

Tribal Development Fund

Guidelines for Implementation



**Development Policy Department - Farm Sector
National Bank for Agriculture and Rural Development
Head Office, Mumbai**

1. Tribal Development - Need for Special Focus

1.1 The tribal population of India constitutes around 8% of total population distributed over 94,000 tribal villages. Tribals are mainly concentrated in Andhra Pradesh, Chattisgarh, Madhya Pradesh, Orissa, Jharkhand, Gujarat, Rajasthan, Maharashtra, West Bengal, North-Eastern States and North-Western Himalayan States (Annexure-I).

1.2 The approach to tribal developments adopted so far may be classified under three heads. Priority was accorded to protective measures and dimension of exploitation in areas of land alienation, money lending, collection of forest produce and liquor vending. Development of infrastructure has been the major area of investment particularly of the state share of the total outlays. Beneficiary oriented schemes (minor irrigation) have received little attention.

1.3 The tribals are dependent mainly on agriculture, forests and livestock. But the dwindling forest resources have jeopardized the agriculture and livestock productivity due to shrinking of water resources and poor fuel & fodder supply. The small, marginal, fragmented, unirrigated and mono crop agriculture holdings and low productive livestock population do not offer adequate opportunities for their livelihood. These factors, therefore, compel them for migration to nearby towns for subsistence, leaving their productive assets idle.

1.4 Tribals residing in remote areas are still devoid of common infrastructure facilities of road and communication, health and education and safe drinking water, which do not allow them to absorb technological and financial facilities provided by government.

2. Genesis of Wadi Approach

2.1 In view of the complexities attached with tribal way of life, due to their historical, socio-cultural and geographical situations, the generalised approaches of development attempted earlier have not met with significant success. Nevertheless, efforts made by some government and NGOs in different parts of the country have made it possible to establish some demonstrative models. Among them, the "Wadi" approach adopted by an NGO - BAIF Development Research Foundation (BAIF), Pune has left a visible impact in a short span of time and stands out as a sustainable model suitable for replication in other tribal areas.

2.2 Dharampur block in Valsad district of Gujarat is inhabited mainly by tribals. The area is characterized by steep, undulating, inaccessible terrain, heavy rain fall with high run offs. Remote and scattered habitations provide only harsh living conditions. Only one third of the area is cultivable with negligible area under irrigation. The harsh livelihood conditions lead to high morbidity. The vicious cycle of poverty-malnutrition - morbidity - low work capacity - increased poverty has made the tribals lose confidence in themselves. BAIF, with its local associate DHRUVA, has demonstrated that these unproductive lands are good enough to lift tribal families above poverty line.

3. "Wadi" Model of Tribal Development

3.1 In this model, the central focus is on "Wadi". The other development interventions are built around "Wadi".

3.2 "Wadi" in Gujarati means a 'small orchard' covering one or two acres. The "Wadi" as an effective tool for tribal development evolved gradually out of two decades of concerted efforts made by BAIF in Vansda, Gujarat. The "Wadi" may be of mango or cashew or amla or any fruit crop suitable to the area or a combination of these tree crops, with forestry species on the

periphery of the land holdings. Two or more tree crops are selected in the "Wadi" model to minimize biological and marketing risks.

3.3 While the fruit plants generate income after 4-5 years, the forestry species provide a fence and also act as a shelter belt. The species mix planted meets the families' needs for fuel, fodder and small timbers. It also helps in reducing the pressure on existing forests.

3.4 An one acre model of "Wadi" accommodates around 60 fruit plants (depending on spacing) and 600-800 forestry plants and provides adequate income and livelihood security under climatic vagaries. In five years, a poor village of 100 families gets converted into an orchard of a 100-150 acre producing hundreds of tonnes of fruits.

3.5 Though the nucleus is "Wadi", community health and sanitation are essential components of the programme. Special emphasis is given to women in the programme. While taking care of the land holding tribals through "Wadi" development, the programme has addressed the problems of landless as well by through creation of employment opportunities in farm and non-farm sectors in the programme area.

4. Components of Tribal Development through 'Wadi' Approach

4.1 The comprehensive tribal development through "wadi" approach involves the following components / sectors:

- a. Orchard development (fruit/ plantation/herbal crops & forest plants) as the core component
- b. Soil conservation in the wadi
- c. Water resources management (conservation and use)
- d. Sustainable agriculture
- e. Human resource development (community development)
- f. Women development - A special emphasis is given for involvement of women in all spheres of the programme. The components include drudgery reduction measures, on-farm and non-farm income generating activities and self help groups for inculcating thrift and credit habits.
- g. Community Health
- h. Micro-enterprises for landless people
- i. Processing & marketing
- j. Other auxillary components to dovetail with above activities.

4.2 Wadi approach aims at the rejuvenation of the environment in an integrated and comprehensive manner leading to improved quality of life of resource poor tribal families. Thus, it involves the management of needs of the tribal community in such a way that their demands match the resources available within their reach, besides regeneration of the environment. The approach ultimately will lead to increased agricultural production augmenting food supply, fodder, fuel, timber and medicines. Thus, standard of living improves leading to reduction in poverty-induced migration.

5. People's Participation - Crucial for Success

5.1 There is a pervading influence of the environment on the tribal community living within that region, as they depend on it for food, water etc. When the economic condition of a community deteriorates, it leads to over-exploitation resulting in degradation of natural resources. It is necessary for people to understand the relationship between their poverty and the degraded environment in which they live in. They must also be provided with an equally good, if not better, economic alternative. Only then they will willingly let go their claims on the environment in favour of possible benefits that will accumulate in the long run from environmental regeneration through appropriate management.

5.2 Environmental regeneration is therefore possible only when the local community feels the need for it and they are fully in control of all aspects of resource mobilization, management and conservation. There can be no sustainable natural resources management unless it involves the participation of all inhabitants of the concerned environment/area in an active manner.

6. Need for Special Fund for Tribal Development

6.1 The comprehensive tribal development programme ("Wadi" model) discussed above encompasses natural resource management in rain fed tribal areas, micro-finance initiatives and women's empowerment through people's participation. It has so far covered two states viz., Gujarat and Maharashtra with grant support from KfW, Germany benefiting around 0.15 million tribal participants, thus supporting only miniscule part of tribal population of around 80 million. Creation of such 'wadi' models in other parts of the country will act as development catalysts helping to transform the tribal life on a large scale.

6.2 Thus, there is a need to replicate the model in tribal dominated areas facing similar problems. With this approach, however, it would take many decades to cover the other deserving tribal population requiring huge financial resources. In order to make these poor tribal families also realize the benefits, it is essential to replicate the model in a phased manner in the tribal dominated states. Since, the externally aided projects are not enough to make an effective beginning in different parts of the country in a significant way, NABARD has taken the initiative of creating a special **Tribal Development Fund (TDF)** with a contribution of **Rs. 50 crore** out of its profits for the year 2003-04.

7. Objectives of TDF

7.1 The objective of the Fund is to spread the message of "Wadi" model of tribal development. The Fund will be utilized to create the necessary framework conditions to replicate and consolidate the successful initiatives under the "Wadi" programme in the government, semi-government and non-government sectors.

8. Utilisation of TDF

8.1 Purpose

- a. To promote sustainable participatory livelihood programmes ("Wadi" model), which *inter alia*, aim at economic upliftment through sustainable agriculture, social empowerment, improvement in quality of life including health and women development, in tribal predominant areas of the country through demonstration projects supported through Non Government Organisations (NGOs)/ Community Based Organisations (CBOs) / GOs.
- b. To take up promotional efforts such as capacity building, exposure visits, training, developing literature, sensitization programmes etc. on "Wadi" programmes for the

benefit of communities, NGOs, SHGs, Panchayats, Bankers and Government Departments.

- c. To implement sustainable livelihood ("*Wadi*" model) programmes and similar other relevant initiatives through the state governments.
- d. To support promotional activities for micro-credit, promotion of SHGs, Income Generating Activities for land-less, SC / ST communities and other weaker sections of the community and other related activities in conjunction with the "*Wadi*" development programme.
- e. To support activities related to development of tribal market and marketing of products manufactured by tribal families/ communities.
- f. To support other relevant activities as approved by NABARD.

8.2 Nature of Support

- (a) The TDF will be operated flexibly and funding will be done on grant/ loan basis or blend of both as found appropriate.
- (b) To inculcate good credit habits among the participants, a part of the Project Support (minimum 10%) may be provided as loan to Project Implementing Agency (PIA) for on lending. The loan period and interest rate for on lending to the project participants would be decided at the time of sanction of the project.
- (c) The state government willing to participate in the programme following strategy could be adopted:
 - i. Government may contribute a minimum of 50% of the project cost to the TDF.
 - ii. Government contribution could be provided as a loan out of the Fund towards State Government's contribution to be repayable over a period of nine years with interest rate to be decided from time to time.

In all cases, NABARD will be the project holder.

9. Criteria for Selection

9.1 Selection of Area

9.1.1 States having predominant tribal population will be considered for extending the support out of this fund. Preference could be given to the districts/ blocks/ villages where percentage of tribal population is more than 50%. To begin with, the districts that account for 50% of tribal population in the country as identified by Planning Commission (Annexure - II) will be prioritized. The selected area should be large enough so that a viable cluster, with atleast 1,000 tribal families, could be covered for benefit under the project for effective management. However, 10% of these participants could be landless.

9.1.2 The physical, ecological and socioeconomic characteristics of the area *vis-à-vis* their suitability for wadi programme will be taken into account while selecting the area. Those villages with a known history of coming together for common causes and villages that have shown concern for resource conservation will be given priority. The replication of the wadi programme model however, could be modified if warranted keeping in view the local situations.

9.2 Selection of Participants

9.2.1 Small and marginal farmers of ST communities owning not more than 5 acre would be eligible to participate in the programme. The support from the Fund will be to the extent of development of maximum one acre per family or equivalent cost. The participating families should be agreeable to work together with other families in groups and also provide family labour required for completion of core activity. Further, they should be agreeable adopt the project discipline.

9.2.2 The tribal participants should commit themselves to make periodic, regular contributions to create a common village fund and to constitute, at the village level, a representative body for managing the programme and maintaining all the valuable assets created and generated by the project.

