

Mission for Elimination of poverty in Municipal Areas (MEPMA), a Society registered under the Andhra Pradesh Society Registration Act 2001, having its office at III Floor, ENC (PH) Building, Opp: PTI Buildings, 640, A.C.Guards, Hyderabad, Andhra Pradesh-500004, herein after referred to as "MEPMA" which expression shall include its successors in interest and assigns, of the **SECOND PART.** 

WHEREAS SUDA working as the Nodal Agency for implementation of National Urban Livelihood Mission in the State of Chhattisgarh

And whereas SUDA desires to engage the Expertise and Service of MEPMA for Implementation of the National Urban Livelihood Mission as a Resource Organisation, herein after referred to as "NULM", whose functions are more specifically described in **Schedule-1** attached to and is part of this agreement.

And whereas MEPMA is willing to render the services under NULM on Certain terms and conditions.

And whereas agreement is to strengthen the implementation capacity of Chhattisgarh State Urban Livelihood Mission by arranging technical assistance and implementation support from competent resource organisation (RO) in implementation of State Strategy. The MoA is expected to facilitate continuous flow of high quality CRP (Community Resource Persons), PRP (professional Resource Persons, SRP (State Resource Persons), identify affinity groups for the formation of SHGs and their federations in urban areas, build their capacities, facilitate financial inclusion, ensure bank linkages, provide them with handholding support and ensure their sustainability in the State.

## NOW THIS AGREEMENT WITNESSES AS FOLLOWS:-

# 1. Task and Responsibilities of the First Part (SUDA):

- (a) SUDA will Identify select at least six ULBs in the state. These will be treated as Resource Cities. These ULBs/clusters should be accessible by road and be geographically contiguous.
- (b) Recruit and position a state level specialist team in the state for taking up Social mobilization activities like IB, Financial Inclusion, HR and Finance who will partner with the MEPMA team in the selected cities / ULBs.

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State Urban Development Agency

Chhattisgarh, Raipur

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- (c) Arrange training Venue to conduct local immersion progamme to the team members in the clusters of the said ULBs at least for 7 days to understand poverty issues and impact of various programme interventions for poverty removal.
- (d) Designate one dedicated Project Manager as anchor for ULB strategies and ensure that he/she gives quality time and put in effort towards the objective of resource cities continuously.
- (e) Printing & Supply of SHG books of accounts prior to the CRP strategy.
- (f) Shall ensure that, the follow-up activities as submitted by MEPMA would be taken care by the respective local ULBs through City Project Officer, Asst. Project Officer, Specialists and Community Organiser.
- (g) Shall liaise with SLBC, banking and other financial institutions to ensure bank and credit linkage for SHGs and their federations formed by MEPMA in the selected cities / ULBs.
- (h) SUDA through their local ULBs will assist MEPMA in locating place of stay arrangement for CRPs
- SUDA will not take any responsibilities of health/Accident/Illness/ of MEPMA CRP/RP/State Resource Persons.
- (j) Timely release of funds to MEPMA in accordance with this agreement.

# 2. Task and Responsibilities of the SECOND PART (MEPMA):

- (a) Diagnosis of existing level of Social mobilization, promotion of CBOs and IB process in ULBs and suggest suitable strategy to SUDA for taking up various activities in ULBs.
- (b) Will form 5504 SHGs, 218 ALF and 16 CLFs in a period of two years.
- (c) Participate in the joint workshop held at the state and guideline for finalization of Books of Accounts for SHG and ALFs and CLFs.
- (d) Participate in the state level meeting and guide the state in positioning of sensitive support mechanism.
- (e) Deployment of State Resource Persons (Minimum MBA/PG, 10 years of experience in SHG and able to speak Hindi fluently)
- (f) In consultation with SUDA deployment of quality CRP (Minimum qualification 10th pass, having 5 years of experience in SHG and able to speak Hindi fluently) teams & RP (Minimum Graduate, having 8 years of

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Chhattisgarh, Raipur

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experience in SHG and able to speak Hindi fluently) teams continuously for a period of one year initially and subsequently, in the 2nd year, based on the requirement. The payment system of 2nd year will be workout mutually and as per the assignment.

