

MEMORANDUM OF UNDERSTANDING (MoU)

AND

shedule Tribe & Schedule Caste Development, Minorities and Backward Classes Welfare Department represented by Programme Director, Odisha PVTG Empowerment and Livelihoods Improvement Programme, 2nd Floor, TDCCOL Building, Rupali Square, Bhoi Nagar, Bhubaneswar-751022, Odisha (hereinafter will be referred to as the "OPELIP"), which shall mean and include its successors shall be known as Second Party.

(OLM and OPELIP are hereinafter collectively referred to as "Parties" and individually as "Party")

This MOU is valid for a period of one year and extendable based on the programme requirement and agreed upon. This MOU will be effective from the date of sign.

The objective of the MOU is to create livelihoods opportunities and the means to address poverty in rural Odisha, by building upon the synergies that can be generated through combined and complementary actions.

NOW THIS MEMORANDUM OF UNDERSTANDING WITNESSES AS FOLLOWS: -

ARTICLE I Programme background

- 1. The OPELIP programme area covers 89 GPs of 22 Blocks in 12 Districts. OPELIP will be implemented by the Micro Project Agencies (MPAs). MPAs are Government agencies implementing Government programme meant for the PVTGs. (The list of Districts, Blocks & Panchayats is at Annexure 1).
- 2. SHGs, CLF and GPLF are the primary grass root institutions through which most programme activities will be implemented.
- 3. Programme will work with and strengthen GPLF, CLF and SHG in 89 GPs as per OLM guidelines; the processes that will be followed will be dovetailed to the status of SHGs functional in the geographical area and requirements of the target groups (PVTGs and other tribal communities in the GPs).

Proposed Partnership in different stages of Grassroots Mobilisation & Strengthening **ARTICLE II**

A. Social Inclusion

As a part of social inclusion policy of the programme (OPELIP), at least 80% household is to be covered under SHG fold in programme areas. Hence, all-out effort is required to promote the SHG and other SHG Anked community institutions like Cluster Level Forum (CLF) and Gram Panchayat Level Federation (GPLF) along with Odisha Livelihoods Mission. Under this inclusion policy three things are to be focused on such as;

- Promotion of SHG led institutions i.e. SHG/CLF/GPLF
- ii. Revival of defunct/inactive SHG/CLF/GPLG
- iii. Strengthening institutions through various capacity building programme.

a) Promotion of SHG led institutions

As part of Promotion of SHG led institutions under social inclusion, the following outcomes are to be achieved.

- a. 80% of the HHs in the programme areas has to be covered under the SHG programme
- b. 100 % (89 GPLF) saturation for GPLF & CLF to be promoted in every villages / cluster of villages and will be strengthened
- c. Revival of defunct/inactive SHGs (50%)
- d. 80-90% SHGs must be graded A & B category
- e. PVTGs representation at the Executive Committee (EC) of CLF & GPLF

To achieve the above targets, following actions need to be taken up by both the programme as mentioned below.

31 No Activities	Responsible		Funding
	OPELIP	OLM	support

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The state of the s	-		OPELIP will do SHG / CLF / GPLF mapping-stock taking Identify the left-out	CRP round should be done across all 89 GPs. OLM will take necessary steps for	OLM has to provide fund for CRP round
Jahr		Promotion of	households (not in SHG fold) by name and submit the list to OLM.	formation of SHG/CLF/GPLF with due procedure as per their guidelines.	CRPTOUNG
1	1	SHG led institutions (SHG/CLF/GPLF)	Identify the defunct SHG by name and submit the list to OLM	Revival strategy to be followed as per OLM guidelines	As per OLM guidelines
trum	of Odisha		Submit CLF and GPLF status list to OLM	GPLF should be promoted across all GP (100%)	
¥ 5	ptt., Govt.			CRP round must be completed where GPLF is not promoted or started in late.	OLM
Soura Programme	ST & SC Dev.De	Conducting SHG /CLF / GPLF Meeting	To ensure participation of SHG and representative whichever is applicable. To ensure that SHG / CLF / GPLF meeting is taking place as per schedule.	OLM will conduct the meeting with the help of their CRP. OLM responsibility is to make all SHGs functional so that 80-90% of SHGs become A / B category.	OLM
Ž.	1	Gradation of SHG on regular interval	To ensure members participation at SHG meeting for gradation	OLM will do the grading as per format and will share the information.	OLM
made	Odisha		Should strengthen SHG keeping in view of outcome parameter	Rigorous strengthening / functioning mechanism must be followed	
Mon	Govt. of		Facilitate the meeting if possible, with ensuring all grading parameters	OLM through its community cadres will facilitate regular meetings, savings, maintain BoR, ensure repayment, members attendance must be focused etc.	
O,		PVTGs representation at the Executive	Will facilitate the process of being nominated or selected to be a	OLM will issue an administrative approval on the change of policy at CLF or GPLF level.	OLM
	4	Committee (EC) of CLF & GPLF	representative of PVTG communities at Executive Committee of CLF or GPLF	Field functionaries of OLM shall facilitate to execute the policy on the field.	

