

Aim and Objective:

The aim of this course is to produce basic saving and credit mobilizing manpowers. The objectives includes;

- To make efficient in saving and credit mobilization;
- To make people innovative and creative to carry out group work; and
- To develop leadership in man / woman in the field of saving and credit mobilization.

Course description:

This course deals with theory and practical aspects of saving and credit mobilization tool. It includes rural and urban situation concept, importance, procedure / method, saving and credit group, credit planning, micro enterprises, cooperative concept, model structure etc.

It also includes group formation techniques meeting conducting procedure, and roles and responsibilities of executive committee holders.

Target group: Keen interested man and women towards this field.

Group size: Max. 30 people.

Entry criteria: literate

Duration: 40 hrs.

Medium of instruction: Nepali

Pattern of attendance: 90% attendance should secure during the period of training.

Certificate requirements: Training institute itself provides certificate to those trainees who successfully complete the prescribed course.

Physical facilities: (rooms and labs)

- Office room -1
- Training room -1 (having 30 sitting capacity)
- Rest room -1

Trainers' qualification:

B.Com. With 3 years experience in the saving and credit mobilization field.

Trainees evaluation:

Continuous evaluation system will be followed for each task performance.

Equipment, tools and materials

1. Furniture
 - i) Sofa 1
 - ii) White board 2
 - iii) Chair 30
 - iv) Tables 10
 - v) Official table 10
 - vi) Official chair 10
 - vii) Cup board 2
 - viii) Flip chart Stovol 2
2. Computer equipment
 - i) Computer set 1
 - ii) Printer 1
 - iii) Floppy diskette 2
 - iv) Floppy 1
3. Official materials
 - i) Hand outs
 - ii) Saving and credit related book
 - iii) Loose paper
 - iv) Flip chart
 - v) Punching machine
 - vi) Stapler
 - vii) File care
 - viii) Marker

Tasks list

S.N.	Tasks	Time distributions		
		Th	Pr.	Total
1	Analyze rural situation	1	1	2
2	Form concept of development / factors of development	1	1	2
3	Identify concept/practice of saving	1	1	2
4	Mobilize saving concept	1	1	2
5	Make plan for saving	1	1	2
6	Form group	1	1	2
7	Relate group saving to group concept	1	1	2
8	Form concept of credit / credit importance	1	1	2
9	Perform credit planning	1	1	2
10	Form concept of micro-enterprise	1	1	2
11	Select micro- enterprise (s)	1	1	2
12	Form concept of / register cooperative	1	1	2
13	Form concept of history / principle of credit union	1	1	2
14	Analyze model bylaws of S/C cooperatives	1	1	2
15	Plan the organization structure / networking of S/C cooperatives	1	1	2
16	Establish linkage with district union / NEFSCUN / RSRF	1	1	2
17	Conduct meeting	1	1	2
18	Establish roles / responsibilities of ex.committee	1	1	2
19	Exercise accounting procedure of S/C cooperatives	1	1	2
20	Prepare action plan / evaluate the program	1	1	2
Total		20	20	40

Task Analysis

Time: 2 hrs
Theory: 1 hrs
Practical: 1 hrs

Task No:1 **Analyze rural situation.**

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1 2 3 4 4 6 7 8	Identify concept of rural situation analysis. Plan for collecting data for rural situation. Collect data on rural situation. Identify causes of present rural situation. Enlist consequences of poverty. Enlist causes of rural poverty. Analyze respective rural situation. Prepare / submit report on rural situation analysis.	<p>Condition (Given):</p> <ul style="list-style-type: none"> • Teaching learning materials • Date collection tools • Meta curds • Overhead projector • Hand outs • Pictures. <p>Task (What): Analyze rural situation.</p> <p>Standard (How well):</p> <ul style="list-style-type: none"> • Respective rural situation analyzed, prepared the report and submitted it as per the given instruction. • Secured at least 60% score on knowledge test. 	<ul style="list-style-type: none"> ➤ Definition of rural & urban situation. ➤ Situation analysis. ➤ Data collection. ➤ Causes of poverty. ➤ Consequences of poverty. ➤ Situation analysis

Required tools/equipment:

Safety:

Task Analysis

Task No: 2 **Form concept of development / factors of development**

Time: 2 hrs
Theory: 1 hrs
Practical: 1 hrs

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1 2 3 4 5 6 7 8 9 10	Collect ideas on Undesired / present situation Desired situation. Apply zopp cards to collect ideas. Analyze desired / undesired situation. Determine gap between existing situation and desired situation. Find out ways to meet the desired situation. Select alternative / way to bridge the gap. Form the concept of development as a process of achieving the desired situation. Discuss the process of development List the types of development. Enlist factors of development.	Condition (Given): Teaching learning materials. Meta cards OHP Flip Charts Class room and field. Task (What): Form concept of development / factors of development Standard (How well): <ul style="list-style-type: none"> • Concept of development formed as a process of achieving desired situation. • Factors of development enlisted as per the given instruction. • Secured at least 60% score in knowledge test. 	<ul style="list-style-type: none"> ➤ Situation <ul style="list-style-type: none"> → Present situation → Desired situation → Undesired situation. ➤ Application of zopp cards. ➤ Situation analysis. ➤ Concept of development. ➤ Types of development as <ul style="list-style-type: none"> – Social – Economic – Educational – Political etc. ➤ Factors of development.

Required tools/equipment:

Safety:

Task Analysis

Time: 2 hrs

Theory: 1 hrs

Practical: 1 hrs

Task No: **3 Identify concept / practice of saving.**

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1 2 3 4 5 6	Receive instruction Form concept of the followings:- <ul style="list-style-type: none"> • Income • Expenditure • Saving • Traditional saving concept • Modern saving concept Identify national / International saving practices. Apply formula of saving Identify possible factors for saving. Identify common practices of saving.	Condition (Given): <ul style="list-style-type: none"> • Teaching learning materials. • Class room. • Teaching / Training aids. • Picture reflecting saving concept. Task (What): <ul style="list-style-type: none"> • Identify concept of saving. • Identify practices of saving. Standard (How well): <ul style="list-style-type: none"> • Concept of saving and common practices of saving well identified as per the given instruction. • Secured more than 60% score in knowledge test. 	<ul style="list-style-type: none"> ➤ Definition of : <ul style="list-style-type: none"> – Income – Expenses – Saving ➤ Traditional & modern concept of saving. ➤ Saving practices ➤ Individual practices <ul style="list-style-type: none"> – Group practices – National practices – International practices – Rural practices ➤ Formula of saving ➤ Factors for saving ➤ Common practices of savings.

Required tools/equipment:

Safety:

Task analysis

Time: 2 hrs
Theory: 1 hrs
Practical: 1 hrs

Task no. **4 Mobilize saving concept**

S.N.	Steps	Terminal Performance Objectives	Related knowledge
1	Classify savings on the basis of following purposes: <ul style="list-style-type: none"> • Productive • Provident • Social 	Condition (Given): Teaching learning materials Teaching aids Supplies	➤ Types of saving → Productive. → Provident → Social
2	Form concept of mobilizing savings on the following headings: <ul style="list-style-type: none"> • Productive • Provident • Social 	Task (What): Mobilize saving concept	➤ Importance of the types of saving.
3	Prioritize savings into the above classes	Standard (How well):	➤ Priority of saving.
4	Invest at least 75% of the savings on productive activities / sector / purpose.	Saving concept mobilized as per the instruction.	➤ Saving mobilization procedures & principles.

Required tools/equipment:

Safety:.

Task Analysis

Time: 2 hrs

Theory: 1 hrs

Practical: 1 hrs

Task No: **5 Make plan for saving**

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1	Identify methods of saving as: <ul style="list-style-type: none"> • Increase saving • Reduce expenditures • Group work 	<p>Condition (Given): Teaching learning materials. Handouts.</p> <p>Task (What):</p> <ul style="list-style-type: none"> • Identify method / procedure / types of saving. • Make plan of action for saving. <p>Standard (How well):</p> <p>Plan of action for saving prepared as per the instruction.</p>	<ul style="list-style-type: none"> ➤ Methods of saving <ul style="list-style-type: none"> → Increasing saving → Reducing expenses → Group work. ➤ Classes of savings <ul style="list-style-type: none"> → Personal → Family → Group → National → International ➤ Saving procedure ➤ Plan of action for saving commitment.
2	Analyze expenditure headings		
3	Identify unnecessary expenditures.		
4	Convert unnecessary expenditure into savings.		
5	Classify savings as <ul style="list-style-type: none"> → Personal saving → Family saving → Group saving → National saving → International saving 		
6	Make plan of action for saving.		

Required tools/equipment:

Safety:

Task analysis

Task no. **6 Form group**

Time: 2 hrs

Theory: 1 hrs

Practical: 1 hrs

S.N.	Steps	Terminal performance objectives	Related knowledge
1 2 3 4	Identify concept of group Identity concept of group form action Enlist importance of group / group formation. Form group.	<p>Condition (Given): Teaching learning materials. Related pictures. Necessary training aids.</p> <p>Task (What): Form group</p> <p>Standard (How well): Saving / credit group formed as per the given instruction.</p>	<ul style="list-style-type: none"> ➤ Group. ➤ Group formation <ul style="list-style-type: none"> - Procedure - Technique ➤ Importance <ul style="list-style-type: none"> - Group - Group formation.

Required tools/equipment:

Safety:

Task Analysis

Time: 2 hrs

Theory: 1 hrs

Practical: 1 hrs

Task No:7 **Relate group saving to group concept**

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1	Receive instruction	<p>Condition (Given):</p> <p>Teaching learning materials. Hand outs Class room etc.</p> <p>Task (What):</p> <p>Relate saving concept to group concept</p> <p>Standard (How well):</p> <p>Relation between group saving and group concept well established as per the instruction.</p>	<ul style="list-style-type: none"> ➤ Group saving. ➤ Procedure of saving ➤ Different types of saving ➤ Functions of saving and credit group. ➤ Importance of saving and credit group. ➤ How to related group saving to group concept.
2	Enlist types of savings		
3	Develop concept of group saving		
4	Identify functions of group in terms of saving & credit.		
5	Discuss the importance of group saving in community.		
6	Relate group saving with group concept.		

Required tools/equipment:

Safety:

Task Analysis

Time: 2 hrs

Theory: 1 hrs

Task No: **8** **Form concept of credit / credit importance** Practical: 1 hrs

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1 2 3 4 5	Receive Instruction. Identify concept of :- • Credit • Loan Identify alternative uses of credit loan. Form the concept of credit / loan. Enlist importance of credit / loan.	Condition (Given): Class room with teaching learning / training materials. Task (What): <ul style="list-style-type: none"> • Form concept of credit. • Identify alternative uses of credit. • List importance of credit. Standard (How well): <ul style="list-style-type: none"> • Concept of credit / loan well formed. • Alternative uses of credit / loan listed. • Importance of credit enlisted. 	<ul style="list-style-type: none"> ➤ Concept of credit / loan. ➤ Alternative uses of credit / loan. ➤ Importance of credit / loan. ➤ Scenario of loan in Nepal through formal and non-formal institution.

Required tools/equipment:

Safety:

Task Analysis

Task No: **9 Perform credit planning**

Time: 2 hrs
Theory: 1 hrs
Practical: 1 hrs

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1 2 3 4 5	Receive instruction Obtain loan application form Analyze the loan application form. Enlist steps on granting the loan Prepare credit plan.	<p>Condition (Given): Class room, handouts & other teaching learning materials.</p> <p>Task (What): Perform credit planning</p> <p>Standard (How well):</p> <ul style="list-style-type: none"> • Credit plan well prepared considering all the factors as per the given instruction. 	<ul style="list-style-type: none"> ➤ Loan application from. <ul style="list-style-type: none"> → Concept → Components → Format ➤ How to analyze the loan application form ➤ Procedural steps on granting the loan. ➤ Credit planning. <ul style="list-style-type: none"> – Concept – Principle & procedure – Developing a credit plan.

