

SOP No. _____

STANDARD OPERATING PROCEDURE FOR

IMPLEMENTATION OF
INCOME DIVERSIFICATION INTERVENTIONS COMPONENT

**CROP MAXIMIZATION PROJECT-II
MINISTRY OF FOOD, AGRICULTURE AND LIVESTOCK
ISLAMABAD**

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CROP MAXIMIZATION PROJECT-II
MINISTRY OF FOOD, AGRICULTURE AND LIVESTOCK
ISLAMABAD

SOP No. _____	Effective up to _____
SOP Name: IMPLEMENTATION OF INCOME DIVERSIFICATION INTERVENTIONS COMPONENT	
Prepared by: CMP-II, MINFAL	
Applicability: PROJECT AREAS IN PROVINCES OF PUNJAB, SIND, BALOCHISTAN, NWFP, FATA FANA, & AJ&K	
SOP to be revised on:	
SOP BASE: PC-I DOCUMENT OF SPECIAL PROGRAMME FOR FOOD SECURITY AND PRODUCTIVITY ENHANCEMENT OF SMALL FARMERS IN 1012 VILLAGES, CROP MAXIMIZATION PROJECT -II	

RELEVANT LAWS, RULES &:

1. COOPERATIVE SOCIETIES ACT, 1925
2. COOPERATIVE SOCIETIES RULES, 1927
3. BYE LAWS OF VILLAGE ORGANIZATIONS FOR FOOD SECURITY AND PRODUCTIVITY ENHANCEMENT

DECISION MAKERS:

1. National Project Director CMP-II
2. Provincial P.Ds
3. Executive District Officer Agriculture
4. VOs
5. District Project Managers
6. District Officer Livestock
7. & Various Committees Constituted in accordance with the SOP

FORMS:

1. Specimen Agreement & undertaking for loan to establish a business enterprise
2. Specimen, Schedule of repayment
3. Trainees assessment

INCOME DIVERSIFICATION INTERVENTIONS COMPONENT

1. Concept & Objectives

Income diversification interventions (IDIs) have been included in the Crop Maximization Project as one of the most important components aiming at income enhancement through introduction and establishment of small entrepreneurial activities for resource poor farmers. The project support covers a wide range of income generation interventions each capable of providing substantial income for the household. The program focuses on achieving the following objectives:

- i. Creating ample opportunities in rural areas by providing gainful self-employment and additional source of income to the small farmers for their livelihood on sustainable basis.
- ii. Help educate farmers for a variety of entrepreneurial and commercial technology packages and skills.
- iii. Providing expertise about commercial activities, arts and crafts by establishing skill development workshops and training programs.
- iv. Ensure food security and reduce poverty by creating employment and income generation activities.

2. Small Enterprises Suggested

The PC-I document envisages a wide range of small entrepreneurial activities, however, these are not exclusively exhaustive. The cataloged interventions provide a list of 20 possible choices for income generation purposes which can be practiced at village level. In future, additional demand based, economically feasible and market driven opportunities can also be included and financed under this component of the project. To begin with following IDI activities will be introduced:

- i. Animal breeding
- ii. Vegetable Aqua culture
- iii. Bee farming
- iv. Calf fattening
- v. Dairy farming
- vi. Farm implement pools
- vii. Small scale Feed mills
- viii. Feed sale centres
- ix. Floriculture
- x. Fish farming
- xi. Fruit & forest tree nurseries
- xii. Goat and sheep farming
- xiii. Mushroom farming
- xiv. Milk collection centres
- xv. Off season vegetable production
- xvi. Commercial & Backyard Poultry farming
- xvii. Silk worm rearing
- xviii. Vegetable curing and drying
- xix. Vegetable nursery production
- xx. Input sale centres

3. Schedule of Income Diversification/Generation Interventions

According to the PC-I provisions, on average, ten income generation activities have been earmarked for each village. In this way, a total of 10120 such interventions will be carried out in 1012 project villages.

These are scheduled to be completed in second, third and fourth year of the project as follows:

No. of Interventions at village level

First year : None
Second year : Three interventions
Third year : Four interventions
Fourth year : Three interventions

As indicated above, ten IDIs will be introduced in each project village. However, it does not mean that a small and a large village will get equal number of activities. Distribution of IDIs will depend upon the number of member farmers in each VO. For example, a large village having 80 member farmers will get more than ten IDIs and another small village having 30 members will get less than 10 IDI activities.