b) Strengthening institutions through various capacities building training programme (CB)

Under strengthening of institutions implies building capacity of the new intuitions promoted during the programme and institutions which are promoted earlier but weak through training and exposure /demonstration need with focused attention.

The following outcomes are to be achieved.

- a. 100% GPLF (89 nos.) are effectively functioning
- b. 80% CLF are effectively functioning
- c. 90% SHGs are effectively functioning

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d. 70% of Executive Committee Members (EC) at GPLF are well versed with functioning style and system of GPLF

e. 60% of Representative General Body (RGB) at GPLF are well versed with functioning style and system of GPLF

The following actions need to be taken up by both the programme as mentioned below in order to achieve the **outcome** as targeted.

SI	A. distribution	Respo	Funding support	
No€	Activities	OPELIP	OLM	Support
OPELIP & OTELP Plus 2 ST & SC Dev Deptt, Govt. of Odfishs	Joint training need assessment of GPLF / CLF on sample basis (max. 30% -GPLF & 20%-CLF) The methodology can be followed like Interaction/ Observation/ Interview schedule	Social Mobiliser and Community Institution & Nutrition Officer may be joined in that team. Logistic support for field movement will be provided.	Block Project Manager and Block Livelihood Coordinator may be joined in the team. Necessary facilitation at GPLF / CLF may be made	OPELIP
PR & D.W. Department	Consolidation of training need assessment Report and submit to district / MPA along with state office	Social Mobiliser, Community Institution & Nutrition Officer along with Block Project Manager, Block Livelihood Coordinator jointly will prepare the report.	Block Project Manager, Block Livelihood Coordinator along with Social Mobiliser, Community Institution & Nutrition Officer jointly will prepare the report.	OPELIP
PR & D.	Training to the EC / Representative of General Body Members at GPLF / CLF level (100%)	OPELIP to facilitate in mobilising the GPLF / CLF EC members / RGB members as the case may be for necessary training with due support of OLM functionaries at GP level	OLM should prepare the training module and share with the OPELIP. Arrange the training programme for all GPLF / CLF EC members / RGB members as the case may be.	OLM
4	SHG Training for the Leaders (100%)	Will facilitate the SHG leaders to participate in the training organised by OLM and to ensure.	Arrange the training programme for SHG leaders as per OLM intensive training plan All new SHGs will be part of this training programme SHG who are old but weak to take part in this training programme.	OLM
5	Exposure visit of SHG / CLF / GPLF members	Exposure visit may be arranged to inter or intra or outside district as per the need.	Suggestion & guidance may be obtained	OPELIP
6	SHG Gradation (80- 90%) A & B	Will facilitate if any requirement is there.	OLM will take up gradation on six monthly basis and share the information with	OLM