Required tools/equipment:

Safety:

Task Analysis

Time: 2 hrs

Theory: 1 hrs

Practical: 1 hrs

Task No: **10 Form concept of Micro enterprise**

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1. 2. 3. 4 5	<p>Receive instruction.</p> <p>Identify concept of micro enterprise.</p> <p>Enlist types of enterprise as</p> <p>Income generative</p> <p>→ Self - employed</p> <p>→ Micro enterprises</p> <p>→ Medium scale enterprises</p> <p>→ Large scale enterprises</p> <p>Place flare nut on tubing.</p> <p>Flare the tubings.</p>	<p>Condition (Given):</p> <ul style="list-style-type: none"> • Class room • Teaching learning materials. • Hands outs • Some products of micro - enterprises. <p>Task (What):</p> <p>Form concept micro enterprise</p> <p>Standard (How well):</p> <p>Concept of micro - enterprises well formed in relation to saving and credits group as per the given instruction.</p>	<ul style="list-style-type: none"> ➤ Micro enterprise - – Concept – Importance – Relation to S/C groups. ➤ Enterprises. → Concept → Types – Income generation – Self employed – Micro enterprises - – Medium scared enterprises – Large scale enterprise ➤ Different enterprises in the country.

Required tools/equipment:

Safety:

Task Analysis

Time: 2 hrs
Theory: 1 hrs
Practical: 1 hrs

Task No: **11 Select micro enterprises**

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
<ol style="list-style-type: none"> 1. 2. 3. 4. 5. 6. 	<ol style="list-style-type: none"> Receive instruction. Identify factors contributing for the selection of micro enterprise. Perform matrix analysis. Perform environmental scan. Relate the micro-enterprise to be selected to the existing situation. Select micro - enterprise. 	<p>Condition (Given):</p> <ul style="list-style-type: none"> • Teaching learning materials. • Handouts. • Matrix tool <p>Task (What):</p> <p>Select micro enterprises</p> <p>Standard (How well):</p> <p>Micro - enterprise appropriate to the existing situation selected considering all the contributory factors of selection as per the given instruction.</p>	<ul style="list-style-type: none"> ➤ Factors contributing for the selection of micro - enterprises. ➤ Matrix analysis ➤ Environmental scan ➤ Appropriateness of the selected micro-enterprise in the light of existing situation. ➤ Principle & procedure of micro-enterprise selection.

Required tools/equipments:

Safety:

Task Analysis

Task No: **12 Form concept of / register cooperative**

Time: 2 hrs
Theory: 1 hrs
Practical: 1 hrs

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1. 2. 3. 4. 5. 6.	Receive instruction. Identify concept of cooperative. Carry of functional classification of cooperatives. Identify necessary documents for registration. Analyze the documents. Register cooperatives.	<p>Condition (Given):</p> <p>Teaching learning materials. Cooperative Act. Laws. Handouts.</p> <p>Task (What):</p> <p>register cooperative</p> <p>Standard (How well):</p> <p>Concept of cooperatives well formed and the registration of cooperative cared out based on the cooperative act and laws as per the given instruction carefully.</p>	<ul style="list-style-type: none"> ➤ Concept of cooperatives. ➤ Functions & classification of cooperatives based on their functions. ➤ Necessary documents of registration of cooperatives. ➤ Analysis of these documents. ➤ How cooperative functions. ➤ Registration practice and procedures.

Required tools/equipment:

Safety:

Task Analysis

Time: 2 hrs

Theory: 1 hrs

Task No:13 **Form concept of history / principle of credit union** Practical: 1 hrs

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1	Receive instruction.	<p>Condition (Given):</p> <ul style="list-style-type: none"> • Handouts on <ul style="list-style-type: none"> → Historical development → International credit union • Usual teaching / learning materials. <p>Task (What):</p> <p>Form concept of history / principle of cooperative credit union</p> <p>Standard (How well):</p> <ul style="list-style-type: none"> • Concept of history / principle / philosophy of credit cooperatives well formed as per the given instruction. 	<ul style="list-style-type: none"> ➤ History of cooperatives credit union ➤ Philosophy and principle of credit cooperative. <ul style="list-style-type: none"> → Democratic exercise → Service to members → Social goals.
2	Develop concept of the history:- <ul style="list-style-type: none"> • Cooperative • Credit union 		
3	Enlist / philosophy / principle of credit cooperative.		
4	Interpret Philosophy / principle of credit Cooperative		
5	Interpret / apply the principles of:- <ul style="list-style-type: none"> → Democratic exercise → Service to members → Social goal. 		

Required tools/equipment:

Safety:.

Task Analysis

Time: 2 hrs
Theory: 1 hrs
Practical: 1 hrs

Task No: **14 Analyze model bylaws of S/C cooperatives**

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1 2 3 4 5 6 7	Receive instruction. Enlist operational policy of the groups. Enlist major headings needed to incorporate in the policy. Obtain model by laws. Identify concept of bylaw. Analyze the major headings of the bylaw of S/C cooperative Prepare report.	<p>Condition (Given):</p> Models bylaws. Handouts Teaching learning materials and aids.	<ul style="list-style-type: none"> ➤ Concept of:- <ul style="list-style-type: none"> → Policy → Bylaws ➤ Bylaw analysis ➤ Principle and practice of bylaw preparation. ➤ What factors should be incorporated in bylaws. ➤ Report production.
		<p>Task (What):</p> <p>Analyze model bylaws of S/C cooperatives</p> <p>Standard (How well):</p> Supplied model bylaw analyzed critically heading by heading and reported as per the given instruction.	

Required tools/equipment:

Safety:

Task Analysis

Time: 2 hrs
Theory: 1 hrs
Practical: 1hrs

Task No:15 Plan the organization structure / networking of S/C cooperatives.

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1	Receive instruction	<p>Condition (Given):</p> <p>Organizational chart Networking hands out Teaching learning materials and aids.</p> <p>Task (What):</p> <p>Plan the organization structure / networking of S/C cooperatives.</p> <p>Standard (How well):</p> <p>Plan of organization structure and network of S/C cooperative well prepared considering all the necessary factors as per the given instruction.</p>	<ul style="list-style-type: none"> ➤ Different cooperatives and organizations ➤ Role of various committees ➤ Planning appropriate organization structure ➤ Concept of networking <ul style="list-style-type: none"> – Internal network – External network ➤ Advantages of net working. ➤ Planning for networking.
2	Identify different types of committee / their structure.		
3	Identify the role of various committees.		
4	Plan appropriate organization structure		
5	Identify concept of networking.		
6	Enlist advantages of networking.		
7	Make a plan for internal & external network of S/C cooperative.		
	Clean the joint.		
	Replace the core in the valve.		
	Clean up and put away tools.		

Required tools/equipment:

Safety:

Task Analysis

Time: 2 hrs

Theory: 1 hrs

Task No: **16** **Establish linkage with district union / NEFCUN / RSRF** Practical: 1 hrs

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1	Receive instruction.	<p>Condition (Given):</p> <ul style="list-style-type: none"> • Handouts • Usual teaching learning materials. <p>Task (What): Establish linkage with district union / NEFCUN / Rural self-reliance fund. (RSRF)</p> <p>Standard (How well):</p> <p>Linkage with district union/NEFCUN / RSRF well established as per the given instruction.</p>	<ul style="list-style-type: none"> ➤ Concept / importance of ➤ Networking ➤ Coordinating body at district and national level. ➤ Concept and functions of :- <ul style="list-style-type: none"> → NEFCUN → District union → Rural self - reliance fund → ACCU → Central Bank ➤ Affiliating procedure.
2	Identify need / importance of networking / coordinating body at district and national level.		
3	Identify concept / function of NEFCUN / district unions.		
4	Identify services provided to / responsibility of affiliated S/C cooperatives t NEFCUN		
5	Get affiliated with Dus & NEFSUN.		
6	Establish linkage with district union / NEFCUN / RSRF.		

