

Training Report
National Rural Livelihoods Mission
National Institute of Rural Development, Hyderabad

Name of the Programme	Training of Trainers program on Micro Credit Plan Preparation
Name of the Sponsor	Haryana State Rural Livelihoods Mission
Organised by	NRLM Resource Cell, National Institute of Rural Development & Panchayati Raj, Hyderabad
Duration of the programme	5 days (two days field Visit)
Dates	24 th to 28 th August-2015
Total number of Participants	35
Venue of the programme	Haryana Institute of Rural Development, Nilokheri, Haryana
Objectives of the Programme	<ul style="list-style-type: none"> • To develop participants understanding on the Importance of Micro Credit Plan, different components, steps involved in the preparation of Micro Credit Plan and the different strategies adapted Credit delivery and financial Assistance provided under NRLM Programme. • To enhance the participants knowledge and Skills in the Seven steps facilitation process with the SHGs and VLFs to Prepare effective Micro Credit Plans • To enable the participants understanding on the concepts of Community Investment fund and its Management.
Participants Profile	All the participants are the staff Haryana SRLM, BCCs, BPMs & DPMs. Most of the participants are familiar with SHG Concepts and very little understanding on MCP. Some of them do not have much clarity on VLF & CLF.
Methodology	NRLM RC Facilitators used most of the Participatory training method like, small group discussion, Case study, interactive lecture, brain storming, Field level hand holding, large group discussions. All the sessions were facilitated in a Participatory manner.
Field Visit organised if organised Details	Two days Field visit was organised to Purlak village of Karnal block to facilitate the MCP Preparation process by practicing all the Seven Steps of MCP Practically in the field. All the participants were further divided into 10 small groups and given the task to facilitate the MCP Preparation process with 10 SHGs. The 10 SHGs MCPs were prepared by community members with the support of NRLM RC trainers. The second day The 10 SHGs MCPs were apprised by Village Organisation and VO agreed to provide CIF @Rs 50000 For each of the SHGs.
Participants' feedback and Suggestions	<ul style="list-style-type: none"> • Most of the Participants expressed that all the sessions were very much interesting, participatory, informative and use full. As per the written feedback consolidation, the overall effectiveness of the programme is 86 % (training components, resource persons quality, knowledge, skill and Attitudinal change) • Most of the participants expressed that the field exercise on MCP Preparation was boosted their confidence to facilitate further MCPs Preparation. Participants also expressed that this process enabled them to develop the in-depth understanding on MCP Seven steps, they were learned many new things by the

	field visit and able to facilitate the MCP Process effectively with the SHGs practically
Content Coverage	<p>Training team covered the topics, like</p> <ul style="list-style-type: none"> • NRLM – CBO Structure & importance of SHG – Panchasutra’s • CIF Management and Importance of MCP • Village level Financial/Credit institutions • Advantages - Micro Credit Plan & VO-SHG Selection Criteria for MCP • Introducing of Step -1. SHG Profile and its importance • Introducing of Step-2. SHG Member wise Socio-Economic Profile • Introducing of Step -3. SHG Member wise Income & Expenditure • Introducing of Step-4. SHG Members House hold Investment plan • Introducing of Step – 5. Prioritization of Members • Introducing of Step – 6. Preparation of Rotation Plan • Introducing of Step -7. Terms of Partnerships. <p>a) Member – SHG b) SHG – VO/Bank c). VO – CLF</p> <ul style="list-style-type: none"> • Field level Seven Steps Micro Credit Plan Preparation Process
Reading/Resource material	<ul style="list-style-type: none"> • Training team provided all reading material related to MCP Such as ,Importance of MCP Seven Steps Micro Credit Plan Preparation Process. A Video film (developed by NRLM RC NIRD&PR)on MCP Preparation was given to all the participants.
Observations of the Training team	<ul style="list-style-type: none"> • Most of the participants are committed young professionals having passion to work with the poor. • These staff should also be trained on different thematic concepts of Institutional building like, SHG Bookkeeping and also on VLF Concept. • The community cadre and SHG Members should be trained on SHG Concepts and MCP Concept before taking up the MCP Preparation process
Follow up Action Required	<ul style="list-style-type: none"> • Trained staff should train and provide handholding support to other staff while facilitating the micro credit plan preparation Process.