-Ma		category.		OPELIP.	
Maka	7	GPLF assessment at least 80% must fall in grade A/B category	The team involved in social inclusion sit together with OLM team to find out the way to conduct the assessment of GPLF	OLM & OPELIP jointly will take up gradation on annual basis.	OLM
Mercen ector P Plus	Govt of Odisha	Different thematic training programme for Leaders / members of SHG / CLF / GPLF	Will ensure members participation in the training programme.	OLM will arrange the training programme as per its training plan an need assessment basis.	OLM
Sana Direction	To c	Training and exposure for CRP-CM & MBK engaged by OLM	Will facilitate	OLM should arrange training / exposure visit programme for the community cadre staff engaged by OLM as they are the last mile delivery channel.	OLM
	ST& SI	Conducting SHG, CLF & GPLF meeting regularly (100% GPLF, 80%	Will ensure the meeting is taking place and members are participating. One of the staff (community)	OLM should facilitate 100% GPLF, CLF and SHG meeting through its community cadre. BLC / BPM along with MBK &	
a hym hallu	Govt of Odisib	CLF and 90% SHGs are effectively functioning)	Institution & Nutrition Officer / Livelihood & Rural Finance Officer / Social Mobiliser) along with CRP should attend the GPLF meeting. CRP should attend the CLF & SHG Meeting	CRP-CM of that concerned GPLF should attend that meeting. The dates of the GPLF meeting should be fixed if not done and communicate to OPELIP. CRP-CM should attend the SHG and CLF meeting	OLM

B) Financial Inclusion (FI)

This is very critical for livelihoods enhancement & poverty eradication. The objective of FI is to give access to financial services through formal financial institutions/GPLF/CLF etc to the deprived community who are residing very far off remote places. Hence, along with Savings and internal lending bank liaison is also very important.

The following outcomes are to be achieved through this Financial Inclusion.

- a. 80-90% SHG must do monthly savings and credit
- b. 90% eligible SHG should get Seed Fund/Revolving Fund as the case may be
- c. All eligible PVTGs SHGs submitted MIP, should be provided CIF on priority basis.
- d. Revolving Livelihands Funds (Reserved for PVTGs SHG) at GPLF level
- e. At least 70 % of total CIF should be lent at any point of time
- f. 60% SHG must be linked to financial institutions i.e. either bank/ GPLF or both
- g. Relaxation may be given upon loan assessment criteria for PVTGs SHG for CIF linkage

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- h. Repayment to GPLF/bank must be above 80%
- End of 3rd quarter of this FY 2019-20, a team will take assessments of funds at GPLF level and its funds requirement. If the team felt to provide additional funds, OPELIP will placed its fund at GPLF.
- j. Capturing the credit history of 3 % of SHG members

To achieve the set target outcomes, following action may be required as listed below;

	SI	Activities	Responsible	Funding support	
	No	Activities	OPELIP	OLM	Support
or .	of Odish	Conducting SHG / CLF / GPLF Meeting	As reflected in Capacity building sub-head, SI No.7	As reflected in Capacity building sub-head, SI No.7	OLM
Programme Director	OPELIP & OTELP P		To ensure it is planned and internal lending is taking place. Facilitate in credit planning if required.	Will take up as per their guidelines and ensure the same at field level. Focused on utilisation of savings deposit of members Avoid idle cash either in hand or bank	OLM
-cum-CEO, OLM	Govt. of Odisha	Credit plan for SHG for CIF linkage at GPLF level	Identify the SHG and provide the list of SHG who are need of CIF funds Prepare the credit Plan (MIP) for SHG along with OLM staff if required and submit to GPLF Extend support in preparing loan documentation Logistic arrangement if any required	To assess loan requirement as per their criteria relaxation for PVTGs SHG Assess the performance of the SHG with little relaxation for PVTGs SHG Prepare the credit Plan (MIP) for SHG along with OPELIP staff if required and submit to GPLF Extend support in preparing loan documentation Preference should be given to all eligible PVTG SHG on priority basis. Quick disposal mechanism for loan should be followed. Proper monitoring mechanism should be there for tracking the post loan utilisation and repayment.	OLM
	4	Revolving Livelihoods Funds (Reserved for PVTGs SHG) at GPLF level.	A sum of Rs. 5.00lac will be provided to each GPLF from MPA. The team will identify the eligible SHG to be linked. With the help of OLM team MIP can be prepared. To identify sustainable livelihood activity.	Will mange the pool of funds placed at GPLF level. Will follow the appraisal process as prescribed for CIF. Recommendation of OPELIP can be considered, but due apprise process should be followed. Extend support in preparing	OPELIP

