

Guide to Success

Reference Manual
& Weekly Planners for
Staff Members



RESOURCE GUIDE

REFERENCE MANUAL & WEEKLY PLANNERS FOR STAFF MEMBERS

BHARAT INTEGRATED SOCIAL WELFARE AGENCY
Danipali, Budharaja, Sambalpur – 768004, Orissa



BISWA



Appeal from Chairman

Dear friends and colleagues,

You may be aware of the modest origin of BISWA, which, over the years has grown to be one of the largest civil society organizations in the country. This has become an institution of the common people, for the common people and by the common people, most of whom have contributed to its growth and expansion. At present, with the sincere and dedicated efforts of all the staff members of BISWA, we are working in 14 states of the country with near about one million poor and underprivileged people. Honestly, you all are the owner of this credit. And BISWA has now become your own organization.

Friends, we have to go a long way. And the journey will be full of challenges. We have to deal with extreme poverty, unemployment, malnutrition, illiteracy, drop-outs, gender inequality, unhygienic atmosphere, in-human behaviours, regional imbalances etc. We can't remain quiet as long as these social enemies are active. Yet we have to overcome these by working together with knowledge, skills and commitment.

This reference manual is an effort to provide you with a ready reference guide for your job clarity. I am sure if you will follow this manual, this will be your key to success and give you the position of a performer. Let your own colleagues follow your path and style of performance, so that we all will be able to create the ambience of a professional organization.

Let us be the pioneer in reducing extreme poverty by creating productive opportunities for one million unemployed youth in our target areas, who, with your support and guidance, could overcome both the income poverty and capability poverty to lead the life of self reliance and self respect. Let us make BISWA, a unique organization in the years to come with active participation and support of the ordinary people.

Assuring my support and guidance,

Yours Chairman

(Khiro Chandra Malick)



SECTION – I

REFERENCE MANUAL

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BISWA MISSION - 2011

We the members and organisers of BISWA, are dedicated for the overall development of Orissa. Our development programmes includes poverty eradication, improving the standard of life, basic health facility, education, cottage industry development, natural resource management, corporate social responsibility and gender equity. We through these projects aim to make BISWA MISSION-2011 a success. The support and strength for this mission is provided to us through our ten lakh family members.



Mission – 1: To create one million (10 lakhs) self employment opportunities by March 31st, 2011

Mission – 2: To provide household latrines to 2 lakh families with water facilities by March 31st, 2011.

Mission – 3: To create people's organisations at regional level with the help of SHGs by March 31st, 2011.

Mission – 4: To utilise Micro-finance for sustainable employment, education, health, social security and solving other social problems.



Bharat Integrated Social Welfare Agency

BISWA and MISSION 2011

Launched in 1994, **BISWA** is looking with pride its 15 years of eventful past. In these years it has been able to carve a niche in the circle of civic society organizations. Initially, when it formed the first self help group of women, it has not the faintest idea of where it may lead? As more than a quarter of a lakh of the present strength of women self help groups has given **BISWA** a mighty recognition in the social development sector. Its integrated approach has now emerged as one of the successful means to holistic social development by bringing convergence of Micro Finance, Micro enterprise, Micro Insurance, Micro Marketing. Its development programmes now address poverty eradication, livelihood promotion, basic health services, water and sanitation, education, social marketing, natural resources management, corporate social responsibility and gender equity. It has been able to address the most frightening unemployment issue in our society by mobilizing human resources to its utmost level within its capacity. As a result, **BISWA** is now being considered as one of the sought after avenue for employment opportunity. Inspired by the small successes, it is in a position to fix its own target of creating one million employment opportunities by March 31st, 2011.

BISWA's innovative approach to address the long felt large gap in the field of primary educations is reflected in its innovative schools functioning in many remote villages. Similarly its search for renovation lead us to safeguard, improve and utilize existing traditional approaches of water conservation, brass & bell metal, folklore & music, weaving, terracotta and bamboo craft. These programmes led to participation of rural women folk in large number. BISWA is concerned and relentlessly working towards fulfilling the goal targeted under Millennium Development Goal (MDG) of United Nations. It has a target of providing sanitation support to 200,000 poor and marginalized families to own household toilets with water facilities by March 31st, 2011.

BISWA aims to make available financial services to women from the lower income group at the lowest possible cost at their doorsteps and revive the root of banking besides making a lasting social & financial impact on individuals. It is also working towards generating substantial job opportunities and economic benefits for the society at large. BISWA has been working to increase the availability of wider range of financial services for poor people and their use of those services through the process of expansion as well as consolidation of the micro-finance programme and creation/facilitation of a sustainable community-based Micro-Finance Institution by March 31st, 2011.

Legal Status of BISWA

- Registered under Societies Registration Act XXI of 1860, Govt. of India vide Registration No. 2006041 of 2004-05 (issued against old Regn. No. 4824-22 of 1995-96 dated 15.07.1995)
- Registered under Foreign Contributions (Regulations) Act 1976, Government of India vide Registration No. 105060053 dated 05.07.2000
- Exempted under section 12 A and 80G of Indian Income Tax Act
- Income Tax Permanent Account Number (PAN): AAATB 4843L

- Registered under Export Promotion and Marketing, Government of India
- Registered under Orissa Sales Tax Act
- Registered under Central Sales Tax Act
- Registered under Disabilities Act of Department of Women and Child Welfare, Government of Orissa
- Registered under Indian Labour Act
- Licensed to export Handicrafts

Vision Statement : Just and equitable society with greater emphasis on spirituality, compassion and peace on earth

Mission Statement : To make a real and lasting social, financial, psychological and spiritual impact on individuals, help build strong cohesive communities and generate substantial employment opportunities by increasing availability of a wider range of services.

BISWA's Micro-finance Services

To increase the availability of wider range of financial services for poor women and their use of those services through the process of expansion as well as consolidation of the micro-finance programme and creation/facilitation of sustainable community-based Micro-Finance institutions.

Mission

- Revive the root of banking, so that credit is based on trust and relationship rather than on a person's social and economic conditions.
- Create a fair platform for every micro-entrepreneur so that, they are neither inaccessible from mainstream finance nor always dependable for it.
- Make a real and lasting psychological, social & financial impact on individuals; help build strong cohesive communities; and generate substantial job opportunities and economic benefit for society as a whole.

Objectives

- Design microfinance products and services for the poor, women, needy and oppressed.
- Make them accessible to wider range of microfinance services at door step so that they won't get into the trap of money lenders.
- To bridge the gap between demand and supply and to provide collateral free loan to the poor.

- Ensure the productive use of those microfinance services for productive purpose.
- To bring changes in public policies and practices in favour of the poor and deprived, particularly in the areas economic, fiscal and social administration.
- Make the programmes sustainable by attaining self-sufficiency and decreasing its dependency on external donors.
- To encourage & collaborate with people and institutions with objectives similar to those of BISWA MFI.

BISWA Micro-finance Strategy

BISWA policies are to target the poorest. However, it works with poor through SHGs, Federations of SHGs and through small NGOs & MFIs in a network called “BISWA Network”.

Strategy Adopted

- Encourage Savings for Capital growth
- Encourage Micro-enterprise for credit deepening
- Credit to pursue income generation activities
- Women focused
- Federation Building
- Collateral free loans
- Provision of Social security system (Insurance)
- Flexible repayment periodicity

Loan Products & Services

BISWA has designed about 10 major loan products looking at the clientele needs such as 1. Agriculture and allied activities 2. Animal Husbandry 3. Micro-enterprise 4. Pisciculture 5. Services 6. Leasing 7. Consumption loan 8. Housing 9. Education 10. Health

BISWA's Micro-insurance Services

BISWA provides equal importance to offer micro insurance services to all of its clients in collaboration with various public and private insurance companies like LIC, GIC, TATA-AIG, and ICICI Lombard etc. under life, health, assets, livestock insurance to enable the poor to meet the challenges of unforeseen risks. Since the poor are yet to realize the very importance of insurance in their day to day life, hence very methodically it has packaged the insurance services with credit, so that the poor will never feel the premium payment as a burden to them.