- (g) 30 teams deployed for 6 rounds in the financial year 2014-15 (First Phase) in urban local bodies in a phased manner.
- (h) Depute teams to ULBs @ 5 teams per ULB to work in the clusters/cities to take up social mobilization activities like formation of SHGs, ALFs and CLFs.
- (i) Select nodal CLF by the MEPMA team as per the approved rates and implement strategy through them.
- (j) Assist and guide the states to formulate city-level training plans and conduct follow up training to the community members and community professional by the state resource persons.
- (k) MEPMA will provide breakfast, tea, Lunch and Dinner during Residential and Non-Residential Training.
- (1) Conduct training programmes for SHG members, ALF Executive Committee (EC) members, CLF EC members, CRPs and ALF resource persons and guide states to utilize their services for continuous monitoring of the functioning of CBOs.
- Attend the joint review meetings conducted by the state once in 3 (m) months for monitoring the processes and assess the outcomes in the Resource Cities on CRP strategies and resource person's strategies.
- (n) Depute experienced professional to the state to work as State Anchor Person (Minimum MBA/PG, 10 years of Experience and able to speak Hindi fluently)
- (o) MEPMA will assist in design of the training materials, Training Kits etc in Hindi for SHGs/ALF/CLF.
- (p) MEPMA will arrange stay and food arrangement for their CRPs/ Resource Persons. The SUDA/local ULBs will only assist in locating a place.
- (q) MEPMA will arrange all Rail and Bus tickets for their CRP/RP/State Resource Persons.
- (r) MEPMA will ensure Insurance related to health/Accident/Illness etc of their CRP/RP/State Resource Person.
- (s) Coordinate with HUPA for timely release of fund.
- (t) Guiding SUDA in developing any MIS software.

(u) MEPMA will select the local CRP

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# 3. Expected Outcomes/ Outputs

# Phase-1 (January'2015 to Dec'2015)

- (a) The staff at the selected state and city level will be trained in the areas of Social Mobilization, Institution Building (IB) and Financial Inclusion and other core competencies required for project implementation.
- (b) Comprehensive IB and Training Action Plan will be developed.
- (c) Distribute Training Kit/ Training Materials in Hindi to SHG/ALF/CLF/ULB/SUDA/ULBs.
- (d) Deployment of professional Resource Persons (PRP) on a continuous basis for two years to SUDA.
- (e) Deployment of Community Resource Persons (CRP) on a continuous basis for two years to SUDA in ratio of 2:2 in each intervene slums (2 local CRP: 2 External CRP)
- (f) One Book keeper for 3-4 SHGs will be identified and the total required Book keepers as per the total number of SHGs will be trained to write the records of the SHGs.
- (g) Community managed Books of accounts will be introduced and practiced regularly by SHG/ALF/CLF.
- (h)SHG/ALF/ and CLF Monitoring system will be set up and Resource Persons will be trained for monitoring the SHG/ALF/CLF meeting systems regularly.
- (i) By the end of the year city/Area level federation will be formed and strengthened.
- (j) Training of Trainers (ToTs) for CRPs will be undertaken in IB and book-keeping in one ULB in a batch of 30 CRPs.
- (k) In each slums 10-15 SHGs will be trained on preparation Micro plan process.
- (l) Credit enablement through SHG Bank linkage for SHG groups formed will be ensured in course of year 1.
- (m) Opening of Bank account and facilitation of financial inclusion for all ALFs and CLFs formed in the course of year 1 will be ensured.

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(n) Any Activities jointly agreed by SUDA, MEPMA and National Mission Management Unit, Ministry of HUPA, Government of India.

# Phase-2 (January'2016-Dec' 2016)

- (a) Extending technical support through providing trainings/exposure visits to the field functionaries involved in the programme for ensuring proper follow up and sustainability.
- (b) MEPMA will identify, Select and train ALF/CLF in each agreed NULM cities to ensure continuity and quality in delivery of Services after closure of this agreement.
- (c) Any Activities jointly agreed by SUDA, MEPMA and National Mission Management Unit, Ministry of HUPA, Government of India.