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Merch			Day to day technical backstopping.	MIP. Quick disposal process should be followed adhering due diligence. Regular monitoring as per GPLF lending policy.	
Direc	OTELP Plus tt.,Govt of Odisha	SHG Bank Linkage Programme (SBLP)	To identify the SHG who are need of credit Identify the activity and prepare the business development plan (BDP/MIP) Assisting to prepare documentation Logistic arrangement if any required	Preparing Micro Investment Plan (MIP) Will take steps for liaison with banks Ensure credit utilization and repayments	OLM
S	OPELIP & (Vulnerable Reduction Funds	Will facilitate Members of the SHG to avail Support the preparation of documentation	Ensure the availability of funds at CLF level Facilitate the process of availing loan	OLM
allu.	7	Social Security of Members	Sensitize on the matter during VDC meeting	OLM will facilitate for availing the scheme i.e. life and health insurance as applicable	OLM
God Warm Phy Phy Sinto Mission Directo	PR & D.W. Departing	Financial Assistance (Revolving / seed fund -90% SHG)	Facilitate SHG for availing financial benefits through OLM Identify all the eligible SHG for Revolving funds / seed funds. Submit a copy to OLM office at block level and mark a copy of the same to district and state office. Supporting in documentations	Will provide as per OLM guidelines. However special efforts may be taken up for OPELIP programme areas for early saturation. Scrutiny may be done if required for release of RF/Seed fund.	OLM
	9	Piloting of BC Model	Will facilitate in identifying the community person to become BC following OLM criteria. Leaders from SHG / CLG / GPLF belongs to PVTGs can be given preference	Facilitate OPELIP to engage BC in remote areas following the guidelines Leaders from SHG / CLG / GPLF belongs to PVTGs can be given preference	OLM
	10	Capturing credit history of SHG members	Livelihoods and Rural Finance Officer should keep track of credit history of SHG members on monthly basis at least for 3% of SHG members Analyse the credit history and accordingly consult with	OLM shall provide credit data of required members as identified by OPELIP from its online transaction based SHG MIS (TBSDAS) Through this exercise unwanted expenditure will	OLM

be identified and can be OLM official the on coordination meeting for reduced at member level. better facilitation of SHG Discuss this matter at GPLF members for designing and CLF meeting savings or loan product. appraise the matter. This credit history Facilitate CLF & GPLF in information can be utilised designing the saving and loan for credit planning and product for SHG members. livelihoods development. Prepare the credit plan for taking up livelihoods ott. Gont of development activities.

A C) Maintenance of Book of Records (BoR)

A paintenance of Books of Records (BoR) is mandatory for all kinds of institutions. The following things are Suggested for necessarily follow up.

The following outcomes are to be achieved through this BoR

- a. All SHGs (100%) must have books of Record (BoR)
- b. 100% maintenance and updating
- c. 20% of SHGs leaders must know how to maintain BoR

to achieve the set target outcomes, following action may be required as listed below;

200	SI No	Activities	Responsible	Funding	
3	0		OPELIP	OLM	support
IIID5-	1 CONT.	Supply of Books of record (BoR) for SHG on priority basis (100% SHG).	Facilitate in identifying the SHGs who have not BoR and submit the list to BPM & DPM marking a copy to OLM & OPELIP state office Ensure one-time BoR are provided by OLM Ensure BoR are maintained and updated	BoR will be provided by OLM for one-time. Subsequently SHG should purchase from GPLF BOR will be maintained SHG book keeper with the support of CRP-CM, OLM	OLM if available, otherwise OPELIP can place funds to GPLF for printing as per OLM format.
	2	Supply of Books of record (BoR) for CLF/GPLF on priority basis (100% CLF & GPLF)	To ensure the reach of BOR at CLF & GPLF Ensure BOR are maintained and updated	BOR Will be provided by OLM BOR will be maintained by CRP-CM/MBK-OLM	OLM
A STATE OF THE PERSON NAMED IN	3	Training may be given to CRPs, Book writer etc for maintenance of records	OPELIP CRP can be part of that training programme.	OLM will take up training programme for book writings	OLM
	4	Training to SHG Leaders on maintenance of BoR	Will identify the SHG leaders who are active and literate. Interested to learn how to write BoR	Design the training module and session plan. Fix the date and venue with due consultation of OPELIP	OPELIP

Noweth	Providing hand holding support through CRP Organise the training programme for SHG leaders on maintenance of BoR with due consultation of OLM Extend training to the interested leaders to learn how to write BoR Providing hand holding support through CRP	
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D) Livelihoods Convergence Plan

Silvelihoods convergence planning is very essential on the part of food & nutritional security. As both the Description of the part of food & nutritional security. As both the operation of the part of food & nutritional security. As both the operation are also working towards achieving this target. There are few activities like kitchen garden, har satdin, nursery, other vegetables and livestock development as well. Both the programme team sit together for finalising the livelihoods plan and series of action point before submission to state of action point before submission action actio

90 schieve the set target outcomes, following action may be required as listed below

SI CO	Activities	Responsible		
No	No	OPELIP	OLM	support
PR & D.W. Department	Kitchen garden / saat din saat ghar (will be promoted on saturation mode)	Beneficiary should be identified jointly. Prepare the documentation if required Provide the support as per provision Provide technical assistance Trained them to consume the whole produces for nutritional security Will scale up this activity on saturation mode	Beneficiary should be identified jointly. Prepare the documentation if required Provide the support as per provision	OPELIP & OLM
2	Nursery	Identification of SHG Prepare the design as per the requirements following guidelines Provide the support as per provision Provide technical assistance Trained them on management practices Intimate the GPLF about the saplings to be raised Raised the demand at GPLF level	Will facilitate the GPLF and SHG to take up this as an enterprise activity Facilitate and convince the members at GPLF level to demand for saplings raised at nursery upon payment	OPELIP
3	Livestock development (Poultry & goatery)	Identification of SHG Prepare the design for goat & poultry shed as per the requirements following guidelines Provide the support as per provision Provide technical assistance Trained them on management practices	Will facilitate the GPLF and SHG to take up this as an enterprise activity Facilitate and convince the members at GPLF level to demand for	OPELIP & OLM

odisha	Intimate the GPLF about the activities Raised the demand at GPLF level Shed cost can be provided by the OPELIP Ensure consumption and surplus may be sale out	upon payment Livestock could be purchased by HHs leveraging funds from CIF/VRF Ensure consumption first Will provide good	
Programme Director Collective warketing at Checker of Collective warketing at Checker of Control of Collective warketing at Collective warketing at Checker of Check	To identify the produces for collective marketing Preparing the business plan for the said produces Trained the person involved in the process Provide financial & technical support Provide handholding support on day to day management Find the market for selling	performing GPLF list CRP-CM & MBK will provide the handholding support on day to day basis Maintenance of BoR Facilitate members to involve more in numbers. Can be linked with VDVK.	OPELIP / VDVK

Monitoring Mechanism

Buccessful implementation of SHG programme in most disadvantage pockets of the state, jointly (OPELIP OLM) coordination effort is very essential. In this context, few monitoring mechanisms are mentioned below.

following outcomes are to be achieved through this Monitoring Mechanism.

- a. To ensure SHG / CLF / GPLF are functioning as per the programme guideline
- b. To short out the issues lies within the programme intervention if any
- c. Better financial planning and management
- d. The financial procedure will be followed independently as per norms of both the programme
- e. Sharing of information between the programme
- f. To have livelihoods convergence plan

. The following monitoring mechanism need to be followed in order to achieve the fixed deliverable / outcome as envisaged in different sections.

SI		Responsible		Funding support
No	Activities	OPELIP	OLM	
1	Holding state level review meeting on monthly basis	Sharing the information & as well as filed level feed back Taking stock of the progress as envisaged under this MOU Any specific plan to be executed over and above the MOU Any strategy alliance	Will share the information Taking stock of the progress as envisaged under this MOU Any specific plan to be executed over and above the MOU Any strategy alliance required will be taken up	OLM