Based on previous experience it is anticipated that majority of the farmers, owing to their typical farm and rural background, may show strong inclination towards dairy, sheep, goat, cattle and poultry farming. Therefore, the duty of the project workforce is to educate the farmers and create awareness among them about other more remunerative and profitable IDI opportunities such as off-season vegetable production, floriculture and fruit, forest trees and vegetable nurseries. For the purpose of budget estimation for each village out of the ten IDI provisions as earmarked in the project, three will go to dairy farming, three sheep and goat farming, one each to cattle breeding, fish farming, poultry farming and off-season vegetable production. However, the number of interventions as indicated in the project document is not binding on the project staff. These can vary from village to village and district to district depending on the individual inclinations, availability of local infrastructure, market demand and climatic suitability.

4. Financial Management

The project would make the ID interventions available to the resource poor member farmers on individual basis. The prospective farmers will be selected by the VOs as most suitable among the farming community for undertaking a particular intervention. The interventions will be chosen by the member farmers by themselves. Nevertheless, the suitability of the interventions for a particular farmer will be determined by the technical staff of the project on the basis of his academic qualification and experience background, with nature of availability of human, financial and physical resources. For establishing and running the IDI on sustainable basis, the cost will be shared jointly by the project and the applicant/candidate farmers as follows:

- i. The project will provide 80% of the cost as loan to the applicant farmers while the farmers will bear 20% cost for each selected intervention.
- ii. The IDI loans will be provided in shape of kind covering purchase of required implements, material, machinery, necessary equipment etc.
- iii. The cost provided by the project will be recovered from the farmers in 24 equal installments allowing a grace period of 6 months after the initiation of the intervention.
- iv. The farmers will also pay 10% per annum on the principal amount of loan as service and handling charges which will remain with them as part of the VO revolving fund.
- v. All the financial investment for each IDI will ultimately be the liability of beneficiary farmer.
- vi. To help beneficiary farmers in procurement of most appropriate articles/ materials on competitive prices, all the purchases for these interventions will be made by the “Farmers Purchase Committee” as designated in the By-laws under Article-6 clause 6.4 with the full involvement and consent of the beneficiary farmer.
- vii. The purchase documents will be verified by the members of the Farmers Purchase Committee and countersigned by the concerned Agricultural and Income Diversification Officers.
- viii. The beneficiary farmer will maintain complete record and documents of all relevant purchases for reference and audit purposes in later stages.
- ix. A legal agreement will be duly signed by both the parties for affecting all such IDI loans. A sample agreement is attached and will cover the following main points:
 - a. Total cost of the project IDI;
 - b. Total amount of the loan provided by the project;
 - c. Terms and conditions of the loan;
 - d. Stipulation of the Period for repayment of the loan;
 - e. Size of each installment for repayment of the loan by the beneficiary farmers;
 - f. Undertaking by the beneficiary farmer to pay back the loan according to the laid down and agreed terms and conditions.

5. Eligibility Assessment Procedure

The IDI activities involve considerably large amount of project funds. Therefore, it is the responsibility of the project staff to carefully and vigilantly assess the needs and eligibility of the beneficiary farmers before recommending them for the award of loan. Rightful assessment will help best utilize the loan by the beneficiary farmers for enhancing their productivity and profitability. In fact, the success of this component of the project will entirely depend on appropriate and judicious selection on merit of the most suitable member farmer for each IDI activity. In this regard the proposed procedure is as follows:

The first step in this procedure is to introduce the project intervention to the village organization and member farmers by telling them in detail the objectives, benefits, requirements and procedures. Following methods should be used for publicity campaign to be run for 7 days for each intervention:

- a) Frequent announcements through the mosques at least for 3 days in two prayers a day.
- b) Paste invitation notices on the mosque main gates and outside the office of Field Assistants and on main village passages and roads.
- c) Hold corner and special farmers meetings for the purpose.
- d) Distribute literature having details of the intervention.

- e) Formally invite applications from farmers clearly indicating the last date for submission of the applications through notices mentioned above.

6. Procedure for Submission of Application

The interested member farmers of the VO will apply to the concerned President of the VO for the IDI activity of their choice, on plain paper. The application must reach the office of the Secretary of VO on or before the last date with following documents attached:

- a) A copy of the Computerized National Identity Card.
- b) Attested copies of documents pertaining to educational certificates, qualifications, experience and or skills related to each intervention.
- c) Affidavit, on a plain paper, declaring that:
 - i. Size of landholding of the applicant in the village.
 - ii. He will pay upfront 20% of the estimated cost of the IDI as his share.
 - iii. He will return the loan amount along with 10% per annum service and handling charges according to the rules of the project and as per terms and conditions of the agreement.
 - iv. He is in search of new avenues of income generation and possesses the required skills and aptitude.