BISWA as a matter of principle; has decided to cover all its client borrowers through micro insurance- both life and non-life. BISWA has negotiated with four mainstream Insurance Companies recognized by IRDA to provide these insurance services to its clients. The four companies and their products are as below:

- i. Oriental Insurance for Health & Death due to Accident of SHG members only.
- ii. L.I.C. of India under Janashree Bima Yojana covering life of SHG members only. BISWA is a Corporate Agent of LIC.
- iii. Oriental Insurance for Assets Insurance (livestock, other assets) of the clients i.e. 1. Janata Personal Accident Policy, 2. Kissan Package Policy and 3. Shop Keeper Insurance. BISWA is a Corporate Agent of Oriental Insurance company.
- iv. TATA-AIG LIFE covering Life under the Policy namely Nabakalyana Bima Yojana for the BISWA clients in all the districts of Orissa except Bhadrak, Balasore, Mayurbhanj and Keonjhar.

Packaging of Loan & Insurance

Any member who avails a BISWA loan should insure himself/ herself with the above insurance products as applicable. Following steps are followed:

- i. Training to BISWA members on the Insurance products is conducted by the concerned Insurance Companies and is later followed up by our own staff.
- ii. Awareness is created on the Insurance product(s) among the client base of BISWA through their SHGs, Federations and other such forums and especially this orientation is done prior to the disbursement of loan.
- iii. At the time of loan disbursement the premium amount of the selected Insurance for one year is usually collected and deposited with BISWA for onward transfer to the respective Insurance Companies.

Usually the claim is processed by BISWA and negotiated with the respective Insurance Companies for settlement. As per the norms of the Insurance Companies, the claim amount is either directly given to the client's nominee or upon receipt, BISWA hands over the amount to the respective nominee.

BISWA's Micro-enterprise Services

Business opportunities are not created by external intervention. These arise from markets needs and entrepreneurial capabilities. The idea is to mould rural women to be successful entrepreneurs by taking advantage of market opportunities. Micro – enterprises (ME) are affordable and manageable by rural women.

Programme Principles: The focus is poverty reduction through micro enterprise establishment.

Women-centered: The approach had been women – centered and therefore starts with the characterization of the target groups i.e. women. The factors impeding their inclusion into economic mainstream and growth activities were analyzed with participatory approaches to identify the entry points of the techno – skill assistance.

Gender sensitive: The programme was gender focused: at each step of the project, importance had been given to understand the causes of gender inequalities and possible discriminatory effects. Over all the project focuses to make the targeted women as successful entrepreneurs and to shorten the gender gaps in the targeted area.

Area specific: The project focuses to enhance existing methodologies, skills, technologies that were adoptive to local conditions and complexities. Moreover the focus had been to exploit existing natural resources in sustainable manner.

Asset-based: Rather than pursuing a needs – based approach, this programme aims to build on existing assets, abilities and initiatives of the women and aims to strengthen them.

Strategy adopted for enterprise growth

1. Strong follow up for enterprise establishment.
2. Networking among the SHG clusters in operational area.
3. Innovative product to cater the need of rural people.
4. Strong leadership quality among the cluster actors.
5. An attitude of being social entrepreneurs.
6. Facilitating physical infrastructure all over the operational area.
7. Access to market information.
8. Facilitating strong presence at every segment of the market.
9. Access to ICT (Information Communication Technology)

BISWA's Micro-marketing Services

BISWA has been promoting livelihood and micro enterprises through SHGs. This effort has used the local resources in systematic manner and produced desired cost effective consumer products. The products are usually marketed among local households and nearby SHGs under cross marketing strategy. BISWA has made a preliminary effort to consolidate the existing cross marketing system and bring several networks of SHGs basing on their products and promote those in existing regular markets. To strengthen this strategy BISWA has been supporting SHGs and Federation of SHGs through Micro-Finance and provide technical know how and management skill input to the entrepreneurs.

Laxmipriya

The establishments of viable enterprise have demonstrated the fact that they provide people with alternative livelihoods which help improve their living standard. In fact developing large scale micro enterprises both in

urban as well as in rural areas and linking them with market forms to be one of the key strategies in poverty reduction programmes. It not only helps poor to enhance their livelihood and income but also brings economic and social support in their struggle for a decent living. In addition, micro entrepreneurs become less marginalized politically and are better positioned to take advantage of global markets.

Efforts of Laxmipriya to Achieve the Target

- Improve the competitiveness of micro entrepreneurs in the local, regional and national / international markets.
- Gain access to business development services that improves access to higher value or more competitive markets and provide employment opportunities.
- Achieve economics of scales through collective actions for increased productions and marketing.
- Diversify in to higher value products that are linked to export market.
- Create and build up a network of Producers, Organizations, Marketing Agencies, Professional institutions Services provides including private players to meet the BDS needs of micro entrepreneurs.
- Laxmipriya, as a marketing outlet facilitates marketing of products from SHG and micro-enterprise initiated by BISWA. More than 1000 SHGs are linked to Laxmipriya chain which sells more than a hundred kinds of items such as tailor-made garments, handicrafts and handloom, brass and bell-metal, Dhokra, processed food materials, leaf plates / cups etc.

BISWA's Social Development Services

BISWA's integrated approach has now emerged as one of the successful means towards holistic social development by bringing convergence of Micro-finance, Micro-insurance, Micro-enterprise and Micro-marketing with health, education, environment, water and sanitation services through our single window service mechanism. BISWA is working for empowering community members educationally, socially and economically to live in harmony with nature and human values.

Economic activities and services: food grain procurement, marketing, input supply, ration shops, other retailing, food security activities such a grain banks watershed activities, preparing mid-day meals.

Business development services: for livelihood promotion microfinance plus activities such as veterinary care, skills training, marketing support, design up gradation in e.g. crafts activities, etc).

Social services: running Mid-day meal, supervising the implementation of social programmes, participating in health education, sanitation, drinking water, nutrition and family planning activities serving as a channel for development information generally.

Social causes and advocacy: relating to domestic violence, alcoholism, child labour, gender sensitization etc.

Political participation and representation activities: a pro-poor pressure group for rights and entitlements.

Self Help Groups (SHGs) the heart of BISWA's Social Development

While BISWA carries out its programme through SHGs, in the BISWA promoted Federation(s), SHG will form the foundation of the Institution.

Self-help Groups (SHG) are collection of individuals from similar socio-economic condition comes together for the purpose of helping each other to collectively improve their status.

Group Size: SHG supported by women will be primarily of woman members. Membership of SHGs will vary between 16 to 20 members with average size of 16 members in a SHG.

Characteristics of BISWA's SHGs

- The group has a code of conduct to bind all the members.
- All the members are regular in savings and attending meetings.
- The groups generate a common fund where each member contributes his/her savings on a regular basis.
- The group decides the amount to be saved its periodicity and the purpose for which loan is given to the members.
- Loanees are decided by consensus.
- The loans cover a variety of purposes including non-traditional ones also.
- The loan amounts are small and for short duration.
- Loan procedure is very simple and flexible.
- The defaults are negligible.
- The group decides the rate of interest to be charged on the credit not above 20% per annum to members and the repayment period etc.
- The group functions in a democratic way allowing free exchange of views and participation by members.
- The group maintains simple basic records.
- The group opens a savings Bank Account with the bank in the name of the SHG to be jointly operated by 2/3 designated functionaries of SHG.

