




# Community Operational Manual (COM) of HSRLM

DAY-NRLM, Ministry of Rural Development, Government of India



## Contents

Chapter	Page
Introduction <ul style="list-style-type: none"> <li>• Our Core Values</li> <li>• Support of Deendayal Aajeevika Yojana National Rural Livelihoods Mission (NRLM)</li> <li>• Our Way out of Poverty</li> </ul>	3
1. Towards We Taking Charge	10
2. Our Universal Institutions <ul style="list-style-type: none"> <li>• Self-help Groups</li> <li>• Primary Level Federation</li> <li>• Cluster Level Federation</li> <li>• Block Level Federation</li> <li>• Registration of Federations</li> <li>• Sustainability of Institutions</li> <li>• Social and Livelihoods Collectives</li> </ul>	12
3. Funds to Us <ul style="list-style-type: none"> <li>• Funds from NRLM                             <ul style="list-style-type: none"> <li>○ Revolving Fund</li> <li>○ Community Investment Fund                                     <ul style="list-style-type: none"> <li> CIF-Vulnerability Reduction Fund</li> <li> CIF-Seed Capital</li> <li> CIF-Livelihoods Fund</li> </ul> </li> </ul> </li> <li>• Bank Linkages</li> <li>• Convergence</li> </ul>	31
4. Our Community Cadres	39
5. Building Our Capacities and Communitization	45

## Introduction

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We are members of Self-help Groups (SHGs) and their federations at various levels. Our inclusive institutions offer/ensure/enhance our Identity, Solidarity, Capacity, Rights (and Entitlements), Well-being (lives and livelihoods) and Freedom (choices). These institutions increase our voice, space, bargaining power and change of policies in our favour. We access financial services (savings, loans, etc.), social development and security, rights, entitlements and schemes, skill building and livelihoods support from/through our institutions.

### Our Core Values

**Hope (that our Poverty is eradicable: we shall overcome);**

**Faith (in our innate capacity); and**

**Integrity**

Further, our (members, leaders, cadres and institutions) Non-negotiable principles include -

1. **Inclusion and Sensitivity** – We include the Poorest of Poor and most vulnerable members (especially women) in our institutions. We ensure that their needs have priority in our groups. In decision-making, planning and resource allocation The Poorest of the poor and the most vulnerable remain in the central focus. We also remain gender, age, ability and vulnerability sensitive in all our actions and decisions.
2. **Participation** – We have equal say in planning and decision-making and opportunity to participate in activities. All sections of us are adequately represented in governance and leadership, with every representative having equal say/space to voice her/his opinions.
3. **Transparency and Accountability** - We remain transparent in all our processes and activities and proactively disclose all our transactions to our members. We also disclose to public at large proactively. We collectively hold responsibility for all transactions and decisions at each level. We also subject ourselves to peer audit and social audit.
4. **Communitization** – We take charge of all activities at our earliest, with the support of our cadres, leaders and members. We strive for self-reliance ab initio.
5. **Empowerment** – We strive for the empowerment of the poorest and most vulnerable people in our village. While we fight for our rights, we fight for their rights and negate the conditions that disempower them.

**Our conduct is always in sync with our core values and non-negotiable principles. We stay, be and work with the poor in general and the poorest and vulnerable in particular; and We ensure sensitivity to and Inclusion, participation and ownership of the poorest.**

Our Grievance Redressal Committees (GRCs) at Village, Cluster, Block, District and State levels to redress issues of our members.

## Support of Deendayal Aajeevika Yojana National Rural Livelihoods Mission (NRLM)

We take support of National Rural Livelihoods Mission in our various efforts. Our understanding of NRLM is as follows -

### Box 1: National Rural Livelihoods Mission

The National Rural Livelihoods Mission (NRLM) – Aajeevika was launched on 3<sup>rd</sup> June 2011 with a mandate to reach out to all poor households in the country link them to sustainable livelihoods opportunities and nurture them till they come out of poverty.



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### Our Way out of Poverty

We know that we need to be organized into our own institutional architecture as a prerequisite to our poverty reduction. Our Institutions – SHGs, their federations and livelihoods collectives - provide us the platforms for collective action based on self-help and mutual cooperation. Our demand is aggregated through them, They build linkages with mainstream institutions, including banks, and Government departments to address our livelihoods issues and other dimensions of poverty. These institutions provide savings, credit and other financial services to meet our priority needs, including consumption needs, debt redemption, food and health security and livelihoods. They augment knowledge, skills, tools, assets, infrastructure, own funds and other resources for us. They increase incomes, reduce expenditures, increase gainful employment and reduce risks for their members. They also increase our voice, space, bargaining power and change of policies in our favor.

We know, with time, we (our institutions) need to take charge of mobilizing ourselves in general and the poorest and the vulnerable in particular. Our successful members and empowered leaders need to lead from the front. They build-up our own human, social, financial and other resources and, in turn, enable us to access our rights, entitlements and livelihoods opportunities, including services (both from the public and private sector). As poverty is complex and multidimensional, and therefore, our institutional platforms engage in many sectors and service providers. Gradually, our institutions take charge of supporting us being in control of our livelihoods and lives, without falling back into poverty. Our institutions integrate the vulnerable groups and communities into our institutional architecture that cares for them. We specially get equipped to identify and reach out to these households to bring them into our fold as quickly as possible, with appropriate customization without undermining their identity, solidarity, dignity and self-esteem.

For our journey out of Poverty, we understand that all of us need to be organized (institutions) **quickly**, we need to appreciate our situation (poverty-vulnerability-gender-livelihoods) fully, we need to enhance our capacities further, we need catalytic funds early, we need to be linked to banks and other financial institutions, we need to get insured (for various risks), we need to access our rights, entitlements and schemes, and we need to plan and roll-out our plans. For achieving the same, as we understand, initial processes with indicative timelines include –

***Block Entry and Saturation in 18 Months***

- NRLM positions the rigorously inducted Block Team [1 BMM, 1 Accountant/MIS Data Assistant; and Cluster Coordinators [3-6 based on the clusters or groups of clusters] or PRP in each cluster/group of clusters]

Block/Cluster/Village/Community Level

- Develop a plan for CRP Rounds in each Cluster.
- Facilitate the following in each Cluster –
  - Plan for deployment of CRP Team (5-6 CRPs) for CRP Round (15-60 days, in 1-4 villages, typically 15 days in a typical village); additionally 5-6 potential CRPs may be placed as Apprentices
  - Facilitate Saturation in each Village –
    - Get the villages ready for CRP Round, with support from PRP [s/he also facilitates CRP Team in the village and subsequent follow-up]
    - Facilitate CRP Round in the village, as per the protocols finalized; these include –
      - Rapport Building and Going around the village, looking for poverty areas and households and existing SHGs
      - Forming and reviving new SHGs of poor women, PwDs and Elderly (about 40-60% of the target poor may be mobilized during this round), including saving, writing books, opening bank account etc.
      - Training SHG members, leaders and book keepers; this includes Sensitization/orientation on Gender, FNHW, Inclusion and Rights, Entitlements and Schemes; apart from Institutions, Panchasutra and Poverty-Vulnerability-Livelihoods situation

- Identifying and working with 2-6 Active Women, including observing their behaviour, orientation and performance; preparing them for follow-up of SHGs formed/revived and forming more SHGs with poor
- Analysing the status of SHG Members against Poverty-Vulnerability Indicators and presenting to Aam Sabha in the final debriefing of the work done during the CRP Round
- Follow-up on SHGs formed/revived so far and Mobilize remaining poor (women, PwD, elders) into SHGs, with support from Active Women and SHGs
- Train SHG Members in the meetings and in the village level programs
- Facilitate a drive (or two) for **Grading of 3-month old SHGs and seeking Revolving Fund** (facilitate its release to all A Grade SHGs within a week of Grading)
- Facilitate a Training Round by Community Trainers in the village to ensure that community members, leaders, cadres, SHGs, Active Women etc., receive training as per the modules finalized
- Facilitate a drive (or two) for preparing and appraising Microplans or **MCPs for all 6-month old SHGs with Panchasutra discipline, and seeking Community Investment Fund**, Bank Linkage (loan and/or CCL)
- Facilitate Senior CRP Team (2 members, 3-5 days in a village) to **form Village Organization** (SHG Federation at village level) [within 6-months of CRP round in the village], including meetings, writing books and opening bank account
- Facilitate VO to include all mobilizable poor and vulnerable into SHG fold [within 9-12 months of entering the village], with the help of Active Women, Cadres and SHGs
- Facilitate PIP and Participatory Poverty Assessment of all SHG members and present status on agreed poverty-vulnerability indicators (developed in a participatory manner) to Gram Sabha; Facilitate VO to conduct PIP-PPA of SHG members and track their progress out of poverty every year or two thereafter
- Facilitate release of Vulnerability Reduction Fund (1<sup>st</sup> instalment); Vulnerability Reduction Plan and VRF 2<sup>nd</sup> instalment
- Facilitate vulnerable members/non-members, SHGs and VO to use VRF and address vulnerabilities
- Facilitate coverage under insurance and other mutuals
- Facilitate identifying, training, nurturing and deploying cadres in the villages for various activities/interventions/layers
- Facilitate plans around existing livelihoods (farm, livestock, dairy, forestry-NTFP, fisheries and non-farm) and support their roll-out
- Facilitate Convergence (including PRI-CBO convergence, MGNREGS etc.) Demand Plans at village level [and consolidated at GP, Cluster and Block level] and support dovetailing and roll-out
- Facilitate 30-45 day training (in classroom) and immersion/exposure of apprentice CRPs
- Place second PRP in the Cluster

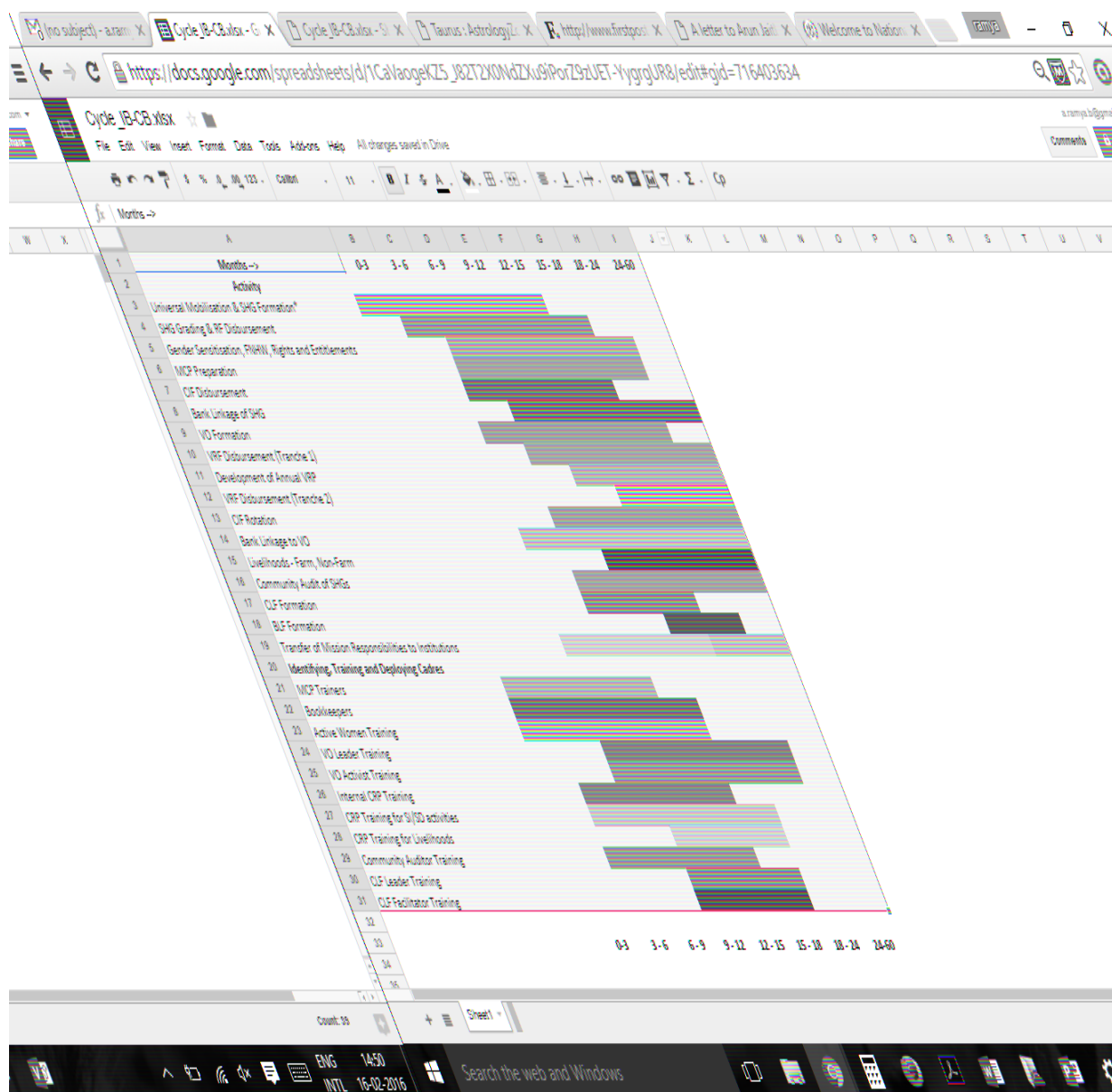
- Mix the old and apprentice CRPs, and make two new CRP Teams and Continue with Subsequent CRP Rounds with 2 CRP Teams in the Cluster, supported by 2 PRPs
- Facilitate Senior CRP Team in discussing about federating Village Organizations [on forming about half the Village Organizations in the Cluster] at the Cluster level and forming Cluster Level Federation – this is around 12-15 months of entering the Cluster
- Facilitate Visioning of CLF, VOs and SHGs
- Facilitate Registration of CLF (and VOs)
- Facilitate establishing a fully-equipped Community Training Centre including trainers, modules, materials, videos, training infrastructure etc., and plans and calendars for capacity building and training of members, leaders, bookkeepers, cadres etc.
- Facilitate special purpose/separate institutions for the poorest and vulnerable, if required, apart from integration in the women SHG network/architecture
- Ensure Mobilization of all mobilizable poor households in all villages in the block into the SHG architecture (SHGs, VOs, CLFs) within 18 months of entering the Block
- Ensure that the leadership in the SHGs, VO and CLF largely remains in the hands of the poorest of poor and most vulnerable members
- Start release of Livelihoods Fund against Business Plans of the Community Institutions (from the Mission)
- Ensure Communitization of the sub-block and block activities completely (and no activities taken up directly by the Mission)
- Ensure that the Community Institutions receive all their funds under NRLM – Start-up Funds, RF, VRF, and CIF within 2 years and LF by 3 years of entering Block level.