# 4. Implementation Arrangement

To implement the partnership between SUDA and MEPMA, MEPMA will create a dedicated unit with experienced professionals in the relevant thematic areas namely social mobilisation, Institutional building, Financial Inclusion, training and book keeping. This unit is responsible for operationalization

of partnership envisaged in this MoA and coordinate with SUDA.

The Chhattisgarh State Urban Livelihood Mission (SUDA) shall put in place a senior officer/team to coordinate with MEPMA for day to day operational issue and ensure timely action required for smooth implementation of partnership.

5. Activity and work sheet for CRP Strategy

Round/phase	Activity	Time line	No.of days	preparatory/Follow up action by the ULB	
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Conduct meeting with all the functionaries in the city along with Bankers and DCO and other line departments ( Health, Women& Child welfare etc., explain the process of group formation and requesting them to extend technical support in opening of A/Cs ,registration process of CBOs & convergence activities for a day before commencing of the work.

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	inclusive of travel days.			available. 6. Selection of the slum - for one day immersion shall also be completed to all the CRPs. 7. Food & Accommodation to the District resource persons shall be made in the same venue. 8. Payment of required funds as per the terms of MoA. 9. Security aspects of the personnel, CRPs.
2 <sup>nd</sup> round	6 days ( on field support to the teams for SHG formation )	4 <sup>th</sup> week of Jan'2015	5	Handover the available data of population & iouseholds - slum wise while preparing action blan.  Ready with the Book sets to be supplied to Gs.  3. Implete the process of Accounts opening of SHGs in Banks .  4. Attend for their meetings and observe the group dynamics and record the gaps  5. Savings facilitation.  6.Security aspects of the personnel & CRPs
3rd round	SHG Book keeping & Member level trgs. on group dynamics & others	1st week of Feb'2015	6	Monitor the SHG meetings regularly -     2.Update the Books of Accounts,     3.Town level Bankers meeting for facilitating     Bank linkages.     4. Prepare SHGs with documentation for Bank linkages.     5. Masanivedika reporting system.
4th round	6 days trgs on ALF concept and feedback on earlier task	2 <sup>nd</sup> week of Feb'2015	6	1. Ensure that Same CRPs shall attend for 2nd phase training. 2. All field functionaries Cos/Specialists/Project officers must attend for the trainings.
5 <sup>th</sup> round	On the job support for ALF formation	3 <sup>rd</sup> week of Feb'2015	7	<ol> <li>Complete the Account opening of ALF</li> <li>Attend for SLF meetings</li> <li>Promote savings from SHGs to SLFs</li> <li>supply the Books of A/cs to SLFs</li> </ol>

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6th round	EC&OB members trgs, SLF Book keeping trgs.	1st week of Mar'2015.	5	<ol> <li>Issue guidelines for registration process of SLFs</li> <li>awareness programmes on MACs Act to SLF EC Members.</li> <li>Attend regularly for SLF meetings on fixed dates and times.</li> <li>SLF Masanivedika.</li> <li>Mobilising the membership fees and share capital from SHGs.</li> </ol>
7th round	training to CRPs on CLF concept	1 <sup>st</sup> week of May'2015	4	SLF presidents may also attend for the above trainings, so that they will be able to facilitated to form into federations
	Refresher trgs on Book keeping & other aspects	3 <sup>rd</sup> week of May'2015	6	4th phase training to CRPs. Ensure that same CRPs shall attend for the training and these CRPs would be continuously utilised for 6-10 days for further trainings to SHG members and others in the city. City to ensure that they empanel DRPs - for further course of follow up action
	Refresher trgs on Book keeping & other aspects	1 <sup>st</sup> week of June'15	6	5th phase training to CRPs. Ensure that same CRPs shall attend for the training and these CRPs would be Master CRPs in the city and continuously utilised for 6-10 days for further trainings to SHG members, Book keeper, follow up action and others in the city
			52	
8 <sup>th</sup> round & 9 <sup>th</sup> round as per earlier proposal	Formation of CLFs	1st week of July'2015	20	1.Continuous monitoring, CLF meetings attendance, Book keeping ;systems etc.,, savings promotion from SLF to CLF
			72	

Period varies from 8-12 months based on the follow up action taken by the ULBs of other state in gap period as mentioned and deployment of no.of teams from MEPMA side.