Process of Formation of a SHG

- Identification of the village/ locality.
- Conducting a baseline survey on socio-economic indicators collected according to the schedule Prathamika Starara Tathyaabali.

- Organizing a general meeting of eligible members and sensitizing them on SHG concept.
- Identification of members for a single group (about 20 members).
- Recording the proceedings of the meeting on formation of a group.
- Naming of the SHG: The group name should start with BISWA e.g. BISWA SHG Maa Samalai, xyz village etc.
- Number of the SHG: Assign a number to the SHG such as Group No.
- Ensuring democratic election of the office bearers.
- Involving the group members in formation of its rules and regulations etc.
- When an SHG is formed and account linked to a Federation/bank the details of the group members should be maintained at the respective office in a prescribed format titled as 'Gosthi Vivarani' or Group Details.

Guidelines to be followed in Formation of an SHG

- Only the persons belonging to poor category should be formed into an SHG.
- Separate groups for male and females are to be formed.
- Duplication of membership with other agencies should be avoided.
- Economically active persons should be taken as members of the SHG.
- The members should know each other before formation of an SHG. No individual can be allowed to be a member of more than one BISWA SHG.
- Members should have to be more or less permanent residents of the same area and homogenous in social behavior. It is advisable to form SHG among members of a similar socio-economic background.
- Physically challenged and other vulnerable people may be taken as members through their nominees, but people with chronic diseases, deaf and mute, mentally abnormal and loan defaulters of other SHPIs/ mFIs/ FFIIs should not be entertained.
- More than one group can be formed in one village/ locality if the population is large or dense.
- The size of the group should be minimum of 16 persons.
- Persons with proven undisciplined and disruptive activities should not be entertained.
- Encouraging thrift among the members and periodical savings i.e weekly, fortnightly and monthly.
- Undertake promotional activities when an SHG is formed.
- Only one member from a family will be taken as members of a SHG.

Group Meeting: SHGs will conduct meeting at least once in a week. The group will be involved in the number of following activities.

- Weekly meeting will be encouraged.
- Savings, thrift and credit activities on a weekly basis.
- Facilitating income-generating activities at group and individual level.
- Taking up development activities like literacy, health, sanitation, education etc. through panchayat at village level.
- Sharing and solving of issues pertaining to member's rights e.g. Women's rights based issues.

Group Memorandum: SHGs must have its memorandum for smooth functioning. It will be compulsory for all the members to follow it.

Savings & Group Fund: The members will do regular savings in the group. The savings and the interests earned through internal lending will result in increased group fund. This group fund will act as a coping mechanism during normal and disaster time to meet the adversities.

SHG Gradation : A gradation exercise of the BISWA SHGs should be executed for assessing the quality of the group for obtaining external credit be it from BISWA or their Federation or from Bank. The SHGs should be graded after 6 months from the date of formation. The Gradation should be done by an officer of BISWA not below the rank of Deputy Manager, mF (ADC). Gradation should be done in a prescribed with 40 indicators, each carrying 5 points at the highest totaling 200 points. The groups should be graded according to the marks obtained in the gradation exercise as shown below:

Sl. No.	Points Obtained	Grade Awarded
1	161 or above	A
2	121 - 160	B
3	120 or below	C

Management of the SHG

- Each SHG should bear the title as 'BISWA SHG (name of the village/ locality) Group No.....
- Each SHG should have at least 16 and at most 20 members. But the average size of the group should be 16.
- Each SHG should have Bank Account in the name of the SHG at nearest authorized Bank.
- The SHG should meet at regular interval in every week.

- Election for the posts of the office bearers should commence every year. Rotation in the posts should be encouraged.
- All the proceedings of the meetings should be documented in their respective Meetings Register (*Sabha Khata*).
- All the members and the Community Organiser present in the respective meetings should sign in the Meeting Register.
- Loan repayment will be collected in the meeting only.
- The books/ records should carry the logo, name and address of BISWA having specific space allocation for the names and address of the groups.

Meeting of the SHG

- The meetings should commence at a specified day/ time
- The meetings should commence at a specified place
- It should be presided over by the President/ Secretary/Members of the SHG
- It should be attended by the Community Organiser of BISWA
- The compulsory savings should be collected at the meeting
- The Community Organiser will enter all transactions in their respective pass books, the groups pass book and the saving and loan registers whichever is applicable.
- All conflict situations should be addressed jointly by all the members.
- The number of SHGs looked after by the officials of BISWA should be as follows:

Designation	No. of SHGs	No. of Members
Community Organiser	25	400 – 500
Area Coordinator	100	1600-2000
Asst. Dist Coordinator	300	4800-6000

General Eligibility of an SHG for credit linkage with BISWA

- The SHG must have been formed six months earlier than the date of application
- The SHG must have attained 'A' or 'B' Grade in the gradation exercise.
- All the internal credit must have been cleared at the time of availing the BISWA credit.

- All the members must have been covered under insurance
- There should not be any outstanding against the SHG at the time of application.
- It has to fulfill other criteria and formalities as devised by BISWA from time to time keeping in view the emerging trends in the micro-Finance sector.

SHG in Federation

One member from each SHG will be nominated by the SHG members who will represent at the Federation level. The nominated member will compulsorily attend the Federation meetings on a regular basis. It is proposed that the member should be one of the SHG office bearers.

- Election will take place at SHG level and SHG members by simple majority will, democratically elect this member. At least 2/3 members must be present during this election. All the members will elect one member who is able to undertake the responsibilities, are interested to represent at Federation level and able to give his/her time for the various activities related to groups.
- The nominated member shall represent the SHG at Federation for a period of one year. Hence every year a new office bearer will be nominated and it goes in cyclical manner.

Criteria for financing a SHG

Sl. No.	Variables	Must Criteria
1	Eligibility	a. The SHG must have completed six months by the date of application b. The SHG must have attained 75% in the gradation exercise c. All the members must have covered under insurance. d. There must not be outstanding against the SHG of any loan borrowed from any other financial institutions / Microfinance Institutions. at the time of application.
2	No. of Loan	a. "One Group One Loan" at a given point of time is the policies of BISWA's microfinance programme. at a given point of time. b. A group can be eligible for successive loan only after clearing the previous loan including service charges.
3	Purpose of Loan	BISWA has designed about 10 major loan products to offer by the looking at the clientele needs such Agriculture and Allied activities Animal Husbandry Micro enterprise Pisciculture Services Leasing (in) Consumption loan Housing Education Health Repayment of earlier Loan Any other as considered by BISWA