#### Activities in a Typical Block beyond 18 months

- Mobilize all poor (at least 80%, of all the mobilizable poor, including PwDs, Elderly, PVTGs, women-headed households and single women) into SHG architecture (SHGs, VOs and CLFs) in 18 months; initiate core NRLM activities including gender, FNHW and Rights, Entitlements and Schemes Sensitization and Action; facilitate funds to community and financial inclusion, interventions in existing and related livelihoods; and facilitate initial convergence
- Facilitate Visioning of Community Institutions and Planning forward
- Federate SHGs/VOs/CLFs at Block level as BLF
- Establish and support Community Training Centres
- Facilitate Bank Linkages
- Facilitate Social and Livelihoods Collectives
- Strengthen Institutions towards self-reliance, including maintaining required Cadres, Trainers and Resource Persons
- Initiate and scale-up work around self-employment and wage employment
- Deepen Convergence efforts
- Ensure 100% Communitization in all sub-block and block activities
- Move into maintenance phase

#### ***Timeline of processes***





*\*Including formation of SHGs of PwDs, Elderly, PVTGs and other vulnerable groups.*

**Outcomes in a typical block (with 15,000 poor households over 100 villages)**

- Functioning 1500 SHGs including PwD SHGs and ESHGs; 120 VOs, 4 CLFs and 1 BLF; exclusive federation(s) for PwDs, Elders, Tribal Communities
- Cumulative Credit (through SHG) accessed: Rs. 5.0 Lakh/member, average
- Cumulative Benefit Value: not less than Rs.5.0 lakh/member, average
- At least two sustainable livelihoods/household, with an incremental income of at least Rs.50,000/year in 10000 households
- 5000 most vulnerable households specially benefitted in reducing their vulnerabilities
- Reduced incidence/improved addressal of child labour, child marriage, liquor consumption and other social issues in the villages
- Majority of the members access rights, entitlements and schemes

- 1500 Community Cadres, Trainers and Resource Persons (apart from SHG Bookkeepers) service institutional, social and livelihoods needs of the members and their institutions
- Self-reliant institutional architecture takes their 'agenda' into their hands, and goes forward

## 1. Towards We Taking Charge

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The effort towards poverty reduction in our villages begins with positioning Block Team. Block Team facilitates positioning of a Cluster Coordinator (CC) and/or Project Resource Person (PRP) in the Cluster of villages. By being with us, CC and/or PRP facilitate NRLM Processes in the Cluster, village by village, starting with the most backward, poor, remote and vulnerable village with high poverty ratio and larger population of marginalized/vulnerable communities first. As a result, we (the village) get ready to receive the CRP Team (of 4-5 Community Resource Persons, trained practitioners from amongst us; they have come out/are on the way out of poverty) to be with us for 15 days.

We welcome the Team and work with the Team in the initial mobilisation drive. As part of the drive, we look at SECC data (particularly the auto-included and at least one-deprivation households). We walk around the village. We visit house to house. We look at existing Self-help Groups and other institutions. We also identify 2-3 active women amongst us to be with the team and follow-up on the Team's work later. Slowly, the Team mobilizes the poor women, Persons with Disability and Elderly into SHGs and revives existing SHGs. The Team takes up Capacity Building of the members, leaders and bookkeepers of these SHGs. The Team sensitizes them to Gender, Food, Nutrition, Health, Water, Sanitation and Hygiene, Rights, Entitlements and Schemes. The Team also facilitates the members to assess their poverty in a participatory manner. At the end of the drive (round), the Team hands over the SHGs to us and the details of the mobilized households with "Aam Sabha".

We, with the support of Active Women, SHG Leaders and local community cadre, **continue to mobilize** the poor into SHGs. The SHGs continue to practice Panchasutra. The members, leaders, bookkeepers and active women continue to receive Capacity Building inputs in their meetings, in non-residential programs in the villages, and exposure visits and residential programs outside.

Our SHG leaders meet together in the village from the first month of the mobilization drive itself. After 3-4 months of such meetings, the federation of SHGs at the village level (Village Organization) comes into being. Immediately thereafter, Village Organization takes responsibility for mobilizing all remaining poor and vulnerable households, including PwDs and Elderly(saturation) in the village into SHGs. In this effort, it takes the support and services of our SHG leaders and active women/community cadre.

Our Village Organization (Primary Level Federation) continues, once in a year, to map/update the member households on the social map of our village, assess our members' poverty status and track the progress out of poverty on the poverty indicators approved by VO in a participatory manner (Participatory Poverty Assessment – PPA) and share the same with VO general body/Aam Sabha/Gram Sabha.

Gradually, our SHGs access Revolving Fund and other Funds, and Bank Linkages to service their members. Our Village Organizations access Vulnerability Reduction Fund, GP Funds,

and facilitate Convergence for various Rights, Entitlements and Schemes for our members. VO takes charge of all cadres and activities within the village.

As the VOs start forming, the VO leaders start meeting at Cluster level and slowly the Cluster Level Federation (CLF) comes into being formally, within a year of initiating mobilization in the Cluster. CLF takes charge cluster level/multi-village cadres and activities. CLF takes charge of the entire Capacity Building effort, including running the Community Training Centre, in the Cluster.

Our SHGs, VOs and CLFs are sensitive and prioritize poorest and vulnerable for targeted mobilization, social and financial inclusion, linkages and planning at various levels and their roll-out. They are also sensitive to their special needs and address them first. Vulnerable Groups/Communities include -

- a. Destitutes
- b. Particularly Vulnerable Tribal Groups (PVTG)
- c. Nomadic Tribes
- d. Woman-headed-households, Widows/Single women
- e. Survivors of human trafficking & sex work
- f. Ex-manual scavengers
- g. Ex-bonded labourers
- h. Persons with Disability (PwD)
- i. Elderly
- j. People living with HIV/AIDS
- k. Chronically ill
- l. Transgenders
- m. Migrant families and Internally displaced persons
- n. SC/ST/Minorities
- o. Households in traditional occupations

We support in bringing these families into mainstream by building solidarity structures, establishing identity through awareness, capacities and resultant strength in living life with dignity and self-esteem. We prioritize and provide support to them, offer leadership to them, and strengthen their groups and federations. We create solidarity structures, build awareness to establish their unique and special identity, improve capacities and confidence among them. We support their access to savings, credit, livelihoods support, schemes and entitlements meant for them. We adopt more intensive mobilisation approach with special initiatives and relaxation in our current SHG norms to journey together.

In due course of time, we may go in for more higher order federations at block, district, and state level. Most of us, whoever is mobilizable, becomes part of our universal institutional architecture – SHGs and their federations at higher levels in the initial 12-18 months itself.

We also encourage our members to form special/specific purpose collectives around livelihoods, social issues, financial services and solidarity.

## 2. Our Universal Institutions

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Most of our members are mobilized into Our Universal Institutional Architecture – Self-help Groups (SHGs), and their federations at Village level (Village Organization, VO), at Cluster level (Cluster Level Federation, CLF), and/or at Block level (Block Level Federation, BLF) within the first 18 months of our initial mobilization drives in a Block.

**Self-help Group (SHG):** SHG is an affinity homogenous group, with the members belonging to the same community and living in the vicinity of each other. Each SHG consists of 10-20 women. SHGs of vulnerable persons such as PwDs, elderly, etc. may consist of both women and men and their size may be smaller (5-20). (The guardians/caregiver of the member of the special SHG can represent the member).

**Special SHGs** may be formed for vulnerable like PwDs, Elderly, with duly customized norms.

**Primary Level Federation (PrLF):** Primary Level Federation (PrLF) of SHGs is at our village/hamlet or Panchayat level (depending on the number of SHGs). This federation is also known by different names - Village Organisation (VO), Panchayat Level Federation (PLF), Hamlet Level Forum (HLF), etc.

**Special Federation for Vulnerable** may be formed with Special SHGs and/or Vulnerable Members of SHGs, in addition to the SHGs/SHG members being federated into PrLF, CLF and other universal institutions.

**Cluster Level Federation (CLF):** CLF is a federation of all PrLFs in the cluster of the villages.

**Block Level Federation (BLF):** BLF is a federation of all PrLFs or CLFs in the Block.

**District Level Federation (DLF):** DLF is a federation of all PrLFs, CLFs or BLFs in the District.

**State Level Federation (SLF):** SLF is a federation of all PrLFs, CLFs, BLFs or DLFs in the Block.

**Social and Livelihoods Collectives and their federal entities** (like Cooperatives, Companies, Societies, Unions etc.,) may also be formed, in addition, as required.

## 2.1 Self-help Group (SHG)

During the CRP Team's initial mobilization drive or later by Active Women or by the Village Organization, most of us, including PwDs, Elderly etc., come into SHGs, either into new SHGs or we remain in the already functioning or in the revived pre-existing SHGs, as quickly and as early as possible. We make special efforts to achieve saturated mobilization of all poor and vulnerable women, PwDs and Elderly identified (including all SECC at least one-deprivation and ato-included households) within a year of CRP's initial mobilization drive in the village.

We adhere to *Panchasutra* – *regular weekly meetings, regular weekly savings, regular weekly inter-loaning, regular repayment and regular weekly bookkeeping in our SHGs. Our SHGs function as per the rules and regulations (byelaws/norms) agreed to in the initial meetings (and as modified from time-to-time).*

We (all the members of SHG) take a oath in each meeting of SHG.

### SHG Members' Oath/Pledge

**We shall -**

- ✓ Practice Mutual help and stand in solidarity for our members
- ✓ Meet, Decide, and Work together
- ✓ Practice Panchasutra
- ✓ Follow collective decisions
- ✓ Participate in all collective, group and community action/activities
- ✓ Strengthen and make our group sustainable
- ✓ Prioritize the poorest, vulnerable and needy for our support
- ✓ Participate in Gram Sabha, Aam Sabha and Mahila Sabha
- ✓ Not discriminate between our girl and boy child
- ✓ Send all our girls and boys to schools
- ✓ Conduct marriages to our daughters only after 18 years
- ✓ Resist all types of violence on women, children, disabled and elderly

### Office-bearers

In the initial meeting itself, we s/elect the office-bearers – office-bearer 1/President (First Leader), office-bearer 2/Secretary (Second Leader), and/or office-bearer 3/Treasurer (Third Leader). We try to ensure that the leadership in the group rests with the most vulnerable members of the group. The office-bearers are elected for a fixed tenure (1-3 years, as decided by the SHG). The leadership is on rotation basis. Any two of the elected office-bearers operate our bank accounts. Specific roles of office-bearers/representatives -

- a) **1/President:** She guides the group, ensures participation of all members, assigns responsibilities to the members etc. She steers the group in planning and rolling-out the plans. She is the custodian of group norms. She also represents the SHG in various forums including PrLF.
- b) **2/Secretary:** She is responsible for day-to-day affairs and administrative matters of the SHG. She is responsible for organising and conducting meetings. She is also the custodian of SHG records and other assets, if any.

- c) **3/Treasurer:** She is responsible for all financial matters, including accounts and audit, of SHG. She is the custodian of all SHG assets. In the absence of Treasurer, Secretary takes charge of all the responsibilities of Treasurer.

We also identify a person from our members to anchor gender and social development agenda.

Our SHG office-bearers (with support from the bookkeeper) prepare and submit a monthly progress report (MPR) to internally know the progress and assess our group performance. The same is submitted to the PrLF (village/hamlet level federation) for review and grading. The federation monitors our SHG on the basis of the monthly reports.

### **Bookkeeping**

At the SHG level, we maintain the following records -

1. Meeting minutes book
2. Attendance & Savings Register
3. Cash Book
4. Loan Ledger
5. General Ledger
6. Individual Pass Book
7. Monthly transaction cum information sheet (Maasik prativedan/Monthly progress report)

A **bookkeeper**, preferably from amongst our members, appointed by us updates the books of record. Bookkeeper is appointed in the first/second meeting of SHG. Preference is given to a literate member (who has studied up to Class VII and possesses basic calculation and writing skills) from amongst us. Otherwise, we appoint any SHG member or a person from the families of SHG members in the village. Once appointed, the bookkeeper is trained in writing the books. We may pay honorarium to the bookkeeper for writing the books of records. For this, we may decide to seek additional contribution from members or pay from the corpus, depending on our financial situation.