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State Urban Development Agency
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Machine Figure 2

Machine Figure 3

Machine Figure 4

Machine Figure 3

Machine Figure 4

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# 6. SHG/ALF/CLF Formation Target

S.No	District	SHG	ALF	CLF
1.	Raipur	1284	51	2
2.	Bilaspur	452	18	2
3.	Durg	661	26	2
4.	Bhilai	1292	51	2
5.	Rajnandgaon	423	17	1
6.	Ambikapur	153	6	1
7.	Raigarh	451	18	1
8.	Mahasamund	137	5	1
9.	Dhamtari	228	9	1
10.	Jagadalpur	249	10	1
11.	Kawardha	126	5	1
12.	Jaspurnagar	48	2	1
	TOTAL	5504	218	16

# 7. Duration of Partnership:

The total duration of the MoA will be for TWO years after signing of agreement. Any possible extension of the assignment will be based on the field requirement and achievement of the expected outcomes. The extension and /or continuation will be based on mutually agreed terms.

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Total Cost for 600 SHGs,25 ALFs and one CLF	176400	000889	33600 666200	176400	93000	33600 653200	118200	33600 653200	009909	00098	100800 4502200	7503.67	AND THE RESERVE OF THE PARTY OF
support	00	00	00 2	00	00	00 2	00	00 2		00	9 000		
Cost	26000	26000	26000	26000	26000	13000	13000	13000		26000	195000		noi
State anchor person support	2	2	2	2	2	1	1	1		2	15		sunervis
CRP cost (Sr CRP @ Rs 1400/- per day and local CRP @ Rs 285/- per day) per 30 teams		009909	009909		009909	009909		009909	009909	10 mm	3639600		cture for over all
No.of CRPs in each team		2 Senior CRPs and 2 local CRPs	2 Senior CRPs and 2 local CRPs		2 Senior CRPs and 2 local CRPs	2 Senior CRPs and 2 local CRPs		2 Senior CRPs and 2 local CRPs	2 Senior CRPs and 2 local CRPs		30 teams cost		Expenditure for monitoring and evaluation & satellite structure for over all supervision
Training	100000			100000			80000				280000	0	and evalua
DRPs cost(1500 resource fee + 600 travel & others)	50400	50400		50400	50400		25200			00009	286800	Per SHG cost = 4502200/600	for monitoring
No.of days	9	9	9	9	7	ın	4	9	9	20	72 days	Per SHG cost	Expenditure
Time line	1st week of Jan'2015	4th week of Jan'2015	1st week of Feb'2015	2nd week of Feb'2015	3rd week of Feb'2015	1s week of Mar'15	1st week of May'15	3rd week of May'15	1st week of June 2015	1st week of July'2015			
Activity	Induction training to local CRPs identified by the ULB on Poverty and SHG concepts for 8 days inclusive of travel days.	6 days ( on field support to the teams for SHG formation )	SHG Book keeping & Member level trgs. on group dynamics & others	6 days trgs on ALF concept and feed back on earlier task	On the job support for ALF formation	EC&OB members trgs, SLF Book keeping trgs.	training to CRPs on CLF concept	Refresher trgs on Book keeping & other aspects	Refresher trgs on Book keeping & other aspects	Formation of CLFs			
Round/phas e	1 <sup>st</sup> round	2nd round	3rd round	4th round	5th round	6th round	7th round			8th round & 9th round as per earlier proposal			3 CAS - 12 CAS

lotal Cost: 5504 5HG/218 ALF/ 16 CLF x RS 7503 = RS 4,12,66,500 (Four Crore twelve lakh sixty six thousand and five hundred only)