Sl. No.	Variables	Must Criteria
4	Loan amount	<p>Groups are sanctioned loan on the basis of savings of all the members in a group. In no way the savings to credit ratio exceed 1:4 to 1:10 Purpose wise the details have been given in Table- However, in non-of the groups, the loan to individual member will exceed the amount as mentioned below.</p> <p>1st loan - max. ind. amt. (Rs.5,000/-)</p> <p>2nd Loan - max. ind. amt. (Rs.10,000/-)</p> <p>3rd Loan - max. ind. amt. (Rs.25,000/-)</p> <p>4th & above - max. ind. amt. (Rs.50,000/-)</p>
5	Tenure of Loan	The tenure of each loan to the group will not be more than 24 months for the Group
6	Moratorium Period	There is no moratorium period in the microfinance policies of BISWA irrespective of the type of loan.
7	Security	In order to bring discipline in the client's repayment behaviour, the SHG will make a fixed deposit in its name of 10-25% of the total loan amount (as the case may be) in the bank and pledge the fixed deposit certificate with duly discharge by the SHG to BISWA as security upfront.
8	Loan Processing Fee	2.5% of the total loan amount on all loans will be collected upfront at the time of disbursement of loan.
9	Recurring Service Charges	For all the loans taken against the savings, BISWA will charge @ 2% per annum (subject to change) to the group on reducing balance as recurring service charge.
11	Penalty for non-repayment on time	Incase a group fails to repay the loan on the due date as mentioned in the repayment schedule, penalty will be charged to the group @2% per month on the due amount.
12	Inter-se Agreement	Before disbursement, the group will execute an Inter-se Agreement/ loan agreement with BISWA. No loan will be disbursed to the group unless both the parties sign the agreement. The signatures of the office bearers of both parties must be supported by the seals. Each member should sign in ten rupees bond paper, and all the group members should sign for each other as guarantors. The CO, Asst. Manager-mF, ADC and the concern Manager of the District will also sign as the guarantors in the bond paper.
13	Payment of Loan	Wherever possible, the loan will be disbursed by account payee cheques to the group/federation. If there will be any problem faced

Sl. No.	Variables	Must Criteria
		by the group in transacting by cheque, the ADC will disburse the loan to the group by cash in the presence of the concerned Community Organiser.
14	Receipt	Against each payment by the group, BISWA will provide valid receipt duly signed by the collecting authority and stamped / sealed to the group at the time of payment

I Loan Processing

- Step-1** The Community Organiser identifies the members who are in needs of loans in each monthly group meeting. (Priority is given to the members for loan basing on regular savings, repayment capacity, repayment behavior, purpose of loan, attendance in meeting with $\frac{3}{4}$ of the members' consent in the group meeting.) Duly filled in application in the prescribed format along with the credit demand of the clients, description of the purpose for which the clients need loans and a signed resolution of the group is collected by the Community Organiser in the weekly meeting and forwards it to the Area Coordinator.
- Step-2** The Area Coordinator along with the Community Organiser scrutinizes the filled in application format based on status of internal lending in the group, prospective loanee's savings with the group, total loan outstanding at the group level, repayment capacity of the client, repayment behavior of the client, amount of loan, purpose of loan. Incase the Area Coordinator finds the need of loan and submitted documents are not proper or appropriate, he/she can reject the loan application then and there and ask for a fresh one. After ensuring that all the required documents are there along with the loan application, he/she forwards the same to the Asst. District Coordinator. The Community Organiser / Area Coordinator does not have any authority to assure a loan to any of the groups. In case he /she does this, it will be considered as high handedness of the concerned Community Organiser and required disciplinary action by BISWA will be taken against him /her.
- Step-3** On a day fixed up by BISWA, the Assistant District Coordinator makes visit to all the groups, appraise them and if satisfied, makes a loan proposal and forwards it along with all the loan appraisal in his area to the District Coordinator.
- Step-4** Out of the total applications in a fortnight, at least 25% of the cases are randomly selected and verified by the District Coordinator to authenticate the information provided by the Asst. Dist. Coordinator and forwards the loan application to the Loan Committee.

- Step-5** The loan committee comprises of Chief Manager Risk Management, Zonal Manager, District Coordinator, Asst. District Coordinator and Manager Internal Audit .The loan committee after due assessment, either rejects the individual loan proposal and sends it back to the ADC or forwards to the Head Office for sanction.
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- Step-6** At the HO level, all the loan proposals along with the applications come directly to the Chairman who directs the DGM, Microfinance to direct it to the Chief Manager Microfinance. After counter signature all the documents go to the concerned desk officer to record relevant information.After recording of all the relevant information, the applications in the same way go back to the Deputy General Manager (DGM), who recommends to the Chairman for its approval.If the chairman found it's genuine, approves it and sends it back to the DGM, from whom it goes to the Accounts department through proper channel.
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- Step-7** The Accounts Department process the debit voucher (RLF Advance) in the name of the Assistant District Coordinator and prepares a cheque for all the loans under his district. Again the loan application along with the cheque & statement of loan comes to the desk officer through proper channel for recording of the relevant information and finally goes for dispatch.
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- Step-8** The concerned Assistant District Manager of the Branch Office, in consultation with the respective District Manager will develop a plan of action for loan disbursement. The ADC along with the one member of the loan committee and Community Organiser will disburse the loan amount to the respective borrowing SHG and fills up all necessary documents at the borrower's level. Most importantly, before disbursing a loan to a group, BISWA ensures keeping of all the required information of all the clients of a group as per the KYC norm. The Fixed deposit certificate in the name of the SHG with duly discharge as a pledge along with Loan Processing Fee, Insurance premium and cost of the stationery are collected from the concerned borrowing groups by giving appropriate receipt.
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- Step-9** When all the documents will be found appropriate and receipt of all the fee and insurance policies, the ADC will disburse the loan amount to the group in the presence of the Community Orgniser, member of the loan committee and all the members of the group by cash / cheque.As far as practicable, the loan will be given to the group by cheque. The loan will be disbursed to the group with a computer generated repayment schedule prepared in mutual agreement of both the parties (group & BISWA). Total interest against the principal amount for the specified period is calculated and repaid by the group in monthly installment as agreed in the repayment schedule.A loan disbursement certificate will have to be generated by the ADC with the signature of the Community Orgniser, member of the loan committee and President & Secretary of the Group.
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- Step-10** The collected amount is deposited in the BISWA SB A/c at the branch office on the same day. In case by that time the transaction hour of the bank is found over, he/she will deposit the amount in the next day.
-

Step-11 The District Coordinator reviews the complete documentation of the disbursed loans, in case the documents are not complete in all respect. If required, he/she will send it for necessary modifications to the respective Asst. District Manager.

Step-12 All correctly completed loan documents are sent to the concerned staff at Head Office for necessary accounting for against the RLF advance taken and recording purpose.

Utilisation of Loan

The district Coordinator by taking the assistance of the ADC and Community Organiser will submit the utilization report to Head Office that the loan is disbursed to the groups / members by the group.

It is the lookout of the President and Secretary of the Group that the money is utilised for the said purpose by the loanee within a week of the receipt of the loan. Deviation of which will be reported immediately to the Community Organiser and subsequently to the Area Coordinator & ADC.

Till the total repayment is made, any member of the group or any executive body member or any of the BISWA staff will have the access to inspect the loanee's activity from time to time and the loanee has to extend her full cooperation.

A client won't be allowed to sell out the asset made out of loan till the loan amount is completely paid to BISWA. The group has to take an undertaking on this before lending a member.

Repayments

Receiving loans by a group in subsequent turns would depend upon regular repayment of installments by the groups. Hence it is the responsibility of Community Organiser and Area Coordinator to inject the matter into the minds of the leaders of the group in order to ensure regular repayment.

Sl.No.	Variables	Must Criteria
1	Rules of repayment	The rules for repayment will be uniform irrespective of the category of the loan a group avails.
2	Prepayment of Loan	If a group wants to prepay a loan, it may do so but the interest will be calculated accordingly. However, the group has to pay 1% prepayment penalty on the outstanding amount as the processing fee for the pre-closure of the loan.

