

EOI No	EOI Name	Issue Date	Last Date
NBCFDC/Grant/SEED/EOI/1/2026-27	Inviting Partner Agencies for implementation of Livelihood Activities under Scheme for Economic Empowerment of DNTs (SEED)	17.06.2026	28.06.2026

Inviting Expression of Interest (EOI) from Central/State/UT Government Body or Department or Institute, a not-for-profit body registered under any of the Central/State/UT statutes; a Firm/Corporation duly registered, as Partner Agencies for the livelihood component of the SEED in the States of Gujarat, Maharashtra, Madhya Pradesh, Rajasthan and Tamil Nadu.

I. BACKGROUND

The Scheme for Economic Empowerment of De-notified/Nomadic/Semi-Nomadic Communities [DNTs] (SEED) is a Central Sector Scheme of Ministry of Social Justice and Empowerment. The scheme is being implemented by the Development and Welfare Board for De-notified, Nomadic and Semi-Nomadic Communities (DWBDNCs), which a body is constituted by the Ministry of Social Justice and Empowerment (MoSJ&E), Govt. of India for formulating and implementing various measures for the welfare of these communities. The Scheme has four components for supporting the housing, livelihood, health and education needs of the DNT communities.

The National Backward Classes Finance & Development Corporation (NBCFDC) under the same Ministry, have their expertise for extending concessional finance for livelihood activities and are the nominated agencies in supporting the DWBDNC for community mobilization, group formation activities etc. under SEED.

The livelihood component of the scheme visualizes a multi-faceted impact on DNT communities, encompassing community mobilization, financial inclusion, skill development, and broad population coverage. Through the formation of SHGs, skill enhancement programs, supporting beneficiaries to get essential documents such as Aadhaar Card, Voting Card (enlisting in Voters' list), birth and caste certificates, and strategic district-level interventions, the programme aspires to contribute significantly to the empowerment and sustainable development of the target population.

This EoI is on behalf of NBCFDC, implementing agency of DWBDNC, MoSJ&E and is for selecting suitable partner agencies for the livelihood component of the said scheme (the details of the same can be seen at <https://dwbdnc.dosje.gov.in/public/uploads/news/67381742882523.pdf>)

II. SCOPE OF WORK

1. The Partner Agency would be required to initiate relation with the DNT communities at the ground level, through the appropriate social tools like baseline survey, participatory rural appraisal (PRA), meetings, workshops, identifying and nurturing community resource persons in an effort to create awareness and to connect the unconnected with various central and state Govt. entitlements. The DNT communities recognized by the respective states will be the intended beneficiaries of the programme.
2. The beneficiaries to be covered under the project shall fall within the age group prescribed under the Scheme Guidelines, and all beneficiaries shall be women.
3. All Self-Help Groups (SHGs) shall be formed in rural areas as notified by the respective District Administration and the State Government concerned.
4. Members of the DNT Self-Help Groups shall not be existing beneficiaries or members of SHGs formed under the National Rural Livelihoods Mission (NRLM), NABARD-supported programmes, or any other similar schemes.
5. At the level of individuals, the entitlements to be provided, access/connect will include- Aadhar, Bank Account (alongwith Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY), Ayusman Card, ration card, DNT/NT/SNT certificate, income certificate, family certificate, land records, state specific certificates like Jan Aadhar etc. Additionally, the registration of the beneficiary to the portal of <https://dwbdnc.dosje.gov.in/register> and their applications for the various schemes of the SEED will be the non-negotiable part of the job.
6. At the level of the group, the Partner Agencies will carry out community awareness sessions; will groom a few resources for carrying out the tasks in collective manner; will facilitate forming of the Self-Help Group (SHG) and opening bank account preferably PSBs/RRBs.
7. Partner agency, together with the DCP/CCP cadre, will facilitate access to all relevant Government of India schemes — especially MoSJE schemes for DNTs such as YASASVI, Free Coaching, etc. — as well as State Government schemes applicable to DNTs. Under a convergence approach, support to also be extended for Swachh Bharat, Jal Jeevan Mission, Housing schemes, and similar initiatives, with relevant camps organized to ensure effective outreach
8. During the institution strengthening exercise, the community would identify the Entry Point Activities (EPA) collectively decided by the community will be taken up during the project period for creation of durable community assets to support improved livelihoods, especially of landless, poor women, public works for common benefit-like drinking water, minor irrigation, check dam. The activity/ activities are to be decided in order of priority in the General meeting of community. The aim is to create a rapport and catalyze participatory building of community institution by supporting the immediate need of the Community by undertaking Public works for common benefit supporting the immediate need of the Community to be decided in order of priority in Participatory community meeting - like drinking water, minor irrigation, check dam, creation of durable assets, to support improved livelihoods especially women given preference.