Generally, the bookkeeper records attendance, savings, credit transactions, proceedings of the meeting etc., in the meeting itself. She also updates the individual passbooks. Loan ledgers and General ledger are updated. At the end of the meeting, cash is tallied and the minutes are read and signed by the members present and bookkeeper. Cashbook is signed by the bookkeeper and office bearers.

The books of the SHG (except member passbooks) are kept with one of the SHG members on rotation basis. The cash box and its keys are kept separately. In any case, Bookkeeper does not handle cash during the meetings and afterwards. Tampering with the books and overwriting in the books is not allowed under any circumstances.

Bookkeeper helps us in preparing monthly progress report and assists us in conducting peer audit, social audit and annual audit.

## SHG Progression Cycle

We understand the indicative progression of SHG Cycle with timeline broadly as -

- Formation/Revival, Agreed Norms/Byelaws, Practice of Panchasutra, Sensitization on Poverty-Vulnerability-Gender-FNHW-Rights, Entitlements and Schemes (0-3 months)
- Grading (for Panchasutra), Release of RF, Rotation of RF in the group (3-4 months)
- Preparation/Appraisal/Approval of MCP, Release of CIF amount, Disbursement of CIF to SHG members, 1<sup>st</sup> Linkage (Bank)(4-7 months)
- Joining PrLF, Initiation of SI-SD Activities, Livelihoods Activities, Insurance coverage (4-7 months)
- Group Social and Livelihoods Activities, Repeat MCP Process, HH Plans and SHG Plans for Vulnerability Reduction and Convergence, Tapping Vulnerability Reduction Fund (7-12 months)
- 2<sup>nd</sup> Linkage (Bank) (12-18 months)
- 3<sup>rd</sup> Linkage (Bank) (18-36 months)
- 4<sup>th</sup> Linkage (Bank) 36-60 months)

## Inclusion and SHGs

The SHGs, Active Women and PrLF make special efforts to bring in all left out poor and vulnerable women (including PVTGs, Survivors of trafficking, people in unhygienic occupations, Women headed HHs, legally released bonded labourers, Migrants etc.) into SHGs within a year of entering the village. The effort includes bringing in men and women PwDs, Elderly, Transgenders etc., apart from women. Where required, the norms (including Panchasutra) and processes are customized to ensure inclusion into normal SHGs and exclusive special SHGs. The size of the SHG could be as small as 5 members.

*In the case of the PwD (with severe deficiencies and/or under 18 years of age), or home bound elderly, people with Chronic and debilitating illness, already identified as such in the list with the VO, their caregiver/ legal guardian/nominee represents them in the Special SHG, even while continuing as a member of another SHG.*

*To address the special categories like PwDs and Elderly, mixed groups also encouraged. For elderly, we invest in building their capacities and make them members of Special SHG with minimum age of 55 years, to prepare them for Old Age.*

*For the Special Groups of Migrants and Bonded labourers some more flexibility of submitting their monthly saving and repayment of loan instalment after 6 months when they come back from their work sites, is provided.*

If they are already in existing SHGs, they can exercise a choice to continue in the same or opt to come into a new SHG. Even entry point activities may precede mobilization effort. Where required, help of suitable organization is also taken. Where warranted, specially trained cadres are pressed into service to mobilize these groups and communities.

On mobilization, they are supported with priority in accessing various Funds available to Community.

Those poorest and the most vulnerable who are not mobilizable are supported as individuals by SHGs and their federations as Institutional Responsibility.



## 2.2 Primary Level Federation (PrLF)

Our second tier institution, a Primary Level Federation (PrLF) of SHGs [referred broadly as Village Organisation (VO)], is at the village/hamlet level. Our PrLF brings together **all SHGs in neighbourhood/hamlet/village/panchayat** and creates a greater space for **members to participate/contribute as directly as possible in socio-economic development and empowerment process**. The federation enhances our solidarity, voice, bargaining power, and serves as a platform for greater collective action, increased access to markets and local institutions, quicker dissemination of information, easier convergence and improved significance for us in our local milieu.

The process of forming the PrLF begins along with the formation and/or revival of SHGs during the CRP initial mobilization drive in the village. The leaders of SHGs in the village start meeting informally. Gradually, the members, leaders, active women, and bookkeepers discuss various issues that a federation could tackle or take up. Active women and the representatives of SHGs may also go on exposure visits to understand how a PrLF functions. After 3-4 months of initial CRP round, the federation of SHGs in the village is formalized as Primary Level Federation (PrLF) by formal resolution to that effect in the meeting of all SHG members in the village. Draft byelaws are discussed and adapted, objectives and indicative activities agreed, executive committee and office-bearers confirmed.

Usually, the PrLF consists of 10-20 SHGs limited to one habitation/village. In case the number of SHGs in a PrLF poses managerial problems, we may form smaller PrLFs.

### Key Roles of the PrLF

- Ensure Mobilization of all Poor into SHGs
- Review, Mentor, Strengthen and track SHG Activities and SHG Performance
- Assess/Grade SHGs, Facilitate microcredit plans and Support access to funds to SHGs
- Facilitate Bank Linkages
- Develop and Facilitate roll-out of Vulnerability Reduction Plans and Convergence Plans
- Facilitate members to access their rights, entitlements and schemes
- Facilitate members to access various insurance services and Social Security schemes
- Manage Vulnerability Reduction Fund, support vulnerable as deemed fit
- Mobilize Funds and provide funds to SHGs
- Manage Community Cadre in the village
- Facilitate/take up collective gender, social, livelihoods, and business activities
- Facilitate community services and care of the destitute and extremely vulnerable
- Facilitate members to participate in Gram Sabha, Aam Sabha and Mahila Sabha
- Assess and Track Progress of the Members out of Poverty
- Provide a platform for experience sharing and knowledge for SHGs and Members
- Provide various Services to SHGs including sensitization, capacity building, information provision, financial services, audit, monitoring, planning, self-grading and audit, conflict resolution etc.
- Take up any other activity as decided from time-to-time

## Structure of the PrLF

All the members of SHGs following *Panchsutra* are general members of the PrLF. 1-2 representatives from each SHG are in the Executive Committee of PrLF. Executive Committee chooses its Office-bearers. We take a decision to register the PrLF or not, (and if yes under which Act) based on our local understanding and the range of activities we want to take up through our PrLF. In any case, we have a byelaw (approved in the initial meetings of the General Body) to guide us in day-to-day running of PrLF.

## General Body

All the members of the SHGs in our village are a part of the General Body of the PrLF. The General Body holds a General Body Meeting (GBM) at least once a quarter, preferably every month, in the initial years and gradually it can be an annual/half-yearly event.

### **Indicative agenda/schedule of the GBM**

- Prayer and introductions
- Presentation of minutes of the previous meeting
- Review of status of inclusion of PoP and most vulnerable households
- Review of progress made during the previous quarter/year
- Review of EC, subcommittees, community cadre
- Review of expenditure and performance of previous quarter/year
- Approval of Audit Statement by the Community Auditors/statutory audit
- Review of utilization and mobilization of resources
- Review and appreciation of SHG Performance and recognition
- Sharing best practices by SHG members
- Discussion of issues faced by SHGs and members
- Approval of Action Plans & Budget for next Quarter/Year
- Amendment in Bye-laws, if any
- Cultural programmes

General Body Meeting is presided over by the President of the PrLF. It meets with a minimum of 3-day notice. PrLF may invite PRI representatives, bank managers etc.

## Executive Committee

Executive Committee (EC) of PrLF consists of 1-2 representatives of each member-SHG. It meets at least once a month and is responsible for day-to-day management of PrLF. EC elects the office-bearers and nominates the members into sub-committees for endorsement by GBM. EC also develops Quarterly/Annual Action Plan and submits it to the GB for approval. EC, along with officer-bearers and subcommittees implements the same. EC also recommends the auditor to be appointed by GB annually. Its other responsibilities include –

- Enrol new members (terminating membership is a decision to be taken by GB only)
- Select and deploy various Community Cadres, including Volunteers and Resource Persons, as required
- Form subcommittees as required from time-to-time, for a specific period

- Review performance of Office bearers, Cadres, SHGs and their Monthly Progress
- Grade SHGs on half yearly/yearly basis and promoting self-grading in SHGs
- Plan, Roll-out, Monitor and Review the PrLF Action Plans and Expenditure/Budgets
- Review Fund mobilization and its management
- Decide membership fees/donation/contribution to be given by member-SHG
- Authorize office bearers for signing in legal documents and account related matters
- Nominate appropriate members to represent PrLF in various forums/institutions
- Approve/Commission Peer Audit and Internal Audit of SHGs and PrLF and accept recommendations
- Approve monthly progress report (MPR) to be submitted to Secondary Federation
- Take up any item on its own, or as demanded by members

EC meeting typically reviews the progress so far and approves plan for the next period.

#### **Indicative Agenda of a typical VO EC Meeting**

- Prayer, Introductions and Attendance of EC members (SHG representatives)
- Approval of previous meeting minutes and Review of Progress since then
- Collection of Savings, if any and Loan instalments against demand
- Review of SHGs performance through SHG MaasikPrativedan (Monthly report) – including Panchasutra Practice, Savings, Loans, CIF repayment, Bank Linkages, Activities etc.
- Status of Appraisal of MCPs and CIF/Bank Loan sanctions
- Status of VRF releases and repayment
- Status of CIF to be repaid to Secondary Federation (CLF)
- Review of Community Cadre including activists, paraprofessionals, resource persons
- Review of Performance of Subcommittees
- Review of Performance of PrLF (Plan vs Achievement, and Office-bearers)
- Review of Receipts and Payments; and Income & Expenditure
- Approval of MPR to be submitted to Secondary Federation (CLF)
- Approval of Plan for the next month/quarter
- Any other issues

#### **Office bearers of PrLF**

The EC of PrLF elects the PrLF office-bearers on a 2-3 year term. These include President, Vice President, Secretary, Joint Secretary and Treasurer. The office bearers are rotated after 2-3 years as per the bye-laws. President, Secretary and Treasurer are the authorised signatories of the PrLF and any two of them need to sign for operating the bank account. Specific Roles of various Office-bearers include -

**President** presides over PrLF GB and EC Meetings. She finalizes the agenda of these meetings and conducts them accordingly. She represents PrLF in various forums and institutions, including CLF. She is responsible for ensuring that PrLF functions within its bye-laws. She oversees the planning and implementation in PrLF.

**Vice President** supports President and performs the role of president in her absence.

**Secretary** is responsible for the conduct of PrLF GB and EC meetings. She is the custodian of PrLF records and property. She is responsible for the updating the records. She facilitates and tracks the progress on implementation and reports the progress to GB and EC from time-to-time.

**Joint Secretary** supports Secretary and performs the role of secretary in her absence.

**Treasurer** is responsible for financial management, including bank transactions, in PrLF. She facilitates and ensures peer audit, internal audit, social audit and statutory audit of PrLF from time to time and present the audit reports and financial reports (receipts and payments, income and expenditure) to PrLF GB and EC.

### **Subcommittees**

PrLF constitutes different subcommittees to implement and supervise the various services it provides to SHG members. We initiate formation of subcommittees as the PrLF starts following its Panchasutra (regular meetings, member contributions, loans to SHGs, and repayment and updated books) and initiation of collective action. At least 4 Subcommittees are formed in the beginning –

- **Social Inclusion and Mobilisation Subcommittee:** This subcommittee anchors saturated inclusion and mobilization of left out poor and vulnerable. It organises necessary initial training programmes for the members. It also manages the cadres in our village.
- **SHG Monitoring Subcommittee:** This subcommittee anchors monitoring of SHG performance and practice of Panchasutra. It appraises SHG MCP and recommends them to the EC/Banks for release of CIF and Bank Linkage. It monitors implementation of MCP in SHGs. It plans for Capacity Building of SHG members, leaders and bookkeepers. It also facilitates SHG Grading and Audit (peer, internal and statutory).
- **Livelihoods, CIF, Bank Linkages & Repayment Subcommittee:** This subcommittee anchors funds to SHGs and livelihoods. It interfaces between the SHGs and the banks for bank account, bank linkages, and repayment. It also monitors CIF repayment. It also screens and oversees the use of the loans. Gradually, livelihoods planning and roll-out may be handed over to another focused Livelihoods subcommittee.
- **Social Action Subcommittee:** This subcommittee is in-charge of social action (including social inclusion, gender, vulnerability reduction, social security, social development and convergence) in the village. It offers special support to special SHGs of PwDs, Elderly and other vulnerable, and their solidarity federations. It works with children, adolescent girls, women, PwDs, Elderly and other vulnerable to meet their special needs. It also facilitates Vulnerability Reduction Planning and Gender Responsive Convergence Planning and their roll-out, working with Gram Panchayat, MGNREGS, Social Security Schemes and other departments. It is also the anchor of Vulnerability Reduction Fund and Emergencies in the village. It also initiates Food, Nutrition, Health, Water, Sanitation and Hygiene effort initially. Overall, our specific priorities include -
  - Food and Nutrition Security and access to PDS
  - Access to drinking water and sanitation facilities
  - No Foeticide and Reduced Anaemia, Maternal and Child Mortality
  - Gender Equity
  - Reduced Violence on and Abuse of Elderly, PwD, Women and Children

- No Child marriages
- No Alcoholism
- No school drop-outs and quality education
- Sustainable and appropriate livelihoods
- Convergence for our Rights, Entitlements and Schemes

*Convergence is a special agenda of this subcommittee. Its focus is on convergence for the poorest and vulnerable sections within us. The interface is at GP and/or at Block. Special purpose Community Cadres/Resource Persons support us in planning and dovetailing with the GP and specific agencies/departments. Annual Convergence Plans consolidated at PrLF level and GP level are presented in Gram Sabha to generate Demand. To pursue this, we join the Joint Convergence Committee at GP level and attend its regular meetings. We disclose the convergence achievements proactively. We also conduct social audit. We also provide for Grievance Redressal.*

*Apart from these 4 subcommittees, a Village Level Gender Forum, with one member from each SHG and members of SAC, sensitizes the members on Gender and Social issues and addresses them towards integrating gender in all that we and our institutions do. The Forum supports SAC in this effort and also in developing vulnerability reduction plan and its roll-out. Specifically, the forum works towards -*

- Gender Equity
- Enhanced capacities of women and institutions towards gender concerns
- Integrating gender in our activities, institutions, plans, budgets, monitoring and audit
- Women Empowerment, particularly in marginalized groups

*The member of the Gender Forum takes the responsibility for Gender Sensitization and Gender-based Social Action in the SHG and sharing the progress in the Gender Forum.*

*Gender Forum's Gender Focal Person/Gender CRP takes the responsibility for training Gender Forum Members, SHG members and leaders and Community cadres at village level.*

*The fifth subcommittee to emerge soon is on FNHW (Health). It anchors Food, Nutrition, Health, Water, Sanitation, and Hygiene (FNHW) in the village. Facilitating access to Entitlements available, motivating members towards healthy living, reducing health expenditure and encouraging insurance coverage forms an important part of its work. It also works closely with ANM/ASHA/AWW/GP/Village Nutrition Health and Sanitation Committee/Village Disaster Management Team. It takes up sensitization in SHG and PrLF meetings. It nominates members into Village Nutrition Health and Sanitation Committee (VNHSC).*

*A Health Activist anchors the FNHW capacity building in the village.*

*Specifically subcommittee works towards -*

- Food Security (through PDS access, access to entitlements under NREGS, backyard kitchen/nutrition gardens etc.)
- Nutrition Security (through awareness on anaemia prevention, breastfeeding and age appropriate complementary feeding, awareness on healthy and hygienic cooking practices, etc.)
- Better Health (through participation in Village Health and Nutrition Days, access to immunization services, access to referral services and institutional deliveries, awareness on preventive practices etc.)

We work on FNH&WASH in phases. We start by participating in Village Health and Nutrition Days and Immunization Sessions, and later work on sanitation, women's health and nutrition issues and other common diseases based on our priorities

- Water, Sanitation and Hygiene (through equitable access to water – for drinking, sanitation and livelihoods, reduced drudgery, water conservation and harvesting, discussions on hygiene and sanitation, handwashing, menstrual hygiene etc., household toilets etc.)
- Funds for medical care (through VRF (Health Risk Fund), coverage in Health insurance schemes like RSBY, PMJJBY, PMSBY etc., Life and Accident insurance schemes, Community-managed Health Mutuals, tapping social responsibility etc.)

***Subsequently, GB/EC may decide to alter these Subcommittees and/or form more Subcommittees as per emerging needs.***

EC nominates the Subcommittee members. Subcommittees consist of 3-5 EC members each and are accountable to the EC. Each subcommittee submits an action plan with details of the activities it proposes to take up during the month/quarter/year. The plan is approved by the EC and the performance of the subcommittee is measured against the plan. No more than one Office-bearer shall be a member of a sub-committees. No two office-bearers shall be in more than one subcommittee. President may not join any subcommittee as a member but she can participate in the meetings of the subcommittees.

*Generally, subcommittees review their performance prior to EC meetings wherein subcommittees present their progress and plans for EC's perusal and approval.*

### **Sources of Funds to PrLF**

PrLF mobilizes funds from -

- Share Capital from SHGs/SHG Members
- Annual Membership Fee/Contribution from SHGs and/or SHG Members
- Savings by SHGs
- Members' savings towards Gender Fund, Food, Nutrition and Health etc.
- Start-up Funds
- Vulnerability Reduction Fund (VRF)
- Interest income
- Income/Surplus from collective business activities
- Funds from GP and other convergence
- Commission/Service charges for the services of PrLF
- Livelihoods Fund against Business Plan(s)
- Interest margin from Community Investment Fund (CIF) flows against Micro Credit Plans (MCPs)
- Loans from Banks and other agencies
- Grants from other organizations
- Others

### **PrLF Bookkeeping**

The PrLF employs a PrLF Activist/Bookkeeper to maintain the books of the PrLF. Our PrLF maintains the following books of record –

- **Minutes Book:** Records all proceedings and the decisions of a PrLF EC meeting. A separate agenda and minutes book is maintained for GB Meetings.
- **Share capital and savings register**

- **Attendance register**
- **Cash Book:** It contains every cash/bank transaction date-wise.
- **Bank Pass Book**
- **Loan ledger:** Consists of details of loan and repayment of all member-SHG.
- **Bank linkage watch register**
- **DCB (demand collection balance) register for CIF and Bank linkage**
- **VRP Register**
- **Receipts & Voucher Books and Book of Promissory notes**
- **General Ledger:** Records control accounts of all personal ledgers, the profit and loss account and different asset and liability accounts.
- **Asset Register:** Consists of details of assets purchased by the PrLF.
- **SHG pass books**
- Monthly Receipts and Payments and Income and Expenditure Reports
- Monthly Bank Reconciliation Statement
- **Monthly MIS and progress report (MPR, maasik prativedan)**
- **Books of Suncommittees**
- **Register on Community Cadres**
- **Register for tracking Members' Progress out of Poverty**

President, Secretary and Treasurer are the authorised signatories of PrLF to operate the bank account. Any two of them jointly can operate the account.

*PrLF is subject to peer audit, internal audit, social audit and statutory audit.*

### **Monitoring PrLF**

Apart from self-monitoring, PrLF subjects itself to monitoring by CLF and submits monthly progress report on saturated inclusion, performance of SHGs, financial and non-financial transactions, vulnerability reduction and convergence plans and their roll-out, and poverty tracking.

Further, PrLF proactively discloses the annual performance data to General Body, and on its notice board. It also presents its Vulnerability Reduction and Convergence Plans and their roll-out to Gram Sabha and apart from Members' Progress out of Poverty.

### **PrLF Progression Cycle**

We understand broad progression cycle of PrLF with timeline (from the village entry) –

- Informal/Loose PrLF, discussion on federating, exposure visit (1-4 months)
- Agreed Bye-laws, Formation of PrLF, First Formal Meeting, electing office-bearers and nominating subcommittees, CB of EC members, subcommittee members, office-bearers, PrLF Bookkeeper, Initial Cadre etc., Registration (if felt necessary), approving SHG MCPs, Start-up Fund (4-7 months)
- Monitoring SHGs, Collecting CIF repayment from SHGs, Inclusion of left out poor and vulnerable including PwDs, Elderly, PVTG and other vulnerable groups into SHGs, Seek VRF, Initiate Social Action and Social Development Agenda, joining CLF (8-10 months)
- Conducting Poverty Assessment and initiating tracking Progress of members out of Poverty, Vulnerability Reduction Plan, Convergence Plan and their rolling-out,

disbursing VRF to SHGs and members, seeking second tranche of VRF, disbursing CIF to SHGs (11-15 months)

- Saturated inclusion of all poor and marginalized, Cadres fully paid by PrLF's own funds, Social and Livelihoods Collectivization and Group Activities, accessing livelihoods fund (16-20 months)
- Deepening and scaling-up activities (21-60 months)

### **2.3 Cluster Level Federation (CLF)/Federation of PrLFs/Secondary level Federation**

Our third tier institution, a Secondary Level Federation of SHGs or a Federation of PrLFs [referred broadly as Cluster Level Federation (CLF)], is at the level of a Cluster of villages. Our CLF brings together **all PrLFs and/or all SHGs in the Cluster to achieve economies of scale and critical mass required for solidarity**. It serves as a platform for greater collective action, increased access to markets and local institutions, more organized Capacity Building, easier financial intermediation and inclusion, convergence and improved significance for us in our local milieu.

The process of forming the CLF begins with the formal formation of PrLFs in the Cluster as the leaders of PrLFs in the Cluster start meeting informally. Gradually, various issues that a federation of PrLFs could tackle or take up. PrLF leaders may also go on exposure visits to understand how a CLF functions. It is also assumed that these PrLFs have begun to demonstrate practice of Panchasutra. After 3-4 months of first few PrLFs (say 5) formally formed, the federation of PrLFs in the Cluster is formalized as Cluster Level Federation (CLF) by formal resolution to that effect in the meeting of all EC members of PrLFs in the Cluster. Draft byelaws are discussed and adapted, objectives and indicative activities agreed, executive committee and office-bearers confirmed.

Usually, the CLF consists of 15-30 PrLFs. In case the number of PrLFs in a CLF poses managerial problems, we may form smaller CLFs.

#### **Key Roles & Responsibilities of CLF**

- Encourage/support PrLF to complete Mobilization of all Poor into SHGs
- Review, Mentor, Strengthen and track PrLF Activities and PrLF Performance
- Assess/Grade PrLFs, Facilitate PrLF plans and Support access to funds to PrLFs
- Facilitate Vision Building and Planning in all Institutions, towards their sustainability
- Facilitate microcredit planning of SHGs and Support SHGs with CIF and Bank Loans
- Support roll-out of Vulnerability Reduction Plans and Convergence Plans
- Facilitate members to access their rights, entitlements and schemes
- Facilitate members to access various insurance services and Social Security schemes and/or take-up and support community managed mechanism for these
- Mobilize Funds and provide funds to PrLFs and SHGs
- Identify, train, nurture, deploy, monitor, review and/or remunerate Community Cadres including Volunteers, Paraprofessionals, Service Providers, Facilitators, Resource Bookkeepers, Trainers, Auditors, CRPs, Senior CRPs, etc.
- Support Capacity Building of PrLFs/SHGs and their leaders, members and cadres
- Manage Community Learning, Knowledge Management and Training Centre



- Facilitate/support/take up collective gender, social, livelihoods, and business activities
- Facilitate/support community procurement
- Facilitate members to participate in Gram Sabha, Aam Sabha and Mahila Sabha
- Facilitate/support peer, social and statutory audit of PrLFs and SHGs
- Assess and Track Progress of the Members out of Poverty
- Provide a platform for experience sharing and knowledge for PrLFs, SHGs and Members
- Provide various Services to PrLFs, SHGs and SHG members, including sensitization, capacity building, information provision, financial services, audit, monitoring, planning, self-grading and audit, conflict resolution etc.
- Represent SHGs and PrLFs in various forums like GP, Block level Bankers' Committee, Convergence Committee etc.
- Document Poverty Reduction processes and practices for wider dissemination
- Take up any other activity as decided from time-to-time

### **Structure of the CLF**

All the PrLFs following *Panchsutra* are general members of the CLF. All the EC members of each PrLF represent the PrLF in the General Body of CLF. 1-2 representatives (generally President and Secretary) from each PrLF are in the Executive Committee of CLF. Executive Committee chooses its Office-bearers. We take a decision to register the CLF (under which Act) based on our local understanding and the range of activities we want to take up through our CLF. We have a bylaw (approved in the initial meetings of the General Body) to guide us in day-to-day running of PrLF.

For our own convenience, we prefer to establish the headquarters of our CLF in the village where a bank branch is operating. We employ a CLF Facilitator to manage the office.

### **General Body**

All the EC members of the PrLFs in the Cluster are a part of the General Body of the PrLF. The General Body holds a General Body Meeting (GBM) at least once a quarter, in the initial years and gradually it can be an annual/half-yearly event.

### **Executive Committee**

Executive Committee (EC) of CLF consists of 1-2 representatives of each member-PrLF. It meets at least once a month and is responsible for day-to-day management of CLF. EC elects the office-bearers and nominates the members into sub-committees for endorsement by GBM. EC also develops Quarterly/Annual Action Plan and submits it to the GB for approval. EC, along with office-bearers and subcommittees implements the same. EC also recommends the auditor to be appointed by GB annually. Its other responsibilities include –

- Enrol new members (terminating membership is a decision to be taken by GB only)
- Select, train, appoint and deploy Cluster level Community Cadre and other various Community Cadres, including Volunteers and Resource Persons, as required
- Form subcommittees as required from time-to-time, for a specific period
- Review performance of Office-bearers, Cadres, PrLFs and their Monthly Progress
- Grade PrLFs on half yearly/yearly basis and promoting self-grading in PrLFs
- Plan, Roll-out, Monitor and Review the CLF Action Plans and Expenditure/Budgets

- Review Fund mobilization and its management
- Decide membership fees/donation/contribution to be given by member-SHG
- Authorize office bearers for signing in legal documents and account related matters
- Nominate appropriate members to represent PrLF in various forums/institutions
- Approve/Commission Peer Audit and Internal Audit of PrLFs, SHGs and CLF and accept recommendations
- Approve monthly progress report (MPR) to be submitted to Tertiary Federation
- Take up any item on its own, or as demanded by members

EC meeting typically reviews the progress so far and approves plan for the next period.