Sl.No.	Variables	Must Criteria
3	New loan to group which has pre-closed the earlier loan	A new loan will be given to a group which has pre-closed the earlier loan only after expiry of the due date agreed before. This system has been introduced in order to bring discipline in repayment behaviors of the group.
4	Person responsible for repayment collection	With the support of the Community Organiser, the Area Coordinator will collect the repayment on the due date by giving authentic receipt.
5	Deposit of the Collected amount	The collected amount will be deposited on the same day in the SB Account of BISWA. If the transaction of the bank is over by that time, he/she has to deposit the amount in the next day and submit the Counter foil to the ADC.
6	Accountability for Delinquency	Since the ADC is the main person in appraising the loan, he/she will be responsible for it if there is any delinquency at the level of the group.
7	Responsibility and Accountability for willful defaulting	If any group will not repay the loan taken from BISWA willingly or unwillingly, it is the responsibility of all the members in a group to get back the loan with interest and penalty by maintaining the core values of microfinance. However, the ADC and the District Coordinator will be accountable for disciplinary action for the non-repayment of loan.

Information Flow & Report Submission

At District Level and to BISWA Hqrs

SI No	Name of the Reports	Who will Submit	Whom to be Submitted	On What Date
01	Daily Collection Receipt	DC	CM, Zone	within 24 hours of the collection
02	Group Loan Application filled in Forms	CO	Area Coordinator	weekly once
03	Consolidated Loan demand	ADC	DC	weekly once
04	Eligible / Recommended Loan Documents	DC	BISWA Loan Committee	fortnightly
05	Sanctioned Loan Document for Approval	Loan Committee	DGM	same day / next day
06	Approved loan documents	DGM	Chairman	-do-
07	Duly signed Voucher for disbursement of loan along with Loan Documents	Dy. Manager, Acct.	Manager, Finance	-do-
08	Loan Disbursement Details	DC	CM, Zone	weekly
09	Loan Disbursement Details	Manager, Zone	Dy. Manager, Accts.	Same day / next day
10	Bills & Voucher	Manager, District	Manager, Zone	Monthly once
11	Income & Expenditure Statement	-do-	-do-	-do-
12	Trial Balance & RP Account	-do-	-do-	-do-
13	Bank Reconciliation Statement	-do-	-do-	-do-
14	General Information	-do-	-do-	-do-
15	Membership List	-do-	-do-	-do-
16	Quantitative Report (MPR)	-do-	-do-	-do-
17	Qualitative Report	-do-	-do-	-do-
18	Leave Status	-do-	-do-	-do-
19	Salary Statement for Approval	-do-	-do-	-do-
20	Stationary Indent	-do-	-do-	-do-

BISWA Human Resource Development Policies

- The major strength of BISWA as a development organisation is its Human Resource, which is the single most important factor influencing the success and long term sustainability of BISWA.
- BISWA continuously invests in people, provides them with the right incentives to perform better and to makes merit and performance the criteria for professional and career development.
- The Human Resource Development Policies aim to develop and promote a work culture in which each employee is empowered, is provided with opportunities for professional growth and is recognized and rewarded for the contribution made towards achievement of organizational objectives.
- The policies are aimed at being transparent and informative.
- Benefits such as Life Insurance, health insurance, accident and other related provisions in the HR policies have been made keeping the employee welfare and motivation in mind.
- The organisation believes in achieving and maintaining high quality standards and the policy is aimed at being efficient and cost effective.
- This document is dynamic and is likely to evolve over a period of time.

Through this document BISWA aims to create an understanding of the organisational values, and align each member of the staff to these values to best achieve its objectives. It is expected that the HR policies would enable the organisation and all staff members to maximise their potential through motivation, transparency, equal opportunity, fair assessment, good working conditions, high integrity, ethics and discipline.

The Policies stated in the Manual shall come into effect from 2nd October, 2008. The policies stated in this Manual apply to all the employees of BISWA who are in pay roll.

Each vertical, Zonal Office, district office and area office will be provided with a copy of the BISWA HR Policy and shall be freely accessible to all the employees. The head of respective offices, deptt., projects, programmes and verticals are responsible for ensuring that the office copies are properly maintained and kept current.

Obligation of an Employee

BISWA expects its employees to devote their full time and attention to the work assigned to them. They shall use BISWA's resources very judiciously. They shall not utilize or divulge to any person or persons any of the Organization's internal policies or activities without proper authorization.

All employees are brand ambassadors of BISWA and it is expected that the conduct of all the employees would be such that the public image of BISWA is not diluted.

Staff / Position

There are three categories of Support staff and ten different scales of Staff in BISWA as per their role and responsibilities. They are

Category of Staff	Position / Designation
Support Staff-I	Office Assistant
Support Staff-II	Security
Support Staff-III	Community Organisers
Scale-I	Desk Officer, Area Coordinator
Scale-II	Deputy Manager, Assistant District Coordinator
Scale-III	Manager
Scale-IV	Chief Manager, Zonal Manager
Scale-V	Assistant General Manager
Scale-VI	Deputy General Manager
Scale-VII	General Manager
Scale-VIII	Chief General Manager
Scale-IX	Deputy Director
Scale-X	Director

Job Responsibilities of Various Positions

Role of Community Organiser

- Community Mobilization.
- Promotion of Self Help Groups.
- Each Self Help Group should consist minimum of 16 and maximum of 20 members.
- The CO should ensure addressing the total need of 25 SHG's consisting of 400 to 500 families.

Responsibilities of Community Organiser

- Maintain close contact with all the house holds served by him / her.
- Conduct weekly meeting of the SHG's.
- Ensure to maintain the Meeting / Savings / Loan ledgers of the group along with the group pass book, monthly receipt / payment register and individual pass books.
- Ensure to discuss individual savings and loan of each member in the weekly meetings.
- Conduct concept meeting on Federation Promotion.
- Ensure 100% literacy of all the group members and their family members.
- Ensure "Zero" IMR / MMR among the families of the groups under him / her.
- Ensuring 100% institutionalization of the child delivery among the families.
- Ensuring "Zero" Child labour among the groups
- Ensure "Zero" drop out among the children of the group members.
- Ensuring 100% social security coverage of all the group members through different insurance scheme implemented by BISWA.
- Creating awareness among the group members as to the need of Micro Insurance and how to lodge claims.
- Marketing linkage of the products manufactured by the SHG's
- Identify the people with disability, HIV, mentally challenged and ensure to inform their details to the AC / ADC / DC.
- Ensure installation of Individual House Hold Toilets in each house hold with water connection.
- Ensure to organize health / eye camps as directed by the AC / ADC / DC.

- Ensure to create awareness among the group members as to HIV / AIDS / Safe Sex / Small family norms / national integration / bio-fertilizer / optimal use of water / environment protection / participation in PR activities / Right to Information / Reproductive & Child Health / Iodine Salt / different schemes and program of Local Bodies / Govt. / BISWA.
- Identification of problem with senior citizen & information to AC / DC / ADC.
- Ensure proper implementation of all the program / projects of BISWA which is being implemented in the geographical area and target group served by him / her.
- Generate loan application as a resolution of the group based on the need of the group.
- Assist the Asst. District Coordinator in processing the loan application.
- Assist the Area coordinator to have 100% on time loan collection in respect of his / her groups.
- Attend the meetings when called for by AC / ADC / DC / ZC / Head Office
- Interface with the PRI / other community based institution.
- Preparation of Micro Plan in the PRA method of the geographical area covered under him / her.
- Prepare and submit monthly report / MIS as per the format provided by the AC / ADC / DC / ZC / Head Office.

Area Coordinator

- Motivating / Guiding / Training and Follow up of the four number of Community Organizers working under him / her.
- Organizing training programme, imparting training to the organizers, group members, federation leaders.
- Loan collection from the SHG's.
- Deposit of the Loan collection in the bank account of the organization and submission of the deposit slip / loan collection amount to the ADC.
- Ensure proper maintenance of group records, tracking of the loan disbursed, savings of the group savings and maintaining the quality of the groups.

Responsibility of the Area Coordinator

- Attending the group meetings along with the CO and motivating the groups for Federation promotion.
- Registration of the Federations.
- Conduct the Federation meetings.
- Maintain the Federation Registers properly.

- Process Documentation of the activities occurring at the group level.
- Local Area Planning in respect of the geographical area and target group covered by him / her.
- Attending the review meeting conducted by ADC / DC / ZC / Head Office as and when required.
- Ensuring 100% ON THE TIME LOAN COLLECTION.
- Ensuring to provide loan to all the 100 groups with the four community organizers working under him / her.
- Ensuring creation of employment opportunity among all the groups under him / her.
- Ensuring to achieve the Mission / Vision / Goal / Objective of BISWA through real, lasting and sustainable implementation of the work entrusted to the Community Organizer.
- To meet all the compliances of ADC / DC / ZC / Head Office.
- Provide the pre printed MIS format to the CO's and ensure to collect the MIS on time, check it and submit it to the ADC.

Desk Officer at ADC Office

- Each ADC office will be provided with one Desk Officer.
- Duties of the Desk Officer :
 1. The Desk Officer should ensure proper opening, closing, cleanness, maintenance of the office and the office furniture.
 2. Assist the ADC in conducting the meetings, training program, Manage the office in the absence of the ADC, provide information to the DC / ZC / Head Office when called for.

Role of Desk Officer at ADC Office

- Maintain the following Registers / Files at the ADC Office:
 1. Visitors Register.
 2. Attendance Register.
 3. Dead Stock Register.
 4. Loan collection register.
 5. Sundry / Suspense Deposit Register.
 6. Outward Mail Register.
 7. Inward Mail Register.

8. Petty cash register.
9. Movement Register.
10. Leave Register.
11. Review Meeting Register.
12. Program Register.
13. Acquaintance Register.
14. Charges Register.
15. House Rent.
16. Stationery Register.
17. Bank Account Register.
18. Money Receipt Stock & Issue Register.
19. Telephone Register.
20. Loan application received & disposal register.
21. Letter received / sent file.
22. Group details register / file.
23. Baseline survey file.
24. All the registers relating to Federation.

Duties of Desk Officer at ADC Office

- Ensure to advise the DC / ZC / HO bank deposit made at the ADC office level.
- Ensure to deposit any amount of cash deposit received at the ADC office level in the bank account of the Organization.
- Ensure to maintain the DCB of all the 300 SHG's under the ADC properly.
- Ensure to collect / check the monthly returns from the CO.
- Ensure to provide the printed copies of the Monthly return to be submitted by the CO's in the next month.
- Ensure to submit the hard copy of the return submitted by the CO's to DC office.
- Ensure to remain alert and advise DC / ADC / ZC / HO immediately in case of any fraud.
- Attend meeting when called for at DC / ZC / HO level.

Assistant District Coordinator

- Ensure to achieve the Mission, Vision, Goal and Objective of BISWA.
- To ensure overall development of the geographical area under his / her control.
- To maintain his office properly.
- To ensure guide, motivate, train, empower and follow up the three Area Coordinators and Nine community Organizers working under him / her.

Responsibilities of ADC

- Review and appraise the work done by the AC and CO.
- Ensuring to prepare the micro plan of the geographical area through the community Organizers and consolidate it.
- Ensuring process documentation of the work done in the area under his / her control.
- Ensure promotion of three federations, one each under each of the AC.
- Ensure registration of the Federations, conducting the meetings and empowering the Federation Members.
- Operational of the federations.
- Conducting regular meeting of the federations at ADC officer.
- Collect the loan applications of the groups through the Area Coordinators.
- Ensure to process the loan applications properly by meticulous verification of the savings done by the groups, proper maintenance of the group records, past repayment record of the groups.
- Preparation of the list of loan applications for presentation in the loan committee.
- Attending the Loan Committee.
- Disburse the loans sanctioned by the loan committee after ensuring proper loan documentation.
- Ensuring on time loan collection by the AC.
- Ensuring on time loan collection in case of any default by the AC / Group.
- Ensuring maintenance of DCB and providing printed MIS format to the Community Organizers through the AC.
- Checking of the MIS submitted by the CO's after due checking by the AC's.

District Coordinator

- The District Coordinator is responsible for the functioning of the District.

- He is responsible for the activities of the all the staff member of the District.
- He is responsible for achievement of the Mission / Vision / Goal / Objective of BISWA.
- He will represent BISWA in all the forums / meetings / committees at the District level.
- He is responsible for building the image of the organization at the District Level.
- He should ensure registration of the organization at the DLCC and ensure attendance of all the DLCC meeting.
- He should ensure to maintain excellent relationship with all the district / sub-division / block level officials.
- He should ensure to maintain good relationship with the police authorities in the district level.
- He should ensure to maintain good relationship with all the NGO's / VO's / CBO's / Donor Agencies operating in the district.
- He should ensure to work out micro plan for the over all development of the district.
- He should ensure to review the working of all the ADC's working under him.
- He should visit all the ADC office at least once in a month and ensure smooth functioning.
- He should arrange to hold the loan committee at his office once in a week or as per requirement based on the loan applications of the district.
- He should ensure 100% on time repayment of the loans and ensure 100% performing standard portfolio.
- He should ensure to achieve the budget of the district.
- He should ensure implementation of all the social development projects / micro enterprise projects of the district through the respective ADC's.
- He should ensure to submit the monthly report from all the ADC offices submitted by the CO's to the Head Office.
- He should ensure to present the district properly at the head Office.
- He should motivate / guide / train all the staff of the district and ensure to be one of the best leaders.
- He should ensure maintenance of all the book of accounts properly at the district office level.
- He should ensure balancing of all the loan accounts monthly by cross checking it with the monthly returns submitted by the CO's.
- He should ensure to submit all the reports / returns / data to head Office / Zonal office as required.
- He should ensure to maintain the bank account and advise ZO / HO on a day to day basis, the balance outstanding in different bank accounts.

Where we will collect the information in our areas

Sl. No.	Office	What details	From whom, who will and how to collect
01.	Grampanchayat	BPL, IndiraAwas, Antyodaya, Annapurna and R.E.G.S., Developmental project, Training program, Budget, Ward-member, the list of different institutions in the Panchayat, Income source, population, voter list, meetings, pallisabha, details of grama sabha,	Sarpanch will take the help of working officials, trained villagers, district information center
02.	Primary School	Admission of the students, number of boys and girls, drop out students name and reason thereof, members' name of the education committee, work information, facilities of the schools, condition of mid-day meals, drinking water, grant in aid of Sarva Sikhya Abhiyan, training.	B.R.C., C.R.C., the villagers who are trained by the school teachers. First convey respect to them and let them know who you are and then ask for the information that you require.
03.	Anganwadi	List of birth and death, immunization of the pregnant women and the children, distribution of the medicines, facilities and difficulties, self help groups, resident of the village and the amount of land, the village land map, list of belongings, R.I.	The villager who is trained by the anganwadi worker will have to submit the dully filled in R.T.I. in the office.
04.	Mother Welfare Centre	Information regarding preventive immunization, polio, number of people affected in T.B., infant mortality rate, pregnant women, child, Govt. benefits meant for common people.	Will collect the details after meeting the health worker.
05.	Primary Health Center	National rural health mission, asha, H.W.F and NGOs working in the field of health.	Discuss the matter with the Chief Medical Practitioner of the P.H.C. and collect the information, villagers, health education department
06.	Rural Water and Sewerage Sanitary	Information about tube well, swajaladhara, sanitation and toilets. The information about the NGOs working in this field.	The engineer in charge of the program officer.

Sl. No.	Office	What details	From whom, who will and how to collect
07.	Integrated Child Development Center	Different programs under integrated child development, anganwadi, supervisor, child, medicine for the pregnant women, immunization, listing and information about the program.	C.D.P.O., or from the supervisor.
08.	Revenue Inspector	The villagers and the amount of the land, map of the village land, list of belongings,	The trained villagers will collect the information after contacting the R.I. to R.D. office and tehsil office.
09.	Agriculture Department	The complete details of the Govt. facilities been given for the agriculture loan, grain, medicine, apparatus, training, saplings.	District agriculture officer, contact with the agriculture department of the panchayat samiti and Regulated Market Committee.
10.	Horticulture Department	Grain, medicine, apparatus, sapling distribution, Govt. facilities available for the development of the horticulture.	Get the information after contacting the horticulture department.
11.	Forest Office	Condition of the forest, amount, V.S.S., guide for preparation, condition and number of V.S.S., the information regarding the development of the forest and the land.	After discussing verbally the information has to be collected from D.F.O., Ranger and the forest guard.
12.	Block Office	N.R.E.G., stipend, details of the samiti meetings,	Meet and collect from B.D.O. A.B.D.O., P.A., and G.P.O.
13.	D.R.D.A.	Projects about rural development, condition of the girls' school, different proposals, jilla parishad meetings, details of D.P.C. meetings, details of standing committee, condition of E.G.S.	Program director, P.D., A.P.D.
14.	I.T.D.A.	Various developmental projects to be done under I.T.D.A., proposals, information about education, health, history of the tribal, culture and irrigation for the tribal,	Meet the P.A. and get the information.
15.	Associated Veterinary Health Centre	Preventive immunization, domestic animal husbandry, govt. helps in different proposals, information regarding service tax.	Meet the L.I. and get the information.

Sl. No.	Office	What details	From whom, who will and how to collect
16.	District Veterinary Center	Govts. Loan facility, proposals and preventive immunization for Animal husbandry (goat, duck, hen, pig) and information regarding this.	
17.	Banks	Self Help Group, agriculture loan, interest rate, details about loan proposals.	Collect the information from Lead bank, Bank of India, SBI, MFI and Lamp
18.	Tussor Society	Grain supply, purchase and rate list, Govt. proposals	
19.	Local Non-Govt. Organisation (NGOs.)	The aim, mission and the work culture of the NGOs. Working area, information regarding different successful stories	Get the information from the district information and public relations officer
20.	District Agriculture Officer	Information about the agriculture loan, grain, medicine, manure, training, soil testing, agricultural apparatus.	District agriculture officer
21.	District Fisheries Officer	Pisciculture, grain, encouragement for the pisciculture, training, loan facility	District fisheries development officer
22.	District Industry Center	Various cottage industry, encouragement for the vocational industry, training and loan information	From the manager of the DIC
23.	Department of Soil Conservation	Soil conservation, watershed project, information regarding plantation	Soil conservation officer



SECTION – II

WEEKLY PLANNER

AM **i** RESPONSIBLE



10 THINGS **i** MUST REMEMBER

- I should always be punctual.
- I should always PLAN MY DAY and fix up TARGETS.
- I should finish my work assigned on time and do a little extra.
- I should not waste time talking to others that is not related to work.
- I should always use appropriate language, besides being neat and clean.
- I should be helpful to my junior colleagues and supportive to seniors.
- I should suggest things that can increase productivity at work.
- I should be truthful and accurate in providing information.
- I should never hide mistakes and always take steps to rectify them.
- I should always take appropriate steps for solving a problem.

MY DAY PLAN MUST INCLUDE

- Replying mails and responding to messages,
- Phone calls and follow ups.
- Meetings and discussions with support staff.
- Field visit and coordination.
- Something to read and write.

MY TARGETS FOR THE MONTH MUST IMPROVE

- In terms of quantity and quality.
- In terms of support to juniors and seniors.
- In terms of Personal Learning.



Bharat Integrated Social Welfare Agency

Attributes of a Good Leader / Manager

1. Motivation to Lead : want to be leader of the people / staffs
2. Provides clarity in direction : give a sense of purpose
3. Builds a bridge to the future : so people/staffs follow securely
4. Cares about People and Staffs : so people/staffs feel valued and secure
5. Gives People and Staffs "time" : which demonstrates people are important
6. Consistent : You are predictable to subordinates
7. Shares information : So people have the context in which to work
8. Communicates effectively : Communicates clearly, listens attentively and talks straight when necessary
9. Effective Delegation : Provides role clarity to people, allows freedom of work and continues to hold the people accountable
10. Confidants in subordinates : You are an advocate to your staff. Adds to a person's self believe and performance
11. Prepared to confront issues : When necessary, will confront issues promptly, sensitively with good judgments
12. Intelligent : Handles complexity and makes decisions
13. Technically competent : Adds value and others can learn
14. Provides resources to the team : So people can function effectively
15. Flexible : Adapts approach to the requirements and style of each persons and encourage strengths and assists improve weaknesses
16. Generous : So people feel valued and generous in return

Attributes of a Performer / Achiever

Successful people capitalize on their strengths. They know their current and potential talents and focus on them. They learn and grow as much as they can in these areas and concentrate all their energy on them. They take themselves out of the ranks of the ordinary into a group of extraordinary performers.

Success comes from doing what you are ideally suited to do — doing what you love. What drives you and motivates you leads to success. Not only will you be monetarily successful, but you will also be happier and more self-fulfilled.

Five key attributes of a top performer

1. **They are self-reliant:** They say, "If it's meant to be, it's up to me." They don't blame others for their problems, but ask, "what can I do differently to bring greater success?"
2. **They have an attitude of self-employment:** Even if they work for someone else, they see themselves as self-employed. They see themselves as president of their own personal company. They sell themselves and work to make themselves indispensable to their employers and customers.
3. **They continually learn, adapt and develop their skills:** They see their ability to learn as their most valuable asset. They look to the future and adapt to changing environments and trends. In the computer industry learning new skills and adapting is paramount. In the 80's DOS was king. If you continued to stay in a DOS environment now, you'd be a dinosaur with few marketable skills.
4. **They set goals and make plans of action:** Without written goals and plans to help you accomplish your objectives, you'll vacillate. You'll have a tendency to get off track and run your operations via "crisis management." After all, how can you get where you want to go if you don't know where you're going?
5. **They take action:** All the plans and goals in the world are useless if you just set them aside and hope or wish they come to pass. You've got to DO SOMETHING. Take Action Immediately!

Personality Development Techniques

An individual's personality is the complex of mental characteristics that makes them unique from other people. Personality is really an important characteristic in not only the field of job but your personality is your life time asset. We have a Personality Development section where we groom up your entire personality. It's not a very hard thing just we brush up your qualities. For example –

There are few techniques if you maintain these; you can easily win people to your way of thinking

1. Show respect for other person's opinions. Never say, "You're wrong."
2. If you are wrong, admit it quickly and emphatically.
3. Begin in a friendly way.
4. Be a good listener.
5. Appeal to the nobler motives
6. Dramatize your ideas.
7. Throw down a challenge.
8. Let the other person do a great deal of the talking.
9. Let the other person feel that the idea is his or hers.
10. Be sympathetic with the other person's ideas and desires.

Where Does the Time Go ?

If you often find yourself saying "**I don't have time for this**" or postponing tasks because your day is too short, stop for a second and begin taking control of your time. Here are a few valuable tips for effective time management.

1. Find out where your time goes

If you want to make better use of your time, begin by learning exactly how you're spending it now. Think of all the activities that make up your typical work day: keeping appointments, supervising people, attending meetings, reviewing or writing proposals, making decisions, completing projects, making and taking phone calls, preparing reports, travelling, reading news papers and magazines, etc. Think also of the time that goes to waste every day because of unscheduled developments, frequent interruptions, bad planning, crisis management.

Once you compare the record of what you have done, as revealed in your diary, with what you planned to do, as outlined by your appointments and to-do entries, this system will be a real eye opener. It will reveal how much you are letting situations, events and other people control your time instead of you being in command of your schedule.

2. Establish goals

A key point to effective time management is to have clearly defined goals. Write them down and keep them visible. Once you set your goals and have prioritized them, assign them specific time duration and list all those activities leading toward accomplishing these goals. To help you set the appropriate time aside for them, divide your goals into three classifications:

- **Daily goals**, that is, time management goals that become part of your daily routine. These may include setting aside time for planning your day, establishing deadlines for every task, and getting to appointments on time.
- **Organisation goals**, or your long-range goals that have been established by you and management. A good way to keep tabs on these is to describe what your job requires of you and list your work activities under main categories, like SHGs management, loan appraisal, repayments, attending meetings, marketing, financial, or administration.
- **Personal goals** or activities and commitments you have outside your work activities. It is important to set time aside for these things. Having time to play contributes to a healthy and balanced life. Spending time with your family and friends, daily exercise, personal interests or hobbies can all fit in your schedule if you plan for them properly.

3. Learn how to plan your activities

Goal setting and planning go hand in hand. Convert your goals into actions by listing all the necessary steps to accomplish your goals and putting yourself on a definite time schedule.

Start with following one important rule: plan in advance. If you spend fifteen minutes in planning at the end of each day you'll save an hour the next day, and an hour spent in planning a project will save you four in execution. Planning will help you keep focused and help you stick to the task at hand. Remember to be realistic when planning. Don't take on more than you can handle, and allow for contingencies.

4. Prioritize your activities

When you prioritize, consider your personal life goals as well as your organisation aims. Some matters are urgent, but relatively unimportant (for example, returning a phone call from a friend). Others are highly important, but not urgent (starting work on a presentation you have to give next month). Others are extremely important and urgent (visiting a group / office, collecting payments, sending reply to unanswered mails).

When you have an important project, block out time for an appointment with yourself. Treat it as "quality time" and give it at least as much weight as your other appointments. Remember though, one golden rule is not to take on more than you can handle.

By listing all those tasks on a definite time schedule you have converted your goals into a plan of action. If you find you listed too many to-do's in one day, spread the work over several days, or ask yourself if it shouldn't be

delegated. Impose deadlines on every task you list, and make a note to follow up regularly on the one's you delegate.

5. Keep interruptions to a minimum

If crisis management is using up too much of your time, take control and prevent “fires” by thinking through projects, especially the ones you assign to others. Work out a plan together with all the involved parties. If all you do is respond to people who need help with problems or have questions on tasks you've assigned them, you'll never wind up with any of your own time left.

It is estimated that managers are interrupted an average of six times per hour. Every time your concentration is broken, you spend a certain amount of time reorienting yourself. Isn't this a waste of time? You can prevent interruptions when you realize their causes and how much time they consume.

Not all interruptions are time wasters. You can turn interruptions into productive meetings. When co-workers interrupt with a matter you know will need attention, ask them to see you later or bring the matter up at one of your regular meetings. Or, instead of co-workers bringing you problems, have them bring you solutions. If you have a voice mailbox full of messages write them all down and prioritize calls according to their order of importance, just like regular tasks.

6. Take control of time at meetings

Much valuable time is spent attending meetings that are not always productive for every attendee. Before confirming your attendance at the next meeting ask yourself if you really have to attend.

If you are hosting the meeting you can use several techniques to turn your time into a productive session for everyone involved. First and foremost, have a defined agenda. Know what the meeting is supposed to accomplish and list steps to guide you through. If you issue the agenda ahead of time, everyone involved should be better prepared and make their contribution at the right moment. Decide how long the meeting should last, not just the starting time. This will help everyone stick to an agenda. If you have limited time, hold stand-up meetings. You'll be surprised how fast these meetings are wrapped up.

7. Improve your communication skills

Keep the people who work with you informed. If you don't, people will interrupt you more often and turn to you for decisions, information, or help. When giving information, sending or receiving messages, take 100% of the responsibility to be sure that the communication is understood.

8. Keep your work area organized

A messy desk is a big time waster. It seems trite, but many people still waste a considerable amount of time rummaging through the paper on their desks looking for some piece of vital information. Even more time is wasted reshuffling and rearranging files and sheets of paper totally unrelated to the current project. Keep the clutter away from your desk and you'll focus on your work more easily.

Clean your desk at the end of each day. This way you'll have a fresh start in the morning and use the time you have saved for planning your day.

9. Be selective with your reading

Most vital information comes from reading correspondence, memos, and reports. Even if it's an essential part of keeping up with the world, reading can take up a considerable amount of time. Often reading ranks low in your priority list and high on your "to be postponed" list. As with many other things, consider delegating a portion of your reading material to people who work with you and can also benefit from the information. Have most material highlighted or summarized for you and spends time assimilating only the vital information.

10. Consider using a planner

If you are committed to bridging the gap between your potential and your performance, better time management should become your lifestyle choice. It's important to find a system that helps you channel your energy toward a more effective use of your time. Most likely it will be either a paper-based or a software-based time planner—or a combination. If you use it regularly, your planner will be your most valuable tool. It will make scheduling easier, help you prioritize and accomplish important tasks, record everything you want to remember and guide you toward your goals.

Steps for Preparing your Weekly Planner

1. Firstly, list out the important jobs to be done in a week. Some examples of important jobs are mentioned below:

Important job list: Group meeting / visiting, maintaining group record, loan collection, disbursement of loans, payment of loan installment, group training, member's insurance, claim settlement, enterprise development and training, purchase & marketing of products, water and sanitation programme, educational programme, health facilities, other facilities, staff meetings, record maintenance, giving replies to postal mails, appointments, phone calls, finalisation of accounts, verification of records and reports etc.

2. Chalk out the details of the job to be done in a particular week minutely.
3. The day and date to do the job should be decided immediately and noted down.
4. On completion of a targeted job, it should be noted down in the space provided at the back of the weekly planner's page.
5. On non-completion of a targeted job, the reasons for its non-completion along with the job's detail should be noted down at the space provided for it.
6. Proper planning to complete the incomplete job in the next week should be done and noted down in the planner.

HOW TO MANAGE TIME



Write them down - All your tasks: Things to be discussed, Calls to be made, Documents to be organized, Meetings to be attended, Assignments to be given etc. Note down every single thing: right from pins to be ordered to payments to be collected.

Prioritize tasks - You know which task is the most important. Put it on top. Write down other tasks in terms of priority.

Eliminate unimportant things - Now this is a task you should be able to do thoroughly. First find out what is that you need not do. Do you have to send a 'thank you note' to someone for sending you 'a thank you card'? If the answer is no, then just strike it out.

Minimize time consuming processes - Reduce your workload. Get more efficient software installed. Don't hesitate to hire the assistance you've always wanted to have.

Divide and delegate - This is another quick and easy way of getting your work done. Divide the assignment delegated to you and sub-delegate among others, if possible.

Cross-check - There is no point in going all the way to an important meeting only to find that it has been postponed. You could have saved time by simply cross-checking before you set out.

**You'll soon find that the time manages itself pretty well.
All you have to do is go along with it.**

So, what are you waiting for?



Bharat Integrated Social Welfare Agency

WEEKLY PLANNER

Week Plan : from _____ to _____

Major Heads of the Job	Description of the job	Schedule date	Schedule time

Signature

Authorised Signatory

WEEKLY PLANNER

Success of the week

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Job not completed in this week

Job	Reason