

# Format for preparation of Micro Investment Plan

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## **What is Micro Investment Plan?**

*Micro Investment Plan for individual PwD is a plan in which the needs of the individual are assessed, prioritized and documented from the point of view of sustainable livelihoods.*

## **Steps involved**

1. Sensitization of members on loan policies and procedures
2. Group members discuss and identify themselves socio economic status of each member
3. Members rank themselves based on the poverty status
4. Members discuss and identify the credit needs with their family. Group shall collectively examine all aspects and facts of each members credit needs
5. Consolidation of needs and setting priorities – loan needs prioritized, finalized and appraised. Prioritization based on seasonality of the activity besides the poverty ranking. Priority ranking should take into account emergencies.
6. Forecasting and Analyzing funds flow and setting rotation – Group to finance each member based on rotation plan by utilizing internal funds first. Group may mobilize funds from internal resources, village organization, bank, line departments, and different sources to implement the micro investment plan.
7. The terms of partnership between the group and member, between village organization and DPGs, Between DPO and VO with banks to be signed.

## **Points to be remembered while selecting economic activities:**

1. Any income generating programme for DPG should be based on traditional knowledge/skills and aspirations of the group members keeping categories of PwDs in mind.
2. Traditional handloom and handicraft and existing artisan activities in a locality may be more successful than taking up altogether new activities.
3. The groups may be encouraged to adhere to the quality norms and diversify their product range like any other group.
4. The raw material required for the selected activity should be available locally or can be transported to the work site at a low cost.

5. Those activities should be chosen which require modest investment to begin with.
6. Simple and labour saving technologies may be introduced to facilitate DPGs work. For instance, if a DPG is engaged in rope making activity, the difficult task of beating the fiber manually may be substituted with some easy to use mechanical devices.
7. Selected activities should be such that these can be pursued at home or at the village. Moreover, existing workload and availability of time must be considered carefully. There is no need to move into factory type production.
8. Disabled persons working in isolation due to certain social and cultural factors should be encouraged to form organizations like DPGs and helped to take up economic activities so as to realize the value of their labour at non-exploitative rates.
9. The selected activities should be as far as possible, be such which are of short gestation period and can provide immediate and perennial income. However, when high wages are available during sowing or harvesting season, the members of the group should be allowed to decide on their priorities.
10. Training and other technical inputs should be easily available for the selected activities. However, if needed, training and skill development for members should be designed to facilitate the work already undertaken by them making it more productive and profitable.
11. When the activity selected is nontraditional in nature, it may be difficult to find a local market for the products. In such circumstances it may be necessary to localize such activities by way of increasing the number of groups carrying out such non-traditional activities in the same area so that the total production in a given area can be increased. This will help in finding the market for the products.
12. Programmes designed for members should be based on the concept of self-help and sustainability. The dependency syndrome i.e. awaiting governmental or other assistance for everything will make all these programmes short-lived and eventually dormant.
13. While planning the activities, care should be taken to meet the infrastructural requirements such as work-sheds and godowns etc.
14. Child care should be planned along with group formation. Members of the group can take turns in looking after children. Even child care can be taken up by one member of the group as an activity.

## DPG Information

<b>DPG Name:</b>	<b>Date of Establishment:</b>	<b>Total Members:</b>	<b>Saving per month (in Rs.):</b>
<b>Village:</b>	<b>Panchayat:</b>		<b>Block:</b>
<b>No. of meetings held:</b>	<b>Bank A/c No.:</b>		<b>Bank:</b>
<b>Linkage with VO (VO name):</b>			

## Socio Economic Status of the DPG members – Part I

DPG Member No.	DPG Member Name (Full Name)	Age (in yrs)	Sex	Disability Category	Health	Education	Work	Debt (if yes, mention the amount in Rs.)	Family Size	No. of earning members in the family	No. of dependent members in the family <small>(Dependent includes children, widow, single women, old person)</small>	Monthly Family Income (in Rs.)	Home Assets
M1													
M2													
M3													
M4													
M5													
M6													
M7													
M8													
M9													
M10													

OH –Locomotor disability, HI –Hearing Impairment, SD–Speech Disorder, VI–Visual Impairment, MR–Mentally Retarded, MD–Multiple Disability, MI–Mental Illness, LD–Learning Disability, Other–Disability type other than mentioned

## Socio Economic Status of the DPG members – Part II (Health Status)

Sr. No.	Health Indicators	Yes-1 / No-0	Treatment (Taken-1 /On going-2 /No-3 /NA-0)
1.	Urinary infection		
2.	Dental infection		
3.	Intestinal infection		
4.	Oral infection		
5.	Chest infection		
6.	Eye Infection		
7.	Irregular Menstrual Cycles / Polycystic Ovarian Disorder (PCOD)		
8.	Wounds due to menstrual cycle		
9.	Psychological disorder/s		
10.	Neuropathic pain		
11.	Bedsore		
12.	Spasticity		
13.	Frequent fever		
14.	Ear discharge		
15.	Respiratory		
16.	Hematological		
17.	Skin infections		
18.	Hypertension		
19.	Diabetes		
20.	Cataract		
21.	Asthma		
22.	Obesity		
23.	Anemia		
24.	Tuberculosis		
25.	HIV/AIDS		
26.	Sexually Transmitted infections		
27.	Cancer		
28.	Epilepsy / Seizures/ Convulsions		
29.	Insomnia / sleep apnea		
	<b>Total Health Score</b>		

## Socio Economic Status of the DPG members - Part III (Family Expenditure)

Sr. No.	Items	Monthly Family Expenses	Annual Family Expenses
1	Foodgrain		
2	Grocery		
3	Vegetables		
4	Clothing		
5	Agriculture		
6	Livestock - Cow		
7	Livestock - Buffalo		
8	Livestock - Goat		
9	Livestock - Poultry		
10	Other business		
11	Labour expenses		
12	Child Education		
13	Medical Expenses		
14	Addiction (Bidi/Tobacco/Liquor/Cigarette/Gutka)		
15	Electricity Bill		
16	Mobile Bill		
17	Petrol / Diesel / Public Transport		
18	Home Rent / Repair		
19	Religious festivals		
20	Social functions		
21	Water Tax		
22	Property Tax		
23	Bank Loan - installment		
24	Other loan installment		
25	DPG &/SHG contribution		
26	Bank saving - installment		
27	LIC - installment		
28	Post office savings - installment		
29	Miscellaneous		
	<b>Total Family Expenditure</b>		

### Socio Economic Status of the DPG members – Part IV

Sr. No.	Items	Monthly Family Income	Annual Family Income
1	Agriculture		
2	Livestock - Cow		
3	Livestock - Buffalo		
4	Livestock - Goat		
5	Livestock - Poultry		
6	Labour Wages		
7	Other business		
8	Private Service - Salary		
9	Govt. Service - Salary		
	<b>Total Family Income</b>		

### Socio Economic Status of the DPG members – Part V

Sr. No.	Loan source	Amount (in Rs.)	Repayment	Balance amount	Rate of Interest for repayment
1	Bank				
2	Landlord				
3	SHG				
4	Other (friend, relative etc)				
	<b>Total Loan</b>				

## Parameter Ranking – Part I

DPG Member No.	DPG Member Name (Full Name)	Sex	Disability Status	Health Status	Education Status	Work Status	Family Size
		3 - O 2 - F 1 - M	5 - Paraplegic (LD) 5 - Quadriplegic (LD) 5 - Muscular Dystrophy (LD) 5 - Multiple Sclerosis (LD) 5 - Functional loss of 2 limbs (LD) 5 - Mentally Challenged (MR) 5 - Deafblind (MD) 5 - Autism (MD) 5 - Cerebral Palsy (MD) 5 - Chronic Neurological Conditions (MD)  4 - Single limb amputee (LD) 4 - Moderate functional limitation of movements (LD) 4 - Blind (VI) 4 - Profound Hearing & Speech Loss (HI) 4 - Mental Illness  3 – Polio (LD) 3 - Leprosy Cured (LD) 3 - Low Vision (VI) 3 - Partial Hearing & Speech Loss (HI) 3 - Speech Disability 3 - Learning Disability 3 - Hemophilia (Other) 3 - Thalassemia (Other) 3 - Disfigurement (Other)	5 - Score 101 to 145 (High Risk)  4 - Score 51 to 100 (Moderate Risk)  3 - Score 1 to 50 (Low Risk)	5 - Illiterate  4 - 1 <sup>st</sup> to 4 <sup>th</sup>  3 - 5 <sup>th</sup> to 9 <sup>th</sup> 3 - SSC passed  2 - HSC passed 2 - Under Graduate  1 - Graduate	5 - Unemployed 5 - House work  4 - Agricultural labour 4 - Other Contract Labour  3 - Farming & Agriculture  2 - Self Employee  1 - Pvt. Employee	5 - Dependent member > Earning & Total Members > 10  4 - Dependent member > Earning & Total Members between 5 to 10 4 - All Earning & Total Members > 10  3 - Dependent member > Earning & Total Members < 5 3 - Dependent member < Earning & Total Members > 10 3 - All Earning & Total Members between 5 to 10  2 - Dependent member < Earning & Total Members between 5 to 10  1 - Dependent member < Earning & Total Members < 5 1 - All Earning & Total Members < 5
M1							
M2							
M3							
M4							
M5							
M6							
M7							
M8							
M9							
M10							



## Parameter Ranking – Part II

DPG Member No.	DPG Member Name (Full Name)	Home Assets	Monthly Expenditure (in Rs.)	Monthly Family Income (in Rs.)	Indebtedness
M1		5 - No house + No land + others nil	5 - Total expenditure 60% and above the total Income	4 - Below 2,000	5 - High Indebtedness (above 60% of income)
M2		4 - No House + No land + others	4 - Total expenditure between 40 to 59% above the total Income	3 - 2,000-5,000	4 - Medium Indebtedness (30 to 60% of income)
M3		3 - Own House + No land + others	3 - Total expenditure equal to total Income	2 - 5,000-10,000	3 - Low Indebtedness (below 30% of income)
M4		2 - Own House + Fallow land + others	2 - Total expenditure 10 to 24% below the total Income	1 - Greater than or equal to 10,000	0 - No Indebtedness
M5		1 - Own House + Agriculture Land + others	1 - Total expenditure 25 to 50% below the total Income		
M6					
M7					
M8					
M9					
M10					







## Consolidation of needs and setting priorities

- i. Loan needs prioritized, finalized and appraised.
- ii. Prioritization based on seasonality of the activity besides the poverty ranking.
- iii. Priority ranking should take into account emergencies.

DPG Name:					
Sr. No.	DPG Member Name	Sex	Disability Category	DAPI	Poverty Rank
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					

## **Enclosures**

1. Encl I: Details of institutions from where loan have been availed with amount
2. Encl II: Details of participation in village development and social activities
3. Encl III: Details of livelihoods interventions undertaken and strengthened by the group
4. Encl IV: Details of trainings received as a group and by the individual group member
5. Encl V: Requirements of the group as a whole - Requirements may include;
  - i. Total loan requirement
  - ii. Asset building needs (Land on lease, purchase of livestock, business related infrastructure development, house construction, to get back the mortgaged asset)
  - iii. Requirement of Personal Assistive Devices, PwDs in certification queue
  - iv. Training needs on Skill development, Women empowerment, reproductive health, Education