

Q Who will appoint conveners and co-conveners and what is the role to be played by them?

A As per G.O. Ms. 167 dated 25.06.2003, it is the responsibility of each RMG to select convener and co-convener from among the members who will jointly operate the bank account and manage thrift and loaning activities. These persons shall also provide leadership to the group on other activities namely production enhancement, collective marketing, etc. It would be desirable to rotate the above persons preferably after every 1-2 years.

Q How can a MPEO in Kurnool district apply his/her qualifications of B.Sc (Ag) and MCA in this programme?

A It is being recognized that efficiency of the extension system shall improve tremendously if extension officers work with sustainable groups of farmers rather than individual farmers. Once groups are organized the MPEO may focus on technological matters. There are Farm Information and Advisory centers under NATP in Kurnool district where connectivity is provided with a website of the Agriculture department. The skills can be applied in informing farmers, RMG members about the above information. Further information on marketing, cropping pattern, pest situation, soil situation can also be provided to farmers.

Q How many groups should be there for every motivator / community organizer?

A Ideally one motivator / community organizer should have 30-40 RMGs so that in one month he/she can cover all the RMGs. This shall provide sufficient honorarium per month to the community organizer.

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MPEO raising points for answers –Jedcherla, Mahaboobnagar district.

Participants opinion about the orientation

- We could clearly know about formation of RMGs and also various other issues.
- It is a good programme as MPEOs / AEOs are going to the field without any doubts.
- This type of orientation may be replicated by MANAGE upto the mandal level.
- Our doubts about social behaviour of the groups and the financial provision were cleared.
- The explanations and presentations were very good
- It was a very good exposure to improve our performance.
- We can now work convincingly for inculcating the habit of thrift and lending among RMG members.

Suggestions made by participants

- Pamphlets, brochures may be printed and supplied to all MPEOs / AEOs to create awareness.
- MPEOs are fresh entrants and are not exposed to agriculture subjects, hence an interactive programme on agricultural aspects may also be arranged by MANAGE.
- Teleconference may be conducted from 4 to 6 PM and not from 6 to 7 PM as in vogue.

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Orientation on Rythu Mitra Groups Kurnool and Mahaboobnagar Districts



MANAGE resource persons and officers from the State Department of Agriculture interacting with extension officers at Nandyal – Kurnool district



Interaction in progress

The agricultural officers of Kurnool and Mahaboobnagar districts were oriented by resource persons of the National Institute of Agricultural Extension Management (MANAGE) and officers of the State Department of Agriculture through mobile video conferencing during four days from 29th July to 1st August 2003.

During the initial two days a total of 729 officers and extension staff (including JDA, ADAs, AOs, AEOs and MPEOs) of the Agricultural department and progressive farmers (including conveners of the newly formed RMGs) from Kurnool district participated in the programme. During the last two days, 731 officers of the Department of Agriculture and farmers associated with RMGs in Mahaboobnagar district participated.

Initiating the orientation programme, resource persons from MANAGE briefed the participants about operational modality for organization of RMGs as well as successful practices being adopted by existing SHGs in Ranga Reddy district.

Sri Venkateswarlu, JDA (DLD) and Sri. G. Krishna Reddy, ADA (ANTWA) from the state headquarters oriented the participants about various instructions issued by the Agriculture Department. Besides this, they also reviewed the progress made by these districts in formation of RMGs.

Table: Latest progress regarding organization of RMGs

Sl. No.	Name of the district	Target for formation of RMGs	Achievement as on 30.7.03	Percentage of achievement
1.	Kurnool	6430	4930	77 %
2.	Mahaboobnagar	10850	4150	38 %

VIPs observe orientation through mobile video conferencing facility at MANAGE

Dr. Gustafson from FAO Rome and Dr. Palaniswamy, Local FAO representative observed the programme on 29.07.2003. Dr. Gustafson briefly interacted with participants of Kurnool district. He opined that it is amazing to see such innovative approaches adopted by MANAGE and Government of Andhra Pradesh. He said, "Just now I learnt about it and I am happy to see it happening".

Later, Dr. Vinay K. Dharamadhikari, Senior Director from Ministry of Information Technology, Government of India also observed the orientation programme and interacted with participants.