9. The Partner Agencies will be responsible for training and identifying Community Contact Persons (CCPs) at community and district level as per the SEED scheme guidelines. The Partner Agencies will also train these CCPs for providing information related to various activities being undertaken so that ground-based information is made readily available.
10. The Partner Agencies will train or conduct workshops for identified DNT community members towards formation of SHGs. The partner agencies will do Capacity-building for SHGs, focusing on group formation, collective bargaining, conflict management, entrepreneurship, financial skills, following Panchsutra of SHGs framework and access to entitlements through government schemes. The agency will also be responsible for hand holding these identified community members to work as SHGs for atleast 1 year.
11. The partner agency will assist in promoting the handicrafts and products of these communities by providing comprehensive marketing support. This includes establishing both backward and forward linkages, conducting value chain analysis, and connecting them with suitable platforms to improve their income-generating prospects.
12. The Partner Agency will be responsible for gathering data and insights across various domains, which will contribute to enhancing the quality of decision-making and policy formulation.
13. If the partner agency is found suitable and possesses the requisite capacity to undertake skill development activities, it shall be engaged for conducting skill training, capacity building programmes, and exposure visits for selected community members. However, where the partner agency does not have the necessary expertise or capacity for skill development, the Corporation may engage another suitable agency for carrying out such activities.

III. DELIVERABLES AND FINANCIALS

S. No.	Component	Per SHG Cost (Rs.)	Deliverables	Payment Modalities (As and when required)
1	Conduct of community meetings @ Rs.3000 per community (atleast 2 meetings per month initially and then move to weekly meetings)	1500	<ul style="list-style-type: none"> • Formation of SHGs of DNT, NT/SNT. • Size of SHGs – 10-20 members • Conduct community meetings • Registration of members on the DWBDNC Portal (https://dwbdnc.dosje.gov.in/). 	To the Partner Agency
2	Selection of Community outreach Entry Point Activity (EPA) to build rapport with Community (Rs.50000 per community)	25000	<ul style="list-style-type: none"> • Identification and implementation of Entry Point Activities (EPAs) in consultation with local community 	To the SHGs

3	Appointment of Community Contact Person (CCPs) from specific DNT, NT/ SNT at Community Level – 2 persons per community @Rs 3,000 per month/ person (Honorarium)- For one year only [2x 3000x12]	36000	<ul style="list-style-type: none"> • Identification of Community Contact Persons (CCPs) – 2 persons per community • Capacity Building/Training of CCPs • Monitoring CCP to ensure they follow Panchsutra and encourage weekly meeting, saving, book-keeping, lending, repayment etc at SHG level 	To the CCPs
4	Appointment of Community Contact Person (CCPs) at District level– 5 persons per District @Rs 10,000 per month/ person (Honorarium) - For one year only [i.e. 5x10000x12 for 50 SHGs]	120000	<ul style="list-style-type: none"> • Identification of Community Contact Persons (CCPs) – 5 persons per district • Capacity Building/ Training of CCPs • Capacity Building and Training of the members • Facilitate linkage of all SHG members to all listed and relevant entitlements and schemes 	To the DCCPs
5	Training Workshop for formation of SHG members of the community with inclusion of key persons of Gram Panchayat for strengthening Linkages for Institution Building (Rs.20000 per community) and also facilitation of access to relevant GoI and State Govt schemes under convergence mode	10000	<ul style="list-style-type: none"> • Training on formation of SHGs on the concepts of SHGs, Village Organizations (VOs) and Block Level Federations (BLF), Group processes and Management, Regular Meetings, Regular Savings, Internal lending, Regular repayment of loans Book Keeping, etc. Facilitate camps and documentation for accessing all relevant schemes 	To Partner Agency
6	SHG Revolving Fund: As a corpus given to SHGs depending on the active status of SHG @Rs.25000/-per SHG.	25000	<ul style="list-style-type: none"> • SHGs formation • Opening of Bank Accounts • Proper functioning and Book maintenance of SHGs 	To the SHG
7	Conduct of PRA exercise//Rapid Community Survey(RCS) for Community Appraisal (Rs.10000 per community)	5000	<ul style="list-style-type: none"> • Baseline Survey, Participatory Rural Appraisal (PRA), meetings, workshops, identifying and nurturing community resource persons in an effort to create awareness. • Collection of data and information 	To Partner Agency
8	Skill development / field exposure visit to Youth having special skill like Artisan / Artist 5 persons maximum per DNT, NT and SNT Communities including Improved tool kits for value addition of product made by community @Rs.10,000/- per beneficiary. (5XRs.10000)	25000	<ul style="list-style-type: none"> • Capacity Building/Training/ Workshop of CCPs, SHGs, Communities. • Innovative Technology and skill development focused on livelihood enhancement focusing on inherent skills of DNT/SNT/NT communities. • Provide marketing support and necessary linkages 	To Partner Agency /Agency assigned by the Corporation

