



## Guideline for Income Generation Activities (IGAs)

**(Mukhyamatri Janajati Jeevika Mission)**

**State Programme Management Unit (SPMU)**

**Mukhyamantri Janajati Jeevika Mission (MMJJM)**

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## I. OVERVIEW:

The State Government has initiated the Mukhya Mantri Janajati Jeevika Mission (MMJJM Programme) with the primary objective of promoting tribal development and improving the livelihoods of tribal communities in the State. The scheme is funded under the State Plan and is one of the largest exclusive tribal livelihood promotion initiatives. Over a three-year period from 2023-24 to 2025-26, the scheme aims to provide support to 1.5 lakh tribal households, with a budget allocation of Rs 500 crore in 121 TSP (Tribal Sub-Plan) blocks of the State.

Clusters will be formed at the village and gram panchayat level, taking members from one or more villages for farm, off farm and non-farm livelihood promotion initiative. Janajati Jeevika Parishad would be constituted in each cluster area to ensure community participation, ownership, and effective management of the livelihood clusters.

An active farmer (Bhala Chashi) selected as Janajati Jeevika Sathi would support the Janajati Jeevika Parishad (JJP) and farmers of the cluster in the form of community mobilization, training and handholding for successful implementation of the programme.

Besides support for farm and off farm livelihood promotion, focus would be given to provide support to interested members from Ultra Poor/Poorest of the Poor and Vulnerable families ((widow, single women, PwDs) for different Income Generation Activities (IGAs) as a part of the non-farm livelihood promotion initiative under MMJJM. These IGA beneficiaries will act as role models to enhance the knowledge and skills regarding different potential IGA initiatives. MMJJM programme will provide capacity building and financial support to the IGA beneficiaries to take-up different income generation activities where, individual households/groups can visit and learn. Looking at the success, other interested members from landless, poor and vulnerable families from the cluster area will take interest to promote same/similar activities of their own.

## II. OBJECTIVE:

The overall objective of extending support to the members of landless, poor and vulnerable Tribal families for IGPs is; "To enhance the income of landless, poor and vulnerable (widow, single women, PwDs etc) families those who can earn a substantial income for their family and become role model for other similar families to get involved in same/similar income generating activities".

Specific objectives are;

1. To identify potential members (around 2 to 3 members per cluster) from landless, poor, and vulnerable Tribal families (widow, single women, PwDs etc.) who can enhance their family income being involved in doable, locally feasible and economically viable IGAs.
2. To enhance income of the landless, poor and vulnerable Tribal households by extending support for IGAs.
3. To develop model IGAs in MMJJM cluster area by which other poor and vulnerable families can be inspired for same or similar IGAs for livelihood promotion through self-employment at local level.

## III. ELEGIBILITY CRITARIA/SELECTION PROCESS:

JJPs in the cluster areas will identify the IGA beneficiaries as a part of the cluster plan preparation process and send proposals to the SMS (SM & IB) through the Block Level Livelihood Expert. SMS (SM & IB) will review the profile and proposal of the proposed IGA beneficiaries and recommend to ITDA for final selection. Final approval of the IGA beneficiaries would be done at the ITDA level by the PA-ITDA.

Selection / identification of the IGA beneficiaries would be done through following selection criteria:

1. The IGA beneficiary and the income generating activity will be identifying as a part of the cluster plan preparation process.
2. The IGA beneficiaries will be identified by the JJP with the facilitation of Block Level Livelihood Expert.
3. The proposed IGA beneficiary must be from the Tribal community and from a landless/poor and vulnerable (widow, single women, PwD and poorest of the poor) household who will be identified by the JJP.
4. He/she should have required aptitude and voluntarily willing to take-up the proposed IGA.
5. Age of the candidate must be above 18 years and not more than 50 years as on date of selection.
6. He/she must be agreed to devote time to attend training programme even outside their district.
7. IGA option shall be based on the skill and demand of areas not to be a long term investment.
8. The income generation activities will be so chosen that the beneficiaries must be well conversant on their traditional skill and/or context /own interest and assessment of potential as a livelihood activity.
9. Resolution in this effect should be passed in JJP meeting.
10. Around 2 to 3 nos. of IGA beneficiaries will be supported per cluster. In case of cluster with multiple villages it would be better to select the beneficiaries covering much more villages as possible.
11. The proposal for selection of beneficiaries as identified and suggested by the JJP needs to be verified by the Block Level Livelihood Experts and SMS (SM & IB) / SMS (Agri & Horti) at ITDA level. PA-ITDA will finally approve the selection of IGA beneficiaries.