4			required will be taken up	Any issues to be sorted out		
- 3			Only state level officials will be involved	Only state level officials will be involved		
Tool 1		Holding state level review meeting on quarterly basis	Project Manager & Social Mobiliser of MPA will participate	DPM of 12 districts & BPM of 22 block may joined in that meeting		
	na r		Sharing the information & Achievement as per MOU as well as filed level feed back	Sharing the information & Achievement as per MOU as well as filed level feed back	OLM	
The state of the s	P Plus		Any specific plan to be executed over and above the MOU	Any specific plan to be executed over and above the MOU		
d d	TEL		Any issues to be discussed	Any issues to be discussed		
2	IP 8	Field visit of state level officials on quarterly basis to MPA areas	Jointly field visit may be organised with due consultation of OLM	Jointly field visit may be organised with due consultation of OLM		
Ċ	OPE	0	2-3 GPLF and 3-4 CLF can be visited in one MPA areas to understand the field	2-3 GPLF and 3-4 CLF can be visited in one MPA areas to understand the field scenario		
the.	3		Provide suggestion and technical inputs on then &	Organise the visit plan and GPLF / CLF meeting	OLM/ OPELIP	
he we	partmen	*	there Facilitate MPA team to	Provide suggestion and technical inputs on then & there		
My	D.W. De		remain present	Facilitate BMMU team to remain present and facilitate		
Sal	20 CO	Holding of fortnight meeting on regular basis	meeting at MPA level under the chairmanship of Special	Block level functionaries of OLM and DPM should attend it.		
		(Work review i.e. target vs achievement (promotion of	Officer, MPA MPA should place the plan of action points as per the	OLM should also place a plan of action as per MOU	OPELIP	
	4	institution, Capacity building training, fund	MOU	Review the progress made so far and during the fortnight	L X	
		management, savings & credit, bank linkage, any issues etc.)	Review the progress made so far and during the fortnight	Preparing joint plan for next fortnight		
			Preparing joint plan for next fortnight			
		Field visit of Special Officer & Project		BPM may joined with the OPELIP team		
		Manager at MPA level on monthly basis	monthly basis to understand the field scenario	Provide the CLF & GPLF meeting date		
	5		Provide suggestion and technical inputs on then & there	Organise the visit plan and GPLF / CLF meeting	OPELIP	
		•	Facilitate MPA team to remain present	Provide suggestion and technical inputs on then & there		

Į,	6	Training for MPA & NGO level staff on SHG / CLF / GPLF (PMU will coordinate)	Will ensure staff participation from MPA & NGO Request OLM to develop the content and training module and conduct training programme of OPELIP staff	Develop the training module & session plan Finalise resource person & training venue Conduct the training as per the timeline	OPELIP
ana & fauna	TELP Plus	Training required for community cadre staffs (Community Resource Person (CRP) at MPA level on SHG / CLF / GPLF	Will ensure staff participation from field Request OLM to develop the content and training module and conduct training programme of OPELIP staff	Session plan LM to develop the d training module nduct training e of OPELIP staff fy the SHG/ CLF/ ers who are the ining libe organized by Session plan Finalise resource person & training venue Conduct the training as per the timeline Conduct the training as per the timeline Conduct the training as per the timeline OUM may support for resource person Develop the module and session plan	OPELIP
Cotor Cotor	90	Geels requirement of Graining of leaders of GHG / CLF / GPLF at Glock level Over and above mentioned in Capacity building head	Will identify the SHG/ CLF/ GPLF leaders who are the need of training Training will be organized by OPELIP at block level		OPELIP
tate Mission Director	Govt. of Odish	Sharing of information/report on fortnight basis	SHG/CLF/GPLF for further plan	nformation pertaining to the ning. port must be shared at block	OLM

Reports to be shared to the context of MPA areas (Monthly)

- 1. Village wise SHG list, HHs covered category wise enrolled in OLM MIS
- 2. Gradation of SHG
- 3. Financial discipline (savings & credit) of SHG
- 4. No of functional SHG
- 5. No of SHG availed bank loan/GPLF loan
- 6. No of people are availing loan (category wise)
- 7. No of SHG received RF/Seed capital
- 8. Purpose wise fund utilization
- 9. No of SHG involved in entrepreneurship development
- 10. Loan Repayment rate of SHG to Bank/GPLF
- 11. Percentage of savings utilized
- 12. Linkage efficiency ratio
- 13. CLF & GPLF list can be shared with us (static information)
- 14. Gradation of CLF/GPLF if any
- 15. Percentage of funds (CIF) utilized
- 16. Idle cash position (cash at bank & hand)



18. Training plan & livelihoods plan if any

Both BMMU & SMMU is to submit this information to MPA & PMU on monthly basis so as to produce before the funding agency as OPELIP does not have any specific software to track the progress.

ARTICLE III TERMS OF THE PARTNERSHIP

Each MPA under OPELIP will have 3 dedicated staff (Social Mobiliser, Livelihood & Rural Finance Difficer and Community Institution & Nutrition Officer) to ensure sustainable institution building. Apart from these positions, OPELIP has one Community Resource Person to provide the services of 2-3-villages. CRPs are actively participating in other project related activities. The programme gives adequate attention to promote institution even in remote areas. The institution formation process must be completed within this E tipaaccial year latest by March 2020.

OPELIP will adapt/follow the existing manuals and policies of OLM, to suit the needs of its target area.

- (c) OPELIP will consult and agree the implementation plan of activities each year with OLM and will implement activities as mutually agreed upon. It is agreed that the consultation will be conducted atleast two months before the start of the programme year. Both the organizations will also review the pace of implementation in each monthly basis and may modify/amend the plan, if required.
- (d) Each of the MPA along with block level staff of OLM will prepare annual plans which will be disaggregated into monthly plans, and monitored. Special Officer, MPA and BPM OLM will coordinate on all activities related to institution building and rural finance.
- (e) Funds will be provided from PMU, OPELIP to MPA. Monthly plans will capture data on funds release and details of fund after release will be shared with OLM.
- (f) OPELIP will exercise flexibility to provide need-based funding support to SHGs and GPLFs and at a suitable pace which makes the institution building sustainable.
 - (g) The formats for books of accounts of the SHGs, CLF and GPLF of OLM will be provided by OLM for first time. Subsequently concerned institutions will buy from GPLF. MIS to be designed and operated will be OLM compliant and the information will be shared with OLM as per the formats and time frame jointly developed.
 - (h) OPELIP will organize the induction training, exposure visits and capacity building from time to time for all OPELIP staff and its partner agencies and OLM will facilitate these trainings. At the request of OPELIP, OLM will also depute trainers for trainings conducted by OPELIP for grass root institutions.
 - (i) Given the low literacy of PVTG and other tribal communities, OPELIP will adopt appropriate learning techniques like Learning by Conversation to build capacity for all SHGs and their federations. OPELIP will strive to include the key principles and processes of OLM in trainings.

ARTICLE IV Intellectual Property Rights

4.1 OLM recognises and accepts that the innovations and learnings developed and implemented in OPELIP programme area will be under the intellectual property right of OPELIP and vice versa. OLM

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recognises that these will have to be scaled up or demonstrated in other areas by according due credit to OPELIP.

Duration of the MoU ARTICLE V

This MoU is for a period of one year from the date of execution of this MoU and will be valid for a period of one year, subject to renew for further period as agreed by the parties on the same terms and conditions or on the other terms which will be decided at the time of the renewal .

This MoU can be terminated by either party by giving a notice of thirty days in writing to the other party.

Dispute Resolution ARTICLE VI

OPELIP and OLM agree to the commitment that all the disputes in interpretation of the terms and 6.1 implementation of activities will be resolved through mutual consultation in a cordial manner. In the event of any dispute further subsist the same shall be referred to the Development Commissioner, whose decision will be treated as final and binding on the parties.

Communication ARTICLE VII

All communication among the parties will use the following addresses.

For OLM

For OPELIP

For the	For the	
Odisha Livelihood Mission	Odisha PVTG Empowerment and Livelihoods Programme	
(OLM)	(OPELIP)	

In witnesses where of the parties set their hands at Bhubaneswar on ----- Day.

My Praeller.
Signature with Seal 30-12-2019

Mission Director Mission Director -cum-CEO, OLM

PR & D.W. Department Govt. of Odisha Date:

Programme Diragor/2. 20K Programme BrectorTELP Plus

ST & SC Dev.Deptt., Govt. of Odisha

Date: