very poor & have nil engagement in economic activity, have no source of income, and mainly

are dependent on pensions.   Destitute elders need the support of caregivers, and regular medical assistance, as they are physically not active & at times are not fit mentally.

6.   Issues and Challenges of the Elderly:

We need to be aware of the problems that older people (Common in three categories of Elders) encounter in our society today to better identify the elderly using the aforementioned factors:

1.   Abuse
2.   Boredom
3.   Economic Insecurity
4.   Failing Health
5.   Fear
6.   Isolation
7.   Lowered self-esteem
8.   Neglect
9.   Inability to mainstream.
10. Lack of Preparedness for Old Age
11. Loss of control

These above-mentioned issues are commonly termed 10+1 issues of senior citizens.

From all the information that has been collected some specific factors have been identified that are being faced by elderly people which are as follows:

1.   Longevity of age due to increased life expectancy
2.   Diminishing purchase power
3.   Self-inflicted isolation in search of peer group
4.   Crumbling of traditional family/community support structures
5.   Migration of children due to economic opportunity

7.   Identification and Capacity Building of Community Resource Persons for the Elderly:

The Community Resource Person (CRP) is the person who will initiate the process of identifying the senior citizens and mobilizing them on the path of economic and socio-empowerment by forming the Self-Help Group. Their concerned person needs to be selected and trained accordingly.

7.1 Selection criteria of cadres:

1. CRPs are to be identified from the existing CRPs (I-CRPs, LRGs, I-Mentors)
2. They should be active SHG members.
3. They should preferably have an experience of a minimum of 2 years working as CRP.
4. They should be familiar with their regional language.
5. Preferably should have functional literacy.
6. They should have the willingness to travel to different places or terrains to help the elderly people of their locality.
7. They should have respect and a positive attitude towards elders and have a willingness to work with them.

7.2 Capacity Building of E-CRPs:

The training of Elderly Community Resource Persons (E-CRPs) can be done at the DMMU level for 3 days on the following components:

Sl. NO	Name of the Training	Methodology
Concept and Process	Orientation of CRP/CSP on the concept of the need for Elderly SHGs and identification of vulnerable/poor elderly for mobilization in NRLM fold. Concept of Vulnerability and their types. Need for including Vulnerable people in NRLM fold. SI can help to reduce vulnerability leading to social cohesion. Orientation of them with their requisite roles and responsibilities.	Presentation, Discussion, Group Activity, and Brainstorming session
Formation and Book Keeping of E-SHGs	Training on the formation of Elderly SHGs and explaining the norms of how the elderly SHG works. Maintaining Cash books, passbooks, Minutes books, Loan Ledger, receipts, Vouchers, etc. especially made for elderly SHGs and the guidelines related to loans. repayments.	
Management of E-SHG and inclusion of federation (VO/CLF)	Training regarding availing financial services for E-SHGs. Training on the inclusion of E-SHGs in the village-level Federation and how the Sub-Committee will work to support the E-SHGs in various aspects. How to prepare a Micro Credit Plan, especially for E-SHG for promoting their Income- Generation status	
Promoting Livelihood	Training on what type of livelihood activities to be incurred with senior citizens.	

	activities	
	Exposure visits for the Elderly CRPs at best practiced SRLM and CSO.	

7.3 Screening of E-CRPs:

After the training is done the E-CRPs should be screened through the interview method where the cadres will be asked about the following concepts:

1. What is vulnerability?
2. Types of vulnerability and why need to be included in NRLM
3. Concept of the Elderly and their issues. Categorization of Elderly
4. Concept of the rules and regulations for the management of E-SHGs
5. Their assigned roles and responsibilities.
6. Their attitude toward working with senior citizens

Evaluate them according to their perspectives regarding the Elderly and scorecard.