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# 9. Payment Schedule:

Mobilisation advance (10% of the total cost)
Induction training to local CRPs identified by the ULB on Poverty and SHG concepts for 8 days inclusive of travel days.
6 days ( on field support to the teams for SHG formation ).
SHG Book keeping & Member level Training on group dynamics & others.
6 days Training on ALF concept and feedback on earlier task.
On the job support for ALF formation.
EC &OB member's Training SLF Book Training.
Training to CRPs on CLF concept.
Refresher Training on Book keeping aspects.
Refresher Training on Book keeping aspects.
Formation of CLFs.

Chief Executive Officer State Urban Development Agency

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# Payment terms and conditions:

- All payments shall be made as per payment schedule mentioned at clause-9.
- 10% of the total cost may be released as mobilization advance at the disposal of MEPMA, which can be utilized towards travel, loading expenses and other allowances to the DRPs and CRPs.
- Subsequent payments shall be released from host state on completion
  of each round of the task as per the schedule for each round of the task
   based on the actual expenditure for that particular round.
- 4. The Advance amount shall be deducted by SUDA from every subsequent payment on pro-rata basis.
- 5. Balance of advance if any may be adjusted in the final payment.
- 6. Expenditure on Boarding, lodging, stationery and other logistics would be borne and manage by MEPMA from 10% amount released.
- 7. Payment to local CRP shall be made by SUDA, Chattisgarh and may be adjusted in final payment to MEPMA.

  Payment to local CRP shall be made by MEPMA. This is informed over phone to MEPMA.

# 10. Reporting and Review Mechanism

MEPMA and SUDA will jointly identify common performance indicators to be measured at the end of each CRP round. Accordingly outcomes/output will be collected on monthly basis by SUDA and track the change/Impact being brought through the partnership with MEPMA.

The MEPMA shall submit to the SUDA the following reports:

- IB & CB action plan with detailed calendar of the activities and implementation arrangement for One year during first phase.
- Activities Completion Report will be submitted on quarterly basis with proposed detailed plan and change for the next quarter if any

Mission Director, SUDA shall be responsible for review and monitoring of progress of the partnership. The Review committee may be constituted at various levels to monitor the progress and interact with MEPMA. The Chair person of City Mission Management Unit will be the Chairperson of the committee at the city level and will include SMMU/CMMU team leader and other experts from NMMU.

There will be joint review by the Mission Director SUDA and MEPMA on half yearly basis. Any deviation in the partnership implementation will be identified in the joint review meeting a suitable action may be taken up by each partner to rectify the deviations.

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#### 11. Termination

Each Party shall have the right to terminate the Memorandum of Agreement by giving one - months' written notice to the other Party at any time. If the Memorandum of Agreement is terminated by either Party, steps shall be taken to ensure that the termination does not affect any prior obligation, project or activity already in progress.

# 12. Dispute Resolution

The Parties shall in the first instance, seek to resolve any dispute amicably by mutual consultation/ mediation.

Any dispute between the Parties arising under or related to this MoA that cannot be settled amicably/ mediation may be referred to by either Party to the arbitration the decision of the Principle Secretary, Department of Urban Development, Govt of Chhattisgarh would be final.

# 13. Force Majeure Definition

For the purposes of this MoA, "Force Majeure" means an event which is beyond the reasonable control of a Party, is not foreseeable, is unavoidable, and makes a Party's performance of its obligations hereunder impossible or so impractical as reasonably to be considered impossible under the circumstances, and subject to those requirements, includes, but is not limited to, war, riots, civil disorder, earthquake, fire, explosion, storm, flood or other adverse weather conditions, strikes, lockouts or other industrial action confiscation or any other action by Government agencies.

Force Majeure shall not include (i) any event which is caused by the negligence or intentional action of a Party or such Party's Experts, Sub consultants of agents or employees, nor (ii) any event which a diligent Party could reasonably have been expected to both take into account at the time of the conclusion to this MoA, and avoid or overcome in the carrying out of its obligations.