#### IV. PROPOSED ACTIVITIES FOR REFERENCE:

The Income Generating Activities (IGAs) may include but not limited to the following.

Bamboo craft	Grocery store	Repair shops (garage, bicycle repair, mobile repair, repair of electronic items etc.)
Bee Keeping	Local vending	Tailoring
Black smithy	Nursery raising and marketing	Tribal art and painting
Carpentry	Oil extraction units	Traditional craftsmanship
DTP and Printing / Xerox shop	NTFP processing and value addition units	Vehicle washing units
Any other activities having their traditional knowledge & expertise		

The above activities are a tentative list for reference of the JJP. Proposed IGA beneficiaries and the JJP may add some additional activities based on existing experience and interest of the proposed beneficiaries.

A selection committee will be constituted at ITDA level which consists of five members from ITDA, FNGO and JJP to approve and finalise the selection of proposals of IGA beneficiaries.

#### V. TRAINING (RESIDENTIAL):

The IGA beneficiaries will be imparted 2 days training and orientations on basics of income generating activities at ITDA level under the guidance of concerned PMU experts.

1. The training would aim to enhance enterprising skill of the candidates.
2. Training duration will be based on the requirements of the trade.
3. The training will cover sessions on following subjects:
  - a. Orientation on common understanding.
  - b. Preparation of Business Development Plan (BDP).
  - c. Record keeping.
  - d. Financial Management.
  - e. Market Linkage: and
  - f. Management of Business tactics/dynamics.

## **VI. TRAINING COST:**

The training programmes will be organized at ITDA level in batches. Payment towards training fees, accommodation and logistics, travel etc. will be made based on the standard guideline developed by SPMU and no cost will be paid by the beneficiaries.

## **VII. FINANCIAL SUPPORT:**

Financial support for IGA intervention will be routed through respective ITDAs. ITDAs through the JJP need to ensure that selected beneficiaries are agreed for beneficiary contribution. Beneficiary contribution to the extent of at least 10% of the project cost need to be deposited in the bank account of the proposed beneficiary prior to release of the amount of 1<sup>st</sup> phase monetary support from MMJJM.

Financial support of Rs. 50,000/- or actual amount as per the BDP whichever is less and as per the provision of AAP&B will be released to the beneficiaries Bank Account through respective ITDAs in one or two phases.

## **VIII. FUND TRANSFER AND PROCUREMENT:**

1. Funds will be placed to ITDA by the Department as per the approved Action Plan.
2. ITDA shall transfer the funds to the IGA beneficiary's bank account as per the AWP&B and sanctioned proposal.
3. The support amount will be paid to the selected beneficiary through DBT (Direct Benefit Transfer) by the ITDA with proper documentation as per AWP&B norm.
4. The SMS (SM & IB) and Block level livelihood expert need to give handholding support initially to the beneficiaries for maintenance of books of accounts. During their field visit they should ensure the quality of programme as well through proper monitoring and supervision.
5. JJP need to ensure that the activities are properly executed by the beneficiaries.

## **IX. ROLE AND RESPONSIBILITIES:**

### **1. Role & Responsibility of the IGA beneficiary:**

- a. Submit all required documents through the JJP.
- b. Participate in all the training programmes.
- c. Ensure beneficiary contribution.

- d. Remain engage in successfully executing the IGA.
- e. Take all required initiatives for success and growth of the intervention.
- f. Encourage other poor, landless and vulnerable families of the area for same/similar type of IG Activities.
- g. Timely maintain all the books and records taking support from JJS/Block Level Livelihood Coordinator/SMS (SM & IB).

**2. Role & Responsibility of Janajati Jibika Parishad (JJP) and Janajati Jeevika Sathi (JJS):**

- a. Identify potential beneficiaries.
- b. Facilitate selection of beneficiaries in JJP meeting.
- c. Recommend proposal of beneficiaries along with all required documents to ITDA through the Block Level Livelihood Coordinator and SMS (SM & IB) for approval.
- d. Regularly monitor activities of the IGA beneficiary.
- e. Timely verify fund utilization by IGA beneficiary.
- f. Share the progress of IGA intervention in JJP meeting.

**3. Role & Responsibility of Block Level Livelihood Expert:**

- a. Facilitate JJP in identification and selection of IGA beneficiaries.
- b. Regularly monitor the IG Activities through field visits.
- c. Provide handholding support and support for market linkage if required.
- d. Organise need based capacity building programme as per requirement with the help of experts from line department, research organizations etc.
- e. Timely reporting of physical & financial progress.
- g. Ensure book keeping, recording of daily income details and other records for end programme assessment.
- a. Guide JJP for timely and effective implementation of activities
- b. Organise capacity building training if required of the programme.
- c. Facilitate preparation of Business Development Plan (BDP) and timely implementation.