Sl No	Questions	Very Good	Good	Fair	Not at all
1.	Did she understand intervention for the development of Elderly SHGs?				
2	Did she understand the roles and responsibilities of E-CRPs?				
3	Does she fit the criteria as E-CRP (Mark out of 10, 1 to 7 points given in the criteria are non-negotiable)?	9/10	7/10	5/10	Below 5
4	Is she passionate and voluntaristic?				
5	Any other specific, comment				

8. Identification Process of Elderly and Formation of E-SHGs:

8.1 Prerequisite:

The identification of the Elderly can be done through CRP rounds by the following steps:

1. CRPs should be briefed about the situational analysis of the village by the VO and CLF.
2. Sensitization and orientation of the members of the village panchayat, CBOs, SAC Committees, and line department.

3. Collecting Secondary data for the concerned Village, Block, and District from PRI and other Government sources.

4. Transect Walk, Social Mapping, Case Study, Focused Group, Household Visit, and PIP for data collection.

5. Community Mobilization – Awareness at the Gram Shaba level.

6. De-Briefing of the CRP round by E-CRPs to the VO and CLF

7. A report of the E-CRP round should be submitted to CLF by the VO.

8. CRP Round Team composition will be decided as per the prescribed CRP round policy of the respective states.

8.2 Factors to consider during identification:

The following factors should be taken into account when identifying older people during the formation of E-SHGs under TRLM:

1. Elders belonging to downtrodden communities, and disadvantaged and marginalized groups.

2. Elders are socially, financially, and physically vulnerable.

3. Elders are Destitute, dependent, and exploited.

4. Elders, who are voiceless or whose voices are not heard.

5. Elders face hardships from social and economic deprivation.

6. Classifying the elderly person as per the categories mentioned in Pont No.5 during the identification process.

8.3 Norms for forming E-SHGs:

The salient features that an Elderly Self- Help group must have:

1. The age of the member should be 55years and above

2. SHG can be Heterogeneous or Homogenous. (Preferably Homogenous)

3. The elderly should be from rural areas.

4. Preferably from the Below Poverty Line.

5. Elders from the same village or vicinity.

6. Elders are interested in being a part of E-SHG and its viability.

7. Elders to follow the E-SHG principle of 'Mutual Help'.

8. The SHG should mostly be constituted a minimum of 50%-60% of Active Elderly persons, 30%-20% of Assisted Elderly persons and 20%-10% of Destitute Elderly persons respectively.

9. If two elderly persons are in the same family, they should be included in two different ESHGs. (If there is no possibility of forming two different groups, they may be included in the same ESHG.)

10. If the group is mixed, then the OB should be from a female member.

11. Dual membership in Women SHGs and E-SHGs should not be encouraged. The Senior Citizen can be a member of one type of SHG at a time.

9. Management of E-SHGs:

It is a model that will be adopted and followed for the Grading of E-SHGs.

DASHASUTRA:

1. Regular Meetings- Weekly/Monthly
2. Regular Savings
3. Internal Lending
4. Repayment
5. Book Keeping
6. FNHW and Gender
7. Education
8. Active Participation in PRI (Panchayati Raj Institution)
9. Access to Rights and Entitlements
10. Sustainable Livelihoods

Dashasutras should be followed with partial relaxation for Special SHGs as per the decision taken by the members. Special SHG should focus more on points **No. 6, 7, 8, and 9** of the Dashasutras as per their need and No. 10 should be provided with relaxation for grading purposes.

9. 1 Regular Meetings:

The E-SHG meetings must be convened at a given time, given date, and at a prefixed place. The E-SHG, which meets at least once or twice a week, is strong and viable. In the case of Elderly SHGs as they have physical barriers due to health and age-related issues the group meeting may be considered at least once or twice a month or shall be decided by them:

1. All members should sit in a circular pattern.
2. Regular and frequent opportunities for E-SHG members to interact with each other.
3. Inculcates discipline.

4. The E-SHG should hold discussions on various issues they face in their community so they freely can express their emotions and perceptions.