9.3 Selection of Project Implementing Agencies (PIAs)

9.3.1 The projects under TDF will be implemented through Community Based Organisations (CBOs) i.e. Non Governmental Organisations (NGOs), Voluntary Agencies (VAs), Trusts, Societies, etc. Broad basis for selection of PIAs for implementation of the project are:

- a. PIA should have been registered and have been active in the area for a significant period (atleast 3 years) before proposing a wadi project for the area/ vicinity.
- b. Reputation and financial management capacity. It should have audited balance sheet for the last 3 years.
- c. Quality of governance of PIA.
- d. It should not have been black listed by any other organization and funding agencies.
- e. Method of operation and rapport with people and local government agencies.
- f. Nature of projects handled in the past – PIA should have experience in implementation of Natural Resources Management (NRM) projects.
- g. Technical and managerial capability.
- h. Sensitivity towards group action /conflict resolution and equity for poor and women.
- i. Ability to motivate the community in the village where they propose to work.
- j. It should be apolitical. Executive members of the PIA should not be sitting MLA/ MP.

On the basis of their application, information supplied, work done and site visits, NABARD will identify the PIAs suitable for participation in the TDF assisted projects.

10. Project - Pre-requisites for Success

- a. **Clarity about the project:** The project will include any income generating activity such as horticulture/ agriculture/ forestry, dairy, micro enterprises etc. Social engineering aspects such as women empowerment, health development etc. have an equal bearing on the over all success of the programme.
- b. **Owning the project by the participants:** The project participants should wholeheartedly own the project and contribute for the successful implementation and maintenance thereafter.
- c. **Family labour:** Each participating family is required to contribute entire labour component.
- d. **Trained manpower:** It may be ensured that enough trained manpower is available and if necessary suitable orientation programme could be organized to develop such skills.

- e. **Active involvement of women:** Women participation should be ensured in all the process of project implementation, as bulk of the farm related work are carried out by them, besides playing the role of transmitters of culture and values to the children.
- f. **Seasonality:** The project activities should be undertaken keeping in view the appropriate season.

11. Implementation Stages

11.1 The project will be implemented with cluster approach, with each cluster having around 1,000 tribal families spread over a number of contiguous villages. It should be endeavoured that all eligible families in the given village are brought under the project.

11.2 NABARD will identify the PIA based on the criteria laid down in the guidelines (Item No. 9.3). The identified PIA shall provide information in the PIA Data Sheet (Annexure - III) for selection/ ratification by the Project Sanctioning and Steering Committee (PSC) set up at NABARD. PIA has to identify the cluster/ village/s for implementing the programme. The identified area should be suitable for the programme and fulfill the criteria laid down in the guidelines. PIA has to submit information in the Project Area Data Sheet (Annexure - IV) for selection / ratification by the PSC.

11.3 Main Steps in Implementation

- a. In the event of proposal received from the state government, PIA should be identified in consultation with NABARD.
- b. All the proposals received will be informed to the state level Review and Monitoring Committee.
- c. After the selected area fulfills the criteria and the tribal families are interested and willing to implement the project accepting the discipline, the PIA and the participants will be permitted to implement the programme.
- d. PIA shall prepare the Project Feasibility Report (PFR) and submit to NABARD for approval and sanction. The terms and conditions for preparation of PFR are given in Annexure - V. The duration of the project will vary from activity to activity.
- e. PIA motivates the villagers through a series of meetings and discussions. During these discussions, the reasons for environmental degradation and various problems affecting the people like shortage of water, fuel and fodder, decreasing agricultural production and migration can be discussed. It should emerge during these discussions that the project activity will help them in addressing the problems.
- f. Followed by these discussions, PIA may arrange for exposure visit of selected tribal families to similar projects.
- g. A Letter of Consent, which contains the conditions and procedures for the implementation of the programme, roles and responsibilities of the participants, has to be executed and signed by both husband and wife of every participant family (Annexure-VI).
- h. After the signing of Letter of Consent by the participants, groups of 10 participants each may be formed keeping in view location of their land such that participants having land in proximity would come under the same group.
- i. The individual project shall be developed by the participants under the guidance of PIA.
- j. Other components of the programme viz., water resources development, women development (SHGs, IGAs, drudgery reduction etc.), community health programme (chlorination, primary health care, referral services etc.) will commence concurrently with the core activity.
- k. Sanctioned projects will be monitored and supervised by NABARD at half yearly interval.

12. Programme Period

12.1 The project with “wadi” approach is not an area based development effort, but relies on the voluntary participation of thousands of individual families calling for implementation in phases. The implementation of core activity shall be confined to maximum of three batches and each batch will be supported for a maximum period of six years. The total programme period shall not exceed nine years. During this period, the tribal participants (around 1,000 families per cluster) belonging to low income groups would be in a position to reap substantial benefits on a sustainable basis, which would ultimately enable them to lead a normal life in their village without the need to migrate to urban areas in search of employment.

13. Organizational Requirements

The following institutions/ organizations would be involved in the execution of the programme under TDF. However, the institutions/ organizations would evolve as the programme progresses and the need of such institutions arise in programme implementation.

13.1 Project Level

(i) Participant Groups (PGs)

The core activity will be a family based programme and will be undertaken by the individual tribal family. For better planning, execution and management, the individual project participant will come together as small groups of about 10 members each.

(ii) Village Planning Committee (VPC)

These participant groups in turn will form village level organization, Village Planning Committee (VPC), for better coordination with the help / facilitation by the PIA. The VPC will form once the stable operations of the PGs are reached and when felt necessary for coordinated actions at the village level. The VPC consists of persons nominated by a consensus by the programme participants. For every 10 participants (one PG), one member will be nominated for the VPC. It should have due representation of women (minimum 30%). This body actually “owns” the project and is responsible for the planning, implementation, monitoring and maintenance of the project.

