

Rajasthan Forestry and Biodiversity Development Project (RFBBDP)

Implementation Guidelines for Conducting Livelihood Promotion Activities of Self-Help Groups (SHGs)



Rajasthan Vaniki Evam Jaiv Vividhta Vikas Samiti (RVJVS)

Rajasthan Forest Department and Rajasthan Gramin Aajeevika Vikas Parishad
Rural Development Department



Rajasthan Forestry and Biodiversity Development Project (RFBDP)

Implementation Guidelines for Conducting Livelihood Promotion Activities of Self- Help Groups (SHGs)

Guideline Introduction

The Government of Rajasthan is committed to the inclusive and sustainable socio-economic development of forest areas and forest-dependent communities in the State. To realize this vision, the Rajasthan Forestry and Biodiversity Development Project (RFBDP) is being implemented as an integrated initiative aimed at linking forest conservation and biodiversity enhancement with livelihood development, thereby ensuring sustainable income growth for local communities.

Experiences from the project have clearly indicated that women-led Self-Help Groups (SHGs) in rural and forest fringe areas serve as effective instruments for livelihood promotion, financial inclusion, and community empowerment. Through these groups, not only are income-generating activities encouraged, but collective decision-making, financial discipline, and entrepreneurial skills are also strengthened.

In this context, as a part of the livelihood promotion activities of RFBDP, it has been proposed to provide support to Self Help Groups through the Livelihood Promotion Fund (LPF). This fund is made available in the form of a credit line and operates as a revolving fund, ensuring that its benefits may gradually reach a larger number of groups in the future.

The objective of this Operational Guideline is to provide a clear, transparent, and standardized operational framework for the implementation of livelihood promotion activities under RFBDP. The guideline systematically details the directions related to selection and eligibility of SHGs, preparation of livelihood and business plans, process of financial assistance, permissible utilization of funds, financial management and repayment, capacity building, market linkage, monitoring and evaluation, and grievance redressal.

This guideline ensures that livelihood promotion interventions remain purposeful, accountable, and result-oriented, while supporting the goals of women's empowerment, sustainable livelihood development, and conservation of natural resources.



सत्यमेव जयते

Sanjay Sharma
Minister of State (Independent Charge)
Forest, Environment, Climate Change,
Science and Technology Department,
Government of Rajasthan



Message

The Government of Rajasthan is committed to sustained and inclusive efforts for the conservation of forest resources as well as the socio-economic empowerment of forest-dependent communities. To achieve this vision, the Rajasthan Forestry and Biodiversity Development Project (RFBDP) is being effectively implemented in selected districts with the primary objective of ensuring sustainable and long-term livelihood enhancement for rural and forest-dependent families.

To strengthen the active participation of forest-dwelling communities, especially women, Self Help Groups (SHGs) have been recognized as an effective medium for livelihood promotion. Through community participation, judicious utilization of local resources, and entrepreneurship-based interventions, alternative sources of income can be developed, thereby simultaneously achieving the objectives of forest conservation and biodiversity enhancement.

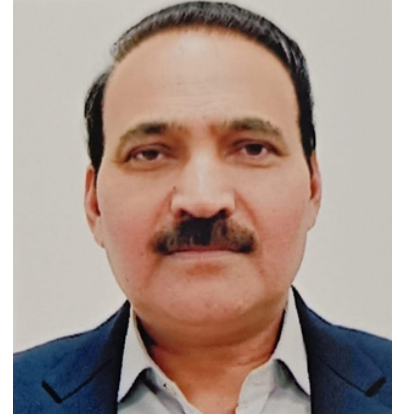
For this purpose, a collaborative partnership has been established between the Rajasthan Forest Department and the Rajasthan Grameen Aajeevika Vikas Parishad (Rajeevika). This guideline presents a clear, transparent, and standards-based framework for implementation of livelihood promotion activities under RFBDP, ensuring integrated arrangements for financial assistance, capacity building, technical support, and market linkage. I am confident that this initiative will play a significant role in making forest-dependent communities self-reliant, promoting women's economic empowerment, and realizing the goals of sustainable development at the grassroots level.

(Sanjay Sharma)



सत्यमेव जयते

Anand Kumar, I.A.S.
Additional Chief Secretary
Forest, Environment and Climate Change,
Government of Rajasthan



Message

The Rajasthan Forest Department is committed to translating the concept of sustainable forest management into practice for the socio-economic upliftment of communities dependent on forests, alongside the conservation of the State's forests and biodiversity. It is well recognized that long-term forest conservation is not possible without secure, diverse, and sustainable livelihood opportunities. With this perspective, the Rajasthan Forestry and Biodiversity Development Project (RFBDP) is being implemented as an integrated initiative that connects conservation, enhancement, and livelihood development.

The objective of RFBDP is to reduce pressure on forest areas while providing environment-friendly and alternative livelihood opportunities to local communities, especially women. In this regard, Self Help Groups (SHGs) have been adopted as an effective platform through which income-generating activities based on local resources, value addition of non-timber forest products, agroforestry, animal husbandry, and micro-enterprises are being promoted. This will not only enhance household incomes but also strengthen community participation and foster a sense of stewardship toward the forests in the state.