9	Institutional Expenses for Implementing Partner Agency (Rs.20000 per community)	10000	<ul style="list-style-type: none"> Community meeting, Formation of SHG/Communities and Account Opening Registration of all members of SHG/Communities on Portal- https://dwbdnc.dosje.gov.in Ensuring maximum entitlement (minimum 5) of all members of SHG/Communities Skill Development, livelihood development exposure visit etc. Onboarding of SHGs on NRLM/SRLM fold in LoKOS Portal Ensure that all SHGs fall under A& B Category as per NRLM norms (SoP enclosed as Annexure –I) 	To Partner Agency
	Total	149500		

**for a period of one year.*

2 SHGs is assumed as 1 community.

IV. INSTITUTIONAL EXPENSES PER COMMUNITY

Partner Agency will be paid out of the institutional expenses component provided in the SEED scheme in the following manner:

Activity	Timeline	Installment
Community meeting, Formation of SHG/communities Registration of all members of SHG/communities on portal	To be completed within 3 months	50% of the Institutional Expenses cost provided in the scheme will be paid in three stages on achievement of corresponding activities and submit SHGs records as demand by the Corporation/DWBDNC
Opening of Bank Account of SHGs	To be completed within 6 months	
Ensuring maximum entitlement (minimum 5) of all members of SHG/Community [Refer para II (3)].	To be completed within 9 months	
Skill Development, livelihood development exposure visit etc. Onboarding of DNT SHGs into NRLM fold	To be completed within a year	

Payment mentioned above is not sequential and will be made on milestone basis, as and when the above mentioned activity is completed.

V. WHO CAN APPLY

Any Agency including State Rural Livelihood Missions can submit the EOI for mobilizing DNT members for livelihood activities as detailed above and in Para 6 of the SEED scheme. Eligibility conditions for selection of agency are given below:

1. Agency must have been in existence of more than 5 years and could be a Central/State/UT Government Body or Department or Institute; a not for profit body registered under any of the Central/State/UT statutes; a firm/Corporation duly registered. However exception will be given to SRLM on case to case basis.
2. Demonstrated ability of executing large scale livelihood projects through SHGs formation, preferably NRLM/SRLM SHG.
3. The NGO should be registered at NGO Darpan Portal, Niti Aayog.
4. Preference may be given to NGOs having FCRA registration, if yes, the registration document shall be furnished.
5. The agency shall have duly audited financial statements, including Balance Sheets and Income & Expenditure/Profit & Loss Accounts, for the last three completed financial years.
6. The agency shall have an average annual turnover of not less than ₹200.00 lakh (Rupees Two Crore only) during the last three completed financial years, as certified by a Chartered Accountant and supported by audited financial statements.
7. Preference will be given to agencies having previous experience of working on similar projects with NRLM/SRLM.
8. Agency must have credentials to show its work with the aspirational sections of the Indian society.

VI. HOW TO APPLY

Interested Agencies may apply with following details:

1. Brief about the agency and projects conducted by agency for mobilization and handholding of community members towards formation of SHGs for various livelihood activities. Details of training or capacity building exercises conducted as a part of these projects may also be provided.
2. Even though this EOI is for the States of Gujarat, Maharashtra, Madhya Pradesh, Rajasthan & Tamil Nadu in future the need may arise PAN India basis also. Hence the agencies are also requested to mention the States other than the above in which you may be interested to provide service.
3. Brief proposal may be submitted outlining the approach proposed to be undertaken by the agency for livelihood activities as described above. Proposal may be submitted for the districts wherein agency intends to work along with details of tentative activities proposed, probable beneficiaries, State/UT or Area where activity is proposed, No. of districts proposed to be covered, probable no. of SHG/Community to be formed along with timelines. Proposal may also provide details about the training, capacity building programs that it plans to undertake and training partners with whom agency operates.

4. Documents of Registration/Incorporation in case of agencies not falling in the realm of Government Sector.
5. Audited financial statement of last three financial years except for Government Departments.
6. Any previous experience of working on similar projects with NRLM/SRLM will be a plus. Any document establishing such a claim may be submitted with the proposal.
7. Previous experience of working with marginalized communities.
8. Details of any award or recognition received by the agency for such activities may also be provided.
9. Details of Resources available in terms of experienced & qualified manpower and other infrastructure.
10. Details of any innovative program implemented/initiated in the field of Self-Help Groups or projects implemented for Denotified, Nomadic Tribes & Semi Nomadic Tribes.

VII. PROCESS FOR EMPANELMENT

1. Based on submission of the relevant documents, the qualified partner agencies will be invited for an interaction with the designated committee.
2. Subsequently Work Order/MoA will be signed with shortlisted agencies appropriately.
3. **The shortlisted Agencies shall be required to submit a Bank Guarantee equivalent to 30% of the total project cost or the Partner Agency may incur the expenditure upfront and seek reimbursement as per the approved norms.**

VIII. GENERAL CONDITIONS

1. The Work Order/MoA may be terminated at any time and without assigning any reason and the mere signing of Work Order/MoA makes no commitments, express or implied, that this process shall result in a business transaction with anyone.
2. Interested agencies are required to submit all supporting documents/documentary evidence. Inability to submit requisite supporting documents/documentary evidence may lead to rejection of their proposal.
3. The Corporation/DNT Board reserves the right to seek clarifications from the agencies in relation to their submitted proposal. Agencies shall submit all such clarifications timely to avoid rejection of their proposals.
4. The decision of the Corporation/DNT Board in the evaluation of submitted proposals shall be final. No correspondence in this regard shall be entertained.
5. The Corporation/DNT Board reserves the right to reject any or all of the submitted proposals based on any deviations.
6. After completion of the all the activities under Scope of Work all the Formed DNT SHGs should be onboard to NRLM fold with the help of NRLM/SRLM.