5. Provides scope for regular financial transactions, such as saving, lending loans, and interest repayment.

6. Allow for periodic monitoring and follow-up of loan repayment.

7. The E-SHG members will have to conduct the group meetings every month on a fortnightly basis (twice a month).

8. Provide an opportunity for capacity building of members and developing their communication skills.

9. Provide a forum for identifying, discussing, and initiating community action programs.

10. Discussions & and resolutions of the meetings must be recorded in writing.

Points of Discussion for the E-SHG meetings:
- Domestic and Family issues
- Mental health (Emotional crisis, Lack of expression)
- Food and Nutrition
- Financial Concerns (Loans are given, Distribution, Consumption, Repayment)
- Medical and Health Concerns.
- Seeking Government support
- Livelihood Perusals
- Domestic and psychological abuse
- Development & Training

9.1.1 Norms of Regular Meetings: During organizing a meeting the elderly SHG members can set their own meeting rules by making mutual decisions among them. However, these are a few points that are proposed to the Self Help groups that can be included in their meeting rules:

1. Meetings are to be held in a common place and should begin with a theme song.

2. E-SHG members should not use inappropriate words, which would affect other members' dignity.

3. E-SHG members should not attend the meeting in an inebriated condition.

4. The presence of all the E-SHG members should be present till the completion of the meeting.

5. Non-group members are "not" allowed to participate in E-SHG meetings.

6. Failing to attend E-SHG meetings, without prior intimation, the member has to pay Rs. .... /- as a fine **(*kindly note the fine amount will be decided by the E-SHG)**.

9.1.2 Agenda For E-SHG Meeting: Preparation of the Agenda for the E-SHG meeting should be done beforehand. The bookkeeper of E-SHG must prepare Minutes of the Meeting (MoM), with Discussions and resolutions from previous meetings i.e., Deposits, Loans given, Distribution, Consumption, Repayment, Old Debts, Development and training, Issues that senior citizens faced, and Government Schemes. An Active elder must take responsibility for writing MoM and ensure that the "Meeting Minute Book" is in a secure place. The "Meeting Minute Book" must be approved by all members and group leaders by signing the document in the Book.

9.2 Savings:

The primary objective of Elderly Self-Help Groups (SHGs) is to reduce social isolation and foster a sense of belonging among older individuals through mutual assistance and collaboration, members support one another in times of need, while peer learning and knowledge exchange promote continuous learning and growth.

Though saving is not considered the primary objective of the ESHGs, it is suggested that members may engage themselves in regular savings where they can put aside a percentage of their income for future needs. Regular saving can enable the E-SHG members to fulfill the requirements listed below:

1. A savings Bank Account is to be opened in the Bank in the name of E-SHG.
2. The Bank Account Book should have joint signatories of the three members who are selected by their group members
3. Meets emergency medical expenses.
4. Free from money lenders.
5. Financial Security to members.
6. Regular savings create a sense of ownership among the E-SHG members.
7. Purchase of provision for family members, in the absence of employment.
8. Helps in increasing the fund base of the group.
9. Initiate Self-Income Generating Activities (IGA).
10. Purchase assets, for securing the future.
11. Helps E-SHG members to re-establish confidence in the wake of adverse situations i.e., Drought, Floods, etc.,

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Under special circumstances, when one (or more) member of the ESHGs belonging to the 'Destitute' category of the elderly, is unable to make weekly savings, he/she may be exempted from making weekly savings if other members of the E-SHG agree.

However, the E-SHGs members may not initiate internal savings in the first 6 months of the formation of the group. They can gradually start internal savings after the completion of the aforesaid period.

9.3 Internal Lending:

E-SHG members can access loans through internal lending from Group Corpus with sources from Bank interest, savings, and interest accruing from repayments. This practice helps to address the needs of all members to some extent. The procedure for internal lending has the following rules:

1. Credit can be availed only by E-SHG members.
2. The needs of E-SHG members must be prioritized, to avail of credit.
3. E-SHG members seeking credit should give an application form mentioning his/her installment periods.
4. There should be provisions while disbursing the loan to the members of E-SHGs of signing a consent form with a witness from their family. In case of the death of the person who has taken the loan, the person who has given the witness signature will be accountable for the repayment of the loan. (Format of the Consent form is attached in Annexure-I).
5. Loan sanction should be carried out in E-SHG meetings only.
6. E-SHG members can avail of credit only after repayment of a prior loan.
7. E-SHG members can avail of a maximum of Rs………………. As credit (Group must decide with the help of E-CRP and Master Trainer)
8. The interest rate for internal lending is to 1% per annum.
9. Credit amounts to E-SHG members must gradually increase.
10. A record of accounts has to be maintained by the E-SHGs.

9.4 Repayment:

The E-SHG members repay their loans as per the schedule. It ensures other members are not kept waiting for their turn. Regular repayments also enhance the creditworthiness of the E-SHG among bankers and financing institutions.

9.5 Book-Keeping:

It is crucial and necessary to maintain an accurate record of all transactions and decisions made in the E-SHG. The E-SHG will get assistance from their concerned VO who will provide a Book-Keeper to maintain records of E-SHG viz., Meeting minutes book, Cash Book, Loan Ledger (small loans and big loans) and savings register. She should be paid an honorarium from the CLF corpus fund as the E-SHG is in a very crucial state as saving for them is in a limited manner. Book-Keeper should be obedient, and sincere to E-SHG members. The following books can be used to keep record transactions in E-SHG.

1. Meeting Minutes Book.
2. Attendance Register.
3. Member's Individual Pass Book
4. Cash Book
5. Receipt Book
6. Payment Voucher
7. Bank Pass Book

10. Financial Assistance for Elderly Self Help Group:

10.1 Revovling Fund:

Under DAY-NRLM the E-SHGs are eligible for Revovling Fund (RF) support after a minimum period of existence for 3-6 months and follow the norms of Dashasutras mentioned in point no 9. Only such E-SHGs that have not received any RF earlier will be provided with RF, as corpus, with a minimum of Rs 20,000/- and upto a maximum of Rs 30,000/- per E-SHGs. Each member can avail upto 20% of the sanctioned fund with written consent from all the group members.

10.2 Community Investment Support Fund(CIF):

CIF will be provided to the E-SHGs after the practice of grading and preparation Micro-Credit Plan. Only A/B graded E-SHGs are to be considered for CIF. CIF will be given to each eligible E-SHGs of a maximum ceiling of Rs 1.5 lakh. The CIF will be used by the E-SHGs to undertake income generation activities. Each member can avail up to 20% of the sanctioned fund with the written consent from all the group members. The concerned VO/CLF should provide CIF fund to the E-SHGs on 0% of interest on repayment.

10.3 Bank Loan:

As per the RBI guidelines mentioned in the Master Circular for Deendayal Antodaya Yojana-National Rural Livelihoods Mission 2023, Special SHGs like Elderly, Transgender and PWDs are eligible for any kind of financial support like RF, CIF, Bank Loans etc. For the bank loan, E-SHG should be active in existence for at least 6 months as per the books of account and not from the date of opening the savings account. The group should follow and practice the Dashasustras.

The E-SHGs can get credit of Rs 3,00,000/- to Rs. 5,00,000/- from the banks/financial institution with a repayment interest rate of 7%.

10.4 Vulnerable Reduction Fund:

VRF is part of Community Investment Fund (CIF). The amount of VRF to each VO is determined by the number of members in the SHGs (@for SC, ST, and other vulnerable members like the Elderly this is @ Rs. 2250/- per member). The SHG can put up a demand to VO for VRF for the most vulnerable member of their group.Then the VRF subcommittee appraises the request and recommends to VO within 1-2 days and based on the recommendations from the VO-EC may take appropriate decision, and release the amount with suitable terms.

11. Training Module or Timeline for Elderly Self-Help Group:

The training will be executed initially by a group of Master Trainers and selected E-CRPs. Eventually, the E-CRPs have to take responsibility and act as a trainer in training the Elderly Self Help Groups.

Sl. No.	SHG Age (week)	Name of Training / Inputs	Nature of meeting	Days of Training
1		Pre concept seeding	Village Meetings, video shows, posters, case studies	1 day
2		Concept Seeding	Story Telling and Roleplays	1 day
3	0 (1st savings meeting)	Introduction of Temp. Cashbook and Passbook, minutes book, Cashbox	Regular Meeting	1 day
4	1	Facilitating maintaining meeting process as per COM	Regular Meeting	0.25 day
5	2	Norm setting	Regular Meeting	1.5 days
6	4	Discussion on bank account	Regular Meeting	0.5day

		opening & selection of authorized signatories		
7	4	1st Phase Accounts Training (Introduction of Cashbook, Passbook, Minutes Book)	Training	1 day
8	5	Bank Account Opening apart from the regular meeting	Regular Meeting	0.5 day
9	6	Must Receive Startup Cost		
10	7	Introduction of Inter-lending	Regular Meeting	0.5 day
11	8	2nd Phase Accounts Training (Introduction of Loan Ledger, Receipt, Voucher)	Training	1 day
12	10	Gradation exercise, RF Utilization plan	Demo+ Gradation+ Regular Meeting	0.5 day
13	12	Must Receive RF		
14	23	Fixing a date for VO concept seeding	Regular Meeting	1 day
15	24	VO visioning	Regular Meeting	1 day
16	25	Preparing member wise Income & expenditure statement		0.5 day
17	26	VO Meeting	Regular Meeting	0.5 days
18	6-8 month	Training on Livelihood Activities and Micro Credit Plan	Experience Sharing, Lectures from External resource persons, Videos, and roleplays	2 days
19	8-9 month	Training on the concept of CLF and eligible for CIF		1 day
20	11-12 months	Social Structure, Empowerment, Awareness of the rights of the Elderly with other facilities	Experience Sharing, Lectures from External resource persons, Videos, and Roleplays	1 day
21	When Block Members attend SHG Meetings in a periodical Manner	Identify the problem and solve it. Discuss roles and responsibilities in the group	Experience Sharing, Games, Group Work, Discussions	0.5 day

12. Roles and Responsibilities at various levels:

12.1   State Mission Management Unit:

1. State-level workshop with stakeholders.

2. State Level Core Committee

3. Sensitization of DMMU & BMMU staffs

4. Cadres' policy

5. Monthly Review Meeting offline or online.

12.2 District Mission Management Unit:

1. District Level workshop with line department and CSOs
2. District Level Core Committee
3. Sensitization of BMMU staff and Cadres
4. Exposure of BMMU staff and Cadres (Institutions specialized in ESHG)
5. Monthly Review Meeting offline or online.
6. Developing Resource Pool

12.3 Block Mission Management Unit:

1. Collection of Secondary Data.
2. Orientation to Primary Level Federation/ Secondary Level Federation OB Members
3. Orientation of the Village Council/ Village Head/Leader.
4. Block Level Core Committee
5. Training Calendar
6. Cadres Training.
7. Organize Mega Camp
8. PIP format or Survey format.
9. Assigned and Deployment of cadres
10. Fortnightly Review Meeting offline or online.
11. Exposure for E SHG members.
12. Approach CSR organizations to support E-SHG sustainability (Social and financial).

12.4 Cluster Level Federation/Village Organization:

1. Process of PIP or collection of Primary Data.
2. Counselling
3. Formation of ESHG.
4. Opening of Saving Bank Account.
5. Organize Skills training.
6. Linkage with line department (ESHG according to their needs)

12.5. Social Action Committee:

1. Review and monitoring of E-CRPs
2. Sensitization of CBOs
3. Regular reporting to VO And CLF

4. Preparation of action plan for CRPs.

5. Coordination between CRPs, CBOs, and targeted group

6. Addressing various social issues related to Elders

7. Organizing regular Health camps on a fortnightly/Monthly basis.

8. Ensuring Rights and Entitlement for the Elderly.

9. Converging with various line Departments to support elders.

10. Promoting various livelihoods along with capacity-building facilities to the elders.

11. Facilitating linkage between groups and banks for financial support.

12. Creating awareness among the elders about various Government schemes and services.

13. The VO/CLF should engage a regular Book Keeper to maintain a proper book of records of E-SHGs.

14. Engaging a person from the SAC of VO and CLF as in-charge who will look after all the progress and activities related to E-SHGs.

12.6 Community Resource Persons:

1. Mapping of the Elderly population in the villages which consists of their socio-economic status, number of Active, Assisted, and destitute Elders, their present condition, and their livelihood status.

2. Collect information on who is interested in joining E-SHGs for their empowerment.

3. Awareness of Elders on their role of contribution to society in Social and Economic Development activities and Political activities.

4. Awareness of Elders regarding information on their Rights and entitlements and the process of accessing those on time.

5. Sensitize the senior citizens on various challenges/issues (10+1) they face in their lives. The way out of solving these issues for a better life

6. Maintaining of Activity Calendar

7. Formation of group.

8. Attend the group meeting.

9. E-CRP must orient the elderly on the importance of Community-Based Organizations like E-SHGs and their benefits.

10. Formation of all types of S-SHG members and the individuals in the vulnerability list to receive VRF.

11. Provide orientation to Executive Committee members.

12. Coordinating/Convergence with field functionaries of the line department to reach the senior citizens.

13. Hand-holding support to E-SHG for an initial 6 months.

14. Grade the E-SHG for the disbursement of community funds.

15. Coordinating with other CRPs.

16. Facilitate VO/CLF to conduct a special camp.

17. Should positively attend and actively participate in SI intervention training conducted at SMMU/DMMU/BMMU level.

18. Should conduct CB training for E-SHGs.

12.7 E-SHG Members:

1. Attend group meetings regularly.

2. Update on weekly and monthly savings.

3. Participate actively in group activities.

4. Follow group norms.

5. Participate actively in group discussions and decision-making.

6. Regular repayment of loan installments.

7. Monitor other members' loan repayment and loan utilization.

8. Credit group money in the bank.

9. Attend other group meetings.

10. Attend all training programs of the group.

11. Provide support to increase discipline and unity in the group.

12.8 1ˢᵗ Signatory *Person of the group:*

1. Organize regular group meetings and preside over the meetings.

2. Facilitate all group members in the decision-making process.

3. Signature of all members in all group decisions.

4. Setting agenda before the group members while taking new members into the group and removing existing group members.

5. Ensuring regular repayment of members' savings and loans.

6. Support members to collect dues.

7. Solve group problems with members' support.

8. Coordinating with the members to perform group activities.

9. Monitoring group income and expenditure.

10. Signatory in a group bank account.

11. Facilitating the provision of various services like health, insurance, pension, and other services to the elders.

12. Recognizing the need for training and providing training to members.

13. Sharing leaders' training inputs with members.

12.9 2nd Signatory *Person of the group:*

1. Organizing emergency group meetings.

2. Preparation of E-SHG meeting agenda.

3. Monitoring meeting resolutions.

4. Presenting reports and financial transactions in regular group meetings.

5. Signatory in a group bank account.

6. Coordinating with other institutions.

7. Presiding group meetings in the absence of the 1st Signatory Person.

12.10 3rd Signatory *Person of the group:*

1. Collecting savings, loan repayments, and fines.

2. Providing financial reports to the members of the group in group meetings.

3. Crediting and withdrawing money from the group bank account.

4. Disbursing loans to members approved by the group.

5. Informing the financial status of the group.

6. Signatory in a group bank account.

7. Supporting group audit.

8. Maintaining cash box.

13. Convergence Activities for promoting and developing E-SHGs:

1. Mainstreaming Social Inclusion Social Development is a mandatory agenda in all thematic reviews and/or meetings at the SMMU level.

2. Mission-led drives at the block level for access to entitlements, services, and schemes.

3. Convergence activities within TRLM thematic verticals.

4. Piloting targeted livelihood initiatives under farm and non-farm livelihoods for the vulnerable.

13.1 Convergence within the thematic verticals of TRLM:

Financial Inclusion:

a. Prioritizing access to community funds like RF, CIF, and VRF.

b. Prioritizing access to pensions, insurances like PMJJBY, PMSBY, etc

Farm-Livelihoods:

a. Promotion of livelihood activities based on the skill set and availability of local resources

b. Promotion of elder-centric / elder-friendly livelihoods such as Rearing of Backyard Poultry and Goat, Agri-Nutri garden, Mushroom Cultivation, Beekeeping, Plant Nursery, etc.

c. Targeted interventions about the above, including provisioning of capacity building/skill development avenues.

d. Development of Producer Groups (PGs) for the vulnerable through the support of VO.

e. VO/Federation support for ensuring/ value addition and marketing support.

Non-Farm Livelihoods:

a. Develop special livelihood plans based on local resources and skill sets of the targeted groups

b. Promotion of livelihood activities on local resources and skills set for the elderly such as Dairy farming, Pickle & Papad making, Envelop and Paper bag making, Vermicompost making, Bakery & Confectionery, Handmade Candle making, Cooking & Hospitality sector, Brook stick making etc.

c. Prioritizing access to CEF for enterprise promotion

d. VO/Federation support for ensuring/ value addition and marketing support.

FNHW:

a. Ensuring access to food and nutrition including institutional delivery through the Public Distribution System, and nutrition garden, as well as facilitating delivery through SHG network in remote locations.

b. Ensuring regular check-ups of senior citizens.

c. Improving access to drinking water and sanitation facilities.

d. Ensuring health care services like checkups and medical facilities for patients with chronic illnesses.

e. Focused interventions on food, nutrition, and health care needs of the deserted and widowed women

    f. Specific livelihood interventions and promotion of FHNW enterprises based on capability and available facilities

    g. Ensuring social security and protection through capacity building and solidarity

13.2   Convergence with Line Departments and NGOs, CBOs, and CSR.

Consultation meetings with allied departments to ensure access to rights and entitlements, services, and schemes.

List of Line Departments and their services

Department	Services
Social Welfare Department	National Social Assistance Programme, National Nutrition Policy, Maintenance & Welfare of Parents & Senior Citizens Rules
Banks	Insurance and bank linkages
State / District Legal Aid Authority	Legal Aid of the Elderly
Health and Family Welfare Dept	Health camps, Village Health Sanitation, and nutrition schemes benefit from schemes like Ayushman Bharat, AB-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), National Programme for the Health Care of Elderly (NPHCE)
Hospitals	Medical Aids, eye/cancer/TB screening,Geriatric Care service etc
	Health camps/ free medical checkups, providing enabling equipment such as wheelchairs, walking crutches, etc.
PHED & Power Dept	Safe drinking water and toilets, Electricity connection
Agri and Allied depts.	Agriculture-based schemes, services
CSR Activities	An institution like Help Age India, the CSR section of SBI, or other organizations provides various health aids and medicines for the elderly.

14. E-SHG Member's Voluntary Departure

Any member can leave the E-SHG, whenever they wish to. The non-negotiable for the voluntary departure of E-SHG members are as follows:

1. Member has to repay and clear the loan amount taken.
2. In case, if the member is unable to repay the amount taken, then E-SHG as a group should take the responsibility to clear the amount.
3. Member can take the amount of his/her savings.

4. In case, a new member joins an existing group, the member has to deposit/pay the equivalent saving amount at par with existing members in the group.

In case of voluntary exist of the E-SHG members the support amount given to the E-SHG as RF/CIF should be to transferred to concerned CLF/VO before the dissolution of the group.

15. Expulsion of E-SHG Members from the Group

The Group with a unanimous resolution taken in the E-SHG meeting can expel the member from the group if the member does not follow E-SHG norms. Before the termination of any member from the group, the E-SHG must check, if any dues/loan amounts are pending from the member. In case, if the member is unable to repay the loan amount, then E-SHG should take responsibility.