(iii) Cooperatives

The village level organizations will federate and form a cooperative at the cluster level. This cooperative will take shape once the base level institutions have fully stabilized and become functional. Each cooperative will have two representatives (one man & one woman) from each VPC. The cooperative will be instrumental in providing technical assistance to the project after the project period, inputs procurement, marketing of produce and necessary guidance to VPC for effective management of the programme.

(iv) Project Implementing Agency (PIA)

The Project Implementing Agencies under TDF will be Non Governmental Organisations (NGOs). The PIA is responsible for motivating and involving the tribal community in planning and implementing the programme. The PIA is responsible for preparation of project report and project implementation, to receive funds and keep account for the same (Annexure - VII). The PIA is also expected to link with the government departments/ extension agencies/ support

institutions in order to avail available facilities and resources. In the later years, PIA's major responsibility is to develop cooperative which will take the role of PIA once it withdraws on completion of the programme.

13.2 State Level

(i) NABARD Regional Offices

The concerned Regional Office of NABARD will maintain a communication channel with different agencies and attend to problems faced by the participating PIAs and VPCs. On specific request from the NGO-VPCs, NABARD Regional Office would be rendering help for project specific problems as well. NABARD will help PIAs and village communities in improving their skills for project implementation. Regional Offices of NABARD are responsible for monitoring, overseeing and administering the individual projects at the ground level.

(ii) Review & Monitoring Committee (RMC)

A Review & Monitoring Committee (RMC) at state level will be constituted to guide the programme. Constitution of RMC is as under:

a) Chief General Manager NABARD Regional Office	Chairman cum Convener
b) Tribal Commissioner/ Secretary - Tribal Development/ Representative, State Govt.	Member
c) Representatives of NGOs	One Member
d) Experts on Tribal Affairs	One Member
e) Convener of State Level Bankers' Committee	One Member
f) Controlling Office of Service Area Branch of the Bank where Programme is under implementation	
g) Representatives from Horticulture/ Agriculture/ Forest Department	One Member
h) DDM of the Programme District	Member

Terms of Reference of RMC

- RMC would monitor the progress of implementation of projects under TDF.
- RMC would discuss the field level operational problems and try to evolve strategies to overcome these problems.

Periodicity of Meeting: RMC would meet once in every six months.

13.3 National Level - Project Sanctioning & Steering Committee (PSC)

NABARD Head Office administers Tribal Development Fund. The Project sanctioning & Steering Committee (PSC) directs the TDF. The Constitution & Terms of Reference of PSC are given below:

(i) Constitution of PSC

a) Executive Director, NABARD	Chairman
b) Secretary/ Representative, Ministry of Tribal Affairs, GoI	Member
c) Commissioner, Tribal Development, State Government (on rotation for two years)	Member

- d) Representative, BAIF Development Research Foundation, Pune Member
- e) Representative of Reputed NGOs (on rotation for two years) One Member
- f) Chief General Manager, DPD-FS, NABARD Member Secretary
- g) Special Invitee, if any, at the direction of the Chairman as and when necessary.

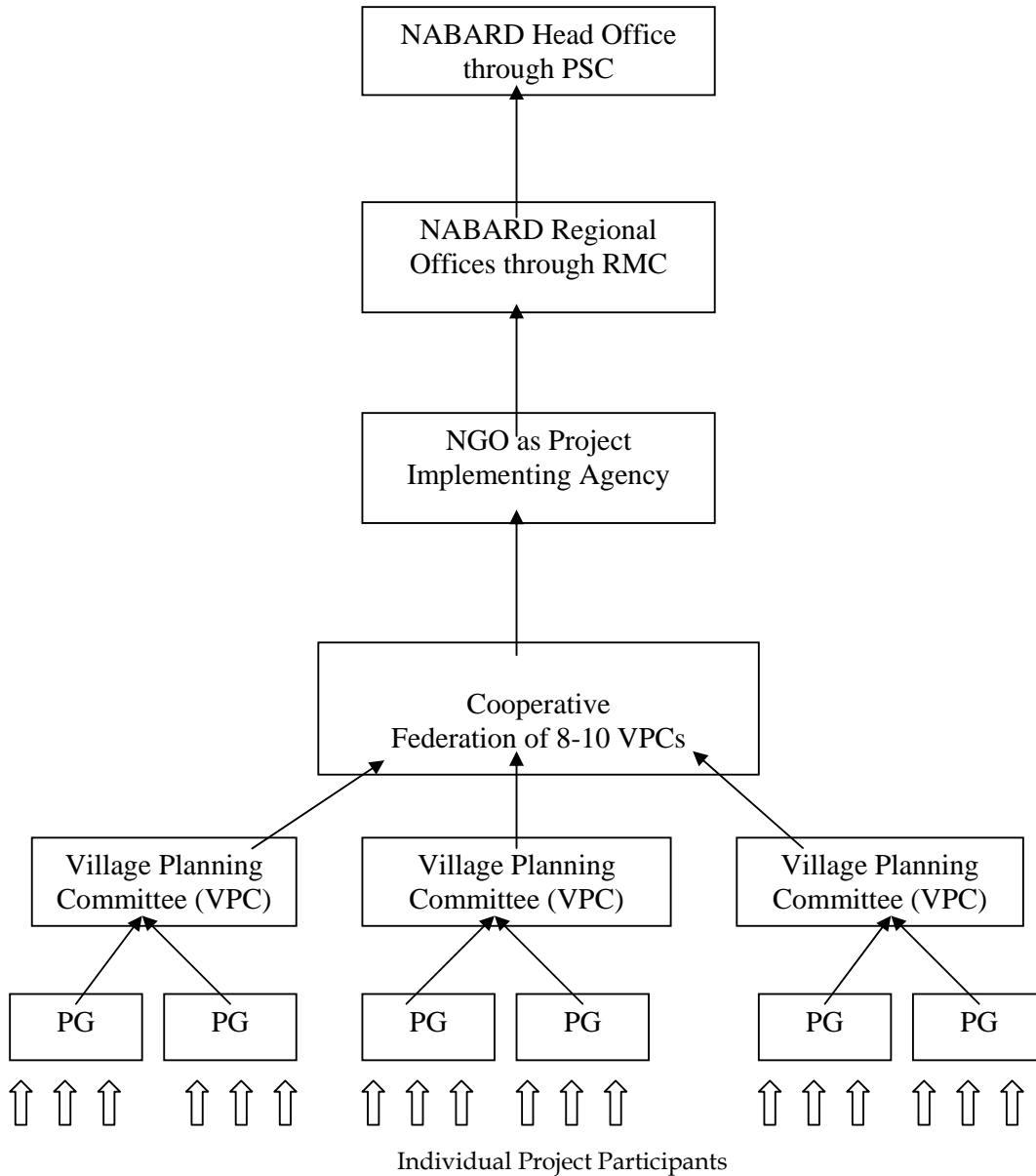
(ii) Terms of Reference of PSC

PSC will function with head quarter at NABARD, Mumbai and meet as and when necessary (at least twice in a year) for discharging its functions as per the terms of reference indicated below:

- a. To provide policy framework for operationlisation of TDF.
- b. To sanction projects under TDF.
- c. To periodically review the progress of TDF.
- d. To consider and decide any other issue / proposal related to administration of TDF.

Broad organizational setup for administering the Fund and implementing the projects under TDF is given as under:

Organisational Setup for TDF



PSC: Project Sanctioning & Steering Committee;
RMC: Review & Monitoring Committee; PG: Participant Group:

14. Funds

14.1 Funds for the Projects

The projects are funded from the Tribal Development Fund (TDF) of NABARD.

14.2 Augmentation of the Fund

For the replication of the successful programme in different locations so as to reach significant part of tribal communities, augmentation of the corpus created in NABARD is essential. The

central & state governments, banks and other contributors could make contributions to the corpus for administration and implementation of projects.

14.3 Purposes for which Support from Fund is Available

Funds are available for the following purposes:

- a. Programme components as indicated under item 8.1.
- b. Management costs of the PIA.
- c. Promotion and training costs which will include awareness campaigns in villages, specific training of PIA personnel and participants, exposure visits to other projects and research stations.
- d. Organising techno-managerial backup to the project/ PIA through inputs from appropriate resource institutions.
- e. Cost of preparation of Detailed Project Report including necessary investigations, cost of hiring technical experts or agencies wherever applicable subject to a ceiling of Rs. 50,000 per project.
- f. Capital items - Need based assistance would be provided for two wheelers, computer with accessories etc.

14.4 Funds Flow

Once the Project Report is approved and sanctioned by NABARD/ PSC, funds for the first six months as advance shall be released by NABARD to the PIA, which includes both cost of project measures and management cost of PIA. The funds are replenished when atleast 60% of the released amount is utilized and when the stipulated project measures as approved in the Project Report are being implemented properly as reviewed in the monitoring study.

14.5 Project Costing and Scale of Financial Requirement

The individual project costs may cover cost of various project measures and cost of management of PIA (not exceeding 20% of overall project cost). The project will be implemented as per technical requirements. Management and training overheads and all promotional costs will have to be worked out separately. A minimum complement of staff will have to be hired by the PIA involved in project implementation. The guiding principle is that average overall cost per family should be around Rs. 30,000 spread over six years. This includes all costs i.e. cost of project components and management cost.

15. Monitoring and Reporting Mechanism

NABARD, Regional Office will be responsible for monitoring of the projects. The desk monitoring based on the prescribed reporting formats, will be every quarter. The field level monitoring will be conducted every half year, before making fresh releases.

Annexure - III

Tribal Development Fund - PIA Data Sheet

Non-Governmental Organisations (NGOs)/ Community Based Organisations (CBOs) desirous of participating in the Tribal Development Fund Programme are requested to furnish the following information about their organisations :

1. Name of PIA:
2. Legal Status:
 - a. Whether Trust or Society:
 - b. Trust Registration Number:
 - c. Society Registration Number:
 - d. Date of Registration of Trust _____, Place _____

Note: Please enclose copy of Registration Certificates and copy of Memorandum of Association / Trust Deed and Rules and Regulations.

3. F.C.R.A.Registration Number: _____

Note: Please enclose xerox copy of certificate.

4.
 - i. Registered Address of Head Office:
Area of Operation:
 - ii. Address of Sub-Branche s/Centres:
Area of Operation:

5. Other Details:
 - i. Name and designation of the Chief Functionary or contact person:
 - ii. Address for regular correspondence:
 - iii. Telephone number (Office and Residence):
 - iv. Fax number:
 - v. Email address:

6. Members of Governing Board of Organisation/Trust/Society:
Please enclose list of office bearers in the following format.

Sr.No.	Name	Designation	Age	Occupation	Since when associated with Organisation
1	2	3	4	5	6

7. Organisation Structure:

Please indicate the departments, their responsibilities and the authority structure/hierarchy (line of command).

8. Man Power:

Please enclose information in the following format

- (a) Honorary workers

Sr. No.	Name	Designation	Age	Occupation	Qualification		Since when associated with Organisation
					Educational	Experience (yrs.)	
1	2	3	4	5	6		7

(b) Paid workers

Sr. No.	Name	Designation	Age	Qualification		Since when associated with Organisation
				Educational	Experience (yrs.)	
1	2	3	4	5		6

9. Equipment and infrastructure:

Please enclose information in the following format

(i) Fixed assets (capital)

Sr.No.	Type	Number	When purchased
1	2	3	4

(ii) Equipment

Sr.No.	Name of Equipment	When purchased
1	2	3

10. Funding sources:

Please state names and address of funding agencies.

11. Projects handled in past/on-going:

Please enclose information in the following format.

Sr. No.	Name of Project	No. of beneficiaries	Amount involved	Year of start of implementation	Year of Completion if applicable	Funding sources
1	2	3	4	5	6	7

12. Largest project handled:

Comment briefly on the largest project (financially or man power-wise) handled so far, indicating specifically difficulties experienced in the project and any other salient experiences.

13. Relationship with Government Departments:

- i. Please indicate if you have implemented any Government programmes in the past. If yes, please indicate description of the project and amount involved.
- ii. Please describe what Government programmes/schemes are being implemented presently by you. Please state amount involved.

14. Tribal Development related projects handled:

Please provide the relevant information with all details.

15. Details of Natural Resources Management projects implemented:

Experience of the PIA in the following fields: Indicate the projects/ activities implemented with all details.

- i. Horticulture
- ii. Afforestation
- iii. Soil conservation
- iv. Water resources development
- v. Watershed development
- vi. Community health
- vii. Women development activities
- viii. Agricultural development
- ix. Non farm sector activities
- x. Any other tribal development projects implemented.

16. Developmental Approach

- i. Which area/disciplines you prefer to work in?
- ii. How do you choose a village to work in?
- iii. How do you approach the village?
- iv. What programs do you introduce initially?

17. Please enclose copies of the following:

1. Audited financial statement for the past 3 years.
2. Annual reports, if available.
3. Evaluation reports, if available.
4. Any other literature, if available.

Place:

Signature

Date:

Name and Designation:

Name of the Organisation:

Annexure - IV

Tribal Development Fund - Project Area Data Sheet

1. Location of the proposed project:
Name(s) of village (s), Taluka and District
2. Features of the project area:
Nearness to the town, road connection, village market, school, primary health center, bank, cooperative society etc.
3. Month and year since PIA has been active in the proposed project area.
4. Did the PIA participate in implementing any Government programmes or privately funded schemes in the proposed area?

If yes, give brief description in the following format:

Sr. No.	Name/Type of Scheme	Number of Beneficiaries	Date of Commencement	Date of Completion	Departments involved	Financial Outlay	Funding Source
1	2	3	4	5	6	7	8

5. Proportion of tribal population in the project area and their break up.
6. What is literacy rate in the project area?
7. Land holding pattern of the tribal families in the project area:
 - Total number of tribal families:
 - Tribal families having area less than 5 acre:
 - Landless tribal families:
8. Average rainfall received in the area:
9. Irrigation sources available in the programme area:

	<u>Crops</u>	<u>Area</u>
Perennially irrigated:		
Seasonally irrigated:		
10. Existing cropping pattern:
 - Horticulture crops:
 - Field crops:
11. Other prominent allied activities in the village:
 - Dairy: Breed, No. of animals, Milk production, Milk route etc.
 - Poultry: Breed, Market
 - RNFS activities: Activity and backward & forward linkages for the activity
12. a) What alternative employment opportunities, other than agriculture tribal crafts etc. are available in or near the proposed project site?

b) How far are such opportunities from the proposed project area?

c) Migration status from the village: Men/ women migrating, No. of days of migration, nature of work, income from migration etc.

13. Have the tribal participants any experience in cultivation of horticulture/ tree crops under Tribal Sub Plan (TSP) or any other programme?
14. Give a brief description of the community organisations existing in the village.
15. Please indicate any community activities completed by the villagers.
16. Please indicate instances of previous work on any land based activities such as soil and water conservation, afforestation etc. done by the villagers.
17. Is the village included or proposed to be included in any Tribal Sub Plan activity? If yes, what work has been carried out so far under the specific scheme/project?
18. What is the Service Area Bank and how far is the nearest bank from the village? (Please give name and address of Bank).

Note : Please enclose a map of the programme area.

Place _____

Signature

(Name and designation)

(Name of the organisation)

Date _____

Annexure - V

Tribal Development Fund – Preparation Project Feasibility Report

Terms and Conditions

1. Selection of Project Area

The criteria for selection of project area are presented at Item No. 9.1.