The Proposal should be sent in sealed envelope latest by 28.06.2025

The Deputy General Manager (Grants)

**National Backward Classes Finance & Development Corporation
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ABBREVIATIONS

SEED	Scheme for Economic Empowerment of DNTs
DNT	De-notified Tribe
NT	Nomadic Tribe
SNT	Semi-Nomadic Tribe
DWBDNC	Development and Welfare Board for De-notified, Nomadic and Semi-Nomadic Communities
NBCFDC	National Backward Classes Finance & Development Corporation
NSFDC	National Scheduled Castes Finance & Development Corporation
SHG	Self-Help Group
PRA	Participatory Rural Appraisal
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojna
PMSBY	Pradhan Mantri Suraksha Bima Yojana
APY	Atal Pension Yojana
CCP	Community Contact Person
EPA	Entry Point Activity
NRLM	National Rural Livelihood Mission
SRLM	State Rural Livelihood Mission
MOA	Memorandum of Agreement

STANDARD OPERATING PROCEDURE (SOP)

Detailed Operational Guidelines for Integration of DNT Self-Help Groups into DAY-NRLM

Jointly Prepared By:

Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM)
Ministry of Rural Development, Government of India

and

Department of Welfare of Denotified, Nomadic and Semi-Nomadic Communities (DWBDNC)
Ministry of Social Justice & Empowerment, Government of India

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I. PURPOSE, INTENT, AND STRATEGIC RATIONALE

1. Purpose

The purpose of this Standard Operating Procedure (SOP) is to operationalize the convergence between DWBDNC-supported DNT Self-Help Groups (SHGs) and the Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM) through a structured, phased, and quality-assured integration process. This SOP translates policy intent into clear operational actions, ensuring that SHGs promoted among Denotified, Nomadic and Semi-Nomadic communities are sustainably absorbed into NRLM institutions.

The SOP recognizes that DNT communities often face higher vulnerability, mobility, social exclusion, and trust deficits with formal institutions. Therefore, integration must not be abrupt or mechanical, but graduated, culturally sensitive, and supported over time.

2. Strategic Intent

The integration is intended to achieve several key strategic objectives:

- **Prevention of Institutional Fragmentation:** Ensuring that all SHGs, including those from DNT communities, are part of a unified institutional structure
- **Avoidance of Parallel Systems:** Preventing the creation of duplicate SHG systems that can lead to confusion and inequitable access to resources
- **Uniform Access to Entitlements:** Guaranteeing that DNT SHG members receive the same benefits and opportunities as other NRLM SHG members
- **Long-term Sustainability:** Building institutional sustainability for DNT SHGs, enabling them to thrive within the larger NRLM framework

The SOP balances institutional rigor with social safeguards, ensuring that quality norms are enforced without excluding vulnerable groups prematurely.

II. SCOPE, COVERAGE, AND CONDITIONS OF APPLICABILITY

1. Coverage

This SOP extends its coverage to the following categories of Self-Help Groups:

- SHGs formed exclusively by members of Denotified, Nomadic, and Semi-Nomadic Tribes (DNT/NT/SNT)
- SHGs promoted under projects supported by DWBDNC through NGO partnerships
- SHGs that have completed a minimum of 10 months from their date of formation, ensuring basic maturity and stability before integration

2. Conditions of Applicability

This SOP shall apply only when the following conditions are met to ensure a smooth and effective integration process:

1. The SHG must have maintained a minimum level of operational continuity, demonstrating stability and commitment
2. The group's core financial and governance practices must be demonstrable, indicating transparent and accountable functioning
3. Records for verification must be available, allowing for thorough assessment of SHG performance
4. Members of the SHG must provide consent for integration into NRLM institutions

Important Note: Integration shall be with community consent and shall be documented during the grading phase.

III. LEGAL, INSTITUTIONAL, AND SYSTEMS FRAMEWORK

1. Legal and Policy Basis

This SOP derives its authority from a robust legal and policy framework:

- **Memorandum of Understanding (MoU):** Between DWBDNC, MoSJE and DAY-NRLM, MoRD, establishing the formal basis for collaboration
- **DAY-NRLM Framework:** Aligned with the Framework for Social Mobilisation and Institution Building
- **Social Inclusion Framework:** Drawing upon DAY- NRLM's framework for Social Inclusion and Social Development
- **Quality Protocols:** Grounded in NRLM's Panchasutra norms and SHG quality protocols

Conflict Resolution: In case of any conflict, the operational guidelines of DAY-NRLM shall prevail unless specific safeguards for DNT communities are prescribed jointly by the DWBDNC and DAY-NRLM.