7. Scrutiny of Applications & Final Selection

- i. The concerned Secretary of VO will sign each application clearly putting date of submission of the application. On the closing date after 2:00 pm he will get all these applications countersigned by the President and Vice President of the concerned VO and hand over these to Agriculture Officer in the evening of the closing date.
- ii. The Agriculture Officer will sort these applications IDI and village-wise and prepare a list of the applicants accordingly and handover the sets of applications along with its list to District Project Manager within 2 working days after the closing date.
- iii. Consequent to the receipt of applications from Agriculture Officer, the Technical Committee constituted hereunder will convene a meeting under the chairmanship of DPM:

- | | |
|---------------------------------------|---------------|
| a. District Project Manager | Chairman |
| b. President of the concerned VO | Vice Chairman |
| c. Vice President of the concerned VO | Member |

d. District Officer, Agriculture	Member
e. District Officer (Livestock) or (Fisheries)	Member
f. Income diversification Officer	Member/Secretary

- iv. The Committee will critically examine applications and prepare comparative statement based on their (applicants/candidates) understanding of genuineness, capability, skills and neediness.
- v. To further evaluate the business aptitude and skills specific to each IDI, the technical committee will call the applicants for an interview and judge them on the following parameters:
 - a. Land holding of the beneficiary farmer must not exceed the maximum limit specific to each IDI.
 - b. Neediness, desirability and mental readiness for earning profits for income generation from the new intervention rather greediness of having soft loan.
 - c. Suitability of the location/site for intervention (as indicated in the application), such as availability of electricity if required for the intervention, availability of drinking water, animal sheds, safeness of the location including non-marshy, non-low lying area, no water logging and non-saline land.
 - d. Qualifications, technical expertise and or skills of the applicant farmers specific to the interventions such as fish farming, poultry farming, bee keeping, etc.
 - e. Economic position of the farmer to be considered regarding the payment of 20% of the cost as his share
 - f. General reputation and credit worthiness of the farmer.
 - g. The same committee will also visit the indicated premises or site of each IDI activity for assessing its suitability for the specific enterprise.
- vi. Based on the assessment made during interview, suitability of the premises/site and critical examination of the applications, the technical committee will prepare a technical report for each intervention and short list the top three most suitable applicants on merit for each IDI activity. The technical committee will submit the technical report and its recommendations of the selected cases to the Executive Committee for final approval.
- vii. The total time for interviews, visiting the premises or intervention sites and finalization of short listing candidates should not take more than one week.
- viii. Please note that each point mentioned above carries 10 points and totaling at a total of 60 points; whereas interview carries a total of 30 points. In this way, the committee will give scores out of total of 90 points to each applicant based on their ability and suitability. In this way top three having highest marks will be selected.

Caution: The process of selection of right applicant farmer for IDI assistance must be quite transparent, fair and without any prejudice, discrimination and injustice. Otherwise, the success of IDI provisions in the villages will be an exercise in futility.

- ix. The three potential candidates identified through the above process will join the respective training programme of at least 3-6 days duration. Aptitude of these candidates will be keenly observed during the course of the training programme. Their evaluation will be conducted throughout the course period and finalized at the completion of the training programme whereby the trainer shall prepare a report about the three trainees and send the same to the Executive Committee for subsequent use in the final selection. The observation of the trainees shall be (Evaluation proforma is annexed) based on the following criteria:
- a) **Personal:** This rating is about the personal exposure of the participant. How he prepares himself physically before entering into the training process. That judgment shall be made by observing, Dress, Tidiness, Readiness etc.
 - b) **Interpersonal:** This rating is about the interpersonal conduct of the participant. Interpersonal skills involve oral and written communications, as well as displaying professionalism during the process of learning. Participants shall display this by verbally communicating in respectful manner with their colleagues, teachers and others. They would be displaying a demeanor that is welcoming, polite and courteous. In this way they accomplish their assignment very smoothly. An individual lacking interpersonal skills shall not be able to get any benefit from his social environment. He instead of resolving conflicts shall create more disputes.
 - c) **Participation in learning process:** This rating is about the learning conduct of the participant which shall be evaluated by number of relevant questions asked by him, concrete suggestions offered by the candidate; his attention span which is to be judged by asking questions. If he replies positively he is attentive to the lecture. Presence of training material with him like pencil, notebook, and eraser etc; also rates him better and frequent or otherwise leaving of class room decides his commitment to the vacation he is being judged for.
 - d) **Objective rating:** Objective rating will be done by looking at the marks secured by the participant in various written and oral tests during training programme/course.
- x. The Executive Committee comprising of EDO (Agriculture) and DO (Agriculture) will review the technical report, its recommendations, the evaluation report received from the trainer as mentioned in the clause- ix

above and also interview the top three short listed farmers and rank them as 1st, 2nd & 3rd based on their appropriateness for a particular IDI activity. The decision of the Executive Committee will be considered final. The applicant declared as the first will become eligible for the award of intervention.

- xi. Consequent to the final approval by the Executive Committee, the beneficiary farmer will deposit his share of 20% upfront in the designated

bank account of VO within two weeks from the date of approval. Failing in depositing the prescribed share of the cost within the given period the next farmer/applicant in the rank will be given offer for participation.

- xii. The share of 80 percent cost will be matched in shape of loan to the beneficiary farmers by the project after receiving the 20% share from the beneficiary farmer.

- xiii. An agreement will be signed on a legal stamp paper of Rs 50 between the beneficiary farmer, DO (Agriculture), DPM and the President of the VO; a specimen of this agreement is annexed.

8. Training of beneficiary farmers:

The beneficiary farmers will be trained for the respective skills required to run the entrepreneurial unit on profitable lines. They will also be helped for marketing their produce. The project staff will ensure that both of these aspects (training and marketing) are arranged and covered properly.

9. Backyard Poultry Farming

This component of the project is provided for the very poor households. According to this component 10 households falling below the poverty line shall be selected in each project village. Such household must be headed by some poor lady or a widow. (In case of non-availability of 10 households headed by a poor woman other households from below the poverty line headed by unemployed men may be selected). For that purpose the technical committee mentioned under clause (3) of this document shall conduct a detailed survey of the village to collect the following data about the landless, labourer, skilled or semiskilled workers living below the poverty line. The households so selected shall be requested to construct/arrange poultry pens according to the recommended design so that poultry units are handed over to them. The project staff (Veterinary/Stock Assistant) after inspecting the poultry pens shall communicate their written recommendation that the household has completed technical requirements and that poultry unit be issued to it.

(i) Name of the Family Head: _____

_____ Age _____

Occupation _____; Academic Qualification _____

(ii) No. of Family Members:

- (a) Below 5 years _____
- (b) Between 5 to 15 Years _____
- (c) 16 to 60 Years _____
- (d) More than 60 years _____

(iii) Employment: Employed Yes/No

(iv) Monthly Income: Rs. _____; Sources of Livelihood _____

(v) How many children under 16 years go to school regularly?

(vi) When falling sick do you go to?

- (a) Doctor _____ ?
- (b) Or Take some medicine _____ ?
- (c) Or what else do you do _____ ?

(vii) How many meals do you take in a day: _____ ?

(viii) Frequency of taking animal proteins (Meat, Eggs, Milk) and Fruit per week

Animal Protein	No. of times taken a week (0 to 10)
Meat	
Eggs	
Milk	
Fruit intake	

After collection of data about all the poor households in the village through the above questionnaire the committee shall shortlist 10 most deserving cases who shall be given a set of poultry unit each comprising 4 hens with one rooster. The beneficiary household shall return half of the cost to the project within a period of one year so that other deserving cases are provided with the same facility.

POVERTY LINE

Earning of Rs. 780.00 per person per month (This figure based on economic survey changes every year) If a family has seven members in household and earning less than Rs. 5460.00 per month, in such case the family is living under the poverty line.

11. FINANCIAL ANALYSIS OF SOME IDI INTERVENTIONS

A. Diary Farming (Financing up to two cows or buffaloes)

Eligibility Criteria		
1.	Financing eligibility	Up to two cows or buffaloes
2.	Land holding limit	Zero to not more than 5 acres
3.	Animals presently owned (cow/buffalo)	Zero to not more than 2 animals
4.	Qualifications, experience	Sufficient experience of keeping milk animals
5.	Total cost estimate	Rs 110,000
6.	Project provision 80% cost	Rs 88,000
7.	Beneficiary share 20% cost	Rs 22,000 (or more to complete the project)
8.	Handling charges	10% per annum
9.	Grace period	6 months
10.	Recoverable cost (from beneficiary)	Rs 88,000 (plus 10.0% per annual charges)
11.	Total monthly installments	24
12.	Amount of each installment/month	Rs 4,061 (10% handling charges inclusive)
13.	Farmers' contribution to RF	Rs 9,458

B. Poultry Farming (Financing up to 2000 chicks, shed and accessories)

Eligibility Criteria		
1.	Financing eligibility	Up to 2,000 one day old chicks, 3000 sq ft shed and related accessories
2.	Land holding limit	one to 5 acres
3.	Qualifications, experience	Literate with some experience of poultry farming
4.	Total cost estimate	Rs 150,000
5.	Project provision 80% cost	Rs 120,000
6.	Beneficiary share 20% cost	Rs 30,000 (or more to complete the project)
7.	Handling charges	10% per annum
8.	Grace period	6 months
9.	Recoverable cost (from beneficiary)	Rs 120,000 (plus 10.0% per annual charges)
10.	Total monthly installments	24
11.	Amount of each installment/month	Rs 5,538 (10% handling charges inclusive)
12.	Farmers' contribution to RF	Rs 12,898

C. Sheep and goat farming (Financing up to 10 goats & sheep)

Eligibility Criteria		
1.	Financing eligibility	Up to 10 goats and or sheep
2.	Land holding limit	Zero to not more than 2 acres
3.	Animals presently owned (sheep/goat)	Zero to not more than 2 animals
4.	Qualifications, experience	Sufficient experience of sheep/goat keeping
5.	Total cost estimate	Rs 40,000
6.	Project provision 80% cost	Rs 32,000
7.	Beneficiary share 20% cost	Rs 8,000 (or more to complete the project)
8.	Handling charges	10% per annum
9.	Grace period	6 months
10.	Recoverable cost (from beneficiary)	Rs 32,000 (plus 10.0% per annual charges)
11.	Total monthly installments	24
12.	Amount of each installment/month	Rs 1,477 (10% handling charges inclusive)
13.	Farmers' contribution to RF	Rs 3,440

D. Fish farming (Financing up to half to one acre fish pond)

Eligibility Criteria		
1.	Financing eligibility	400 to 800 fish seed and half to one acre pond
2.	Land holding limit	3 to 10 acres
3.	Qualifications, experience	Literate farmer
4.	Total cost estimate	Rs 80,000
5.	Project provision 80% cost	Rs 64,000
6.	Beneficiary share 20% cost	Rs 15,000 (or more to complete the project)
7.	Handling charges	10% per annum
8.	Grace period	8 months
9.	Recoverable cost (from beneficiary)	Rs 64,000 (plus 10.0% per annual charges)
10.	Total monthly installments	24
11.	Amount of each installment/month	Rs 2,954 (10% handling charges inclusive)
12.	Farmers' contribution to RF	Rs 6,879

E. Off-Season Vegetable (Farming up to one greenhouse of 30x100 sq ft size)

Eligibility Criteria		
1.	Financing eligibility	Up to 30x100 sq ft greenhouse/tunnel, vegetable seed & other related accessories
2.	Land holding limit	One to 10 acres
3.	Qualifications, experience	Sufficient experience of farming
4.	Total cost estimate	Rs 150,000
5.	Project provision 80% cost	Rs 120,000
6.	Beneficiary share 20% cost	Rs 30,000 (or more to complete the project)
7.	Handling charges	10% per annum
8.	Grace period	6 months
9.	Recoverable cost (from beneficiary)	Rs 88,000 (plus 10.0% per annual charges)
10.	Total monthly installments	24
11.	Amount of each installment/month	Rs 5,538 (10% handling charges inclusive)
12.	Farmers' contribution to RF	Rs 12,898

F. Dairy breeding (Financing up to two mother cows)

Eligibility Criteria		
1.	Financing eligibility	Up to two mother cows or buffaloes with best ancestry record for milk production
2.	Land holding limit	One to 10 acres
3.	Animals presently owned (cow/buffalo)	One to not more than 2 large animals
4.	Qualifications, experience	Strong breeding skill and knowledge of dairy breeds
5.	Willingness to propagate the mission	The beneficiary must be willing to sell the breeding off-spring to other community farmers
6.	Total cost estimate	Rs 200,000
7.	Project provision 80% cost	Rs 160,000
8.	Beneficiary share 20% cost	Rs 40,000 (or more to complete the project)
9.	Handling charges	10% per annum
10.	Grace period	6 months
11.	Recoverable cost (from beneficiary)	Rs 160,000 (plus 10.0% per annual charges)
12.	Total monthly installments	24
13.	Amount of each installment/month	Rs 7,384 (10% handling charges inclusive)
14.	Farmers' contribution to RF	Rs 17,197

G. Backyard Poultry Units- (Up to 10 poultry units of Fayoumi checks per village)

Eligibility Criteria		
1.	Financing eligibility	One poultry unit (i.e., 5 pullets/hens and one cock) per household
2.	Beneficiary's condition	A household headed by a poor landless lady or widow or destitute woman
3.	Recoverable cost	Half amount within one year
4.	Handling charges	Nil

Note: The IDI interventions covered in PC-I with financial implications have been summarized in tables given above. Financial aspects of other interventions will be worked out later on case to case basis and demand by the member farmers.

CROP MAXIMIZATION PROJECT-II
MINISTRY OF FOOD, AGRICULTURE AND LIVESTOCK
ISLAMABAD

AGREEMENT & UNDERTAKING FOR LOAN TO ESTABLISH A DAIRY FARM
(SPECIMEN)

I Mr./Mrs./Miss _____ s/o, w/o/
d/o _____

N.I.C No. _____ solemnly declare that I am
resident of
village _____ Tehsil _____ District _____

I on my land measuring _____ acres, Bearing Khasra
No. _____

Square No. _____ do agree to establish a Dairy Farm under the Crop
Maximization Project-II and that I (Party of the First Part) enter into agreement with
the CMP-II Project (Party of the Second Part).

PARTY OF THE FIRST PART (The Beneficiary Farmer) shall be responsible for the
following terms and conditions:

1. Within 2 months after signing the agreement shall construct cattle shed and
purchase two cows/buffalos otherwise the agreement shall stand cancelled.
2. Shall arrange fodder, feed and drinking water for the cattle.
3. Management, health care and security of the livestock shall be according to the
instructions of the Livestock & Dairy Development department.
4. After 6 months of receiving loan and within 24 months (Net loan Rs. _____)
shall be paid back into the Revolving Fund of the V.O in equal monthly installments
as per schedule provided by the V.O with 10 % handling charges.
 - a. Loan release date: _____
 - b. Six months grace payment period ending. _____
 - c. Last date of entire loan payback _____
5. Site of the Dairy Farm shall be the property of the beneficiary grower. The
selection of this site shall be according to the instructions of the Livestock & Dairy
Development Department and subsequent approval of the V.O.
6. In case he fails to payback the loan according to the above conditions and
schedule the owner of the dairy farm/beneficiary farmer shall be liable to pay the
same amount of the loan with 12 percent handling charges from the date loan was
advanced.
7. Shall follow all the rules, regulations and procedures of the project and V.O

Party of the Second Part: CMP Project: Shall be responsible for:-

1. Shall provide loan amounting to Rs. _____ for the construction of
cattle shed /purchase of cows/buffalos.
2. Impart training to the Party of the First Part in connection with Dairy Farming.

3. Shall provide guidance in the marketing of milk
4. Shall hold Field Days for the guidance and motivation of other growers
5. Shall record the amount of loan advanced in the forms and books under the Cooperative Societies Act.

APPROVAL

President V.O signatures _____

Secretary V.O signatures _____

Party of the First Part signatures _____ N.I.C
Number _____

Guarantor (1)

Name _____ Signature _____

Guarantor (2)

Name _____ Signature _____

For and on behalf of Party of the Second Part:

Deputy District Officer Agri.Extension,
Signature _____

Deputy District Officer Livestock,
Signature _____

NOTE: The above agreement has been devised as a sample for securing loan for the establishment of Dairy Farm. The particulars about Dairy Farm have thus been underlined. For other loan purposes the text of the agreement may be modified by changing underlined wording accordingly.

TRAINEES ASSESSMENT

BASIS OF RATING	MARKS	MARKS OBTAINED
Personal	25	
✓ General appearance	5	
✓ Tidiness	5	
✓ Readiness	5	
✓ Clothing	5	
✓ Enterprising	5	
Interpersonal	25	
✓ Behaviour with colleagues	5	
✓ Behaviour with teachers	5	
✓ Is he soft spoken	5	
✓ Can resolve conflicts	5	
✓ Resourcefulness	5	
Participation in learning process	25	
✓ Attention spell. This is to be judged by asking some question. If he replies positively he is attentive to the lecture.	5	
✓ Frequent or otherwise leaving of class room	5	
✓ Presence of training material with him like pencil, notebook, eraser etc.	5	
✓ Number of relevant questions asked	5	
✓ Concrete suggestions offered by the candidate	5	
Objective rating: Marks scored by the participant in various tests		
TOTAL		