This operational guideline is an important instrument of convergence established between the Forest Department and the Rajasthan Grameen Aajeevika Vikas Parishad (Rajeevika), which provides direction for planned, transparent, and result-oriented implementation at the field level. I am confident that effective compliance with this guideline will strengthen sustainable forest management and ensure long-term improvement in the livelihoods of forest-dependent communities while maintaining a balance between conservation and development.

(Anand Kumar)



सत्यमेव जयते

Shreya Guha, I.A.S.
Additional Chief Secretary
Rural Development Department,
Government of Rajasthan



Message

The rural development vision of the Government of Rajasthan is centred on building a self-reliant rural economy through livelihood generation, social inclusion, and institutional strengthening. To achieve this objective, effective convergence among various departments and schemes has been adopted as a key strategy to ensure optimum utilization of resources and to achieve timely and sustainable outcomes at the grassroots level.

In this regard, an official Memorandum of Understanding (MoU) was signed on 7 August 2025 between the Rural Development Department and the Rajasthan Forest Department for effective implementation of livelihood promotion activities under the Rajasthan Forestry and Biodiversity Development Project (RFBDP). Its objective is to effectively connect the strong community institutions developed under the National Rural Livelihood Mission (NRLM) -especially Self-Help Groups (SHGs), Village Organizations (VOs), and Cluster Level Federations (CLFs) - with livelihood promotion activities in forest areas.

This operational guideline acts as a practical bridge between the livelihood-based institutional structures of the Rural Development Department and the field-level expertise of the Forest Department. Through this, selected Self Help Groups are provided with an integrated and standardized system of financial assistance, capacity building, entrepreneurship support, and market linkage. I am confident that through the coordinated efforts of the Rural Development Department, Forest Department, and Rajeevika, this initiative will successfully strengthen the incomes of forest-dependent families, promote women's economic empowerment, and achieve the shared goals of inclusive and sustainable rural development.

(Shreya Guha)



सत्यमेव जयते

Pavan Kumar Upadhyay, I.F.S.
Principal Chief Conservator of Forests
(Head of Forest Force) Rajasthan



Message

The Rajasthan Forest Department is working with an integrated and multidimensional approach for the conservation of the State's forests, biodiversity, and natural resources, along with the sustainable socio-economic development of forest-dependent communities. In this direction, the Rajasthan Forestry and Biodiversity Development Project (RFBDP) is being implemented as a timely and result-oriented initiative aimed at effectively linking forest conservation with livelihood promotion.

It is an accepted fact that long-term forest conservation is not possible without livelihood security and economic empowerment of communities residing in forest areas, especially women. With this perspective, under RFBDP, Self Help Groups (SHGs) have been identified as a major medium for livelihood-based interventions. Through these groups, efforts have been made to ensure sustainable income growth for forest-dependent families by promoting financial inclusion, skill development, entrepreneurship promotion, and market linkages.

This operational guideline represents the practical framework of institutional coordination established between the Rajasthan Forest Department and the Rajasthan Grameen Aajeevika Vikas Parishad (Rajeevika). It clearly defines transparent and standardized procedures ranging from SHG selection to utilization of livelihood promotion funds, financial management, capacity development, monitoring, and evaluation. I believe that effective implementation of this guideline will ensure planned and accountable execution at the field level while strengthening forest conservation, livelihood promotion, community participation, and social inclusion.

(Pavan Kumar Upadhyay)



सत्यमेव जयते

Rajesh Kumar Gupta, I.F.S.
Project Director
Rajasthan Forestry and
Biodiversity Development Project



Message

The Rajasthan Forestry and Biodiversity Development Project (RFBDP) is bringing positive transformation in the lives of forest-dependent communities, especially women, by linking forest conservation and biodiversity enhancement with livelihood development. With the support of the Rajasthan Grameen Aajeevika Vikas Parishad (Rajeevika) under the Rural Development Department, significant steps are being taken for livelihood promotion of 1200 Self Help Groups (SHGs) across 13 districts.

These women-led groups will strengthen self-reliance through income-generating activities based on local resources, while this operational guideline provides a clear and transparent framework for selection, financial management, capacity building, and monitoring.

The livelihood-based interventions implemented under RFBDP directly contribute to the achievement of the United Nations Sustainable Development Goals (SDGs), particularly SDG-1 (No Poverty), SDG-5 (Gender Equality), SDG-8 (Decent Work and Economic Growth), and SDG-15 (Life on Land). Effective implementation of this guideline will strengthen women empowerment, ensure sustainable growth in rural incomes, and reinforce the objectives of community-based development and sustainable forest management.

(Rajesh Kumar Gupta)

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List of Abbreviations

Abbreviation	Full Form
CLF	Cluster Level Federation
CSR	Corporate Social Responsibility
DCF	Deputy Conservator of Forests
DMU	Divisional Management Unit
DPM	District Project Manager
DPMU	District Project Management Unit
FPO	Farmer Producer Organization
IGA	Income Generating Activity
LPF	Livelihood Promotion Fund
MCLP	Micro Credit Livelihood Plan
MoU	Memorandum of Understanding
NRLM	National Rural Livelihoods Mission
PFT	Project Facilitation Team
RFBBDP	Rajasthan Forestry and Biodiversity Development Project
RFD	Rajasthan Forest Department
RGAVP	Rajasthan Grameen Aajeevika Vikas Parishad (Rajeevika)
SHG	Self-Help Group
UC	Utilization Certificate
VDVK	Van Dhan Vikas Kendra
VO	Village Organization

Rajasthan Forestry and Biodiversity Development Project (RFBBDP)

Guideline for implementation of Livelihood Promotion Activities of Self-Help Groups (SHGs)

1. Introduction

One of the objectives of the Rajasthan Forestry and Biodiversity Development Project (RFBBDP) is to increase the income of rural and forest-dependent families and to provide them with sustainable and long-term livelihood options. In this direction, special importance has been given to Self Help Groups (SHGs) formed by women, as economic empowerment of rural communities through community institutions has proven to be more effective, sustainable, and viable in the long term.