2. Project Preparation and Related Financing

2.1 The project report will be prepared in accordance with the terms of reference laid down by NABARD for the purpose.

2.2 NABARD shall sanction the grant for project feasibility report preparation to PIAs. NABARD will also pay fifty percent of the sanctioned amount as an advance on NGO acceptance of the terms and conditions and the rest of funds in suitable installments in accordance with the progress of project preparation work. Before drawal of each grant installment, the PIA shall certify that expenditure incurred / to be incurred for preparation of feasibility report will not be got reimbursed from any other source. However, the final settlement for all claims will be on the basis of actuals, bearing a reasonable relationship with norms and standards for all costs prevailing in the project area, and not in terms of lumpsum amount.

2.3 NABARD reserves the right to retain 10% of the sanctioned amount till a satisfactory project feasibility study report is submitted by PIA. In the normal course, PIA will submit two draft copies of the project report to NABARD within three months of the first receipt of the grant. NABARD shall communicate to PIA, comments thereon, if any, within one month. Thereafter, PIA will submit three copies of the suitably modified final report within one month.

2.4 PIA shall maintain notes on its experience in preparing the project feasibility report and periodically submit a copy of the same to NABARD. A work plan for preparation of the project report along with funds required month-wise shall be submitted by PIA before commencement of the work. The release of advance from the sanctioned amount will depend on satisfactory progress of work according to the work plan.

3. Documentation and Monitoring

3.1 A separate account for receiving and utilising the grant for project preparation with adequate documentary evidence by way of bills, receipts, vouchers, etc., will be maintained by PIA. NABARD shall have access to inspect the accounts and documents maintained for the purpose by deputing its officers or by calling for the documents in the original or as copies.

3.2 NABARD will have the right to monitor the progress in project preparation work by deputing its officers to the project site.

4. Liability

4.1 In the event of any misutilisation of funds or utilisation of funds for the purposes not specified under any letter of sanction issued by NABARD or any agreements entered into by NABARD with the PIA, NABARD reserves the right to suspend disbursements of grants for project preparation and/or project implementation and demand refund of amount so misutilised / utilised for purposes not specified from the PIA.

5. No Obligation for Project Financing

5.1 The sanctioning of a grant to PIA for project preparation does not automatically confer on PIA a right to subsequent financing by NABARD for the investments proposed under the project.

5.2 A decision for financing the investments proposed under the project will be taken on merits of the case. The project feasibility study report submitted by the PIA will be scrutinized and sanctioned, if found suitable, by NABARD. The sanction will be subject to the general conditions laid down under the terms of reference mentioned in Annexure-V and any other conditions laid down at the time of sanctioning the project.

6. Participation by the Community

6.1 The project feasibility study report and planning for the development will be done with the full involvement and participation of the tribal community.

Annexure - VI

**Tribal Development Fund -
Letter of Consent of the Participant Family**

Sr.No. _____

Date:

We

1) Mr.

Village:

Hamlet:

2) Mrs.

Taluka:

District:

the residents of the above mentioned village and we are willing to sign this letter of consent for the participation in the programme assisted under Tribal Development Fund (TDF) of NABARD.

We shall implement the programme on our own land. We are attaching the seven twelve and eight A extracts of our land herewith.

Details of land:

Total own land of family ____Acre _____Guntha

I/We own land ____Acre _____Guntha and are willing to undertake the proposed activity on ____Acre _____Guntha.

Presently this land, as per Seven Twelve Extracts & Eight A, is in name of:

1. Mr.

2. Mr.

3. Mr. .

Mr./Mrs. _____ (Participant's name) is my _____. As per the law his/ her share of the land is _____acre_____guntha. I give my consent to him / her for undertaking land-based activity on this land under TDF.

We, as participant/s of the programme agree to observe the following rules and conditions for successful implementation of the Programme in our village:

1. We are participating in the programme on our own 'Will'.
2. We will complete all the work related with the activity according to the guidance of the Programme Implementing Agency (PIA).
3. We will follow all the guidelines given by the PIA.
4. We and our family will complete all the work related with core activity of the programme ourselves. We will not hire any outside labour for the core activity.
5. We will participate in all the activities being implemented under TDF in the programme.
6. We will not sell our land on which we have taken the land-based activity (Horticulture/ Forestry/Sericulture) for a period of atleast 20 years. We will not cut any tree from the wadi developed under the programme.
7. We are ready to become member in SHGs & Village Planning Committee (VPC) with other participants.
8. We will willingly participate in all types of meetings held in the village and contribute to the discussions.
9. We will keep away from all types of disputes, at personal or community level, based on caste, religion, class, politics or difference of opinion, which may affect the Programme. If any such dispute occurs in the village, we will provide help in settling it at the village level itself through democratic processes.
10. We are agreeable to repay the loan amount taken from SHGs & Village Planning Committee.

11. We will be responsible for the tools/ equipments provided by the programme. We will keep these equipments/ tools till the end of the programme
12. We and our family members will not indulge in any vices (alcoholism, gambling etc).
13. We shall be in agreement with all decisions taken by the VPC/PIA for the successful implementation of the programme.
14. We are ready to sell our production from the land through Village Planning Committee.

We are in full agreement with the above rules and conditions. We understand that these are binding on us and our family members. If any of these rules are violated by us or our family members, we would be fully responsible and any decision taken on this violation by the VPC/PIA would be acceptable to us.

We are signing this agreement letter, based on full understanding and on our own choice, on (day) _____, date / /20 , in the presence of witnesses.

Place:
Date:

(Signature of wife & husband)

Name of Witnesses

Signature

1.

1.

2.

2.

Annexure - VII

Tribal Development Fund - Release of Grants to PIAs for Implementation of Sanctioned Project - Terms & Conditions

1. Involvement of the Community

1.1 PIA shall ensure that the participating tribal families are willing in principle to participate effectively in the project and also providing entire family labor required to complete the core activity.

1.2 PIA shall ensure that the tribal families shall agree to work in groups for timely completion of works.

1.3 PIA shall ensure that the tribal families are willing to contribute a fixed amount on a regular basis for creation of a corpus in the village.

2. Work Execution

2.1 PIA shall get the letter of consent from the participant tribal families before the implementation of the project.

2.2 PIA shall open an exclusive project account in a designated bank for receiving funds under the project and execute the project through active participation by the community and in cooperation the concerned departments or agencies of the central and state government and the National Bank for Agriculture and Rural Development (NABARD).

2.3 The work shall be executed in accordance with the project feasibility report approved and any other conditions stipulated by NABARD at the time of sanction of the project.

2.4 The PIA shall be solely responsible for satisfactory work execution.

2.5 The PIA shall maintain competent technical staff as stipulated in the terms of reference as well as the agreements of sanction and the said staff will be resident near the project location.

2.6 The PIA shall review the progress of work at least once every month in a formal meeting convened for that purpose.

2.7 The PIA should ensure that there is a strong emphasis on use of local, low cost resources. All activities should be carried out in a technically sound and simple manner, which can be understood by the participants so that they can replicate such measures by themselves.

2.8 To inculcate good credit habits among the participants, a part of the Project Support (minimum 10%) may be provided as loan to Project Implementing Agency (PIA) for on lending. The PIA shall be responsible to design and implement a credit programme in the programme villages as the programme progresses. The loan period and interest rate for on lending to the project participants decided at the time of sanction of the project would be the guiding factors for designing the credit programme at the participants level.

3. Financing Arrangements

3.1 Once the Project Report is approved and sanctioned by NABARD/ PSC, funds for the first six months as advance shall be released by NABARD as per the work plan submitted by PIA, which indicate both physical and financial coverage of the project. The disbursement includes both cost of project measures and management cost of PIA. An exclusive project account may be opened by the PIA in the designated bank.

3.2 Release of funds towards project management will be proportional to the quantum of work done under project measures.

3.3 The funds are replenished when atleast 60% of the released amount is utilized and when the stipulated project measures as approved in the Project Report are being implemented properly as reviewed in the monitoring study.

3.4 Application for release of replenishment requests shall be accompanied by a certificate from the PIA that the work for the preceding period has been executed to the extent of 60% of the physical and financial programme indicated in the sanctioned project document for which the previous installment was drawn and the work has been executed according to the technical specification prescribed for each item. Proper records and books of accounts have been maintained for the work that has been executed.

3.5 NABARD shall have the right to inspect at the site the progress of the work and the release of subsequent installments will be contingent upon NABARD satisfying itself regarding the progress.

3.6 The amount released as advance for project implementation, if not utilised for the purpose during the period for which it was released, shall be repaid to NABARD by the PIA.

4. Work Inspection and Certification

4.1 The PIA shall maintain on its record a monthly work completion report. The PIA should certify at the completion of a particular unit of work that the work has been carried out according to the technical norms prescribed in the terms of reference and the project sanctioning documents. If there are any deviations from the norms this should be clearly indicated and reasons cited therefor.

4.2 The completed work and the records maintained by the PIA and peoples' organisations will be open to inspection and audit by NABARD's staff or representatives appointed by NABARD for this purpose or by calling for the documents in the original or as copies.

4.3 Inspection and audit reports by NABARD or its representatives shall be made available to the PIA after the completion of such inspection/audits.

5. Maintenance of Records

5.1 The PIA shall be responsible for maintenance of all records relating to the projects supported out of Tribal Development Fund. The records to be maintained shall include among others:

- i. Participants register
- ii. Appropriate journals and ledgers with double entry system of accounting
- iii. Cash book for daily cash transactions
- iv. Appropriate bills and vouchers
- v. Dead stock register
- vi. Stock issue / Stock consumption register
- vii. Activity completion register
- viii. Payment register
- ix. Loan disbursement and repayment register
- x. Proceedings of the VPC meetings (with individual VPC)
- xi. Programme area map that show individual project sites, water resources and other relevant information
- xii. Staff movement register

5.2 NABARD, in consultation with the PIAs and other experts, may prescribe from time to time the format in which the records are to be maintained and the reports to be submitted for monitoring project implementation.

5.3 The PIA is also required to collect, maintain and furnish specific information for the purpose of monitoring the impact of various project measures on the cropping pattern, migration, survival of sapling planted etc. in the project to NABARD from time to time.

6. Maintenance of Works/ Treatments

6.1 The responsibility for maintaining the treatments and other works taken under the project from the beginning of the project as well as after the completion of the project shall rest with the Village Planning Committee.

6.2 The PIA is to ensure that VPC shall a Village Fund through contribution by tribal participants, which can be used for community property management and any other activity with the approval of the participants. The quantum of contribution and periodicity shall be decided by the VPC themselves.

7. Liability

7.1 In the event of any misutilisation of funds or utilisation of funds for the purposes not specified under any letter of sanction issued by NABARD or any agreements entered into by NABARD with the PIA, NABARD reserves the right to suspend disbursements of grants for project implementation and demand refund of amount so misutilised/ utilised for purposes not specified from the PIA.

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