



Guideline for Tribal Micro Entrepreneurs Promotion

(Mukhyamatri Janajati Jeevika Mission)

State Programme Management Unit (SPMU)

Mukhyamatri Janajati Jeevika Mission (MMJJM)



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I. OVERVIEW:

The State Government has initiated the Mukhya Mantri Janajati Jeevika Mission (MMJM 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.

Under MMJM, focus would be given to provide support to interested Tribal youths (Male and Female) for different entrepreneurship building activities as a part of the livelihood promotion initiative. These tribal youth entrepreneurs / Juba Udyogis (JUs) will act as a role model to enhance the knowledge and skills regarding different potential entrepreneurship initiatives. MMJM programme will provide capacity building and financial support to the tribal youth entrepreneurs to set up different enterprise as a model in the locality where, individual households/groups can visit and learn. Other youths from the Schedule Tribe communities will get interest to promote same/similar activities of their own

II. OBJECTIVE:

The overall objective of extending support to the interested tribal youths as entrepreneurs (Juba Udyogis) is; "To develop potential and interested tribal youths of resource poor households as local level entrepreneurs who can earn a substantial income for their family and become role model for other youths to get involved in same/similar entrepreneurship building initiatives".

Specific objectives are;

1. To identify potential Tribal youths who can be developed as entrepreneurs (Juba Udyogis) being involved in doable, locally feasible and economically viable trades/activities.
2. To enhance income of the resource poor tribal households by extending support for entrepreneurship building.
3. To develop JUs as role models in MMJM cluster area who can inspire other youths for same or similar entrepreneurship building initiatives for livelihood promotion through self-employment at local level.

III. ELIGIBILITY CRITERIA/SELECTION PROCESS:

JJPs in the cluster areas will identify the Tribal Youth Entrepreneurs (JUs) and send proposals to the SMS (SM & IB) through the Block Level Livelihood Expert, who will review the profile of the proposed

JUs and recommend to PA-ITDA for final selection. Final selection of the JUs would be done at the ITDA level.

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

1. The proposed youth (male or female) entrepreneur must be from the Tribal community. He/She will be identified by the JJP during the course the cluster plan preparation process.
2. He/she must be energetic, should have required aptitude and voluntarily willing to take-up some entrepreneurship initiative.
3. Age of the candidate must be above 18 years and not more than 45 years as on date of selection.
4. Minimum educational qualification must be 8th pass standard or above.
5. He/she must be agreed to devote time to attend training programme even outside their district.
6. Prior knowledge in the proposed intervention /activity would be preferred.
7. In case a person currently involved in micro entrepreneurship / small scale business activity or having a Start-up will also be eligible under this benefit.
8. The proposal for selection of JUs 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 and recommended to ITDA for approval.
9. Resolution in this effect should be passed in JJP meeting.
10. One youth entrepreneur will be supported per cluster.

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 youth entrepreneurs.

| S N. | Committee Member | ITDA/FNGO/JJP | Role |
|------|-------------------------------------|---------------|----------|
| 1 | PA - ITDA | ITDA | Chairman |
| 2 | Project Manager (MIS & Convergence) | ITDA | Convener |
| 3 | SMS (SM & IB) / SMS (Agri & Horti) | ITDA | Member |
| 4 | Block level Livelihood Expert | FNGO | Member |
| 5 | Janajati Jeevika Sathi (JJS) | JJP | Member |

IV. PROPOSED ACTIVITIES FOR REFERENCE:

The entrepreneurs' promotion initiative may include but not limited to the following activities.

| | | |
|---|---|--|
| Bamboo craft | Livestock rearing | Tailoring |
| Black smithy | Nursery raising & its marketing | Tribal art and painting, |
| Carpentry | Oil extraction units | Traditional craftsmanship |
| DTP and Printing / Internet Café / Xerox shop | NTFP processing units | Vehicle washing units |
| Grocery store | Primary Processing | Mason |
| Local vending | Repair shops (garage, bicycle repair, mobile repair, repair of electronic items etc.) | Any other trade(feasible for the cluster area) |

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

V. TRAINING (RESIDENTIAL):

The JUs will be imparted 3 days training on basics of micro entrepreneurship in SCSTRTI under the guidance of concerned SPMU 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
 - a) Orientation on common understanding.
 - b) Preparation of Business Development Plan (BDP).
 - c) Record keeping.
 - d) Financial Management.
 - e) Market Linkage
 - f) Management of Business tactics/dynamics etc.