#### 14. Other Term & Conditions

- 1. If GOI, Ministry of HUPA made any amendment in NULM that will be applicable to this agreement.
- In case MEPMA complete any additional assignment at the request of SUDA, the same may be reimburse by SUDA on pro rata basis.

Chief Executive Cilicer State Urban Development Agency

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## 15. Amendments

This MoA may be amended by mutual written agreement of the parties. Any amendment will be without prejudice to any rights or obligation incurred under this MoA or supplementary agreement there to reached pursuant prior to the effective date of such amendment.

IN WITNESS WHERE OF, Chhattisgarh State Urban Livelihoods Mission (SUDA) and Mission for elimination of poverty in Municipal Areas (MEPMA) each acting through its representative duly authorized there into, have signed this agreement on the date first above written in two original counterparts in English.

For SUDA

Signature:

Name:

Chief Executive Officer Staged Irban Development Agency

Chhattisgarh, Raipur Address

For MEPMA

Signature

Mission Directol Name: Mission for Elimination of Poverty in Municipal Areas MA & UD Dept., Gout of Anches Pradesh

Date:

Address:

Witness signature:

witness signature

Name:

Name:

designation .:

designation:

# 1. Scope of Partnership

The objective of this partnership is to strengthen the implementation capacity of Chhattisgarh State Urban Livelihood Mission by continuous flow of high quality CRP (Community Resource Persons), PRP (professional Resource Persons, SRP (State Resource Persons), identify affinity groups for the formation of SHGs and their federations in urban areas, build their capacities, facilitate financial inclusion, ensure bank linkages, provide them with handholding support and ensure strong network of institutions of poor. The broad scope of partnership includes:

# Phase-1 (January' 2015-December' 2015)

- I. Training and Developing SUDA staff at all level, Community professionals and other stake holders
  - a. Induction training and immersion in Hindi Language.
  - b. Learning and exposure visits to SUDA staffs/Bankers

# II Developing Knowledge Management and Learning Systems

- a. Training need assessment and formulating training plans.
- Assistance in Capacity building tool kits development including training modules, training materials, audio video aids etc in Hindi Language.
- c. Training of trainers and other resource persons in Hindi

# III. Developing Best Practice sites and immersion locations.

- a. Minimum two Resource Slums in each identified cities as per MoU
- b. Identification, Selections and Generating Social Capital like Community Resource Persons (CRPs)
- Providing handholding support and Capacity building to CRPs during contract period.

## IV. Implementation support in specific activities/locations

- Social Mobilisation/SHGs/ALFs/CLFs formation plan & strategies through CRPs
- b. Implementation of Financial Inclusion
- c. Livelihood interventions, formation of livelihood collectives etc
- d. Developing Bank Linkages strategies for SHGs/ALFs/CLFs
- e. Secondment of staff and Professional Resource Persons (PRPs)

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# Phase-2 (January'2016-December' 2016)

- Extending technical support through providing trainings/exposure visits to the field functionaries involved in the programme for ensuring proper follow up and sustainability.
- MEPMA will identify, Select and train ALF/CLF in each agreed NULM cities prior to their withdrawal for continuity and quality is ensured in delivery of Services.
- Any Activities jointly agreed by SUDA, MEPMA and National Mission Management Unit, Ministry of HUPA, Government of India.

IN WITNESS WHERE OF, Chhattisgarh State Urban Livelihoods Mission (SUDA) and Mission for elimination of poverty in Municipal Areas (MEPMA) each acting through its representative duly authorized there into, have signed this agreement on the date first above written in two original counterparts in English.

For SUDA

Signature:

Name:

Chief Executive Officer

State Urban Development Agency

Chhattisgarh, Raipur

Address:

Address:

For MEPMA

Signature

Name: Mission for Elimination of Por

Date: MA & UD Dept., Govt. of Andhra P

in Municipal Areas

Witness signature:

witness signature

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