On 1st August a team of doctors lead by Dr. D. Lavanian of Telemedicine Networking Foundation (Apollo Hospital) also visited and interacted with trainees of Mahaboobnagar district. He expressed that they would like to replicate this type of technology to reach the patients in interior areas saving their valuable time and expenditure.

A) FORMATION OF RYTHU MITRA GROUPS

- Q DWCRA group members want to come under RMGs. Can we take them to form the RMG?
- A At this stage only new RMGs are to be organized with family members who have not yet been organized in DWCRA groups. The unorganized members may however include men or women members of eligible families which are in the category of SF, MF and tenant farmers. DWCRA groups should not leave their own groups in order to join RMG. Later on agricultural development activities shall however be carried out with new RMGs as well as old DWCRA groups whose members belong to land owning families/tenant families.
- Q After formation of the group, if a member is having dues in the bank, will it be deducted from the revolving fund (RF)?
- A Dues of any bank cannot be deducted from matching grant of the government or from self saving of members.
- Q Opening a bank account is a problem with various bankers.
- A Commissioner and Director, Agriculture is apprised of the problem and has already addressed NABARD and SLBC in this regard. This issue may also be brought to the notice of the District Collector for local solution.
- Q After formation of groups, conveners and co-conveners are authorized to draw funds. Are there any rules to safeguard the amount of the group?
- A Experience has shown that safety of money and sustainability in functioning were higher with only those groups which maintained their financial records properly and which evolved social rules for management of internal lending including fines and penalty for latecomers and defaulters. Hence capacity building of groups on these aspects is to be given high priority. These groups may be trained with the help of experienced community organizers who could be paid suitable honorarium by RMG out of the initial grant given by the government.
- Q If we organize big farmers would they get revolving fund and other benefits?
- A Under the scheme, big farmers are not eligible for any financial assistance related to organisation of RMGs. However they may later on participate in related activities being promoted by the department.



Extension staff seeking clarifications – Kurnool district

B) ELIGIBILITY CRITERIA

- Q If a farmer is having 2-3 patta passbooks and the village secretary is certifying incorrectly how is his eligibility to be decided?
- A Verification of patta passbook and certification by village secretary are not necessary under the RMG scheme. However eligibility may be decided in the gram sabha; and afterwards the group has to accordingly consider such members in the group.
- Q Farmers reside in a village, whereas lands are located in other villages / mandals. In which village do they have the eligibility to be organized as RMG?
- A Farmers have to be organized in the same village where they reside keeping in mind the socio-economic homogeneity, social affinity, neighbourhood, etc. and he must be SF/MF/Tenant farmer only.
- Q Can village servants (if they are SF / MF / Tenant farmers) become members of RMGs?
- A They are also eligible to get organized in RMGs.
- Q Can Rythu Club (RC) members join RMGs?
- A Yes, if they conform to the norms i.e. if they are SF / MF / Tenant farmers. The existing RC should not be split or dismantled. Hence they have two options to adopt: (i) they themselves may start credit and thrift activity (as being done by SHGs). This practice shall be successful if the members of RC are socio-economically homogenous, and (ii) the members of RC may form / join other RMGs without breaking their membership in RC.
- Q Are the Agricultural labourers eligible to become members?
- A Only those agricultural labourers are eligible to become members of RMG who are either SF / MF or who are tenant farmers.

C) MANAGEMENT OF RYTHU MITRA GROUPS

- Q If only one member tries to take the loan of Rs. 2500 out of the initial grant to the group or if the convener utilizes or misutilizes the above money, what are the government instructions on this?
- A The initial amount of Rs. 2500 is not meant for taking loan by any person. As per the letter sent by the Commissioner and Director Agriculture to the District Collector Lr. No. (1) 900/03 dated 18.07.2003, the money is to be used for capacity building of RMG (on the pattern of SHG). The break-up of the fund for this purpose has also been indicated in the above letter.
- Q What is the common fund-I (CF-1) and common fund-II (CF-2); please elaborate.
- A CF-1 is the common fund accrued through the savings of members, whereas CF-2 is the interest earned on the above savings due to internal lending of the money.
- Q If a member is leaving at CF-1 stage and another member is leaving at CF-2 stage, how much amount is to be refunded to them?
- A Good quality SHGs have made a norm that if any member who wants to leave (because he/she is not willing to follow the self-disciplinary norms (i.e. regularity in attendance, timely repayment of dues, etc.), he/she may be given the share out of only the savings (CF-1). But due share out of the interest earned (CF-2) may not be shared. This norm motivates the members to remain

within the group and learn the importance of self-discipline. This practice helps in improving solidarity in the group.

- Q Earlier two types of registers were given for the groups to maintain the records. It was time consuming. I have evolved a proforma which indicates all details including defaulters, etc. Can it be followed?
- A At present VELUGU / DRDA / NGO, etc. are using the following two types of records in their SHGs (i) financial register (which records the minutes, financial transaction in the meeting as well as financial ledger of each member, and (ii) individual passbooks which remain with members. The cost of the set is about Rs.100 and it is very convenient to follow. At this stage we may follow the above records. Any further improvement may however be done at a later date and in respective areas.



MPEO seeking answers to the doubts raised –Kurnool district

D) FINANCIAL ASSISTANCE

- Q What are the modalities for payment of honorarium to conveners and co-conveners?
- A As per the proposed break-up of the initial fund (i.e. Rs. 2500 per group), Rs. 1200 has been set apart for meeting the travel cost and related incidental charges for convener and co-convener towards participation in 12 meetings at mandal and district level. No specific honorarium is however provided for the above persons.
- Q Who has to handle the group money?
- A The convener and co-convener have to handle the money as per the resolutions passed in the group meetings. No other person including even the community organizer should deal with money of the group.
- Q The groups are formed and now they want the initial grant of Rs. 2500/- to be released? What is the procedure?
- A The money is already released to the District Collector and Joint Director, Agriculture. It can be released to the group if an account is opened by it in the bank after passing resolution in the group meeting. List of such groups may be consolidated by the mandal / district level officers of the Department of Agriculture so that follow-up action could be taken.
- Q Matching grant will be released after 6-9 months. By that time crops will be over. What is the use?
- A This is the first year of the RMG formation. We should proceed in a gradual manner so that groups shall become mature. Such groups shall later on be able to take up agricultural development activities in a proper manner.

Q Please indicate details of financial breakup of the initial grant of Rs. 2500.

A The breakup is as follows:

S. No.	Activity / sub-activity	No. of days	Cost per day per member/ group (Rs.)	Total cost per group (Rs.)
1.	Capacity building	12	100	1200
	<ul style="list-style-type: none"> Orientation of convener and co-convener Monthly meeting of community organizer 			
Sub – total				1500
2.	Exposure visits	2	400	800
3.	Registers/Passbooks, etc.	1 set	200 / set	200
Total cost (Rs.)				2500

E) ROLES AND RESPONSIBILITIES

- Q Earlier guidelines indicated that each group will be provided Rs. 25,000/- out of which an amount of Rs. 10,000/- will be subsidy and balance of Rs. 15,000/- will be revolving fund. We formed groups on this basis. Now we are informed that there is no subsidy. Kindly clarify?
- A Government issued detailed instructions vide G.O.Ms. 167 dated 25.6.2003. Under the scheme, there is no subsidy of Rs. 10,000. Only Rs. 15,000/- will be released to each mature group as matching grant (after 6-9 months). At the initial stage however each eligible group shall be paid Rs. 2,500 towards capacity building. Any variation in the earlier guidelines and the G.O. in vogue may be ignored and government orders indicated above only are to be followed;
- Q Is there any specific role of Assistant Director Agriculture (ADA) in this programme?
- A The concerned ADA is the supervising officer who shall facilitate formation of RMGs in addition to MAOs / MPDOs. Besides this, ADA may also help in organizing orientation courses for conveners and co-conveners of RMGs at periodic intervals. They can also attend RMG meetings wherever possible and also advise on technical aspects.
- Q Who will train the conveners and co-conveners?
- A The Department of Agriculture has the responsibility to train conveners and co-conveners from time to time. These persons may be oriented about sustainable organization of RMGs as well as schemes related to development of agriculture.



MPEO asking questions - Jedberla, Mahaboobnagar District.