VI. TRAINING COST:

The training programmes will be organized centrally at state level in batches in SCSTRTI. Training fees, accommodation and logistics arrangement, travel etc. will be planned by SPMU and no cost will be paid by the candidates.

VII. FINANCIAL SUPPORT:

Financial support for entrepreneurship building will be routed through respective ITDAs. ITDAs through the Janajati Jeevika Parishads (JJPs) need to ensure that selected beneficiaries are agreed for beneficiary contribution. Beneficiary contribution to the extent of at least 20% of the project cost need to be deposited in the bank account of the proposed beneficiary prior to release of the amount of 1st phase monetary support from MMJMJM.

Financial support of Rs. 1,00,000/- (Rupees One Lakh Only) or actual amount as per the BDP whichever is less and as per the provision of AAP&B will be released to the entrepreneur's Bank Account through respective ITDAs in one or two installments.

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 beneficiary's/youth entrepreneur's (JU's) bank account as per the AAP&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 AAP&B norm.

4. The SMS (SM & IB) and Block level livelihood expert will provide 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. ITDAs will ensure that the activities are properly executed by the beneficiaries.

IX. ROLE AND RESPONSIBILITIES:

1. Role & Responsibility of the Micro-Entrepreneur:

- a. Submit all required documents through the JJP.
- b. Participate in all the training programmes.
- c. Ensure beneficiary contribution.
- d. Remain engaged in successfully executing the entrepreneurship intervention.
- e. Take all required initiatives for success and growth of the intervention.
- f. Encourage other youths from the area for same/similar type of entrepreneurship building.
- g. Timely maintain all the books and records taking support from JJS/Block Level Livelihood Coordinator/SMS (SM & IB).

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

- a. Identify potential beneficiaries.
- b. Approve 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 entrepreneur.
- e. Timely verify fund utilization by entrepreneurs.
- f. Share the progress of entrepreneurship intervention in JJP meeting and Gram Sabha.

3. Role & Responsibility of Block Level Livelihood Expert:

- a. Facilitate JJPs in identification and selection of youth entrepreneurs.
- b. Regularly monitor the entrepreneurship 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 JJPs 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 entrepreneurship activities.
- f. Verify beneficiary contribution and programme fund utilization and provide handholding support to run the entrepreneurship 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 non-farm (entrepreneurs' promotion) 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 PA-ITDA. | |
| 10 | Bills of the items purchased by the Fund | |
| 11 | Copy of Training Participation certificate | |
| 12 | Copy of AAP&B (mentioned activities). | |
| 13 | Correspondence documents with the JJPs (if any). | |
| 14 | Photograph of sign board of each entrepreneurship activity. | |
| 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 | |

| S N. | Documents Required for Case Record | Submitted (Yes/No) |
|------|---|--------------------|
| 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. DISPLAY BOARD:

In order to enhance the visibility of the activity and the MMJJM programme as a whole; the activity of promotion Micro-entrepreneurship for tribal youth is to be Displayed in a prominent place, like out side the shop or a similar place visible to others has to be installed.

The size of the Display Board is to be around 3ft x 2ft size and that needs to contain the Name of the Programme and other information of the activity.

XII. SUSTAINABILITY:

1. Selected beneficiaries should enhance their additional incremental income of the particular activity in subsequent years.
2. Projection of growth plan should be prepared for next 2 years.

XIII. OTHER KEY CONSIDERATIONS:

1. Micro Entrepreneurs Promotion 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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