For achieving this objective, a formal Memorandum of Understanding (MoU) has been executed between the Rajasthan Forest Department and Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP/Rajeevika). Under this agreement, a maximum of 1,200 Self Help Groups formed or adopted within the project operational area shall be provided financial assistance of up to ₹1,00,000 (Rupees One Lakh only) per group in the form of the Livelihood Promotion Fund (LPF) for implementation of Income Generating Activities (IGAs) under the RFBBDP project. The said fund shall be utilized in accordance with the Rajeevika guidelines for livelihood strengthening activities. This fund shall be repayable and shall function in the nature of a revolving fund.

2. Objectives

The purpose of this guideline is to provide clear and structured directions for the implementation of livelihood promotion activities under RFBBDP. The specific objectives are as follows:

1. To ensure selection/adoption of already formed Self Help Groups in the project area and, wherever required, formation of new Self-Help Groups, so that an organized livelihood structure may be developed in every operational village.
2. To provide financial assistance to selected Self Help Groups for income generation activities, enabling them to start small enterprises, agriculture-based, livestock-based, or non-farm microenterprises at group or individual level.
3. To strengthen capacity building and skill enhancement of Self-Help Groups and their members, enabling them to connect with modern technical resources, enterprise management, marketing, and financial literacy.
4. To ensure that the Livelihood Promotion Fund is utilized only for the prescribed purpose and is repaid in a timely manner, so that the fund remains available and benefits other groups as well.
5. To increase the income of rural and forest-dependent families and strengthen community empowerment, thereby ensuring long-term self-reliance.

3. Implementation Framework

3.1 Operational Area

Project activities shall be implemented only in 800 selected villages of approved districts (available as per Annexure-1), which have been identified as operational areas under RFBBDP. In these villages, assistance shall be provided to active Self-Help Groups (SHGs), Village Organizations (VOs), and Cluster Level Federations (CLFs) as per the existing standard procedures of Rajeevika. The entire process shall be carried out under the guidance of the concerned District Project Manager (DPM), Rajeevika, and Deputy Conservator of Forests (DCF), Forest Department.

3.2 SHG Selection Process

- The process of selection of Self-Help Groups shall be completely transparent, clear, and standards based. Under this process, the Rajasthan Forest Department (RFD) shall first provide Rajeevika with the official list of its operational villages, after which Rajeevika shall prepare and provide to the department a list of all Self-Help Groups (SHGs) formed in those villages.
- For identification and selection of eligible Self-Help Groups (SHGs) for support under the project, the Rajasthan Forest Department (RFD) has developed an SHG Selection Tool. This tool shall be used by local forest staff and the Project Facilitation Team (PFT) to ensure transparent and objective selection of SHGs based on prescribed criteria.
- The Project Field Team of the Forest Department and local forest staff shall shortlist those groups with the help of the SHG Selection Tool that are eligible for Livelihood Promotion Fund assistance and other capacity development support.
- The selected list shall be verified by the Deputy Conservator of Forests (DCF), Forest Department, and thereafter shall be forwarded to the concerned DPM, Rajeevika, so that further processes such as re-verification, validation, and approval may be completed.

3.3 Preference Criteria

- During selection of Self-Help Groups, preference shall be given to those groups already engaged in forest-based livelihood activities. Rajeevika shall extend support for selection of such Self-Help Groups.
- It is expected that if the Rajeevika team receives information regarding the activities of any such Self-Help Group, then the said information shall be brought to the notice of the Divisional Management Unit (DMU), Forest Department level, or the Project Facilitation Team (PFT) of the Forest Department.

3.4 Number of groups

- A maximum of two SHGs from each village shall be aided so that equitable distribution of resources may be ensured.

- In villages where no Self Help Group exists, or where formation of new Self Help Groups is proposed in relation to achievement of the objectives of the RFBBDP project, such new Self Help Groups shall be formed as per the norms of the National Rural Livelihoods Mission (NRLM), and such newly formed groups shall also be selected for Livelihood Promotion Fund assistance through the same process.

4. Scheme and proposal

- Every Self-Help Group shall prepare a Micro Credit Livelihood Plan (MCLP), as prescribed by Rajeevika, for obtaining the Livelihood Promotion Fund. The MCLP format is available at Annexure-2. Along with this, the business plan form based on Annexure-3 shall also be fully completed and attached (wherever applicable) Preparation of MCLP and SHG business plan proposals shall be undertaken by the PFT team of the RFBBDP project under the guidance of the field team of RGAVP.
- The entire proposal shall be examined at the level of the concerned Block Officer of Rajeevika, Village Organization, and Cluster Level Federation.
- After approval from the Block Level, Village Organization, and Cluster Level Federation, the proposal shall be reviewed and verified by the District Project Manager, Rajeevika. Thereafter, along with recommendations, the proposal shall be forwarded to the Deputy Conservator of Forests, Forest Department, for approval and release of the Livelihood Promotion Fund.
- If the proposal is found satisfactory, the Deputy Conservator of Forests shall approve the same and release the Livelihood Promotion Fund amount to the DPM, RGAVP, who shall transfer the amount to the concerned Self-Help Group as per the standard procedures of RGAVP.
- It is specifically noteworthy that all transactions related to the fund shall be carried out only through bank accounts and no cash transaction shall be permitted under any circumstances.

Process Flow and Indicative Timelines

Stage	Level	Key Activity	Indicative Timeline
1	SHG & Block Level	Preparation of MCLP and Business Plan by SHG and submission to RGAVP Block Officer	7 days
2	Village Organization (VO)	Technical and financial appraisal of proposal; if found suitable, forwarding to CLF	7 days
3	Cluster Level Federation (CLF)	Collective evaluation and recommendation; forwarding to DPMU (Rajeevika)	7 days
4	DPMU (Rajeevika)	Review, verification, and recommendation; forwarding to DMU (Forest Department)	7-10 days
5	DMU (Forest Department)	Final approval and release of Livelihood Promotion Fund to RGAVP (through bank transfer only; no cash transactions)	10 days

5. Processes and Standards

The entire process for preparation and approval of Livelihood Promotion Fund proposals shall be in accordance with the standard system adopted by Rajeevika. This shall include all provisions related to use of various document formats, rotation system, determination of loan

instalments, recovery process, record maintenance, and progress reporting. Further, the following major indicators are proposed for effective monitoring and evaluation:

- **Fund Utilization Rate:** This shall indicate the percentage of utilization of the sanctioned amount and reflect the effectiveness of use of the fund.
- **Repayment Performance:** Financial discipline of the group shall be assessed through the repayment rate.
- **Profit Realization:** Actual income and profit generated from approved activities shall be assessed to evaluate the financial sustainability of the enterprise.
- **Member Participation & Rotation:** Equal participation of all members in the loan rotation system shall be ensured.
- **Record Maintenance & Reporting:** Timely submission of regularly updated progress reports, bank passbooks, and Utilization Certificates (UCs) shall be ensured.

6. Approval and Fund Transfer

Final examination of the submitted proposal shall be carried out by the concerned Deputy Conservator of Forests (DCF). If the proposal is found appropriate and eligible, the Livelihood Promotion Fund amount shall be transferred to the District Project Manager, Rajeevika. Thereafter, the District Project Manager, Rajeevika, shall transfer the amount through the concerned Cluster Level Federation into the bank accounts of the concerned Self-Help Groups through the Village Organization.

7. Utilization of Funds (Permissible Activities)

- The LPF shall be utilized only for Income Generating Activities (IGAs) and related supportive works. An indicative list of IGAs is available as Annexure-4.
- This shall include forest produce-based activities (collection, value addition, processing, and marketing etc.), agriculture and horticulture activities (seed production, vegetable cultivation, floriculture, nursery development, water conservation irrigation etc.), livestock activities (dairy, goat rearing, poultry, fodder production etc.), non-farm microenterprises (tailoring, embroidery, food processing, mobile repairing, solar equipment repair, handicrafts etc.), product branding, packaging and labelling, establishment of nurseries, skill development for local enterprises, nature-based tourism, plantation and environmental activities, and all other such activities that directly support income enhancement and livelihood expansion of Self Help Group members.

8. Prohibited Activities

- The Livelihood Promotion Fund (LPF) shall not be utilized for any consumption-based, non-productive, or personal requirement-related activities.
- The purpose of this fund is only to encourage productive works and livelihood promotion activities. Therefore, it is clearly directed that the fund shall not be utilized for marriage, religious or social functions, expenditure on ceremonies, personal needs, repayment of old debts, activities related to alcohol and intoxicants, investment in

illegal activities, purchase of luxury items without approval, purchase of livestock or materials under prohibited circumstances, illegal forest produce trade, speculative or money-lending activities, purchase of immovable property or land, or any other activity not directly related to livelihood promotion and income enhancement.

The financial assistance (₹1 lakh per SHG) to be provided to each selected Self-Help Group (SHG) under RFBBDP is entirely different from the regular Community Investment Fund (CIF) provided by RGAVP, and there should be no confusion in this regard, although the nature of utilization may be similar. If any Self-Help Group has already received CIF from RGAVP and is later selected for support under RFBBDP, it shall not be deprived of this assistance. Under RFBBDP, CIF support shall depend upon the performance and actual requirement of the group, especially where the group desires to expand its Income Generating Activities (IGAs), such as strengthening of equipment and machinery, branding, packaging, processing of NTFP products, etc., for which additional support may be required.

9. Financial Management and Repayment

- At the end of every financial year, the District Project Manager (DPM), Rajeevika, shall prepare complete accounts and audit reports, and the audited Utilization Certificate (UC) in the prescribed format (Annexure-5) shall be submitted to the Divisional Management Unit (DMU), Forest Department.
- It shall be ensured that the fund is utilized strictly in accordance with rules and prescribed objectives. All financial records, documents, and related records shall be safely preserved for a minimum period of seven years so that they remain available for any future inquiry, verification, or audit.
- The Livelihood Promotion Fund shall be made available entirely in the form of a loan, and its repayment within the prescribed timeline shall be mandatory. No more than 12% interest shall be charged from Self Help Group members, and the repayment schedule and period shall be determined in accordance with existing Rajeevika policies.
- In case any group fails to utilize the allocated amount within three months, the released amount shall be returned to the concerned Cluster Level Federation, and on the basis of recommendations from Rajeevika and the Forest Department at the district level, the same may be released to another eligible group of the same village on the basis of MCLP.
- Ownership rights of the Livelihood Promotion Fund shall remain with the concerned Cluster Level Federation of eligible Self-Help Groups.
- Generally, not more than 25% of the total amount received by the group shall be given as loan to any one member, so that benefits of the fund may reach all members equally and excessive financial burden does not arise on any one individual. However, if members of the group feel that a member requires a higher amount and such requirement is urgent and important, the loan amount may be increased on a case-to-case basis with the consent of all members.
- Self Help Groups (SHGs) making timely repayment may be provided additional assistance, enhanced loan limits, or other incentives in future. However, if any group faces difficulty in repayment for any reason, a moratorium period of a maximum of three months may be granted, but payment of interest during this period shall remain mandatory. Through this process, smooth management, transparency, and sustainability of the fund shall be ensured.

- Rajeevika shall share the details of the Livelihood Promotion Fund (LPF) provided to Self Help Groups during each financial year with the Project Management Unit (PMU), RFBDP.

10. Skill Development

- It is specifically emphasized that merely providing financial assistance to Self Help Groups shall not be sufficient. The long-term success of these groups shall depend upon whether their members receive adequate training and guidance in business management, entrepreneurship, technical efficiency, and marketing.
- For fulfilment of this objective, special training programmes and workshops shall be organized from time to time under the project, wherein youth members associated with Self Help Groups (if any) may also be identified and provided special skilling programmes so that they may contribute to technology-based functions in group activities, such as digital marketing, online sales management, accounting, data entry, social media promotion, etc. Along with this, financial literacy shall also be provided to Self Help Groups, enabling them to ensure organized and transparent utilization of funds and timely repayment.
- Rajeevika shall also ensure that Self Help Groups are not only provided training but are also linked with markets and integrated into the value chain of their products, thereby ensuring actual and sustainable increase in their income.

11. Strategy for Marketing and Market Linkage of Self-Help Group Products

For effective utilization of the Livelihood Promotion Fund, it is necessary that special attention be given to marketing and market linkage strategy of products produced by Self Help Groups. In this direction, the role of Rajeevika shall be highly important, which shall provide technical support, training, and platforms for product aggregation, branding, packaging, value addition, and market linkage. Regular participation of Self-Help Group products shall be ensured in local, district, and state-level fairs, exhibitions, and “Haat-Rajeevika” events organized by Rajeevika, thereby providing wider recognition to the products. Along with Rajeevika, institutional platforms such as Forest Department, Farmer Producer Organizations (FPOs), forest produce committees, agriculture and industries departments, etc., shall also be utilized for strengthening aggregation and marketing of products.

In addition, groups shall be linked with online sales platforms (such as GeM, e-Bazaar, Amazon Saheli, Flipkart Samarth, etc.) and soft skill training shall be provided in areas such as digital marketing, customer behaviour, pricing, quality improvement, communication skills, digital transactions, and marketing techniques.

Rajeevika shall implement these training and market linkage activities through its existing structures such as Village Organizations (VOs), Cluster Level Federations (CLFs), and Farmer Producer Organizations (FPOs). Further, partnerships shall be developed with CSR institutions, private companies, and cooperative institutions to promote bulk procurement and marketing support. At project and district level, events such as “SHG Product Fair”, “Forest Livelihood Haat”, or “State-Level Livelihood Exhibition” shall be organized regularly, thereby

providing opportunities for Self Help Group products to connect with wider markets, buyers, and wholesale traders. Through these integrated efforts, SHG products shall be able to establish a strong, sustainable, and brand-oriented market identity from the local to national level.

12. Monitoring and Evaluation

- Success of the Livelihood Promotion Fund (LPF) shall primarily depend upon whether its utilization is transparent, aligned with prescribed objectives, and repaid on time. For this purpose, the Divisional Management Unit (DMU) of the Forest Department and the District Project Management Unit (DPMU) of Rajeevika shall jointly implement the monitoring and evaluation process.
- Monthly and quarterly review meetings shall be organized wherein progress related to fund utilization, repayment, capacity development, and income enhancement shall be reviewed. In addition, direct inspection of at least 10 percent of activities shall be mandatory.
- Major indicators for monitoring and evaluation shall include the following:
 - ✓ Timeliness in selection of Self-Help Groups and preparation of MCLP.
 - ✓ Actual utilization of funds within a maximum period of 30 days after fund distribution.
 - ✓ Repayment rate of minimum 90 percent or above.
 - ✓ Status of increase in average income of the group.
 - ✓ Productive utilization of assets and their continued operational condition.
 - ✓ Number and survival rate of plantations on forest or community land associated with livelihood activities.
 - ✓ Increase in utilization of alternative energy sources (LPG, biogas, solar energy, etc.).
 - ✓ Status of activities related to water conservation, soil erosion control, and biodiversity conservation.
 - ✓ Status of improvement in forest-based livelihoods (NTFPs, beekeeping, medicinal plants, etc.) through livelihood interventions.
- It shall be mandatory to display the RFBBDP/AFD logo on packaging, branding, exhibitions/stalls, etc., of products of Self-Help Groups financed under RFBBDP. Based on these standards, performance of Self-Help Groups shall be evaluated, and corrective measures shall be undertaken wherever required.

13. Grievance Redressal

- To ensure that every Self-Help Group and its members can obtain timely resolution of any issue or grievance related to their rights and responsibilities, a multi-tier grievance redressal system shall be established.
- If any member has any issue or grievance, it shall first be registered at the Self-Help Group level. If unresolved there, the grievance shall subsequently be escalated to the Village Organization (VO), then to the Cluster Level Federation (CLF), thereafter to the District Project Management Unit (DPMU), Rajeevika, and finally, where necessary, to the Divisional Management Unit of the Forest Department. A grievance register or digital tracking system shall be maintained at every level so that grievance status may be regularly monitored.
- Under the grievance redressal system, grievances related to Gender and Social Inclusion, such as gender-based violence, sexual harassment, caste discrimination,

- social exclusion, denial from decision-making processes, or inappropriate workplace behaviour, shall be specifically registered and addressed. For such matters, a Confidential & Sensitive Process shall be adopted, ensuring participation of women members, social workers, or the designated Grievance Officer.

14. Additional Benefits and Convergence

- Rajeevika shall ensure that selected Self-Help Groups (SHGs) are also able to receive support from other sources. For this purpose, benefits of various livelihood-related government schemes shall be facilitated, convergence with other departments and institutions shall be ensured, and SHGs shall be linked with Producer Groups and Farmer Producer Organizations (FPOs), thereby strengthening the entire process of production, marketing, and value addition.
- Wherever applicable and feasible, SHGs shall also be linked with Van Dhan Vikas Kendras (VDVKs) so that scientific collection, value addition, processing, and marketing facilities for forest produce-based activities may be made available. In addition, groups may also be linked with the One District One Product (ODOP) scheme, thereby enabling local products to be developed as brands and connected to markets.
- Capacity Building Training shall be provided to SHGs at various levels, including subjects such as production techniques, quality control, packaging, labelling, financial literacy, digital transactions, marketing, and entrepreneurship skills. Along with this, efforts shall be made to connect them with value chains so that their products may reach larger markets.
- In this process, Rajeevika shall establish coordination with institutions such as National Bank for Agriculture and Rural Development (NABARD), Khadi and Village Industries Commission (KVIC), Rural *Haats*, Farmer Producer Organizations (FPOs), CSR Funds, Industries Department, etc. Through such institutional linkages, SHGs shall be provided technical, financial, marketing, and training support.
- The project shall also ensure that SHGs are not limited only to production activities but are also provided opportunities related to market-based interventions, entrepreneurship development, and local employment generation, thereby enabling group members to develop into self-reliant, economically empowered, and environmentally responsible entrepreneurs in the long term.

15. SHG Management Information System (MIS)

- A Self-Help Group Management Information System (SHG MIS) shall be developed for effective monitoring and evaluation of Self-Help Group activities, ensuring centralized collection, analysis, and reporting of data related to financial and institutional progress of all groups. Through this system, regular recording shall be maintained regarding savings, internal lending, grading status, release of Livelihood Promotion Fund (LPF), and progress of Income Generating Activities (IGAs).
- To promote cooperation and transparency, Rajeevika may provide “Viewing Rights” of its existing MIS to the Rajasthan Forest Department, enabling Divisional Management Units (DMUs) and field-level teams to review the progress of groups. Through this, timely review and required support regarding functioning, financial status, and livelihood activities of Self-Help Groups may be ensured.



Note:

This operational guideline for implementation of Self-Help Groups shall be revised and updated from time to time based on field experiences, feedback received from personnel, and suggestions received from various stakeholders associated with the project.

Annexure-1

List of Districts Covered under RFBBDP Project

S. No.	Division	Name of District
1	Jaipur	Jaipur
2		Alwar
3		Dausa
4	Bharatpur	Bharatpur
5		Dholpur
6		Karauli
7		Sawai Madhopur
8	Ajmer	Tonk
9		Bhilwara
10	Kota	Baran
11		Bundi
12		Jhalawar
13		Kota

Annexure-2

Format for Application for Livelihood Investment under Livelihood Promotion Fund (LPF)

To,

The President,

..... Village Organization

Village Panchayat

Block District

Madam,

We, the members of Self-Help Group (Date of Formation:), intend to avail credit support for enhancing our creditworthiness and for undertaking livelihood generation activities. For this purpose, we request a loan amount of ₹..... under the Livelihood Promotion Fund (LPF).

Details of the SHG

Particulars	Details
Name of SHG	
Number of Members	
Date of Formation	
Total Number of Meetings Held	
Group Corpus (Total Savings + Interest + Penalty, etc.)	
Total Project Support Fund Distributed	
Total Loan Disbursed	
Total Principal Repaid	
Outstanding Principal Balance	
Surplus Amount	
Bank Account Number	
Date of Opening Account	
Bank Name & Branch	
Weekly Savings per Member	
VO/CDO Account Number	
Bank Name & Branch	
Name of Revenue Village	
Name of Gram Panchayat	
Name of Block Office	

Agreement between SHG and Members

Each member hereby agrees to the following conditions:

1. The loan shall be utilized strictly for the intended purpose.
2. The loan shall be utilized within 15 days; failing which, the amount shall be returned to the group.
3. All procured assets/materials shall be subject to verification by the designated committee.
4. Insurance shall be obtained for purchased assets, wherever necessary.
5. Loan repayment shall be made as per the agreed schedule.
6. All SHG norms and rules shall be strictly followed.
7. The purchased assets shall not be disposed of until the loan is fully repaid.



Signatures of SHG Members:

1..... 2..... 3..... 4..... 5.....
 6..... 7..... 8..... 9..... 10.....
 11..... 12..... 13..... 14..... 15.....
 16..... 17..... 18..... 19..... 20.....

SHG Undertaking

The SHG commits to repay the loan amount to the Village Organization within months in instalments of ₹..... per month, along with interest at the rate of%.

The SHG further undertakes that:

- The loan shall be utilized solely for the intended livelihood activity.
- Timely repayment is essential for strengthening the group and sustaining its creditworthiness.
- All proposed livelihood activities shall be environmentally sustainable.

Signature & Seal of SHG Representatives

Date of Application: Date of Proposal Submission: Meeting Number:

Village Organization Undertaking

The Village Organization undertakes to deposit the funds received from the SHG, along with interest, with the Cluster Level Federation as per prescribed norms. It shall also ensure proper utilization of the loan for the intended livelihood activities and monitor its effective use.

Signature & Seal of VO Representatives

Date of Application: Date of Proposal Submission: Meeting Number:

Resolution at Village Organization Level

- ☐ It has been resolved in the Village Organization meeting to provide an amount of ₹..... to the above-mentioned SHG for undertaking livelihood generation activities from the Village Organization fund.
- ☐ It has also been resolved in the meeting to forward the proposal for an amount of ₹..... to the **Cluster Level Federation (CLF)** for financial support for the said livelihood activities.

(Please tick ✓ the appropriate option)

Signature & Seal of VO Representatives

Date of Proposal

Meeting Number:



To be Filled by Cluster Level Federation (CLF)

Fund Source: Project () / Rotation () (*Tick ✓ appropriate option*)

Date of Proposal:

Meeting Number:

Date of MCLP Upload on MIS:

Date of T-2 Application (Fund Module):

Approved Amount: ₹.....

Signature & Seal of CLF Representatives



Micro Credit Plan of SHG Members

Name of Member	Father's / Husband's Name	Social Category	Special Category (Widow / Divyang / Separated)	Purpose of Loan	Estimated Monthly Income from Activity	Total Loan Requirement	Member Contribution	Loan Requested from SHG	Household Monthly Income Details (Income / Expenditure / Balance)	Repayment Details (No. of Instalments / Principal / Interest / Total Instalment Amount)	Priority
Total											

Name of Facilitator: _____

Signature & Seal of SHG Representatives: _____

Annexure-3

Self-Help Group (SHG) Business Plan Format

I. General Information

Particulars	Details
Name of SHG	
DMU	
Block / Range	
Name of VFPMC / EDC	
Date of SHG Formation	
Total Number of Members	
Name of Bank	
Bank Account Number	
Bank Balance (₹) As on-	
Outstanding Loan (Bank / Financial Institution / CLF) (₹)	

II. Business Plan Details

Particulars	Details
Proposed Income Generating Activity	
Number of Participating Members	
Previous Experience in Similar Activities	
Relevant Training Undertaken (if any)	

III. Project Details

A. Fixed Capital

1. Land and Building

Type (Owned / Leased / Rented)	Annual Cost (₹)
--------------------------------	-----------------

2. Machinery and Equipment

S. No.	Description	Required Units	Unit Cost (₹)	Total Cost (₹)
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3. Other Fixed Assets (Fixtures, etc.)

S. No.	Description	Required Units	Unit Cost (₹)	Total Cost (₹)
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B. Working Capital

1. Raw Materials

S. No.	Item Name	Required Units	Unit Cost (₹)	Total Cost (₹)
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2. Utilities

S. No.	Description	Source	Cost (₹)	Total Cost (₹)
1	Electricity / Fuel (Coal / Oil)			
2	Water			

3	Others			
---	--------	--	--	--

3. Manpower

S. No.	Description	Required Units	Unit Cost (₹)	Total Cost (₹)
1				

4. Selling and Distribution Expenses

S. No.	Activity	Cost (₹)
1	Transportation	
2	Commission	
3	Others	

5. Administrative Expenses

S. No.	Activity	Cost (₹)
1	Printing & Stationery	
2	Communication	
3	Others	

C. Total Project Cost (A + B)

Particulars	Amount (₹)
Own Contribution	
Required Loan	
Source(s) of Loan	
Others	

D. Production / Sales Programme

Month	Product	Quantity Sold	Unit Price (₹)	Total Sales Value (₹)
Total				

E. Profitability Projections

Particulars	Amount (₹)
Total Sales Value	
Total Project Cost	
Gross Profit (Sales – Cost)	

IV. Additional Information

Aspect	Details
Target Market	
Contract Terms (if any)	
Processing Steps	
Technical Service Provider (if any)	
Existing Skills	

Proposed Skills to be Acquired	
Required Support Services	
Plan to Access Services	
Others	

V. Risks and Mitigation

Potential Risks	Mitigation Strategy
-----------------	---------------------

VI. Social and Environmental Benefits

Aspect	Details
Environmental Sustainability	
Benefits to Women / Community	
Others	

VII. Monitoring and Benefit Sharing

Aspect	Details
Frequency of Review (Monthly / Quarterly)	
Reviewing Authority (SHG / VO / CLF / Field Staff)	
Benefit Sharing Mechanism within Group	
Others	

VIII. Expected Outcomes

Aspect	Details
Additional Income of SHG / Members (₹)	
Number of Beneficiary Households	
Changes in Women's Role / Empowerment	
Others	

IX. Approvals and Signatures

Designation	Name / Signature
SHG President	
SHG Secretary	
SHG Treasurer	
VO Representative	
CLF Representative	
DPMU Official	
RFBDP Project Officer (DCF)	

Annexure -4

Indicative List of Potential Activities / Products

S. No.	Non-Farm Products	Agricultural Products	Major Forest Produce	Non-Farm Activities
1	Saw-based products	Peas	Tendu leaves	Dairy
2	Lac bangles	Amla	Amla	Poultry
3	Blue pottery	Taramira	Bael	Fisheries
4	Gemstone jewellery	Barley	Vetiver (Khus)	Goat rearing
5	Hand block printing	Bajra	Lemongrass	
6	Handloom products	Chilli	Fuelwood	Tailoring
7	Tie & Dye	Moong	Honey	Beekeeping
8	Miniature paintings	Groundnut	Gum	Canal-based fisheries
9	Rugs and carpets	Rapeseed	Bamboo	-
10	Meenakari work	Mustard	Mahua	-
11	Marble handicrafts	Onion	Mahua flowers & seeds	-
12	Carpet weaving	Sugarcane	Resin	-
13	Sculpture making	Taramira	Tamarind	-
14	Terracotta	Groundnut	-	-
15	Leather products / footwear	Guava	-	-
16	Marble carving	Water chestnut	-	-
17	Glass bangles	Turmeric	-	-
18	Bamboo stools (Mudda)	Cotton fibre	-	-
19	Rag rugs (Chindi Durries)	Orange	-	-
20	Lac products	Sorghum (Jowar)	-	-
21	Spice processing	Cluster bean (Guar)	-	-
22	Paper products	Black gram (Urad)	-	-
23	Embroidery	Barley	-	-
24	Cotton textiles	Moong	-	-
25	Stone cutting	Cotton	-	-
26	Pickle making	Potato	-	-
27	Mango pulp processing	Wheat	-	-
28	Skimmed milk powder	Sesame	-	-
29	Leather tanning	Fennel	-	-
30	Animal feed production	Gram (Chana)	-	-
31	Cotton durries	Chilli	-	-
32	Carpet weaving	Coriander	-	-
33	Weaving (Export durries, khus products)	Garlic	-	-
34	Brass work	Soybean	-	-
35	Slate stone products	Rice	-	-
36	Stone sculpture	Linseed	-	-
37	Block printing	Maize	-	-
38	Wall paintings / murals	Lentil	-	-
39	Namkeen processing	—	-	-

40	Dyeing work	-	-	-
41	Printing work	-	-	-
42	Wooden furniture	-	-	-
43	Leather footwear	-	-	-
44	Leaf plates (Dona-Pattal)	-	-	-
45	Wooden toys	-	-	-
46	Carpentry	-	-	-
47	Soap making	-	-	-
48	Handicrafts	-	-	-
49	Cotton sarees	-	-	-
50	Silk sarees	-	-	-

Note:

The above list is indicative in nature and represents potential livelihood activities that may be supported under the project. The final selection of activities shall be based on local needs, community priorities, feasibility assessments, and alignment with project objectives. This list is not exhaustive, and additional activities may be incorporated based on field-level consultations and emerging opportunities.

Annexure-5

Utilization Certificate

S No	Letter No. Date	Amount

Place:

Jaipur

1. Certified that out of Rs. of grant-in-aid sanctioned under Head during the year in favour of vide order number given in the margin and Rs. on account of unspent balance of the previous year, a sum of Rs. has been utilized for the purpose of for which it was sanctioned and that the conditions on which the grant-in-aid was sanctioned have been duly fulfilled and that the balance of Rs. remaining unutilized at the end of year has been surrendered/deposited vide challan/cheque/Demand Draft No. dated will be adjusted towards grant-in-aid payable during the next year.

Name & Signature of authority Utilizing the grant (District Project Manager, RAJEEVIKA)

2. Certified that I have satisfied myself that the conditions on which the grant-in-aid was sanctioned have been duly fulfilled and that I have exercised the following checks to see that the money was actually utilised for the purpose for which it was sanctioned.

Kind of checks exercised.

- | | | |
|----|----|----|
| 1. | 2. | 3. |
| 4. | 5. | 6. |

Place:

Jaipur

**Name & Signature of authority Utilizing the grant
(District Project Manager, RAJEEVIKA)**