2. System Alignment (LokOS)

The LokOS platform serves as the cornerstone of the integration process, performing multiple critical functions:

- **Official SHG Identity System:** Providing unique and verifiable identity for each integrated DNT SHG
- **Financial and Governance Tracking:** Enabling real-time monitoring of SHGs' financial health and governance adherence
- **Integration Outcomes Monitoring:** Serving as the monitoring backbone for tracking integration effectiveness

Integration Requirements: No SHG shall be considered integrated unless: - A unique LokOS SHG ID is generated - All mandatory data fields are validated - The SRLM's acceptance is digitally recorded in the system

IV. DETAILED ROLES AND RESPONSIBILITIES

A. DWBDNC - Role Description

The Development and Welfare Board for De-Notified, Nomadic and Semi-Nomadic Communities (DWBDNC), as a primary stakeholder, plays a central role in the effective integration and welfare of DNT SHGs within DAY-NRLM framework.

Strategic Responsibilities

- **Mobilisation & Development:** Lead identification, mobilisation, and trust-building with DNT communities; undertake documentation; facilitate awareness and onboarding into SHG processes; and ensure convergence with relevant welfare entitlements.

- Progress Tracking: Monitor integration progress across states for effectiveness and reach through physical verification and LoKOS reports.
- Bottleneck Identification: Flag systemic issues such as delayed grading or insufficient resource allocation
- Scheme Convergence: Ensure DNT-specific schemes converge through NRLM platforms
- Policy Corrections: Recommend policy adjustments where exclusion risks emerge

Process Responsibilities

1. SHG Formation

- Mobilize DNT women using culturally appropriate methods to ensure active participation and trust
- Ensure voluntary membership and obtain informed consent from all prospective members
- Form groups of optimal size (10-20 members) with necessary relaxations for special groups (with more than 5 members) as per the local condition.
- Support the SHG members for necessary documents like- AADHAR.

2. Capacity Building

- Train SHG members on the SHG model, Panchasutra principles (five golden rules), and group discipline
- Conduct repeated orientation sessions recognizing often-low literacy levels within DNT communities
- Ensure comprehensive understanding and retention of critical concepts

3. Financial Stabilization

- Guide SHGs in fixing appropriate savings amounts based on members' earning capacity
- Promote internal lending practices only after savings have stabilized
- Discourage consumption-heavy lending in the early months of SHG formation

4. Record Maintenance

- Ensure SHGs maintain both physical registers and digital backups(if any) of records
- Emphasize that members themselves understand record entries, rather than relying solely on promoters' staff
- Promote member empowerment and ownership through proper documentation

5. Pre-Grading and Gap Closure

- Conduct internal mock grading sessions between months 8 and 9
- Identify weak SHGs early for timely intervention
- Provide focused corrective mentoring to address gaps before official SRLM grading

6. Handover Preparation

- Orient members about NRLM structure, including Village Organizations (VOs) and Cluster Level Federations (CLFs)
- Explain post-integration changes to avoid mistrust or apprehension
- Ensure smooth transition through comprehensive preparation

B. DAY-NRLM -

DAY-NRLM plays a crucial role in ensuring institutional absorption of DNTSHGs and facilitating seamless flow of entitlements.

The National Mission Management Unit (NMMU) shall provide policy leadership and operational guidance for the integration of De-Notified Tribes (DNTs) under DAY-NRLM, ensuring their seamless and dignified mainstreaming into SHG–VO–CLF institutional structures. NMMU will issue national advisories and protocols to promote non-discriminatory inclusion, guides States on institutional acceptance and access to RF, CIF, and bank linkages, and ensures inclusion of DNT SHGs in thematic and livelihood interventions. NMMU shall supports capacity building and sensitisation to address historical exclusion, monitors progress through regular reviews and field visits, and provides technical support for course correction to ensure equitable outcomes.

i. State Rural Livelihoods Missions (SRLMs) - Role Description

SRLMs serve as gatekeepers of institutional quality, playing a pivotal role in the grading and integration of DNT SHGs into the DAY-NRLM framework. The SRLMs shall integrate the DNT SHGs into the SHG network and channel various DAY-NRLM program provisions and thematic inputs.

Step-by-Step Responsibilities

1. Scheduling Grading

- Prepare district-wise grading calendar for systematic assessment
- Inform DWBDNC and SHGs well in advance about scheduled grading
- Allow adequate time for preparation
- 11th and 12th month will be the months of Grading.

2. Grading Execution

- Conduct physical verification of records for accuracy and compliance
- Interact directly with SHG members to assess understanding and participation
- Verify consistency between records and actual practices

3. Grading Decision Logic

Grade	Description	Action Required
Grade A	No gaps identified	Immediate integration into NRLM
Grade B	Minor gaps present	Integration with clear action plan for improvement
Grade C	Structural gaps exist	Deferral of integration until issues are addressed
Grade D	Non-functional SHG	Complete redesign and revitalization required

4. Documentation

- Record justification for each grading decision with clear rationale
- Capture photographs and attendance evidence during grading
- Maintain comprehensive records for accountability and future reference

5. Issuance of Transfer Note

- Issue transfer note clearly mentioning the integration date
- Specify post-integration support arrangements
- Formalize SHG's entry into the NRLM ecosystem

6. LokOS Entry

- Validate all mandatory fields to ensure data integrity and completeness
- Ensure no duplication with existing SHGs in the database
- Maintain accurate and timely data entry

7. Integration into Federation

- Integrated SHGs to the nearest Village Organization (VO) and Cluster Level Federation (CLF)
- Ensure VO acceptance through formal resolutions, signifying community endorsement

8. Mainstreaming & Thematic Integration

- Facilitate access to Community Investment Fund (CIF), VRF, and bank linkages
- Include DNTSHGs in interventions such as Food, Nutrition, Health, Wash (FNHW), Gender, and various livelihood programs
- Ensure DNT SHGs are not treated as peripheral groups, but mainstreamed with sensitivity

9. Monitoring & Support

- Conduct quarterly reviews & periodic field visit for progress on the integration and development of DNT SHGs.
- Issue necessary advisories, communications to stake holders for better coordination, resource allocation and addressing systemic issues & challenges.

(ii). DNTSakhis / Community Resource Persons (CRPs) - Expanded Cadre Role

DNT Sakhis act as vital institutional translators, bridging the gap between DNT communities and the formal NRLM system.

- DNT Sakhis shall be recruited by NRLM with support from DWBDNC.
- One DNT Sakhi provides dedicated support to three SHGs and their members.
- DNT Sakhis shall be trained and deployed by NRLM
- DNT Sakhis shall be jointly reviewed by NRLM and DWBDNC
- Honorariums to DNT Sakhis shall be provided by DWBDNC and are channelised through concerned CLFs.

Key Functions

1. Cultural Translation

Translate NRLM processes and concepts into simple culturally familiar language and metaphors, ensuring members can fully grasp the system and participate meaningfully.

2. Resolving Resistance

Identify and resolve initial resistance or apprehension among SHG members regarding participation in VOs or CLFs, building trust and facilitating smoother integration.

3. Overcoming Barriers

Provide dedicated support to women facing mobility or documentation barriers, ensuring no member is excluded due to logistical or administrative hurdles.

This support will be provided both at SHG level as well as at individual Household level.

4. Monitoring and Early Warning

Monitor early warning signs of potential dropout or dormancy within SHGs, enabling proactive intervention to keep groups active and engaged.

5. Facilitate Access

Help DNT family members —especially girl children —access MoSJE educational schemes for DNTs (e.g., PM YASASVI, Samras Hostel, PM SHREYAS, PM SHRESHTHA etc.)

V. DETAILED OPERATIONAL PROCESS FLOW

Phase 1: Pre-Integration Preparation (Months 1-10)

This phase is dedicated to building institutional readiness. Key activities include:

- Regularization of meetings to instill discipline and cohesion
- Savings stabilization ensuring consistent saving habits
- Fostering loan discipline for responsible borrowing and repayment
- Building member confidence and enhancing record literacy

Critical Note: This phase shall not be shortened, even if external targets exist, to ensure long-term sustainability.

Phase 2: Grading and Eligibility Determination (Months 11 and 12)

The grading process is designed to be transparent and participatory:

- Conducted in the presence of SHG members for fairness
- Obtaining informed consent for NRLM integration
- Explaining integration process verbally in clear, accessible manner
- Recording consent in meeting minutes with member signatures/thumb impressions

Phase 3: Formal Transfer and LokOS Entry

Significant shift in institutional authority occurs:

- NGO partner ceases institutional authority over the SHG
- SRLM becomes the nodal authority
- SHG identity migrates into the NRLM ecosystem
- Formalization of status as integrated unit within national framework

Phase 4: Institutional Integration

Village Organizations and CLFs take responsibility:

- Formal induction of SHGs into VO/CLF structures
- Possible assignment of peer mentors for guidance
- Ensuring active participation of DNT SHG members in meetings
- Fostering integration into larger community-based institutional network

Phase 5: Post-Integration Handholding (24 Months)

Gradual reduction in support as SHGs gain strength:

- **Year 1:** Intensive handholding (weekly SHG meeting, attending to SHG members, periodic training, and Exposure) to navigate the new system effectively
- **Year 2:** Mentoring for Self-regulation, autonomous management, and sustainability
- **Focus Areas:** Leadership rotation, financial independence, livelihood maturity

Phase 6: Review, Monitoring, and Corrective Action

Joint reviews to monitor progress and address issues:

6.1 : While monitoring and reviewing, these special factors need to be kept in mind.

Special scenario 1:

Seasonal Migration and SHG Formation:

Denotified and Nomadic Tribe (DNT) communities often follow seasonal migration patterns extending up to eight months in a year due to livelihood compulsions.

- Seasonal migration shall not be treated as a disqualification for SHG formation or integration into DAY-NRLM
- Migrant DNT households shall be permitted to form SHGs and integrated with the nearest Village Organisation (VO) in their current habitation or work location once it attains Grade-A or Grade-B post Grading.
- VOs ensure continuity of membership, access to entitlements, and institutional linkage despite mobility

Special scenario 2:

Settled Denotified Tribes

- Certain Denotified Tribes do not migrate and are permanently settled on the margins of villages, hamlets, or in wilderness and forest-adjacent areas.
- These communities face extreme stigma, historical criminalization, and social exclusion of highest order.
- Such SHGs (Grade- A & Grade-B SHGs) shall be integrated into DAY-NRLM institutions through proactive mobilisation and handholding by SRLMs.

Special scenario 3:

DNT Members Already Covered under NRLM.

(In cases where the name of a DNT member already exists in NRLM records as part of an SHG)

- The member is provided with a clear and informed choice:
- To continue in the existing SHG;

Or

- To shift to a newly formed DNT-specific SHG
- Such transition is permitted only after the member has fully cleared all outstanding loans and financial liabilities in the existing SHG
- The VO verify loan clearance and formally record the member's decision

6.2: Overarching assessment:

- Special emphasis on challenges arising from DNT marginalization
- Tracking dropout and dormancy instances
- Timely course-correction and support intensity adjustment
- Ensuring no SHG is left behind

VI. RISK MANAGEMENT AND SAFEGUARD MEASURES

To protect the interests of DNT SHG members, the following safeguard measures are in place:

Fundamental Safeguards

- **No Loss of Savings:** No SHG loose access to its savings or funds during transition
- **Documentation Flexibility:** No SHG is de-linked solely due to documentation gaps, however DWBDNC shall be responsible for arranging documents in a specified period.
- **Cultural Respect:** Cultural practices is respected, provided they do not violate core SHG norms

VII. EXIT, MATURITY, AND SUSTAINABILITY

After a period of two years, the goal is for SHGs to function independently with the following outcomes:

- **Independent Functioning:** Cadre support tapers off as SHGs achieve maturity
- **DWBDNC Role Shift:** Involvement shifts to policy-level and convergence-focused role
- **Success Indicators:**
 - Survival of the SHGs
 - Financial health
 - Level of institutional participation by members
 - Overall confidence and empowerment of members

VIII. CONTINUOUS IMPROVEMENT CLAUSE

This SOP is intended to be a living document, subject to annual review to ensure its continued relevance and effectiveness.

- The review process will be informed by field feedback, data from the LokOS system, and the lived experiences of DNT communities
- Any necessary revisions will be issued through formal amendments
- The SOP remains responsive to the evolving needs of the integration program

IX. Grading and Integration of DNT SHGs

During grading of DNT SHGs for integration into DAY-NRLM:

- Verification shall be limited to essential records required for institutional discipline and financial linkage
- SRLMs shall follow simplified guidelines to avoid procedural exclusion

Essential Records to be Verified: - SHG member register with basic identification details - Minutes book reflecting regular meetings - Savings and internal lending register - Bank account details (where available) - Loan repayment and outstanding status of members

GRADING TOOL FOR DNT SHGs UNDER DAY-NRLM

Grading Sheet of the SHGs (DNT) Promoted by DWBDNC

Basic Information

S.No.	Field	Details
I	State	
ii	District	
iii	Block	
iv	GP	
V	Village	
Vi	Name of SHG	
Vii	Date of Formation	
Viii	Number of Members	
ix	Name of Promoting Agency	
X	Bank Account Number with IFSC	
Xi	Name of Bank	
Xii	Total Amount of Fund Received in SHG	
Xiii	Name of the Grader	

Performance Assessment

Sl.	Key Performance Indicator (KPI)	Total Marks	Formula for Marking	Marks Obtained
1	100% women members	10	Yes = 10; No = 0	Y/N
2	100% members belong to DNT community	10	Yes = 10; No = 0	Y/N
3	Meeting regularity %	10	(No of Meetings held × 10) / (No of meetings required to be held as per rule of SHG)	
4	Attendance regularity %	10	(Average no of members attended the meetings × 10) / (Total no of members of the SHG)	
5	Saving regularity %	10	(Amount of Saving deposited by the members × 10) / (Amount of Savings required to be deposited as per rule of SHG)	
6	Velocity of lending to members from Group Corpus - (Amount lent to the members from Group Corpus) / (Average Amount in the Group Corpus)	20	More than 1.5: 20 More than 1.0 up to 1.5: 15 More than 0.5 up to 1.0: 10 More than 0.2 up to 0.5: 5 Up to 0.2: 0	
7	Regularity in Repayment of loan by members	20	(Amount of recovery against Demand × 20) / Amount of Demand (required to be paid as per repayment schedule)	
8	Updated Record Keeping - Cash book, General Ledger, Individual Pass book, Meeting Book, Bank Book	10	Maintained up to date: Full marks Maintained, but not up to date: Half Marks Not maintained: 0 (no Mark)	

Grading Classification

- **A Grade:** 80 or more marks
- **B Grade:** 70-79 marks
- **C Grade:** 60-69 marks
- **D Grade:** less than 60 marks

Only A & B graded SHGs are to be considered for registration in LokOS

1. BACKGROUND AND PURPOSE

This note is in reference to the Memorandum of Understanding (MoU) between the Ministry of Social Justice & Empowerment (Department of Welfare of Denotified, Nomadic and Semi-Nomadic Communities - DWBDNC) and the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM).

The purpose of this grading tool is to facilitate the systematic assimilation of Self Help Groups (SHGs formed by Denotified, Nomadic and Semi-Nomadic Tribes - DNT/NT/SNT) into DAY-

NRLM institutions, while recognizing their historical exclusion, mobility, stigma, and limited access to formal documentation.

This tool is used to determine eligibility for integration and the intensity of handholding and capacity building support.

2. GRADING STRUCTURE AND SCORING METHOD

Total Marks: 100

Scoring Scale: - Yes - Full marks allotted - Partially - 50% of allotted marks - No - 0 marks

Grade-wise Percentage Ranges: - **Grade A:** 75% - 100% (Eligible for integration) - **Grade B:** 60% - 74% (Eligible for integration with handholding) - **Grade C:** 40% - 59% (Pre-integration capacity building required) - **Grade D:** Below 40% (Intensive mobilisation and stabilisation required)

Only Grade A and Grade B SHGs shall be eligible for integration into DAY-NRLM institutional structures.

3. SECTION-WISE GRADING PARAMETERS

SECTION A: GROUP FORMATION AND IDENTITY - 20 MARKS

A1. Existence of SHG - 10 Marks

The group has at least 5 members who identify themselves as a collective and function under a common name or identity.

Minimum Records (any one): - Member list with signatures or thumb impressions - Group resolution note

A2. DNT/NT/SNT Membership - 10 Marks

All members belong to Denotified, Nomadic or Semi-Nomadic Tribes.

Minimum Records (any one): - Self-declaration by members - Certification note by CRP

SECTION B: MEETINGS AND PARTICIPATION - 20 MARKS

B1. Group Meetings / Interaction - 10 Marks

The group meets periodically or undertakes collective activities.

Minimum Records (any one): - Simple meeting note (date, place, issues) - Attendance sheet

B2. Participation and Continuity - 10 Marks

Regular participation of SHG members, is evident.

Minimum Records: - Attendance confirmation or meeting note

SECTION C: SAVINGS AND FINANCIAL PRACTICES - 50 MARKS

C1. Collective Savings - 10 Marks

Members save collectively in cash or through bank.

C2. Internal Lending - 20 Marks

The group has practiced internal lending.

C3. Repayment of Loans - 20 Marks

The members have the practice of regular repayment of the loan drawn from the group.

Minimum Records (any one): - Savings notebook - Cash record verified by CRP - Bank passbook (if available) - Simple lending note (if applicable) - Note of repayment verified by CRP

SECTION D: BASIC RECORDS - 10 MARKS

D1. Availability of Mandatory Records - 10 Marks

The following two records must be available: - SHG Member List - Savings / Cash Record

Additional records (optional): - Ledger Book - Meeting Book - Bank Pass Book

Scoring: - Both available - Yes - Only one available - Partially - None available - No

SECTION E: GROUP STABILITY AND WILLINGNESS (Qualifier)

E1. Willingness to Continue under DAY-NRLM

Members express consent to continue as SHG under DAY-NRLM.

Minimum Records: - Resolution note or consent record

5. FINAL GRADING AND ACTION

Grade A: Immediate integration into VO/CLF; initiation of bank linkage and livelihoods support

Grade B: Integration with structured handholding and capacity building

Grade C: Focused pre-integration handholding; re-grading after improvement

Grade D: Intensive mobilisation, stabilisation and mentoring before re-grading

6. VERIFICATION AND APPROVAL

Primary Verification: Community Resource Person (CRP)

Approval Authority: Block Mission Unit (BMU)

Verification is conversational, documented, and dignity-based.

7. STANDARD BASIC RECORD FORMATS (ONE-PAGE)

1. SHG Member List

SHG Name	Village	Member Name	Age	Community	Signature/Thumb Impression
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2. Savings / Cash Record

Date	Member Name	Amount Saved	Total Balance	Verified by CRP
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3. Simple Meeting Record

Date	Place	Members Present	Issues Discussed	Signatures
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4. Internal Lending & Repayment Note (if applicable)

Member Name	Amount	Purpose of Loan	Repayment Terms	Outstanding
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