16. Preparation of Micro-Credit Plan (MCP)

Micro-Credit Plan, involves each member of E-SHG coming up with a family investment plan. An aggregate of all E-SHG members is called a Micro-Credit Investment Plan (MCIP). The MCIP addresses E-SHG members' investment needs for Income-Generation, Health, Education, Domestic consumption, Housing, and other social needs, if any. It is a process-oriented document, evolved through a series of dialogues at Household (HH), E-SHG & Federations levels respectively. The MCP involves Five key steps. Given below are the details:

Five Steps in Micro-Credit Plan (MCP)

16.1. Collect Comprehensive Information on E-SHG:

1. E-SHG basic details.
2. E-SHG fund details.
3. The grade obtained by E-SHG through financial transactions.
4. Age of E-SHG.
5. Details of E-SHG membership in VO.

16.2. Individual Income and Expenditure Statement of the Member

1. Existing livelihoods; ways and means to enhance the income.
2. Details of earning through existing livelihoods.
3. Envisage E-SHG members' existing opportunities.
4. Raise E-SHG members' capabilities.

16.3. Estimation of Income-Generating Activities (IGA) to be undertaken

1. Describe activities to be undertaken and the enhancement of capabilities through investments.

2. Problem resolution through investment

3. Explain income through existing activities and assessment of additional income that can be earned after investment.

4. Explore ways and means to access investment.

5. Illustrate the activity to be taken up.

6. Explain investment

7. Explaining modes and methods of repayment; and investment.

8. Assessment of the investment required by all E-SHG members.

16.4. Prioritization of Loans by E-SHG Members (First Priority)

Analysis should be done based on discussion with all E-SHG members based on the following criteria given below:

1. E-SHG members fall under the Poorest of the poor category.

2. Elderly women members, who lack support.

3. Elderly single women

4. Members who belong to poor families, and have no sources of income

5. Members who lack/have insufficient (limited) skills.

Note: Priority is based on the season relevant to IGA.

16.5. Prioritization of Loans by E-SHG Members (Second Priority)

A process has to be evolved, to provide loans to members, who fall under second priority, based on principal and interest recovered, based on recovery plan and savings.

Note: The process is to be evolved in a way, that all E-SHG members can access loans in a given stipulated time based on repayments of the priority borrowers.

I/168533/2024

Annexure-I

অঙ্গীকারপত্র

আমি, ... (ঋণ গ্রহণকারীর নাম) ....(দলের নাম) বয়স্ক স্ব-সহায়ক দলের সদস্য/সদস্যা এই মর্মে স্বাক্ষর করিতেছি যে, আমি বিগত...........................তারিখে আমার দল থেকে .... টাকা .... এই উদ্দেশ্যে ঋণ হিসাবে গ্রহণ করিয়াছি। আমি ....সপ্তাহে/মাসে উপরিউক্ত ঋণের টাকা পরিশোধ করিতে বাধ্য থাকিব।

আমার অবর্তমানে আমার পরিবারের/পরিচিত (নাম)... ,

(ঋণ গ্রহণকারীর সাথে সম্পর্ক) .... উপরিউক্ত ঋণের টাকা পরিশোধ করিতে বাধ্য থাকিবে।

ঋণ গ্রহণকারীর স্বাক্ষর

তারিখ: ....

গ্যারান্টারের স্বাক্ষর:...............................

তারিখ: ....

সাক্ষী (দলের সদস্য/ সদস্যা)

১.

২.

৩.

Consent Form

I, …………………………………… (Borrower Name)**,** ………………………………… (E-SHG Name) Elderly Self-Help Group member giving my consent that on……………………. (Date of receiving loan), I am taking ………………………... (Rupees) as loan from my Self-Help Group for ……………………………...…………………………. purpose. And, I will repay the aforesaid money to my group in …………. (Weeks/Months).

In case of my absence, …………………………………………………. (Name of Family Member/ Relative) …………………. (Relation with the borrower) will be liable to repay the aforesaid amount to the Elderly Self Help group.

Borrower Signature

Date:

Guarantor Signature: ……………………………
Date: ……………………………...

Witness Sign (E-SHG Members)

1.

2.

3.