**4. Role & Responsibility of SMS (SM & IB) engaged at ITDA level:**

- a. Review and approve proposals for beneficiaries recommended by JJP.
- b. Review BDPs, provide necessary guidance and approve the same.
- c. Coordinate for participation of the selected beneficiaries in different training programmes.
- d. Timely release fund to the beneficiary's bank account.
- e. Maintain case record of beneficiary wise IG Activities.
- f. Verify beneficiary contribution and programme fund utilization and provide handholding support to run the IG Activities.
- g. Process documentation and documentation of best practices.
- a. Random field visit progress review and encouragement to the beneficiaries.
- h. Monthly progress update to SPMU.

**X. DOCUMENTATION/RECORD KEEPING:**

For promotion of Income Generation Activities, proper documentation and case record must be maintained at PMU, ITDA level as given below-

**Check List:**

S.N.	Documents Required for Case Record	Submitted (Yes/No)
1	Hand written application and proposal of the beneficiary	
2	JJP Resolution copy regarding selection of beneficiary	
3	Beneficiary profile	
4	Passport size photo of the beneficiary	
5	Aadhar Card copy	
6	Educational certificate of the beneficiary	
	Resident/Land pata copy.	
	Photocopy of Bank passbook/Cancelled Cheque	
7	Business Development Plan (BDP)	
8	Copy of ITDA level Selection committee resolution	
9	Approval letter received from PMU at ITDA level.	
10	Bills of the items purchased by the Fund	
11	Copy of Training Participation certificate	
12	Copy of AWP&B (mentioned non-farm activities).	
13	Correspondence documents with the JJP's (if any).	
14	Photograph of sign board of each IGA.	
15	Copy of filled in register / format placed at beneficiary level for keeping daily records.	
16	Copy of transaction record maintained at beneficiary level.	
17	Data of monthly progress of the activity with income details.	
18	Activity Photo (Pre, During and Post)	
19	Photocopy of the bank transfer to beneficiary and all sanction documents copies for further audit and reference of officer's visiting to the site.	
S.N.	Operational Records and activities	Updated (Yes/No)
1	Cash Book	
2	Sales and Purchase Register	
3	Daily Transaction Register	
4	Stock Register	
5	Monthly Progress update	
6	Case study and best practices.	
7	Physical Monitoring and support by Block Livelihood expert/SMS (SM & IB) at least once in a month	
8	Random visit and document verification by PM/PA-ITDA	

The SMS (SM & IB) at the ITDA level shall supervise all submitted records and keep in safe custody for Audit purpose.

## XI. SUSTAINABILITY:

1. Selected beneficiaries should enhance their additional incremental income of the particular activity in subsequent years.
2. The CRP is responsible for expansion of activity in subsequent years.
3. Projection of growth plan should be prepared for next 3 years & 5 Years.

## XII. OTHER KEY CONSIDERATIONS:

1. IGAs can be a successful response for the recuperation and/or strengthening of livelihood systems and food security if income is a fundamental dimension of these systems as role model.
2. It is necessary to evaluate the relevance of the programme in each situation and adapt the activities to the specific characteristics of the context.

3. Before the introduction of new types of small enterprises, the reactivation and/or strengthening of traditional activities is recommended whenever possible: the impact will be more rapid and more sustainable.
4. It is necessary to evaluate all possible risks and to weigh the negative versus positive aspects before initiating the programme.



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## Profile of the Proposed IGA Beneficiary

1. Name of the person:
2. Father / Husband's Name:
3. Age:
4. Sex:
5. Educational Qualification (if any):
6. Social Category / Caste:
7. Sub-Caste:
8. PwD (Yes/No):
9. Bank Details

Passport Size  
Photo

Name of the Bank:

Bank Account No.

IFSC

10. Aadhar No:

11. Phone No.

12. Address:

Village		Block	
JJP		ITDA	
GP		District	

13. Occupation: Primary: Secondary:

14. Approximate monthly income in Rs.:

15. Total family members: Dependent:

16. Interested Trade/Income Generation Activity:

17. Need Assessment:

Recommendation of the JJP:

**Signature**

President

-----JJP

**Date:**

**Signature**

Secretary

-----JJP

**Date:**

Recommendation of the Block Level Livelihood Expert

Recommendation of SMS (SM & IB)

**Signature**

**Signature**