#### **Indicative Agenda of a typical CLF EC Meeting**

- Prayer, Introductions and Attendance of EC members (PrLF representatives)
- Approval of previous meeting minutes and Review of Progress since then
- Review of PrLFs performance through PrLF MaasikPrativedan (Monthly report) – including Panchasutra Practice, Savings, Loans, CIF repayment, Bank Linkages, Appraisal of MCPs and CIF/Bank Loan sanctions, VRF Activities etc.
- Review - Savings, if any, Loan instalments against demand
- Sanction of Loans to PrLFs and/or SHGs through PrLFs
- Review of Progress on Convergence and Rights, Entitlements and Schemes
- Review of Community Cadre including activists, paraprofessionals, resource persons
- Review of Performance – Staff, Subcommittees, Office-bearers, and CLF
- Review of Receipts and Payments; and Income & Expenditure
- Approval of MPR to be submitted to Tertiary (Block) Federation
- Approval of Plan for the next month/quarter
- Any other issues

#### **Office-bearers of CLF**

The EC of CLF elects the CLF office-bearers on a 2-3 year term. These include President, Vice President, Secretary, Joint Secretary and Treasurer. The office-bearers are rotated after 2-3 years as per the bye-laws. President, Secretary and Treasurer are the authorised signatories of the CLF and any two of them need to sign for operating the bank account. Specific Roles of various Office-bearers include -

**President** presides over CLF GB and EC Meetings. She finalizes the agenda of these meetings and conducts them accordingly. She represents CLF in various forums and institutions, including BLF. She is responsible for ensuring that CLF functions within its bye-laws. She oversees the planning and implementation in CLF.

**Vice President** supports President and performs the role of president in her absence.

**Secretary** is responsible for the conduct of CLF GB and EC meetings. She is the custodian of CLF records and property. She is responsible for the updating the records. She facilitates and tracks the progress on implementation and reports the progress to GB and EC from time-to-time.

**Joint Secretary** supports Secretary and performs the role of secretary in her absence.

**Treasurer** is responsible for financial management, including bank transactions, in CLF. She facilitates and ensures peer audit, internal audit, social audit and statutory audit of CLF from time to time and present the audit reports and financial reports (receipts and payments, income and expenditure) to CLF GB and EC.

### **Subcommittees**

CLF constitutes different subcommittees to implement and supervise the various services it provides to PrLFs, SHGs and SHG members. We compensate the CLF subcommittee members for their time and services and meet their travel and related costs. We initiate formation of subcommittees as the CLF starts following its Panchasutra (regular meetings, member contributions, loans to SHGs, and repayment and updated books) and initiation of collective action. At least 4 Subcommittees are formed in the beginning –

**Bank Linkages and Repayment Subcommittee:** This subcommittee tracks and supports SHGs for Bank Linkages and their repayment.

**Social Action and Convergence Subcommittee:** This subcommittee anchors Vulnerability Reduction, Social Development and Social Action in PrLFs. It supports PrLFs and SHGs in the area of social inclusion, gender, vulnerability, social issues, special issues of the vulnerable people, social security and insurance, Food, Nutrition, Health, Water, Sanitation and Hygiene, Rights, Entitlements and Schemes, Social Development and Convergence. It leads in sensitizing PrLFs, SHGs, members, leaders, cadres and other stakeholders on these aspects. It supports PrLFs in planning and rolling-out the plans in this domain. As and when it becomes necessary, a focussed subcommittee on FNHW (Health) is formed in due course.

On the health front, it undertakes participatory FNHW situation analysis and plans forward periodically in the Cluster. It facilitates to take up the plans and monitors the same. It works closely with ANM/ASHA/AWW.

**PrLF Monitoring Subcommittee:** This subcommittee anchors and supports in monitoring the performance of PrLFs and SHGs. It has a specific focus on funds and financials of PrLFs and SHGs, including planning, appraisal, releases and utilization. It also anchors auditing of SHGs and PrLFs.

**Procurement subcommittee:** This subcommittee ensures that all community procurement policy and rules are followed. It scrutinizes all payments and recommend them for disbursement. It collects and maintains schedule of rates for every item.

*Apart from these 4 subcommittees, a Cluster Level Gender (and Social Action) Forum, with Gender Point Person from each PrLF, members of SACs of PrLFs, and members of SAC at CLF, sensitizes, plans and reviews the progress on Gender, Inclusion, Vulnerability Reduction, FNHW and other Social Action agenda.*

***Subsequently, GB/EC may decide to form more Subcommittees as per emerging needs.***

EC nominates the Subcommittee members. Subcommittees consist of 3-5 EC members each generally and are accountable to the EC. Each subcommittee submits an action plan with details of the activities it proposes to take up during the month/quarter/year. The plan is approved by the EC and the performance of the subcommittee is measured against the plan. No more than one Office-bearer shall be a member of a sub-committees. No two office-

bearers shall be in more than one subcommittee. President may not join any subcommittee as a member but she can participate in the meetings of the subcommittees.

**Generally, subcommittees review their performance prior to EC meetings wherein subcommittees present their progress and plans for EC's perusal and approval.**

### **CLF Staff and Community Cadre**

CLF appoints a CLF Accountant to maintain/update its books of record. CLF selects and deploys various Community Cadre including Master/Resource bookkeepers, Community Trainers, Community Resource Persons, Bank Mitra etc. CLF EC may hire appropriate professionals, staff and resource persons as required from time-to-time on such terms it deems fit.

### **Capacity Building**

Through the CLF, we take regularly assess the CB needs of our SHG members, leaders, VO OB/EC members and Sub-committees and different types of cadres at VO/Cluster level. We develop a CB calendar, and implement the same. We maintain our own training centre at cluster level and also conduct certain programmes at sub cluster and village level.

### **CLF Funds, Finance and Audit**

CLF mobilizes funds from -

- Share Capital from SHGs/SHG Members
- Annual Membership Fee/Contribution from SHGs and/or SHG Members
- Savings by SHGs
- Members' savings towards Gender Fund, Food, Nutrition and Health etc.
- Start-up Funds
- Vulnerability Reduction Fund (VRF)
- Interest (on CIF and other funds) income
- Income/Surplus from collective business activities and enterprises
- Funds from GP and other convergence
- Commission/Service charges for direct CLF services or through Community Cadres
- Institutional Charges for Training and Social Capital Deployment
- Livelihoods Fund against Business Plan(s)
- Interest margin from Community Investment Fund (CIF) flows against Micro Credit Plans (MCPs)
- Loans from Banks and other agencies
- Grants from other organizations, including NRLM
- Others

CLF's accountant maintains its books of record. These include -

- **Minutes Book:** Records all proceedings and the decisions of a PrLF EC meeting. A separate agenda and minutes book is maintained for GB Meetings.
- **Share capital and savings register**
- **Attendance register**
- **Cash Book:** It contains every cash/bank transaction date-wise.

- **Cheque received and issued Register**
- **Bank Pass Book**
- **Loan ledger:** Consists of details of loan and repayment of all member-SHG.
- **Bank linkage watch register**
- **DCB (demand collection balance) register for CIF and Bank linkage**
- **Receipts & Voucher Books and Book of Promissory notes**
- **General Ledger:** Records control accounts of all personal ledgers, the profit and loss account and different asset and liability accounts.
- **Fixed Asset Register:** Consists of details of assets purchased by the CLF
- **Stock Register**
- **PrLF pass books**
- PrLF MPR Registers
- Monthly Receipts and Payments and Income and Expenditure Reports
- Monthly Bank Reconciliation Statement
- **Monthly MIS and progress report (MPR, maasik prativedan)**
- **Books of Suncommittees**
- **Register on Community Cadres**
- **Capacity Building/Training/Exposure visits Register**
- **Movement Register**
- **Register for tracking Members' Progress out of Poverty**
- Others as needed

President, Secretary and Treasurer are the authorised signatories of CLF to operate the bank account. Any two of them jointly can operate the account. CLF may open additional bank accounts as required.

*CLF is subject to peer audit, internal audit, social audit and statutory audit.*

### **Monitoring CLF**

Apart from self-monitoring, CLF subjects itself to monitoring by BLF and submits monthly progress report on its activities. Further, CLF proactively discloses the annual performance data to General Body, and on its notice board (and on the internet). It also presents the Progress vis-à-vis its Consolidated Vulnerability Reduction and Convergence Plans and status of Members' Progress out of Poverty.

### **CLF Progression Cycle**

We understand broadly the progression cycle of the CLF and timeline (since Cluster entry) -

- Getting together of PrLF leaders and discussion on federating, CLF formation formally, First GB meeting, election of CLF office bearers, subcommittees, positioning CLF accountant/facilitator (6-12 months)
- Repayment of CIF from VO to CLF, Monitoring PrLFs, Plans for CB, Credit, Social Action, Vulnerability Reduction, Convergence and Livelihoods and roll-out, Training and Positioning Cadres including Bank Mitra and Bima Mitra, Visioning (13-18 months)

- Bulk Bank linkage of the CLF, Pool of Community Trainers and Resource Persons, Initiating Community Training Centre, Initiating social and livelihoods collectivization, Increasing availability of Community Cadres and their deployment (19-24 months)
- Deepening and scaling-up (25-60 months)

## 2.4 Block Level Federation

We form a Block Level Federation (BLF) as a federation of all the CLFs in our block. Our BLF helps us take up more collective and livelihoods activities on scale in our block. Similarly higher order Federations at District/Region/State may evolve.

## 2.5 Registration of Federations

We register our federations formed at different levels (primary / secondary & above level) in the appropriate / suitable act suggested / facilitated by Mission, to acquire legal entity. This registration gives our federation -

- Legal status which is essential to deal with external agencies
- In obtaining approvals under Income Tax Act,
- Lawful vesting of properties in the name of the society
- Gives recognition to the society at all forums and before all authorities.
- To carry out financial/ non-financial activities for the holistic benefit of our members.
- It helps us to have a transparency and accountability of our activities.
- Our institution will have perpetual succession.
- Institution becomes capable of filing suits against any person or any member. Similarly, the suits can also be brought against our Institution.

We develop the understanding among all the members about the need for Registration.

## 2.6 Sustainability of Our Institutions

Our institutions are the forums for community to address our poverty and vulnerability. They need to sustain to meet our emerging needs. We understand that the role or activities of any institution when it is started/formed may be different but over a period of time the sustainability of those institutions depends on its service to its members and how the institution is changing according to the changing needs of the members. We, therefore, work towards enhancing the aspects that influence the sustainability of institutions. These include –

- **Formal Legal Status**
- **Relevance** – services to meet members' needs and address members' vulnerabilities and shared Vision
- **Strong Governance** – Byelaws, Elections, leadership rotation, Panchasutra, GB and EC meetings, Planning and Review mechanisms, Annual Accounts, Audit and Report
- **Robust Management Systems** – Books and Accounting, HR/Community cadre management system, MIS, Community Audit, Transparency and disclosure, Website
- **Financial Systems** – Business plan, Financial Management and Resource Utilization, Cost-effectiveness, Cost and Control system, Expenditure in sync with income

- **Relationship with other stakeholders** – Convergence and Linkages including with Financial institutions

Accordingly, we take steps towards Operational, Managerial and Financial Sustainability of our Institutions/Federations -

- Adapt customized byelaws
- Register
- Go through Shared Visioning and evolve Strategic Plan towards its self-reliance; this plan to include revenue generation from financial intermediation, entrepreneurship, providing essential services, and other diverse avenues
- Position competent professionals/HR for day-to-day operations
- Build Operational Management, Financial Management and Leadership capacity to the Leaders and Staff/ Cadres
- Seek competent and trained Mentor to anchor and provide handholding support
- Place Systems for providing key financial services – savings, credit, insurance, remittance, equity, convergence etc. – in a transparent and efficient manner
- Facilitate transactions and capacity building hand-in-hand
- Facilitate Transparency and Accountability Mechanisms
- Facilitate appropriate systems on accounting, MIS and other monitoring tools like regular grading, and regular **audit**
- Maintain functional relationship with formal financial institutions, PRIs, regulatory bodies, Civil Societies and government line departments
- Try and leverage own capital to mobilize external funds (debt/grants etc.)
- Build capacities in cost-effective efficient financial management including minimizing costs, and increasing system efficiency
- Facilitate and expedite recurring cost self-sufficiency (from own revenue) at the earliest, say in 1-2 years
- Enhance members' own funds
- Minimize idle funds
- Monitor financial performance regularly

## **2.7 Social and Livelihoods Collectives**

Apart from the universal institutions, specialist collectives (social groups, producer groups, cooperatives, unions, companies, enterprises around an issue/activity) are formed to service various social and livelihoods needs of the member-households. These collectives work with women and men, as required. These collectives may be further federated at higher levels to achieve economies of scale, reduced costs and increased bargaining power.

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### 3. Funds to Us

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Apart from our savings in the SHGs, we access credit from Banks. We also access funds from NRLM through our institutions – SHG, PrLF, CLF etc. We also open individual bank accounts so that we acquire banking habit and accessing bank funds directly individually. We also subscribe to insurance schemes so that we cope with uncertainties in our lives, health, assets and livelihoods. We access our rights, entitlements and schemes individually or through convergence. We also seek funds from various other sources as loans, grants, and equity. We also pay service charges, as required, to the services we receive from our institutions. We also make surpluses in our collective and business activities.

Generally we borrow and pay back, mostly through our SHGs, these funds to meet our various needs like consumption, redemption of high cost debts, emergencies, health, education, assetization, livelihoods enhancement etc. We also use these funds to support the vulnerable and address our vulnerabilities.

#### **Funds from NRLM**

We receive catalytic funds from NRLM to capitalize our institutions - Revolving Fund (RF)[to SHGs] and Community Investment Fund (CIF) [CIF-Vulnerability Reduction Fund (VRF) to PrLFs, CIF-Seed Capital to CLFs, and CIF-Livelihoods Fund to Institutions of the Poor]. SHGs, PrLFs and CLFs also receive small start-up funds at the time of formation/revival [up to Rs.2,500 to SHG, up to Rs.75,000 to PrLF and up to Rs.3.5 lakh to CLF].

#### **a. *Revolving Fund, Rs.10,000-15,000 per SHG***

RF is directly paid into account of SHG, within 7 days of receipt of a request from an eligible and graded SHG. Eligibility criteria include -

- A or B grade Panchasutra Practicing SHG
- ‘Panchasutra’ in Practice for the last 3 months (12 weeks), at least:
  - Members’ attendance in the group meetings is at least 90%.
  - Regular savings as per the agreed norms.
  - Regular internal lending of savings among members, with priority for poorest
  - Regular repayments, at least 95%
  - Updated books of records, updated in the group meeting itself
- SB Account in any Bank Branch.
- At least 3-days of member training on SHG concept, management and Panchasutra
- Commitment to use Revolving Fund for internal lending

#### **b. *Community Investment Fund, Rs.6000 per member [this can be raised by 50% per member of SC/ST and other vulnerable members; this can be raised up to 100% per member of PVTG] - in three parts - CIF-Vulnerability Reduction Fund***



*(Rs.1500/member);CIF-Seed Capital (Rs.3000/member); and CIF-Livelihoods Fund (Rs.1500/member)*

i. **ClF-Vulnerability Reduction Fund**[VRF] capitalized at PrLF

VRF addresses the vulnerabilities [gender, food security, health security etc.] of the members. It also addresses the needs of the vulnerable. These groups include:

- Automatically included families as per SECC – NPR- TIN
- Destitute elderly and persons requiring palliative care
- Single and double orphan children living in neighbour's/relative's family
- PVTGs, Nomadic Tribes, Poor SC/ST/Minority households
- Persons with disabled, Elderly
- Families with Child Labour and school drop-outs(denied age-appropriate education)
- Trafficked survivors, Rape Survivors or women at high risk
- Women facing domestic violence, Victims of Superstitions/social taboos
- Widows/Single Women/Deserted women/unwed mothers
- Bonded labour- legally released labourers
- Persons engaged in unhygienic occupations
- Households facing distress migration
- Any other vulnerable individual identified by VO/ community members

It is a fund given to PrLF. to address vulnerabilities like food insecurity, health risk, sudden sickness/hospitalization, natural calamity, etc., faced by the household(s) or community. The purpose of VRF is to address the special needs of vulnerable people, and SHG members with vulnerabilities and also the needs of any destitute/non-members in our village. It can be used for an individual need or for collective action.

VRF is disbursed to PrLF in two instalments -

- **Instalment I – upto 60% of the amount.**
- **Instalment II – rest of the amount.**

**Instalment I** is disbursed -

- *On PrLF completing 3 months of active functioning (Bank A/c, regular meetings, Executive Committee in place, updated books of records etc.);*
- *On constituting and training the SAC/VRF Subcommitte on VRF management*

*Separate bank account can also be opened for managing VRF, if required.*

**Instalment II** is disbursed -

- On PrLF successfully on utilizing at least 60% of the amount of 1st instalment to vulnerable members (SHG members/non-members);
- On PrLF initiating 1-2 activities to address vulnerability like members contribution towards VRF amount, ek mushti chawal by each SHG member of the village, providing assistance to people (orphans, elderly, destitute, etc.) who can't be supported by SHGs, etc.;
- On PrLF submitting the appraised Vulnerability Reduction Plan (VRP)
  - VRF is appraised in situ (in PrLF itself), by CLF (if CLF is not in place, leaders of other VOs or loose CLF may appraise)

*NRLM/SRLM/Mission releases VRF to PrLF within 7 days of receiving demand.*

**Release of VRF** to SHG/members/non-members by PrLF -

For members

*In case of emergency (accident, sudden sickness/hospitalization, death etc.):*

- Member(s) put a demand to concern SHG as per need.
- SHG office-bearers recommend and immediately approach Secretary and/or SAC/VRF Committee of PrLF
- Subcommittee and Secretary analyse the extent of urgency and based on it, they may release an immediate relief upto Rs. 5000/- (**amount can be more or less- PrLF can fix the amount, and authorize Subcommittee and/or Secretary** to release).

*Other cases:*

- Member(s) put a demand to SHG as per need.
- SHG appraises the individual's request, consolidate the requests at group level and submit the requests to PrLF.
- SAC/VRF subcommittee carries out appraisal of the request within a day and amount is sanctioned to SHG on approval from PrLF.
- Once the funds are received at SHG level, SHG releases the amount to member(s) within 3 days.

For non-members:

- Any non-SHG member of village who needs support submits the request to PrLF with details of her/his family background, vulnerabilities (purpose) and amount required.
- SAC/VRF subcommittee appraises the request within a day and submits recommendation to PrLF.
- Based on the recommendations, VO-EC may take appropriate decision.

**Norms for VRF disbursement -**

- The amount of VRF could be given as a grant to member or loan without interest or with low interest as per the discretion of PrLF. Fund accessed from other departments (as Vulnerability Reduction Fund) could be given as grant as per discretion of PrLF.
- The number of instalments for VRF loan can be more and the interest rate can be less than what is charged for the CIF loans. In deserving cases, terms of repayment including moratorium may be suitably tailored.

**Augmentation of VRF -**

- SHG members should contribute towards vulnerability reduction fund. The amount of contribution from each SHG/member may be decided by the PrLF/SHG.
- PrLF may contribute some part of its surplus amount towards VRF at its discretion.
- As per the VRF, PrLF can seek support from Panchayat and other departments for funds.

**ii. CIF-Seed Capital (CIFSC), capitalized at CLF**

CIFSC loans to members through SHGs meet the credit needs of the members initially. These are in addition to loans with our own funds in the SHG, the loans from VRF and the loans from the amount borrowed from bank by SHG. SHG receives CIFSC loan against its aggregated microcredit plan (MCP, micro-investment plan-MIP or microplan-MP) from the members. Bank loans are also generally provided against MCP.

CIFSC is released to PrLFs as a loan from the Mission till the CLF comes into being and it needs to be repaid to CLF. CIFSC is released to SHGs as a loan from the Mission till the PrLFs

come into being and it needs to be repaid to CLF via PrLFs. Subsequently, CLF starts relending the pooled up CIFSC to PrLFs and SHGs.

Our SHGs are eligible to access CIF loan if

- Our SHGs have been practicing Panchasutra for the last 6 months
  - regular weekly meetings with 90%+ attendance;
  - regular savings as planned;
  - regular interlending for small loans;
  - repayment as scheduled, at least 95%+ repayment rate;
  - updated books, updated in the group meeting itself
- Our SHGs have savings bank accounts
- Our SHG members have received 3-day member training on group management
- Our SHGs give a commitment to follow our SHG Panchasutra and byelaws
- Our SHGs submit appraised MCP to PrLF/CLF/BMMU

**Micro Credit Plan (MCP)/Micro Investment Plan (MIP)/Micro Plan (MP)**

We (SHG members) prepare our SHG MCP for availing CIF and/or Bank Linkages. This process encourages us to recognize, understand and evaluate our resources; analyse challenges we face, identify our needs and make future plans to overcome vulnerabilities by making optimum utilization of resources. The process instils a sense of confidence amongst us and enhances our capacity to improve our quality of life.

*Any A Grade 6-month old SHG can prepare its MCP.*

Before preparing our MCP, we complete the following -

- Profiles of SHGs in our village and Socio-economic Profiles of SHG members
- Member-wise statements of Income and Expenditure
- Situation Analysis (including resource map, livelihoods map/analysis and seasonality analysis) of our village with all the members of the eligible SHGs and important stakeholders in the village.

The MCP is facilitated by our MCP facilitators in three steps over two days -

- ***Member-level Plans (day 1)***
  - Initial individual household plans, based on the village analysis and member-wise income-expenditure analyses;
  - Changes in plans, based on discussions and inputs from members in the SHG;
  - Final draft plans to take home to discuss with our families.
- ***Finalisation of Individual level and consolidation of SHG plan (day 2)***
  - Finalized individual plans, including repayment terms, with inputs from families and SHG members;
  - Consolidated Plan for the SHG, with prioritized and ranked the order of providing loans to the members.
- ***Appraisal (day 2)***
  - Presentation to the SHG leaders of the village for appraisal
  - After the appraisal and revision based on the appraisal, the SHG leaders can approve the MCP. This revised plan is signed by us (members), appraised leaders and the facilitators. It is also entered in the SHG minutes book. This revised plan is submitted for sanction of loan. We keep a copy of the approved MCP at the SHG.

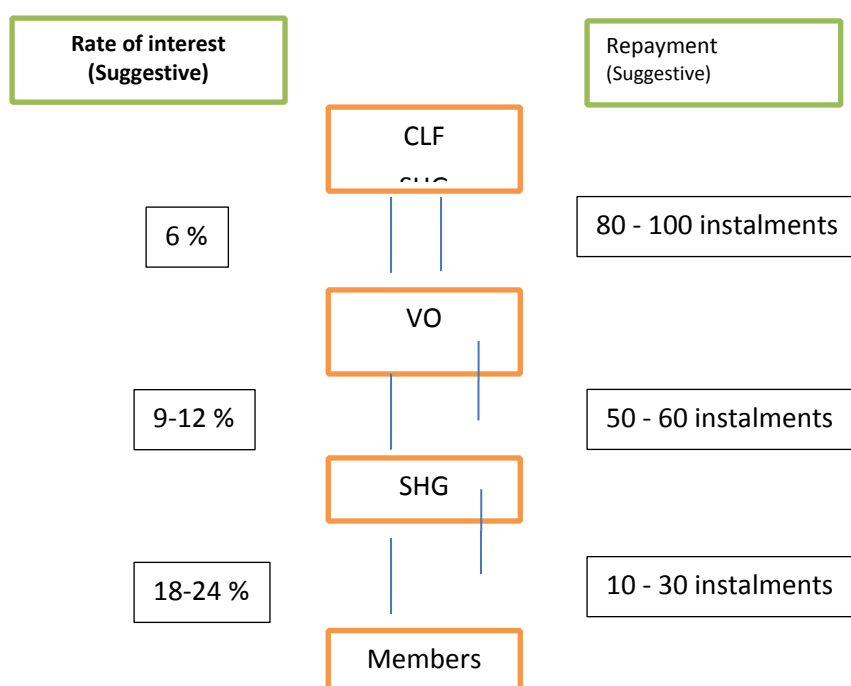
On the basis of appraised MCP, PrLF (Mission in the absence of PrLF) releases the CIF as a loan to implement the same. If PrLF does not have adequate funds, PrLF seeks CIF amount from CLF (from Mission in the absence of CLF) by submitting an aggregated MCP at PrLF

level. CLF pools up all the repaid CIF amount with interest. PrLF keeps the repaid amount till the CLF comes into being. Mission releases the CIF amount to PrLF/SHG within 7 days of receiving the indent/demand with MCP.

On CLF formation, CLF receives the balance unreleased CIFSC and the pooled up repayment. CLF lends to PrLFs for onward lending to SHGs against appraised MCP. Managing CIF so that all our SHGs and members get loans as needed and our institutions run successfully is important.

Generally, a PrLF may receive upto Rs.5,00,000; an SHG can access Rs.50,000-1,10,000 as CIF loan. First 3-5 priority members receive the loans from this amount. Rest of the members get CIF loan on rotation basis. The credit disbursement and repayment plan is recorded in the minutes of the meeting of SHG/PrLF.

*We note that CIFSC is a grant to CLF. However, this is a loan to PrLFs, SHGs and members. CLF lends to PrLF for onward lending to SHGs for further lending to members. Suggested repayment instalments and interest rates are indicatively as follows -*



- iii. **CIF-Livelihoods Fund (LF)**, capitalized by any Institution of the Poor against business plan (to meet the deficit, if any)

**Bank Credit Linkage**

Bank Linkages can augment the funds with SHGs to give us more funds, as we require, as loans. This is possible only if our SHGs practice *Panchsutra* and are in 'A' grade.

**Credit Linkage Processes in SHG:**

- An eligible SHG (which is utilizing its available funds at least up to 80% and at least 60% of the members have availed loans at least once) discusses the need for Bank

Loan to take loan to the tune of estimated credit need in its meeting and a resolution is passed to that extend minuted.

- It prepares a simple credit request, and submits the filled-in Bank Loan application, along with the MCP, if available/warranted, to concerned bank branch, duly taking the acknowledgement/receipt for the same from the bank branch.
- We (SHG) take the help of PrLF/CLF/Bank Mitra/Other Cadre/BMMU, where required
- PrLF/CLF/Bank Mitra follow up with bank branch for sanction of loan continuously.
- On sanction of the loan, SHG withdraws money from our loan account within 3 working days. SHG repays the instalments regularly to the bank.
- If the bank sanction cash credit loan, SHG withdraws amount as required from time-to-time and repays as it pools up repayments from members.
- SHG may also make a credit request to the bank even if earlier loan is outstanding.
- PrLF/CLF monitor status of bank loan applications, sanctions, amount withdrawals, utilization, repayment and receipt of **interest subvention** amount.
- PrLF/CLF pursues wilful defaulters to repay.

CLF regularly participates and presents bank-wise Bank Linkage progress report and demand in Block Level Bankers' Committee so that our SHGs access Bank Linkages as required. CLF, further, facilitates district level bankers/branch managers/officers to attend our PrLF/CLF meeting. CLF also facilitates that all members of SHGs covered under life insurance, asset insurance and other insurance schemes/programmes/mutuals. CLF also deploys Bank Mitra(s) to service members, SHGs, PrLFs etc., on banking area and Bima Mitra(s) to service in the insurance area. In addition, CLF may borrow in bulk, and lend to SHGs; function as a Banking Correspondence Agent etc. Federation at Block/District/State that may emerge to provide financial services as a Bank.

*Apart from annual statutory audit, CLFs/PrLFs ensure peer audit (through Community Auditors developed from Active Women/Bookkeepers), internal audit and social audit of various financial transactions/activities and monitoring utilization of loans.*

*Further, our PrLFs and CLFs facilitate all members to open individual bank accounts, obtain Aadhaar Cards so that they can access the bank services individually and access individual benefits through convergence. PrLF/CLF deployed Community Trainers take up **Financial Literacy/Sensitization Drive** as soon as the mobilization begins. This drive covers –*

- providing comparative knowledge about various financial products/services available (from savings to credit to insurance etc.) in the market, the processes involved to access them, cost-benefit analysis and suitability to our specific context(s);
- preparing us (members) to anticipate life cycle needs and deal with unexpected emergencies, giving orientation to manage available individual/family financial resources and accessing tailored/customized services from our institutions and other service providers.

### **Convergence**

We and our institutions seek our rights, entitlements and schemes.

## Convergence with Various Departments

Sector	Key Areas	Schemes / Programs	Department
<b>Health &amp; Nutrition</b>	HSC/SC/CHC VHSNC AWC PDS Mid-day meal	NRHM  ICDS TPDS MDMS	Health & Family Welfare  WCD Food & Civil Supplies Education
<b>Water &amp; Sanitation</b>	Safe drinking water, Toilets, Drainage	SBM (G)	RWS / RD
<b>Employment &amp; Livelihoods</b>	Wage Employment Self-Employment Skills SME Land Irrigation Agriculture & allied NTFPs Non-Farm	MGNREGA RSETIs, KVIC DDU-GKY, PMKY ITI, Polytechnics Land distribution Watershed Mission ATMA, KVK, MKSP MKSP SVEP	Rural Development MSME RD/Agriculture Technical Education Land Resources, Revenue Irrigation Agriculture Forest Department Industry Department
<b>Shelter</b>	Housing	IAY (Housing for all)	Rural Development
<b>Violence &amp; Protection</b>	Law & Order Domestic violence  Prevention of sexual harassment Violence against SC/ST Child Labour & Rights Bonded Labour	Police Mitra Social Justice Committee Free legal aid  NCLP/Child Marriaage Bonded Labour Rehabilitation Scheme	Home Social Justice/Welfare  Women & Child Welfare Tribal Development Labour Dept./ W& CD Labour Dept.
<b>Social security</b>	Pensions, Insurance Maternity entitlement	NOAPS, RSBY, IGMSY (Indira Gandhi Matritva Sahyog Yojana), NSAP, Atal Pension Scheme	RD/Social Justice/Revenue Finance Social Justice/Welfare Health
<b>Education</b>	Literacy, Schools, Vocational & technical education ST/SC Education	SSA, RMSA  SC/ ST Pre & Post Scholarship Program	Education  Social Welfare/ Tribal Affairs
<b>Financial services</b>	Savings Access to credit Insurance	MUDRA, RMK, KCC, Interest subvention PMJDY, PMJJBY, PMSBY, RSBY	Finance, NABARD, RBI, Banks
<b>Infrastructure / community assets (road, energy, market, etc.)</b>	Roads Energy Markets Community Buildings	PMGSY, Village Haats RBMRS MGNREGA	Rural Development
<b>Local governance</b>	Grama Sabha Mahila Sabha GPDP	PRI, GPDP, IPPE-II IAP (Integrated Action Plan)	RD & PR
<b>Forest &amp; Environment</b>	Forest Protection and Afforestation. NTFPs	FRA (Forest Rights Act) NAP CAMPA	Forest Department

We make VRP and Convergence Plans (Household Plans pooled up and coupled with SHG Plans and PrLF plans) at PrLF and consolidated at GP level so that we negotiate with GP to

allocate a part of GPDP to meet our specific needs and/or contribution to our institutions. We dovetail the Convergence Plan into right, entitlement, or scheme-wise and make a demand and seek access.

**Specific steps in Convergence Planning and rolling-out** include –

- Sensitize members about rights, entitlements and schemes; eligibility; access process
- Target at least one-deprived and auto-included families, use PIP-PPA, MCP, VRP, IPPE-2 Plan data, and develop plans at household level
- Prioritize the household plans in the SHG and add SHG level activities
- Pool up household plans and SHG plans at PrLF level and add village level development plans using resource mapping, vulnerability and livelihoods analysis
- Pool up at GP level, prioritize demand and negotiate with GP and Gram Sabha to dovetail a part of GPDP for this purpose; incorporate in plans of various schemes that are routed through/influenced by GP; dovetail plans for departments/schemes and seek access at GP level and/or Block level (like health plan, education plan, credit plan, land development plan, irrigation plan etc.)  
*See Convergence Table.*
- Join Convergence Committee at GP level and Block level and pressurize to deliver the demand.



## 4. Our Community Cadres

Our Institutions are our platforms of planning, implementing our plans and accessing our rights and entitlements, and therefore improving our livelihoods, lives and well-being. They take us out of poverty. In this effort, we and our institutions need various rigorously trained and competent community cadres – bookkeepers active women, leaders, volunteers, paraprofessionals, service providers, retained cadres, resource persons, trainers, facilitators, community hired staff/professionals etc.

Community cadre are identified, from amongst us in general and from our poorest and vulnerable members in particular, and engaged by our Institutions (SHGs/PrLFs/CLFs/BLFs). The Cadre is accountable to us and our institutions. The services of the Cadre are renewed against satisfactory objective performance assessment score.

**Cadres** at various levels -

Level	Staff	Resource pool
<b>SHG</b>	SHG Bookkeeper	SHG Leader
<b>PrLF</b>	Active Woman/Community Facilitator/ Community Mobiliser PrLF/VO Accountant/PrLF/VO Bookkeeper /Sr. Bookkeeper	Gender Point Person, Community Food, Health, Nutrition & Water Sanitation Activist Anganwadi Worker, ASHA worker Gender Forum Member PrLF Leader, Subcommittee member Community Volunteer
<b>CLF</b>	CLF Accountant/ CLF Bookkeeper CLF Coordinator(Sr.CVs)/CLF Manager/ CLF Activist	Community Auditor Livelihoods Resource Person/Krishak Mitra /Krishak Sakhi/Prani Sakhi/Pashu Sakhi etc. Community Resource Person Senior Community Resource Person Project Resource Professional Resource Book Keeper Community Trainer/Facilitator for Grading, MCP/MIP, PIP-PPA, VRP, Convergence Planning etc. Bank Mitra/Bank Sakhi Bima Mitra CLF Leader, Subcommittee member Community Volunteer

*We identify, train and nurture at least 1 cadre for 10 members. This does not include Bookkeepers@1 per SHG.*

*Preference is to take SHG Members from Poorest and Vulnerable Groups and Communities.*

*SHG Bookkeeper is trained for 10-15 days. Other cadres are trained for 50-100 days, including classroom, immersion, exposure visit, attachment, apprenticeship and practice.*

### SHG Bookkeeper

- Ideally - One per each SHG; an SHG member with 3R (Read, Write, Arithmetic) Skills;
- Selection by consensus of all members of SHG, within two weeks of formation/revival;
- In the absence of a suitable SHG member, a member of other SHGs or from the families of SHG members is selected;

- Responsibilities – Attend in all SHG meetings and write minutes; update all the books of SHG in the meeting itself; support SHG in all its activities;
- Renewal of services subject to satisfactory performance;
- Training - practice based, intensive training on book keeping in 3 spells (10-15 days, initial and refresher);
- Remuneration – paid by SHG, as negotiated, up to Rs.50 per meeting/week.

#### **Active Woman/Community Facilitator/Community Mobiliser**

- Ideally an SHG member with 3R Skills, Articulation/Communication Skills and Mobility;
- Preferred – Poorest/Vulnerable, role model from an 'A' grade SHG;
- Behavioural Competencies - Sensitivity to other poor and vulnerable; Patience; Learning oriented;
- Identified during the initial mobilization drive in the village initially; later, by the leaders of SHGs in the village/PrLF through consensus;
- 3-6 Volunteer Active Women are identified per 10 SHGs who in turn graduate into Community Facilitators/Community Resource Persons;
- Responsibility - Attend and facilitate SHG meetings; Follow-up on practice of Panchasutra; Handhold/Train weak SHGs; Form new SHGs/revive existing SHGs; Support in MCP, PIP-PPA, VRP, Convergence Planning etc.; support subcommittees; take up other tasks as they emerge/as assigned by SHGs/PrLF
- *3-4 Active Women to emerge as **Community Facilitator/PrLF Activist (for inclusion and mobilization), Gender Point Person, Health/FNHW Activist and their services are taken as retained persons or as and when required.***
- Renewal of services subject to satisfactory performance, as reviewed by PrLF;
- Review – monthly in PrLF EC meetings;
- Training – 50-60 days in multiple spells, including attachment with CRP Team, exposure/immersion, and classroom inputs on SHG-PrLF processes, bookkeeping, participatory processes and planning;
- Remuneration – initially as volunteer → meeting actuals; subsequently as decided by SHG leaders/PrLF, up to Rs.150 per day/Rs.1500 per month.

#### **PrLF/VO Assistant/Accountant/Bookkeeper or Senior Bookkeeper**

- Ideally, an SHG member or a family member of SHG Member in the village, with 3R Skills and at least 6-month experience as a SHG bookkeeper
- Selected, engaged and paid by the PrLF
- Renewal of Services on a satisfactory performance review
- Responsibilities – keep/update PrLF Books and keep track of all financial transactions; assist PrLF leaders/office-bearers, subcommittees and forums in meetings; monitor the quality of bookkeeping in SHGs; train/support the SHG bookkeepers
- Training –15-20 days in two spells, on PrLF processes, training, bookkeeping and auditing, in addition to immersion/exposure visit
- Remuneration – negotiated by PrLF, up to Rs.1500 per month.

### **Community Auditor (CA)**

- SHG Internal Auditor - SHG Bookkeeper, trained in auditing (performance and financial audit), along with 1-2 SHG members, is charged with auditing other SHGs in the village. PrLF Bookkeeper oversees the entire process. An audit fee, up to Rs.100/SHG may be collected from SHG. The exercise includes -
  - Audit – correctness of books; processes in the SHG vis-à-vis stanadrad processes; practice of Panchasutra; leadership rotation; prioritization; MCP Processes and their implementation; loan decisions; loan utilization by members; member awareness on various SHG, social and livelihoods issues etc.
  - Update the books and make the annual/periodic financial statement(s)
  - Debrief finding to the SHG on completion of the audit
- PrLF Internal Auditor – PrLF/VO Bookkeeper, trained in auditing (performance and financial audit), along with 1-2 PrLF leaders, is charged with auditing other PrLFs in the Cluster. CLF Bookkeeper oversees the entire process. An audit fee, up to Rs.300/PrLF may be collected from PrLF. The exercise includes -
  - Audit – correctness of books; processes in the SHG vis-à-vis stanadrad processes; practice of Panchasutra; leadership rotation; prioritization; MCP Processes and their implementation; loan decisions; loan utilization by members; member awareness on various SHG, social and livelihoods issues etc.
  - Update the books and make the annual/periodic financial statement(s)
  - Debrief finding to the SHG on completion of the audit
- Renewal of services subject to satisfactory performance review by PrLFs/CLF
- Training – practice-based 10 days, apart from apprenticeship
- Remuneration – paid by SHG/PrLF based on the audit, up to Rs.500/audit, although it is commissioned by CLF

### **CLF Accountant**

- Ideally, an SHG member in the Cluster, studied at least up to 12<sup>th</sup> Standard (Commerce), with 6-month experience as PrLF bookkeeper
- Selected by CLF through consensus
- Renewal of Services subject to satisfactory performance review by CLF
- Responsibilities – Anchor Finance, Accounts and MIS of CLF; Keep all the books of CLF Up-to-date; Track Funds and their use in CLF, PrLFs and SHGs, including CIF, VRF, RF, Bank linkages, savings etc.; Support CLF, PrLF and SHG audit in the cluster; Keep the MIS up-to-date; Assist the Office-bearers, Subcommittees and Gender Forum in various CLF activities/ processes; track identification, training, deployment and payment to Cadres; track and analyse the PrLF performance through Monthly Progress Reports; Generate required reports; track Capacity Building activities and costs
- Training – 15-25 days training in 3 spells, on CLF processes, finance and accounts, MIS, reporting, tally, MS Office etc., apart from immersion/exposure/ apprenticeship
- Remuneration – to be negotiated by CLF, up to Rs.6000 per month.

### **CLF Coordinator/CLF Manager/CLF Activist (Senior CV)**

- Ideally, an SHG member in the Cluster, studied at least up to 12<sup>th</sup> Standard, with communication, participatory training skills, team management skills and conceptual clarity, and 6-month experience as Cluster Coordinator, PRP, Resource Bookkeeper or Senior CRP, or 1-year experience as active CRP
- Selected by CLF through consensus

- On appointment, she loses the right to be an office-bearer in any of our institutions
- Renewal of Services subject to satisfactory performance review by CLF
- Responsibilities – Lead the CLF Team that supports EC and Subcommittees; Participate in various reviews and meetings in CLF and support the office-bearers, subcommittees and forums; anchor the capacity building in CLF, PrLF and SHGs for members, leaders, cadres and other stakeholders; Nurture and deploy Community Cadres and track their performance; Improve the capacity and sustainability of CLF, PrLFs and SHGs; Anchor implementation of CLF Annual Plan and report progress to EC regularly; and Support the Convergence with Banks, GP, other departments/organizations, and other stakeholders
- Training –Comprehensive 15-25 days training in 3 spells, on CLF processes, Participatory Training, Management and Leadership, Reporting etc., in addition to immersion/exposure visit and apprenticeship
- Remuneration – to be negotiated by CLF, up to Rs.12000 per month.

#### **Bank Mitra at CLF/Bank Branch**

- Ideally, 10+2 Standard Pass Active Woman, SHG Member and/or PrLF/SHG bookkeeper, with 3R Skills, bookkeeping and communication skills, familiarity with banking, 1-year experience with SHGs and willingness to travel and interact with SHGs, PrLFs, CLF and Bankers
- Responsibility – Facilitate/support SHGs/PrLFs/CLF in accessing banking services and linkages, including opening account, documentation; in situ documentation support to Institutions and liaison/coordination with Banks; participate in branch level and BLBC meetings; facilitate/support in financial literacy to SHG members; monitor loan/CCL sanction, disbursal, utilization and repayment; keep CLF informed of the progress.
- Selection, engagement and deployment by CLF, partial financial support from bank to meet the remuneration
- Renewal of services is subject to satisfactory performance assessment
- Training –10-15 day training on financial management, financial literacy and banking etc., in addition to immersion, exposure and attachment/apprenticeship
- Remuneration – up to Rs.3000 per month, with a possible provision for incentive for bank linkage, may be upto 0.1-0.5% of the amount.

#### **Bima Mitra at CLF**

- Ideally, 10+2 Standard Pass Active Woman, SHG Member and/or PrLF/SHG bookkeeper, with 3R Skills, bookkeeping and communication skills, familiarity with insurance, 1-year experience with SHGs and willingness to travel even at odd hours and interact with bereaved families, SHGs, PrLFs, CLF and Insurers
- Responsibility –support in insurance literacy and coverage under insurance schemes/mechanisms, mutual and social security; monitor renewal of insurance; liaison with institutions and insurance agencies; anchor provision of immediate interim relief to bereaved families, and processing claim settlement; support in managing the call centre; provide MIS data on insurance and mutual.
- Selection, engagement and deployment by CLF, partial financial support from insurer to meet the remuneration
- Renewal of services is subject to satisfactory performance assessment
- Training – 10-15 day training on financial management, financial literacy and banking etc., in addition to immersion, exposure and attachment/apprenticeship
- Remuneration – up to Rs.3000 per month.

### **Livelihood Resource Person (LRP)/Krishak Mitra/Krishak Sakhi/Prani Sakhi/Pashu Sakhi**

- Ideally, best practitioner SHG member or family member of SHG member, with 3R Skills, communication skills and willingness to travel.
- May either be a retained Resource Person or a Service Provider, depending on the tasks
- May require multiple LRPs in a village, each servicing a portfolio of livelihoods activities/areas.
- Responsibilities - Facilitate livelihoods planning and interventions in gaps in the value-chains; support in collective action around livelihoods activities; provide/facilitate technical support to respective members in implementation; follow-up plans and provide trouble shooting support, whenever required; support MCP, PIP-PPA, VRP and Convergence Planning and roll-out; anchor for Convergence with the concerned line Departments/institutions; facilitate/support financial and insurance services for livelihoods; support MIS in the domain
- Training – 30-60 day training in multiple spells, including generic inputs on NRLM and technical inputs, in addition to immersion/exposure and apprenticeship; s/he needs to practice and demonstrate as best practitioner.
- Remuneration – service charges to be fixed by PrLF/CLF, based on the service.

### **Community Resource Person (CRP)**

- Ideally, an SHG Member successfully moved/moving out of poverty; an experienced and rigorously active woman or a bookkeeper or an activist or a best practitioner, with 3R Skills and Communication Skills, and ready to travel, stay outside her villages preferred. She should have -
  - Attended at least 50 weekly meetings of SHG that practices Panchasutra
  - Taken 3-4 doses of loans, total amount exceeding Rs:25000/- from SHG
  - Not defaulted
  - Undergone 25-30 day training, on CRP protocols and participatory training, apart from immersion and apprenticeship
- CLF takes the support of Mission in selection.
- Responsibilities – Part of CRP Team taking up CRP rounds for mobilization drive; or support in a particular specialist thematic work; the tasks as part of the CRP round include – forming/reviving SHGs, training SHG members and bookkeepers, conducting PIP-PPA, etc.
- Remuneration – as fixed by CLF/SRLM from time-to-time, up to Rs.400/day, apart from paying/reimbursing actual travel, stay, food and related costs

*More experienced CRP who has worked with PrLF, CLF and their subcommittees, is considered as **Senior CRP** and her services are used for Senior CRP Rounds for forming/strengthening PrLFs, taking up MCP, PIP-PPA, VRP, Convergence Planning etc. Her remuneration is slightly higher as compared to that of a CRP, up to Rs.600/day.*

*Some of them may not participate in the CRP Rounds and Senior CRP Rounds. They are groomed as Community Trainers.*

### **Community Trainer/Facilitator at CLF level**

- Ideally, a trained Senior CRP, CRP, Village level Activist, Active Woman, Bookkeeper or PrLF/CLF leader with experience, with 3R skills, communication/articulation skills and participatory facilitating/training skills and flair, and ready to travel and stay outside her village.

- CLF takes the support of Mission in selection.
- Responsibility/tasks - facilitate MCP/MIP, PIP-PPA, VRP, Convergence Plan etc.; train/sensitize SHG members, leaders and cadres on various aspects of institutions, funds/fund management, themes including Inclusion (Tribal, PwD, Elderly etc.), Gender, FNHW, Rights, Entitlements and Schemes, Financial Inclusion (Bank Linkage and Insurance), Livelihoods, Collectivization and Collectives etc.; facilitate immersion and exposure visits; plan and manage training; support in visioning, planning and rolling-out plans in PrLFs and CLF; handhold prLF and CLF in building capacity of SHG members, leaders, cadres etc.; support in running Community Training Centre and other CB Architecture.
- May be designated as Health/FNHW Facilitator, Gender Facilitator, Inclusion Facilitator, PwD Facilitator, Elderly Facilitator, Community Training Centre Coordinator etc., as felt necessary/deemed fit, by CLF.
- Training – 30-60 day training of trainers, in addition to immersion, exposure visit and internship/apprenticeship.
- Remuneration – up to Rs. 1000/day, negotiated and fixed by CLF.

#### **Professional Resource Person (PRP)/Resource Book Keeper/Sr. Book Keeper**

- Ideally, 12<sup>th</sup> pass 1-year experienced Community Trainer, Senior CRP, CRP, CLF Accountant, PrLF Bookkeeper, Active Woman, Leader or Community Volunteer with 3R skills, communication/articulation skills, participatory facilitating/planning/training skills and flair and bookkeeping and auditing skills, and ready to travel and stay outside her/his village for extended periods.
- She should have - attended at least 50 weekly SHG meetings, 12 PrLF meetings and 6 CLF meetings
- CLF takes the support of Mission in selection.
- Responsibilities –anchor the Cluster level activities; prepare villages for CRP and Senior CRP Rounds and follow-up; be with the CRP Teams in their rounds; support in preparing/completing MCP, PIP-PPA, VRP, Convergence Plan etc., and accessing funds and rights, entitlements etc.; liaison with banks; train the bookkeepers, PrLF bookkeepers, members, leaders and other cadres; support in forming/reviving and nurturing SHGs, PrLFs and CLF; nurture and manage cadres in the Cadres; facilitate planning and roll-out plans in SHGs, PrLFs and CLF.
- Training – 15-30 day training on Block Protocols, Processes and Modules in general and Tribal, PwD and/or Elderly Inclusion in particular, in addition to earlier training, immersion/exposure visit, attachment and internship/apprenticeship.
- Remuneration – up to Rs.12000 per month or up to Rs.1250/day, as fixed by CLF and Mission.

## 5. Building Our Capacities and Communitization

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We believe that our institutions are the foundation for transformation and progress in our lives. Our institutions serve as platforms for our plans and rolling-out the plans. For the same, capacities of our institutions need to be built. To manage our institutions, capacities of our members, leaders and cadres at various levels need to be enhanced. We understand that this Capacity building is a continuous process as we progress forward. We do not see Capacity building just as classroom training. It happens in meetings, reviews, campaigns, charts, songs, videos etc., and in planning and monitoring. It happens through visitors. It happens through immersion and exposure visits. It happens through attachments, internships and apprenticeships. It happens in visioning and planning. It happens when byelaws are discussed. It starts with mobilization and goes on.

We envisage every member, leader, cadre and staff to receive a minimum level of inputs on various aspects over a period of 3-5 years through the structured and planned CB Programmes – member - 100-150 hours; leader – 200-300 hours; cadre – 200-400 hours (includes 15-30 day attachment/apprenticeship); PRP/RBK/Staff - 500-600 hours (includes 30-45 day being with community and attachment/apprenticeship); and PRI Representatives and other stakeholders – 50-100 hours.

Apart from immersion/exposure/attachment, indicative structured CB for the institutions include –

SHG – Members/Leaders– 12 days and 50 hours in the meetings

- SHG, Panchasutra, Group Management, Grading, Funds, MCP, PIP-PPA, VRP, Financial Inclusion, Bank Linkage, Insurance, Financial Literacy, Poverty-Vulnerability-Gender-Livelihoods Analysis, Sensitization on FNHW, Rights, Entitlements and Schemes and Convergence, Federation (PrLF and CLF)

SHG – Leaders – 4 days on Bookkeeping, Federating Processes, Management and Leadership

PrLF – Leaders (Office-bearers, Subcommittee members, EC members) – 10 days, 24 hours in meetings

- PrLF Processes, Byelaws, Registration, Visioning, PIP-PPA, MCP Appraisal, VRF and CIF Management, VRP, Livelihoods Fund, Convergence, Working with GP/Gram Sabha, Audit, Social Audit, Inclusion, Social Action, Planning and Appraisal, Collectivization, Sustainability, Cadre Management, Management and Leadership, Subcommittee (thematic orientation)

CLF - Leaders (Office-bearers, Subcommittee members, EC members) – 10 days, 24 hours in meetings

- CLF Processes, Byelaws, Registration, Visioning, CIF Management, VRP Appraisal, Convergence, Social Action, Governance and Accountability, CB Architecture and Community Training Centre, Sustainability, Cadre Management, Management and Leadership, Subcommittee (thematic orientation)

Our institutions, PrLF and CLF, plan for CB for all our members, leaders in various committees at various levels. CLF runs a virtual (or otherwise) Community Training Centre to unfold these plans. It nurtures a pool of resource persons to take up training in the centre and in the villages and in the meetings of the institutions. It nurtures immersion sites. It manages deployment of community trainers/facilitators/resource persons. It offers

modules, material and tool kits to the community cadres so that CB continues seamlessly. The inputs that go to members, leaders and cadres in the initial meetings of our institutions are also included in our CB Modules. CB Calendar is developed and rolled-out. CB plan covers both generic and specific needs of the members, leaders, functionaries at various levels, at various required intervals, with varying dosages, with different durations. CB plan includes not only issues of governance but also issues of management of various committees, sub-committees, processes and protocols, and leadership.

### **Communitisation**

We are deeply committed to taking charge of our lives, livelihoods, well-being and poverty reduction, from the beginning of the mobilization. This is our agenda and we drive it. We increase the pace as we evolve, as we get more understanding, as we enhance our capacities, capacities of our members, leaders, cadres and institutions, and as the systems and mechanisms in the institutions get more stabilized. To hasten this, we begin this process of taking over, referred as Communitization, from the day the Mission initiates the work in the Block. It is in four parts –

- Positioning the staff (including Chief Executive, Coordinator or Manager) in CLF/BLF to take over all the activities the Mission staff carry out up to the Block level;
- Increasing the availability of trained and competent Community Cadres, including Community Resource Persons, and Community Trainers at various levels [1 per 10 SHG members, apart from Bookkeepers] and accelerating the saturated mobilization and creating institutional architecture up to Block level;
- Taking over all the activities, including mobilization, inclusion, sensitization, capacity building, planning, appraisal, linkages and convergence, and tracking progress of the members out of poverty, up to the level of Block. These activities include CRP rounds, Senior CRP rounds, and Community Trainer rounds locally and in other Clusters/Blocks; monitoring and nurturing SHGs, PrLFs and CLFs, and BLF; and cadre management and deployment. We plan, take funds from the mission, complete the planned activities and account for the funds and submit utilization. We continue to access the technical support from the mission staff/external professionals. Mission staff continues to offer mentoring/nurturing support. However, the tasks of Release of RF to SHGs, CIF-VRF to PrLFs, CIF-SC to CLFs and CIF-LF to any of our institutions remain with Mission.
- Facilitating our cadres/leaders/members to enter HR Structure(s) of the Mission at various levels, at Block and above, Convergence Committees, Grievance Redressal Mechanisms, and Mission Governance Structure(s).