Required tools/equipment:

Safety:

Task Analysis

Time: 2 hrs

Theory: 1 hrs

Practical: 1 hrs

Task No: 17 **Conduct meeting**

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1 2 3 4 5 6 7	Receive instruction. Identify concept / importance of meeting. Carryout preparation for meeting. Enlist / Interpret role / responsibilities of office bearers during the meeting. Conduct meeting. Prepare minutes. Enlist activities to be done after meeting.	<p>Condition (Given):</p> Hand outs Sample minutes Usual teaching leaning materials.	<ul style="list-style-type: none"> ➤ Meeting <ul style="list-style-type: none"> - Concept - Importance - Procedure ➤ Preparation for meeting / before meeting activities. ➤ Role and responsibilities of office bearers during the meeting. ➤ How to conduct meeting ➤ How to prepare / write minutes ➤ After meeting activities.
		<p>Task (What):</p> <p style="text-align: center;">Conduct meeting</p> <p>Standard (How well):</p> Meeting conducted with sample exercise on permeating planning; minute, writing; & after meeting activities also well listed as per the given instruction.	

Required tools/equipment:

Safety:.

Task Analysis

Time: 2 hrs

Theory: 1 hrs

Practical: 1 hrs

Task No: **18 Establish roles/responsibilities of executive Committee**

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1 2 3 4 5 6 7 8	Receive instruction. Identify concept of ex. Committee Enlist role / importance of leaders in planning group. Identify need of office bearers Enlist possible activities needed to carryout by the office bearers Enlist role / responsibilities of committee holders. Establish Decide role / responsibilities of committee holders. Circulate established roles / responsibilities of ex. Committee to the concerned.	<p>Condition (Given): Hand outs Other usual teaching learning materials / aids.</p> <p>Task (What): Establish roles/responsibilities of ex. Committee.</p> <p>Standard (How well): Roles and responsibilities of Ex. Committee well established and circulated to the concerned as per the given instruction.</p>	<ul style="list-style-type: none"> ➤ Concept of Ex. Committee. ➤ Role of leaders of planning group. ➤ Desirable activities of office bearers. ➤ Role and responsibilities of committee holders. ➤ Principle and procedure for establishment of role and responsibilities.

Required tools/equipment:

Safety:

Task Analysis

Time: 2 hrs

Theory: 1 hrs

Task No:19 **Exercise accounting procedure of S/C cooperative** Practical: 1 hrs

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1	Receive instruction.	<p>Condition (Given):</p> <p>Hand outs Various account keeping formats. Other usual T/L materials / aids.</p> <p>Task (What):</p> <p>Exercise accounting procedure of S/C cooperative</p> <p>Standard (How well):</p> <p>Developed skills on account keeping on the basis of formats supplied as per the given instruction.</p>	<ul style="list-style-type: none"> ➤ Concept of : <ul style="list-style-type: none"> → Account → Account keeping → Process / accounting cycle ➤ Importance of A/C keeping in S/C cooperatives. ➤ Components of A/C keeping format of S/C cooperative. ➤ Procedural steps of account keeping and its importance for S/C cooperatives and its exercise.
2	Form concept of account		
3	Enlist importance of account.		
4	Obtain formats of account keeping in S/C cooperatives		
5	Analyze the format		
6	List the steps for account keeping.		
7	Practice account keeping as per the format supplied.		

Required tools/equipment:

Safety:

Task Analysis

Time: 2 hrs

Theory: 1 hrs

Task No: 20 **Prepare action plan / evaluate the program** Practical: 1 hrs

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1	Receive instruction		
2	Prepare the format of :- – Action plan – Questionnaire of evaluation.	Condition (Given): Formats Handouts Other usual Teaching learning materials / aids.	➤ Action plan – Concept – Action plan development – Formats
3	Fill up the:- – Action plan format – Questionnaire format	Task (What): Prepare / fill up the action plan / evaluation formats.	➤ Evaluation → Concept → Principle and process. → Format & format development. → Analysis & feed back gathering. → Importance of feed back.
4	Get feed back.	Standard (How well): • Action plan well prepared as per the instruction. • The activities evaluated and feed back collected for improvement of the activities as per the instruction.	

Required tools/equipment:

Safety: