Curriculum

for

Shaving and Credit Mobilizer

[SCM]

(A Short Term Competency based Modular Training Program)



Council for Technical Education and Vocational Training (CTEVT) **Curriculum Development Division** Sanothimi, Bhaktapur

2005.

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 filed.

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 of **Saving and Credit Mobilizer** 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.	Furni	ture	
	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 Stavol	2
2.	Comp	outer equipment	
	i)	Computer set	1
	ii)	Printer	1
	iii)	Flopppy diskette	2
	iv)	Floppy	1
3.	Offici	ial materials	
	i)	Hand outs	
	ii)	Saving and credit related book	
	iii)	Loose paper	
	iv)	Flip chart	
	v)	Punching machine	
	vi)	Stapler	
	vii)	File care	

vii) File care viii) Marker

C N	Tradic		Time distributions		
S.N.	Tasks	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 duration (Hours)	20	20	40	

<u>Tasks list</u>

Time:2 hrsTheory:1 hrsPractical:1 hrs

Task No:1 Analyze rural situation.

S.N.	Steps	Terminal Performance	Related Knowledge
S.N. 1 2 3 4 4 6 7 8	StepsIdentify 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.	Objectives Condition (Given): • Teaching learning materials • Date collection tools • Meta curds • Overhead projector • Hand outs • Pictures. Task (What):	 Related Knowledge Definition of rural & urban situation. Situation analysis. Data collection. Causes of poverty. Consequences of poverty. Situation analysis
		 Analyze rural situation. Standard (How well): Respective rural situation analyzed, prepared the report and submitted it as per the given instruction. Secured at least 60% score on knowledge test. 	

Time:2 hrsTheory:1 hrsPractical:1 hrs

Task No:2Form concept of development / factorsof development

S.N.	Steps	Terminal Performance	Related Knowledge
S.N. 1 2 3 4 5 6 7 8 9 10	Steps 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. Discus the process of development List the types of development. Enlist factors of development.	ObjectivesCondition(Given):Teaching learningmaterials.Meta cardsOHPFlip ChartsClass room and field.Task(What):Form concept ofdevelopment /factors ofdevelopmentStandard(How well):• Concept ofdevelopment formedas a process ofachieving desiredsituation.• Factors ofdevelopment	 Related Knowledge ➢ Situation → Present situation → Desired situation → Undesired situation. > Application of zopp cards. > Situation analysis. > Concept of development. > Types of development as Social Economic Educational Political etc.
		achieving desired situation.Factors of	

Required tools/equipment:

Time:2 hrsTheory:1 hrsPractical:1 hrs

Task No: 3 Identify concept / practice of saving.

S.N. Steps	Terminal Performance	Related Knowledge
1 Receive instruction 2 Form concept of the followings:- 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. 	Objectives Condition (Given): • Teaching learning materials. • Class room. • Teaching / Training aids. • Picture reflecting saving concept. Task (What): • Identify concept of saving. • Identify practices of saving. Standard (How well): • Concept of saving and common practices of saving well identified as per the given instruction. • Secured more than 60% score in	 Definition of : Income Expenses Saving Traditional & modern concept of saving. Saving practices Individual practices Individual practices Group practices National practices International practices International practices Formula of saving Factors for saving Common practices of savings.

Required tools/equipment:

Time:2 hrsTheory:1 hrs

Practical: 1 hrs

Task no. 4 Mobilize saving concept

S.N.	Steps	Terminal Performance Objectives	Rel	ated knowledge
1 2 3 4	Classify savings on the basis of following purposes: Productive Provident Social Form concept of mobilizing savings on the following headings: Productive Provident Social Prioritize savings into the above classes Invest at least 75% of the savings on productive activities / sector / purpose.	Condition (Given): Teaching learning materials Teaching aids Supplies Task (What): Mobilize saving concept Standard (How well): Saving concept mobilized as per the instruction.	A A A	Types of saving → Productive. → Provident → Social Importance of the types of saving. Priority of saving. Saving mobilization procedures & principles.

Task No: 5 Make plan for saving

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
S.N. 1 2 3 4 5 6	StepsIdentify methods of saving as:• Increase saving• Reduce expenditures• Group workAnalyze expenditure headingsIdentify unnecessary expenditures.Convert unnecessary expenditure intosavings.Classify savings as• Personal saving• Family saving• Group saving• National saving• International savingMake plan of action for saving.		Related Knowledge > Methods of saving → Increasing > Increasing saving > Reducing expenses > Reducing of saving → Reducing > Reducing expenses > Group work. > Classes of savings → Personal > Family → > Group → > National → > International > > Saving procedure Plan of action for > Plan of action for saving commitment.
		saving. Standard (How well): Plan of action for saving prepared as per the instruction.	

Required tools/equipment:.

Task n	o. 6 Form group		Time: 2 hrs Theory: 1 hrs Practical: 1 hrs
S.N.	Steps	Terminal performance objectives	Related knowledge
1	Identify concept of group	Condition	Group.
2	Identity concept of group form action	(Given):	
3	Enlist importance of group / group formation.	Teaching learning materials.	 Group formation Procedure
4	Form group.	Related pictures.	– Technique
	i onn group.	Necessary training aids.	- rechnique
			Importance
			– Group
		Task	– Group
		(What):	formation.
		Form group	
		Standard	
		(How well):	
		Saving / credit group	
		formed as per the given instruction.	
		Insu uc uon.	

Time:2 hrsTheory:1 hrsPractical:1 hrs

Task No:7 Relate group saving to group concept

 2 Enlist types of savings 3 Develop concept of group saving 	eive instruction Condition	\succ	Group saving.
 4 saving & credit. 5 Discuss the importance of group saving in community. 6 Relate group saving with group concept. 	velop concept of group saving ntify functions of group in terms of ing & credit. cuss the importance of group saving in munity. Teaching learning materials. Hand outs Class room etc. Task (What): Belate saving	р р	Procedure of saving Different types of saving Functions of saving and credit group.

Time:2 hrsTheory:1 hrs

Task No:8Form concept of credit / credit importancePractical: 1 hrs

S.N.	Steps	Terminal Performance	Related Knowledge
		Objectives	
1	Receive Instruction.		Concept of credit
2	Identify concept of :-	Condition	/ loan.
	• Credit	(Given):	➢ Alternative uses
	• Loan	Class room with	of credit / loan.
3	Identify alternative uses of credit loan.	teaching learning /	➢ Importance of
4	Form the concept of credit / loan.	training materials.	credit / loan.
5	Enlist importance of credit / loan.		Scenario of loan
		Task	in Nepal through
		(What):	formal and non-
			formal
		Form concept	institution.
		of credit.	
		Identify	
		alternative	
		uses of credit.	
		• List	
		importance of	
		credit.	
		Standard	
		(How well):	
		(How wen):	
		• Concept of credit /	
		loan well formed.	
		 Alternative uses of 	
		• Alternative uses of credit / loan listed.	
		• Importance of credit enlisted.	
		ennstea.	

Required tools/equipment:

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.	Condition (Given): Class room, handouts & other teaching learning materials.	 ▶ Loan application from. → Concept → Components → Format ▶ How to analyze the loan application form
		Task (What): Perform credit planning	 Procedural steps on granting the loan. Credit planning. Concept
		 Standard (How well): Credit plan well prepared considering all the factors as per the given instruction. 	 Principle & procedure Developing a credit plan.

Required tools/equipment:.

Time:2 hrsTheory:1 hrsPractical:1 hrs

Task No:10Form concept of Micro enterprise

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1. 2. 3. 4 5	 Receive instruction. Identify concept of micro enterprise. Enlist types of enterprise as Income generative Self - employed Micro enterprises Medium scale enterprises Harge scale enterprises Place flare nut on tubing. Flare the tubings. 	Condition (Given): Class room Teaching learning materials. Hands outs Some products of micro - enterprises. Task (What): Form concept micro enterprise Standard (How well): Concept of micro - enterprises well formed in relation to saving and credits group as per the given instruction.	 > Micro enterprise Concept Importance Relation to S/C groups. > Enterprises. Concept Relation to S/C groups. > Enterprises. Types Income generation Self employed Micro enterprises Micro enterprises Micro enterprises Large scale enterprise Different enterprises in the country.

Required tools/equipment:

Time:2 hrsTheory:1 hrsPractical:1 hrs

Task No: 11 Select micro enterprises

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1. 2. 3. 4. 5. 6.	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.	Condition (Given): • Teaching learning materials. • Handouts. • Matrix tool Task (What): Select micro enterprises Standard (How well): Micro - enterprise appropriate to the existing situation selected considering all the contributory factors of selection as per the given instruction.	 Factors contributing for the selection of micro

Required tools/equipments:

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

Task No:12 Form concept of / register cooperative

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1. 2.	Receive instruction. Identify concept of cooperative.	Condition (Given):	 Concept of cooperatives.
3.	Carry of functional classification of cooperativies.	Teaching learning materials. Cooperative Act. Laws.	 Functions & classification of cooperatives based on their
4.	Identify necessary documents for registration.	Handouts.	functions.Necessary
5. 6.	Analyze the documents. Register cooperatives.		documents of registration of cooperatives.
		Task (What):	 Analysis of these documents.
		register cooperative	How cooperative functions.
		Standard (How well):	 Registration practice and
		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.	procedures.

Required tools/equipment:.

Time:2 hrsTheory:1 hrsPractical:1 hrs

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

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1	Receive instruction.	Condition (Given):	 History of cooperatives
2	Develop concept of the history:-		credit union
	Cooperative	 Handouts on → Historical development 	Philosophy and principle of
	Credit union	→ International credit union	credit cooperative.
3	Enlist / philosophy / principle of credit cooperative.	• Usual teaching / learning materials.	→ Democratic exercise
	cooperative.	Task	excreteise
4	Interpret Philosophy / principle of credit	(What):	→ Service to members
	Cooperative	Form concept of	\rightarrow Social goals.
5	Interpret / apply the principles of:-	history / principle of cooperative	y boolar gouis.
	\rightarrow Democrative exercise	credit union	
	\rightarrow Service to members	Standard (How well):	
	\rightarrow Social goal.	- Concert of history	
		 Concept of history / principle / philosophy of credit cooperatives well formed as per the given instruction. 	

Required tools/equipment:

Time:2 hrsTheory:1 hrsPractical:1 hrs

Task No:14Analyze model bylaws of S/C cooperativesPractical: 1 hrs

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.	Condition (Given): Models bylaws. Handouts Teaching learning materials and aids. Task (What): Analyze model bylaws of S/C cooperatives Standard (How well): Supplied model bylaw analyzed critically heading by heading and reported as per the given instruction.	 ➢ Concept of:- → Policy → Bylaws ➢ Bylaw analysis ➢ Principle and practice of bylaw preparation. ➢ What factors should be incorporated in bylaws. ➢ Report production.

Required tools/equipment:

Time:2 hrsTheory:1 hrsPractical:1 hrs

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

	S/C cooperatives.				
S.N.	Steps	Terminal Performance Objectives	Related Knowledge		
1	Receive instruction Identify different types of committee /	Condition (Given):	 Different cooperatives and organizations 		
	their structure.	Organizational chart Networking hands out Teaching learning	 Role of various committees Planning 		
3	Identify the role of various committees.	materials and aids. Task	appropriate organization structure		
5	Plan appropriate organization structure Identify concept of networking.	(What): Plan the	 Concept of networking 		
6	Enlist advantages of networking.	organization structure /	– Internal network – External		
7	Make a plan for internal & external	networking of S/C	network		
	network of S/C cooperative.	cooperatives. Standard (How well):	 Advantages of net working. Planning for 		
	Clean the joint. Replace the core in the valve.	Plan of organization structure and network of	networking.		
	Clean up and put away tools.	S/C cooperative well prepared considering all the necessary factors as per the given instruction.			

Required tools/equipment:

Time: 2 hrs

Theory: 1 hrs

Task No:16Establish linkage with district union / NEFCUN / RSRFPractical: 1 hrs

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1 2	Receive instruction. Identify need / importance of networking /	Condition (Given):	 Concept / importance of Networking
3	coordinating body at district and national level. Identify concept / function of NEFSCUN /	 Handouts Usual teaching learning materials. 	 Coordinating body at district and national level.
4	district unions. Identify services provided to / responsibility of affiliated S/C	Task (What): Establish linkage	 ➢ Concept and functions of :- → NEFSCUN
5	cooperatives t NEFSCUN Get affiliated with Dus & NEFSUN.	with district union / NEFCUN /	 → District union → Rural self - reliance fund
6	Establish linkage with district union / NEFSCUN/RSRF.	Rural self- reliance fund. (RSRF)	 → ACCU → Central Bank > Affiliating procedure.
		Standard (How well):	
		Linkage with district union/NEFSCUN / RSRF well established as per the given instruction.	

Time:2 hrsTheory:1 hrsPractical:1 hrs

Task No: 17 Conduct meeting

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
S.N. 1 2 3 4 5 6 7	Steps 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.	ObjectivesCondition (Given):Hand outs Sample minutes Usual teaching leaning materials.Task (What):Conduct meetingStandard (How well):Meeting conducted with	 Meeting 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.
		sample exercise on permeating planning; minute, writing; & after meeting activities also well listed as per the given instruction.	

Required tools/equipment:

Time:2 hrsTheory:1 hrsPractical:1 hrs

Task No:18 Establish roles/responsibilities of executivePrCommittee

S.N.	Stong	Terminal Performance	Delated Knowledge
3. 1 1 .	Steps		Related Knowledge
	P	Objectives	
1	Receive instruction.		
2	Identify concept of ex. Committee	Condition	\succ Concept of Ex.
3	Enlist role / importance of leaders in	(Given):	Committee.
	planning group.	Hand outs	\succ Role of leaders
4	Identify need of office bearers	Other usual teaching	of planning
5	Enlist possible activities needed to	learning materials /	group.
	carryout by the office bearers	aids.	Desirable
6	Enlist role / responsibilities of committee		activities of
	holders.	Task	office bearers.
7	Establish Decide role / responsibilities of	(What):	➢ Role and
	committee holders.	Establish	responsibilities
8	Circulate established roles /	roles/responsibilit	of committee
	responsibilities of ex. Committee to the	ies of ex.	holders.
	concerned.		
		Committee.	> Principle and
			procedure for
		Standard	establishment of
		(How well):	role and
			responsibilities.
		Roles and	1
		responsibilities of Ex.	
		Committee well	
		established and	
		circulated to the	
		concerned as per the	
		given instruction.	

Required tools/equipment:.

Time: 2 hrs

Theory: 1 hrs

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

S.N.	Steps	Terminal Performance	Related Knowledge
		Objectives	
1	Receive instruction.	Condition	Concept of :
2	Form concept of account	(Given): Hand outs	 → Account → Account keeping
3	Enlist importance of account.	Various account keeping formats. Other usual T/L	→ Process / accounting cycle
4	Obtain formats of account keeping in S/C	materials / aids. Task	➢ Importance of A/C keeping in
	cooperatives	(What): Exercise	 S/C cooperatives. Components of A/C keeping
5	Analyze the format	accounting procedure of S/C	A/C keeping format of S/C cooperative.
6	List the steps for account keeping.	cooperative Standard	 Procedural steps of account keeping and its
7	Practice account keeping as per the format	(How well):	importance for S/C cooperatives
	supplied.	Developed skills on account keeping on the	and its exercise.
		basis of formats supplied as per the given instruction.	

Required tools/equipment:

Time:2 hrsTheory:1 hrs

Task No:20Prepare action plan / evaluate the programPractical: 1 hrs

S.N.	Steps	Terminal Performance Objectives	Related Knowledge
1	Receive instruction		
		Condition	\blacktriangleright Action plan
2	Prepare the format of :-	(Given):	ConceptAction plan
	– Action plan	Formats	development
	– Questionnaire of evaluation.	Handouts Other usual Teaching	− Formats≻ Evaluation
	- Questionnane of evaluation.	learning materials /	\rightarrow Concept
3	Fill up the:-	aids.	\rightarrow Principle and
	– Action plan format	Task (What):	process. → Format & format
	 Questionnaire format 		development.
4	Get feed back.	Prepare / fill up the action plan /	→ Analysis & feed back
		evaluation	gathering.
		formats.	→ Importance of 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: