



# CBO GOVERNANCE MANUAL

**A handbook for Community Based Organization to lead  
a collective movement for Poverty Eradication.**



Aajeevika  
National Rural Livelihoods Mission



Kudumbashree  
Kerala State Poverty Eradication Mission

**Kudumbashree National Resource Organisation**

keralanro@gmail.com | www.keralanro.org  
www.thekudumbashreestory.info

## Index

---

<b>1.</b>	<b>Introduction</b>	<b>4</b>
<b>2.</b>	<b>SHG</b>	<b>6</b>
2.1.	Structure	
2.2.	Members, Office bearers and Rights& Responsibilities	
2.3.	Functioning	
2.4.	Records & Registers	
2.5.	Action plan	
<b>3.</b>	<b>Federations</b>	<b>27</b>
3.1	Village Organization	
3.1.1	Structure	
3.1.2	Members, Office Bearers and Rights& Responsibilities	
3.1.3.	Functioning of the VO	
3.1.4	Records & Registers	
3.1.5	Action plan of VO	
3.2	Village Organisation Co-ordination Committee	
3.2.1	Structure	
3.2.2	Members, Office bearers and Rights& Responsibilities	
3.2.3	Functioning	
3.2.4	Records & Registers	
3.2.5	Action plan	
3.3	Cluster Level Federation	
3.3.1	Structure	
3.3.2	Members, Office bearers and Rights& Responsibilities	
3.3.3	Functioning of CLF	
3.3.4	Records & Registers	
3.3.5	Action plan	
<b>4.</b>	<b>Election</b>	<b>69</b>
<b>5.</b>	<b>Grievance Redressal Mechanism</b>	<b>70</b>
<b>6.</b>	<b>PRI-CBO Convergence</b>	<b>72</b>
6.1	Gram Panchayat Co-ordination Committee	



# 1. INTRODUCTION

Collectivism has been an effective mode for creating a sense of citizenship among the people and involving them in working towards one shared goal of local development. It gives the members a sense of belonging, promotes unity and aims at improving the social and physical mobility of its members. It empowers its members economically, socially and politically while keeping up the interests of all in the group.

From this spirit of collectivism, the concept of formation of SHG arose. Conceptual understanding of a SHG is that a group of women come together and attend regular meetings to participate in the thrift and credit activity. But the potential of a SHG is so much more than this basic notion. A SHG enables women to become self-reliant, develop inter-personal skills and recognize the importance of the role and the contribution they can make to society. It's an institutional mechanism for developing their capabilities through collective and social action. It will help the poor to access their right and entitlements and this knowledge will further help them to improve livelihood options.

The concept of SHG and federations has received tremendous welcome in the villages of India. Women becoming the axle of poverty reduction programmes have contributed much towards community development and uplifting of the poor. A strengthened CBO contributes to women empowerment. Empowered women access their rights and entitlements, thereby contributing to poverty reduction.

Being in a SHG gives them knowledge, capability and confidence. Confidence gives them the ability to move out and occupy public spaces. This physical access enables them to interact with institutions, negotiate for the space, debate and discuss build their knowledge. The knowledge and increased confidence gives them the ability to initiate and manage their own programmes. This space gives them the capability to involve in local governmental space and fulfil their role as active citizenry.

But to protect the purity and sanctity of SHGs, it is necessary to make their functioning transparent to all its members as the structure is informal in nature. Therefore the organisational set up has to be fortified for the sustainability of the organisation and to avoid scepticism, debate, complaints etc. Effective participation of the members is required to set ground for a democratic set up within the SHG network. This will not happen overnight. There is need for well-framed guidelines on functioning of the system, record keeping etc. and bringing in self-governance and sustainability in the SHG and federations. These set of values and procedures nurture the democratic capabilities and strengthen the grass-root democracy.

This manual is an operational guide for facilitating good functioning of SHG and federations.

It is envisaged as a material for handholding SHG on their roles and responsibilities, day-to-day functioning, self-governance mechanism, working with the local governments for poverty reduction etc.

It is prepared in the light of various SHG movements in the country and from the experiences of Kudumbashree NRO in its partner states. The roll out of this manual has to be in accordance with the Community Operational Manuals of respective SRLMs and the guidelines of DAY-NRLM.

## **Structure of the Manual**

This manual focuses on SHG and its federations. Each of these chapters are structured to discuss on the following components

- Members, Office-bearers, Rights & Responsibilities at each level of the organisation.
- Functioning and governance process of the Organisation.
- Management systems such as Records & Registers.
- Action plan by SHG- Federations.

We believe, this manual will help the CBO and its support structures to get a nuanced understanding about its functioning and help them conduct trainings for streamlining of the CBO network.



## 2.SELF HELP GROUP

### SHG (Self-Help Group)

Self Help Group (SHG) is a strategy conceived to reduce poverty and empower women. It provides a space for women where they can enhance their democratic capabilities, access their rights and entitlements, create political consciousness and provide women an opportunity to work for the development of their own community, make more informed decisions

Regular thrift and credit activity along with the bank linkages help women in solving their short term needs. All members of the SHG might not be using the loan amount (as it will be divided among the neediest based on the decision in their meeting). But they share equal responsibility towards the bank for the loan. This is based on the trust they develop from the regular meetings.

SHG enhances intellectual, social and physical mobility that brings in confidence in the women. Going to the banks or other institutions, familiarization themselves with the various processes are some of the examples of how women capabilities are enhanced.

### 2.1 Structure

The rural poor women with special focus on vulnerable or poorest of poor women in the community are identified by the members of the community through a community identification process (Participatory Identification of the Poor) developed by NRLM. These women are then collectivised in a group called SHG which consists of 10 to 20 women. SHG is an institution which aims at the socio-economic and political betterment of the vulnerable and marginalized sections of the society. The members of group are women aged 18 years or above, representing a family.

*Note: The Participatory Identification of the Poor is based on the SECC data and particular focus is given on vulnerable sections like Scheduled Castes(SC), Scheduled Tribes(ST), Primitive Tribal Groups(PTG), single women and women headed households, Persons with Disabilities(PWD), landless immigrant labour, isolated communities and communities living in remote, hilly and disturbed areas.*

**SHG Committee:** - The SHG committee is term used for the SHG itself which consists of all the members in the SHG.

**SHG Office bearers:** - They are the elected representatives from the SHG Committee. Office bearers are as follows

- President
- Vice President
- Secretary
- Treasure (if applicable)

*Note: The above mentioned list of Office Bearers will differ based on the State*

**SHG Executive Committee:** - Members of the Executive Committee are as follows

- SHG Office bearers.
- 3 volunteers

**Volunteers:** - SHG is envisioned to work beyond the confines of thrift and credit activities and towards holistic development of the group and the society. To make this vision a reality, the SHG are to focus of matters relating to health, education, social development, basic infrastructure, livelihood and micro finance etc.

To integrate these areas into the activities of SHGs, volunteers are to be selected. The volunteers will act as an interface between SHG and federations, Panchayats, financial institutions etc. If volunteers are not present in the existing SHGs, volunteers are to be selected from the SHG.

The list of volunteers is as follows

1. Livelihood Volunteer
2. Social Welfare Volunteer
3. Health & Education Volunteer

### General Framework

1. SHG must have 10-20 women members, aged 18 years or above. Each member of the SHG must represent a family. If any of the members of the SHG discontinues then another woman from her family shall be given the membership.
2. Every economically backward family in a particular community must be included in the SHG
3. All the decisions must be taken in the weekly SHG Committee meeting and not in Executive Committee meeting
4. Executive Committee meeting shall be called for decision taking for matters pertaining to preparation of draft Annual Action plan of SHG or GPDP Draft plan. Even this draft plan must be submitted during the SHG Committee meeting for approval.
5. If any member of the SHG cannot attend a meeting then another woman from her family can take part in the meetings, discussions and other activities.

### 2.2. Members, Office-bearers and Rights & Responsibilities

#### Who can be a SHG member?

1. Women from vulnerable and disadvantaged socio-economic background
2. Only one woman can represent her family.

### Who can be an Office-bearer?

1. Any member of SHG, who is willing to take the responsibilities of office bearer
2. Anyone from the SHG who can read and respond

### What are the rights and responsibilities at each level?

There are certain rights and responsibilities attached with members, office bearers and SHG as a collective. They are as detailed below:-

#### SHG Member

##### Responsibilities

- i. To attend and actively participate in the weekly meeting from beginning to end
- ii. To be punctual and reach every meeting before time
- iii. To express one's opinion openly and to take part in the decision making process.
- iv. To regularly check one's pass book and if some errors are found, inform others and get it corrected. Illiterate members are to be given assistance by literate members to check the passbooks.
- v. To check bank account pass book and other documents of SHG.
- vi. To pay attention to the reports that are being read, express one's opinion on it during the meetings.
- vii. To attend Gram Sabha, Palli sabha and Tola Sabha regularly
- viii. To participate in Women's Empowerment Programmes.

##### Rights of SHG members

- i. The right to attend every meeting and to host meetings based on rotation
- ii. The right to get the pass book updated by the secretary after each payment.
- iii. The right to be informed about the activity and finance report of the SHG.
- iv. The right to check the documents, accounts and registers of SHG.
- v. The right to receive credit from the group after satisfying the eligibility criteria
- vi. The right to place one's opinion on the subjects discussed in the meeting and to debate for the difference of opinion placed.
- vii. The right to be informed about Revolving Fund, Community Investment Fund and other micro finance facilities.
- viii. The right to contest for elections of Village Organization /Ward Level Federation, Gram Panchayat Level Federation/Gram Panchayat Coordination Committee, Cluster Level Federation and to elect office bearers of SHG.

### Responsibilities of SHG Office bearers

#### 1. President

- i. To oversee the governance activities of SHG.
- ii. To chair the SHG meetings.
- iii. To ensure that all the members of SHG are given equal importance and opportunity to participate and take part in discussions, decision making etc.
- iv. To ensure that the financial statement of SHG is presented in the meeting.
- v. To reinstate the decisions taken by the committee after each discussions.
- vi. To handle the joint account of SHG (in the name of President and Secretary) carefully with respect to the decisions taken by the SHG.
- vii. To take the lead role and motivate the members for doing the core activities of SHG.
- viii. Provide information for RTI.
- ix. To decide with the secretary about the meeting of Executive Committee for the preparation of draft Action plan of SHG. Submit the draft in the SHG Committee for discussion and approval.

#### 2. Secretary

- i. To share the responsibility of day to day governance activities of SHG with president.
- ii. To prepare and safeguard all the necessary account books, registers and other records of SHG.
- iii. To take the responsibility of handling all the assets of SHG for the SHG Committee.
- iv. To call for the meeting, prepare the minutes and reports of the meeting with the agenda.
- v. To prepare and safe guard the activity reports, income-expenditure statements, balance sheets, meeting reports, account books, registers and annual budget of the SHG. To submit the same whenever and wherever it is necessary.
- vi. Secretary shall have the responsibility of all the money matters dealt by the SHG. She should present the concurrent financial status (amount of thrift collected, credit and loan repayment) of SHG in the weekly meeting before the meeting getting dispersed.
- vii. To undersign for the official records/vouchers/receipts of SHG.
- viii. To keep right receipts/vouchers and other required documents of the money paid from the SHG account.
- ix. To enter right details in the SHG passbook and to keep the pass books and cheque books of SHG in safe.
- x. To submit the required documents/accounts/reports to be submitted to the community federation in time.
- xi. To get approval for the annual action plan prepared and approved by the SHG committee from the federation (VO/WLF).

#### 3. Livelihood Volunteer

- i. To help the President and Secretary for the effective functioning of micro finance activities of SHG.
- ii. To help find for employment opportunities for improving the income of SHG members.
- iii. To engage in activities to support the members for opening enterprises, make profits from it etc.
- iv. To ensure that eligible families are included in the SHG.
- v. To keep the members aware on different subsidies/support/aids from SRLM, Panchayat and other institutions for Micro Enterprises. To inform the members about different employment opportunities with these agencies (DDUGKY, other skill development programmes, trainings etc.)



- vi. To support SHG entrepreneurs in conducting fares and other marketing programmes.
- vii. To create awareness on MGNREGS programme among SHG members and facilitate them for the participation.
- viii. To prepare and submit the livelihood plan to incorporate into the Action Plan of SHG.

#### Activities performed by Livelihood Volunteer

To coordinate the SHG level micro-finance activities, secretary of the group will be responsible. Secretary will act as a liaison between SHG and CBO federation, financial institutions etc. to avail the RF, CIF and other facilities if any. The livelihood promotion volunteer will have to support the secretary in these activities. It is the duty of livelihood promotion volunteer to find and encourage the group members to take up some income generation activities, promotion and support of existing livelihood activities etc. For the optimum utilization of different financial and other supports, livelihood promotion volunteer has to coordinate with the group with federation and other development agencies. There should be a channel of communication to keep the members updated with available schemes, grants/funds from the panchayat and departments such as agriculture/veterinary etc. etc.

#### 4. Social Welfare Volunteer

- i. To ensure the inclusion of truly needy SHG members under various Central and State specific social assistance programmes for instance pensions, grants etc.
- ii. To assess the infrastructural needs of the SHG families including housing, electricity, safe drinking water, sanitation facilities etc. and to take initiatives to make it accessible.
- iii. To ensure the support from Panchayat and other institutions.
- iv. To ensure active participation of SHG members in the developmental activities and organize awareness campaigns if needed.
- v. To prepare a draft plan of basic infrastructural needs of the area covered by particular SHG and social assistance (pensions etc.). The members will incorporate this plan in the Action plan of SHG and then the VO plan.

#### Activities performed by Social Welfare Volunteer

'Self- Help Groups'-by the term itself conveys the idea of helping each other. SHGs have to take initiatives for the inclusion of physically/mentally challenged, abandoned and vulnerable part of the society in to the safety net of developmental agencies. Care for the poor and needy through palliative care programmes, prevention of atrocities on women and children are the areas in which SHG women have to intervene. Organize and conduct activities for the holistic development of children, prevention of school drop outs, working for the improvement of health and sanitation of the community are also vested with the SHGs. This can be fulfilled by working close with the support structures including ASHA workers and Anganwadi workers.

#### 5. Health & Education Volunteer

- i. To assess health related issues of the members of SHG and coordinate with ASHA worker or Anganwadi worker for the same.
- ii. To associate with PHC/ ASHA worker to provide necessary aid for the SHG family
- iii. To create awareness on prevention of diseases in SHG families
- iv. To ensure 100% vaccination of SHG children, pregnant and lactating women regularly
- v. To ensure that quality of nutritious food is being served from the Anganwadi to the beneficiaries.
- vi. To ensure the access to safe drinking water, sanitation facilities for the SHG families
- vii. To create awareness on the importance of individual, familial and environment hygiene.

- viii. To prepare the Health plan of SHG and incorporate the same into the Action plan of SHG.
- ix. To ensure 100% school enrolment among SHG children. To work with the school for retention of children, prevention of drop outs, to support and motivate children for doing extra-curricular activities and organise activities for their holistic development.
- x. To create awareness on the importance of education and health of adolescent children.
- xi. To motivate the SHG members for taking part in school PTA meetings, to nurture reading habits of SHG members
- xii. To facilitate and promote adult literacy programmes for SHG women.
- xiii. To monitor functioning of education and health institutions in the village and represent SHGs in various forums associated with them.

#### Activities performed by Health & Education Volunteer

SHGs should be able to identify the infrastructural needs of their locality and thereby they can include it in GPDP or can be presented in the GS. Shortages in anganwadi, primary schools, community halls, Panchayat building, roads, primary health centres and its sub centres, lack of safe drinking water, irrigation canals, electrification of households, construction of house for the poor etc. can be included. This should be done under the coordination of volunteer for basic infrastructure.

#### Rights of SHG Office bearers

- i. Rights of the SHG member will also apply to an Office Bearer
- ii. The right to represent the SHG at different platforms with the consensus of SHG committee and its federations.
- iii. The right to be informed by the VO and other federations.
- iv. The right to attend the VO General Body Meeting.

#### Responsibilities of SHG as a Collective

- i. To conduct weekly meetings without a fail.
- ii. The records, registers and files of SHG must be maintained in the prescribed format given by SRLM.
- iii. To ensure that all the money (including thrift, credit repayment, interest etc.) collected by the SHG is deposited in the bank.
- iv. To ensure the active participation of SHG members in the Gram Sabha, Palli Sabha and Tola Sabha
- v. To ensure that the poverty reduction programmes are implemented effectively
- vi. To plan and work towards their own initiative for reducing poverty and village development
- vii. To organise and carry out programmes or activities of women's empowerment
- viii. To liaison with the financial institutions for micro credit activities of SHG, to re-issue loans etc.
- ix. To organise trainings for members to carry out micro-financial and entrepreneurial activities effectively
- x. To prepare and submit the Action plan of SHG in the committee meeting for approval and then submit it to the respective federation

### 2.3. Functioning of the SHG.

According to National Rural Livelihood Mission principles, a SHG can effectively function if the Panchasutra is followed. The Panchasutra is as follows:

**Weekly meeting:** The meetings of SHG should be regular and undertaken at each member's house in a rotation basis. This process will help each member to be aware about conditions of other members in the SHG. As a result of which family members become more sensitive to the functioning, purpose and objective of SHGs which in turn brings the SHG members closer. Welcome speech will be delivered by the host of that particular meeting.

**Regular saving:** The thrift amount of the particular group has to be rotated among the members as credit. This is one of the essential activities required for the economic empowerment of the women. The loan applications have to be submitted to the group and based on the priority list, decision will be taken.

**Regular internal lending:** The thrift amount of the particular group has to be rotated among the members as credits. This is one of the essential activity all SHGs have to take up for the economic empowerment of the women. The loan applications have to be submitted to the group and in accordance with the priority list, decision has to be taken.

**Regular repayment:** Both bank and internal loan must be remitted to the concerned party in instalments mutually agreed upon by the concerned parties. For this, peer monitoring has to be carried out at each SHG meeting.

**Regular book keeping:** - All the books of accounts are to be updated by the secretary or the concerned appointed person right after each meeting. The minutes of the meeting, decision taken etc. are to be recorded and made accessible to all the group members.

*Note: Help of a Book-keeper can be sought if the SHG members are not capable to manage book keeping.*

#### Meeting Procedure:

- Prayer: - The meeting may start with a prayer song which is agreed by all the members of SHG.
- Welcome note: - should be given by the one who hosts the meeting. If the host does not change on a rotation basis, the welcome note has to be delivered on a rotation basis by the members.
- Report presentation: - Secretary of the SHG will have to prepare and present a report with details about the decisions taken during the previous SHG meeting. The thrift collected, repayment of loans and total repayment including fines, expenditure statement of the SHG (vouchers and bills to be shown to the members) etc. are to be included in the report. The report should contain the activities carried out/incidents taken place in their village that concerns them, current issues/news if any etc.

Discussion on the report: - After the presentation of report, a discussion based on the report has to be facilitated in the group.

Decision making:- If there are any issues or matters which requires decision making, which have to be taken up during the meeting and the responsibilities to resolve the issue must be divided and assigned among the members.

- Key note address: - : President of the SHG has to address the group and present the agenda of the current meeting. If the members want to include some more subjects in the agenda, group can think and decide upon it.

- Agenda Discussion and decision making: - The agenda of the current meeting has to be discussed in detail. This has to be followed by discussions and decision making. Each item on the agenda discussed and decided upon are to be noted in the minutes of the meeting by secretary or the concerned person.
- Thrift collection: - Thrift, loan repayment, fines if any etc. has to be collected and recorded in the appropriate books of accounts by the secretary. Members should get their thrift amount recorded in the individual pass book by the secretary. After thrift collection, the total amount collected for the week has to be announced for the information of all.
- Micro-credit activities- Applications for internal and bank loan have to be submitted after the thrift collection. The group should make a priority list for giving internal loans if there is more than one application. The secretary has to inform the group about the amount of loan given, repayment of the week etc.
- Minutes of the meeting: -It is very essential to maintain minutes, all the discussions, decisions and thrift amount etc. has to be recorded. It has to be prepared by secretary/concerned person during the meeting and should be read out to the group before winding up the meeting. It has to be undersigned by all the participants to avoid any disputes in future.

#### Audit mechanism:

Transparency and accountability are the corner stones of SHG functioning. To achieve sustainability and formality to the informal activities of SHG, it is essential to have a community monitoring right from the bottom level of CBO. An auditing team will be identified from the community for this purpose and required trainings and supports will be given to them by the SRLM till it become sustainable.

- All the activities of SHG should be transparent, for this the report presentation on weekly SHG meeting has to be continued without any fail. In this report, income-expenditure statement of every week, with the bills and vouchers has to be included. This is the transparent auditing mechanism for SHGs.
- SHG should undergo for an annual auditing of their accounts for every financial year ending on March 31st and the report to be submitted to VO and CLF.
- The audit team recommended by the BMMU/DMMU shall undertake the annual auditing.
- Each year, the audit fee for each unit must be submitted to the CLF/GPLF during the months of September and October with respect to the guidelines given by BMMUs.
- Every SHG member has the right to understand and evaluate the financial status of their SHG, VO and CLF.

#### Financial power of SHG office bearers

- Contingency fund of Rs. 200 to be made available with the secretary of every SHG for the use in times of emergency. For instance, matters pertaining to unexpected medical emergencies, other family expenses, deaths etc. could be considered for use of this fund.
- A SHG meeting can be called whenever there is an emergency at any member's house and needed financial assistance. Decisions regarding approval and release of internal loan to the particular SHG member will be made during the meeting. The contingency fund could also be used to meet immediate expenses until release of internal loan.
- For withdrawal of money from the bank, both the president and secretary should sign the cheque in the bank.

## 2.4. Records and Registers

The registers to be kept with the SHG are SHG membership Register, Minutes book, Savings Register, Internal Loan Register and Comprehensive Register

### SHG INDIVIDUAL MEMBER PASS BOOK

Every members of SHG will be given a pass book in which the details on all the financial matters by the respective member would be added by the SHG secretary. Details on thrift/ withdrawal, loan and repayment made in each instalment etc. has to be recorded in time to time with the presence of the member by the Secretary.

<b>PASSBOOK</b>	
Gram Panchayat: .....	
Ward:.....	
Name of SHG: .....	
Name of the Member: .....	
Membership Number: .....	
Date of Membership: .....	
Name of Nominee: .....	
Signature of Secretary: .....	

### DETAILS OF THRIFT / WITHDRAWAL

Date	Deposit	Withdrawal	Balance	Signature of the secretary

### DETAILS OF LOAN

Date	Loan amount	Repayment	Balance	Interest	Balance	Signature of Secretary

*NB: The first few pages in the SHG pass book will be thrift /withdrawal and the last will be details of loan.*

It is to be noted that withdrawals from the thrift is not entertained. The thrift amount should be rotated as loan among the SHG women. Each entry made to the pass book should be signed by the secretary the same day.

### 2. SHG MEMBERSHIP REGISTER

Name of the SHG: .....

Ward: : .....

Block: : .....

District: : .....

S. No	Name of Member	Membership Number	Date of Membership	Address	Category (SC / ST / OBC / Others)	APL/ BPL	Aadhaar number	Mobile Number

*Note : The details of existing members as well as the new entries are to be updated in the register time to time*



**3. MINUTES BOOK**

Date: .....

Place: .....

Meeting Number:.....

Chair:.....

Attendance: .....

Time:.....

- Agenda:**
1. Prayer
  2. Welcome speech
  3. Report presentation and discussion
  4. President's key-note
    - a. Agenda presentation
    - b. Add subjects to the agenda, if any
  5. Discussion on topics mentioned in agenda
  6. Decision taking on topics discussed
  7. Micro-finance activities
  8. Vote of thanks
  9. Minutes Presentation and approval
  10. National Anthem

Participation in Meeting

Name	Signature
1.....	.....
2.....	.....
3.....	.....
4.....	.....

Agenda topic:.....

Discussions:

- 1.....
- 2.....
- 3.....
- 4.....

Decisions taken:

- 1.....
- 2.....
- 3.....
- 4.....

Signature  
President

Signature  
Secretary

*Note: - According to the agenda, each subject discussed and decisions taken on it, have to be recorded in the minute book of SHG by the Secretary. It has to be duly signed by the members of the group the same day of meeting. Minute book is the officially recognized proof when the group members are confronted with issues and complaints in the future. So it is necessary to read out the minutes of the meeting for all the members before the meeting adjourns.*

**4. SAVINGS REGISTER**

NAME OF THE SHG: \_\_\_\_\_ MONTH: \_\_\_\_\_

Name	Opening Balance	Thrift							Withdrawal		
		Weekly thrift					Monthly thrift (3+4+5+6+7)	Total Thrift (2+8)	Date	Amount	Closing Balance (9-11)
		W-1	W-2	W-3	W-4	W-5					
1	2	3	4	5	6	7	8	9	10	11	12

*Withdrawal from the savings are not entertained. Opening balance is the amount of money with the SHG at the beginning of a month. This will be equal to the closing balance of the previous month.*

**5. INTERNAL LOAN REGISTER**

Amount to be paid back in the last month	Loan Given in this month					Total Amount (13+19)	Loan Repayment of this month					Balance to be repaid (20-26)	Interest	Amount to be repaid at the end of the month (27+28 or 27-28)		
	Total (14+15+16+17+18)						Total (21+22+23+24+25)									
	Wk 1	Wk 2	Wk 3	Wk 4	Wk 5		Wk 1	Wk 2	Wk 3	Wk 4	Wk 5					
13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29

*Note: - For getting internal loan from the SHG, a member has to put her application in the SHG meeting. SHG committee will have to decide on the application based on the requirement of loan and reason for taking a loan. If more than one member need loan, committee has to prepare a priority list and sanction the loan to the neediest.*

## 6. COMPREHENSIVE REGISTER OF SHG

Date	Income		Expenditure		Balance	Signature of secretary
	Head	Amount	Head	Amount		

Note: This is the income-expenditure statement of SHG. This register has to be updated regularly by the Secretary time to time.

### 2.5. Action Plan of SHG

The sum total of developmental activities and programmes to be planned and implemented by the SHG in a calendar year is called the Action Plan of SHG. It is also called Gram Panchayat Poverty Reduction Plan (GP2RP). The plan has to be designed in such a way that the activities can be kick started by April 1st and finish them by March 31st every year. Hence the planning procedures should start at the beginning of December (of the previous year) so that it can be finished in time.

Each SHG has to prepare an annual action plan which comprises of Social Inclusion, Livelihood and Entitlement. It is a demand plan put forward by the SHG to the VO thereby to the Panchayat. This is the demand plan of CBO which can be included in the Annual Action Plan of panchayat or the GPDP Plan. It is essential to prepare the action plan since it is the possible way of achieving the rights and entitlements of the community through a collective action. This will bring a platform for the community to collectively negotiate and demand their rights and entitlements.

#### Planning Procedure

- The Draft Action Plan has to be prepared by the end of December every year.
- Plan preparation should be done in a committee meeting with all the members of SHG. SHG volunteers have the responsibility of taking a lead role in the preparation of draft plan.
- A draft plan for each component (Livelihood and Entitlement) has to be prepared by the volunteers with the SHG committee.
- The consolidated plan of SHG has to be submitted to VOs after getting approval from the SHG committee.
- Once the action plan get final approval at the federation, this plan would be rolled out from April.

#### 2.5.1. Social Inclusion Plan

It is a Plan for inclusion of vulnerable people/household into SHGs under National Rural Livelihood Mission (NRLM). The objective of 'Social Inclusion Plan' is to collect information about the poor households who are left-out of the SHG network and sensitise the SHGs, VO

and the GP into bringing them into the SHG fold of NRLM. A discussion on being part of the SHG network and need for inclusion of people is initiated at SHG level in light of factors of vulnerability/exclusion in the particular village. The households identified by SHGs are verified by the VO and finalised at GP level. An inclusion proposal to accommodate the left-out households, either by adding them into the existing SHGs or by forming new SHGs will be the outcome of this exercise.

Name of the person who are left out of SHGs	Address

#### 2.5.2. Entitlement Plan

There are various entitlements SHG members are entitled to as citizens of this country. Such entitlements provide specific access to different institutions or services. As a collective it is the responsibility of SHG to ensure the availability of such benefits to all members. Here the access of SHG members to various entitlements like health card, ration card, bank account and Aadhaar card needs to be recorded.

##### 1. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

This part will be started with the basic discussion on the employment opportunities available in the village and how MGNREGS can be a different opportunity. It comprises of the demand for job card for all households in the SHG and demand for job for those who are interested in working for coming year. This can be used for the preparation of Labour budget of MGNREGS as well. Beyond an employment guarantee scheme, MGNREGS can be used for the development of various community resources and infrastructure.

The major points to be discussed as follows:-

- 1) Number of members who need to be added into existing Job Card:
- 2) Number of members who need a fresh Job Card:
- 3) Number of members who are ready to work:
- 4) Demand for Job

No. of days job required			
Apr.-Jun, 2016	Jul-Sept. 2016	Oct.-Dec., 2016	Jan.- March, 2017

5) Works that could be undertaken for MGNREGS are given :-

a) Public Works that could be undertaken for MGNREGS

The various works that can be performed under this category are as follows:-

- Water conservation and water harvesting
- Drought proofing including afforestation and tree plantation
- Irrigation canals
- Provision of irrigation facility, dug out farm pond , horticulture, plantation, farm bund creation and land development on land owned by households specified in paragraph

- Renovation of traditional water bodies
- Land Development
- Flood control and protection works
- Rural connectivity to provide all weather access, including and roads within a village, wherever necessary

Name of the work	Details of the Work

In the space given for details of the work, the place of particular work, number of man-days etc. can be filled.

b) Individual Works that could be undertaken for MGNREGS

The various works that can be performed under this category are as follows:-

- Agriculture related works
- Livestock related works
- Fisheries related works, such as fisheries in seasonal water bodies on public demand
- Works in coastal areas
- Rural drinking water related works
- Rural sanitation related works

Name of the Member	Details of the Work

In the space provided for details of work, the number of man days required and any other details if any etc. can be filled.

## 2.SBM, Health Card, Financial Inclusion and Others

There are various entitlements SHG members are entitled to as citizens of this country. Such entitlements provide specific access to different institutions or services. As a collective it is the responsibility of SHG to ensure the availability of such benefits to all members. Here the access of SHG members to various entitlements like health card, ration card, bank account and Aadhaar card needs to be recorded.

Swatch Bharat Mission (SBM) assures financial support for poor households to build toilet. Identify the SHG members who doesn't have a pakka toilet and want to build it under SBM. Social security pensions provide crucial support for most vulnerable people like old ages, widows and disabled. The SHG members or family members who are eligible for such pension schemes are to be recorded in the space provided in the box.

Name	SBM		Health Card (RSBY), Ration Card, Bank Account, Aadhaar Card			
	Not having pakka toilet (✓)	Remarks	Valid Health Card (✓)	Ration Card (✓)	No. of persons who need Bank Account	No. of persons who need Aadhaar Card

## 3. ICDS

Anganwadi provides various services to ensure health, nutrition and early childhood education. Pregnant and lactating women, children between 0 to 6 age, and adolescent girls are major targeted beneficiaries of Anganwadi. In this part number of people in such category from SHG families need to be mapped.

Name of the eligible SHG Member or Family member who wants benefit from Aanganwadi	Name of the SHG member (if the beneficiary is not SHG member)	Beneficiary Category (✓)				
		Pregnant women	Lactating women	Children between the age of 0-3	Children between the age of 3-6	Adolescent girls

### 2.5.3. LIVELIHOOD PLAN

The livelihood of SHG families can be improved through various income generation activities. Main activities are farming, animal husbandry and non-farming activities like Micro Enterprises and skilled employment.

#### 1) Animal Husbandry

Along with the agricultural activities and other entrepreneurial activities, it is advisable to take animal husbandry and poultry since it can fetch an increased income in a small investment. The members who are interested in animal husbandry need to be recorded here. The type of activity they are looking at and the support needed also need to be looked.

Number of persons who are interested in Animal Husbandry	Category of Animal Husbandry	Number of persons interested
Major Support needed	Kind of support	Number of needy persons

#### 2) Agricultural Programmes

The members who are interested in farming need to be recorded here. Their preference for agriculture in own land or lease land and the kinds of support needed also looked at.

Number of persons who are interested in individual farming	
Number of persons who are interested in group farming	
Number of persons who are interested in own land	
Number of persons who are interested in lease land	

	Kind of support	Number of needy persons
Major Support needed		

#### Mahila Kisan Sasakthikaran Paryojana (MKSP)

This is a central government programme dealing with women farmers. Primary objective is to empower women in agriculture by making systematic investments to enhance their participation and productivity, as also create and sustain agriculture based livelihoods of rural women.

SHG members can form as an activity group for collective farming through their Federations. A blend of agriculture and allied sector activities as well as post-harvest value additions is included in the scheme e.g. Horticulture, agro-processing, food-processing, storage, value addition, preservation, seed growing etc.

#### 3) Micro Enterprise

MEs are small scale enterprises that can be run with minimal capital and skill along with their day to day life. SHG members can start MEs by utilising various financial resources available through their SHG as well as from other financial institutions. This can be done individually or jointly with any other SHG member.

This part will be started by a discussion on the scope of micro enterprises for reducing poverty and available government schemes to support micro entrepreneurs.

Number of persons who are interested in individual ME		
Number of persons who are interested in group ME		
Number of persons who are interested in Animal Husbandry	Category of Micro Enterprise	Number of persons interested
Major Support needed	Kind of support	Number of needy persons



#### 4) Skill training and Placement

Deen Dayal Upadhyay Grameen Kausalya Yojana (DDU-GKY) is a centrally sponsored scheme which provides free skill training to rural youth.

- It is designed to equip unemployed youth (age group of 15-35) from rural poor households with employable skills that enable them to secure employment with regular monthly wages.
- Ensuring that all trainees are from poor rural households.
- Ensuring that trainees are able to access placement services on skills and services free of cost.
- Adopting a Gram Panchayat (GP) saturation approach to enrollment to enable better mutual support.
- Providing financial assistance for transport/ lodging and food during training.
- Providing post placement support for six months.
- Providing post-placement counselling, facilitation and tracking for one year.
- Providing training in a number of trades that do not require formal education.
- Working with G.P and Self Help Groups (SHGs) to authenticate performance.
- Encouraging exemplary performance in skill development by various stakeholders by instituting awards by State Governments.

<b>Number of interested persons</b>	
<b>Number of persons who prefer placement within District</b>	
<b>Number of persons who prefer placement within State</b>	
<b>Number of persons who prefer placement outside State</b>	

#### 2.5.4. CREDIT PLAN

This plan will be a consolidation of the credit needs of the SHG members for the coming year. The plan has to be submitted to the VO for consolidation, RF and CIF from the SRLM can be diverted for this.

<b>Purpose (Consumption, Income Generation etc.)</b>	<b>Number of members needed</b>	<b>Amount needed</b>	<b>Month</b>	<b>Remarks</b>

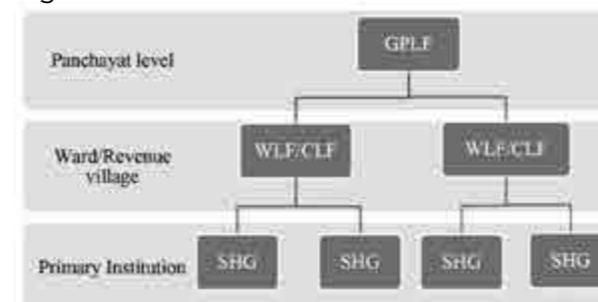


## 3. FEDERATIONS

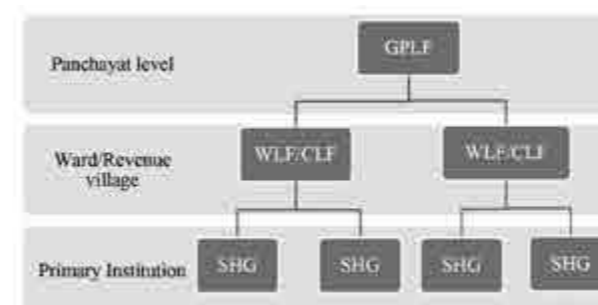
A federation is a collection of SHGs at ward/ cluster/ panchayat level in order to ensure channelized network and strengthened leadership. Village Organisation, Cluster Level Federation, Gram Panchayat Level Federation, Village Organization Coordination Committee (VOCC) are all examples in this regard.

Federations can act as an interface between the community, GP and other developmental organizations. They can pressure governments and other institutions to recognize their demands. A federation can provide assistance with both the linking of individuals to existing structures and the establishment of alternative forms of economic and social activities and neighbourhood improvements. The members of the SHG can expand their leadership activities by being a part of the federation. By being a part of the federation, the members get into leadership role wherein they work towards the benefit of a lot of SHGs and the community.

The existing structure of the SHG-Federations network is as follows:



In this structure, the primary federation is placed at ward level and secondary federation is placed at Gram Panchayat level.



In this structure, the primary federation is placed at village level and the secondary federation is placed at Cluster level. Here, to provide a link with the activities of Panchayat and the federations, VOCC can be established at GP level.

## PRIMARY FEDERATIONS

### 3.1. Village Organization (VO) / Ward Level Federation (WLF)

#### 3.1.1 Structure of VO/WLF

The middle tier of the three tier SHG organisational set-up in a village level is called Village Organisation (VO). It is called Ward Level Federation (WLF) when the SHG is federated in the ward level. This tier of federation carries a lot of importance since it functions as an important platform for the socio-economic empowerment of women in many ways. This will help to bind each level of CBO structure into its network. This will have a General Body as well as an Executive Committee.

**VO General Body:**-The office bearers from each SHG of that particular village/ward will constitute the general body of VO. (This will vary according to the norms of SRLMs).

**VO Executive Committee:** - Office bearers and volunteers/functional committee convenors (w.r.t the SRLM norms) who are elected/selected from the general body of VO will be the Executive Committee members.

**VO Subcommittee/ Functional Committee:** The federation has to form sub-committees or functional committees which can act as a bridge between the activities of SHG and CLF/GPLF. This subcommittee will coordinate the activities of SHG volunteers. The members of VO can choose to be a member of any of the subcommittee on their subject interest. The sub-committees are to be formed for:-

1. Micro Finance & Livelihood.
2. Social Welfare.
3. Health & Education.

#### **General Framework**

1. There should exist one VO per village/ WLF per ward.
2. The backbone of Village Organization is its General Body. The General Body meeting has to be called once in every month.
3. The agenda for the meeting has to be determined by the VO Office bearers in the Executive Committee meeting which takes place before the General Body meeting.
4. Secretary has to present the report in the meeting which consists of decisions taken in the last meeting, follow up to it, all the financial transactions happened in the VO etc.
5. A notice with the agenda of the meeting has to be distributed to all the VO members before 5 days of the meeting.

### 3.1.2. Members, Office-bearers and Rights & Responsibilities

#### **Who can be a member of VO?**

Office bearers of SHGs will become the member of VO by default.

#### **Who can be an office bearer of VO?**

Office bearers are those who are selected as President, Secretary, Convenors of functional committee/subcommittee etc. from the general body of VO.

#### **What are the rights and responsibilities at each level?**

There are certain rights and responsibilities attached with VO members, office bearers and VO as a collective. They are as follows:-

#### **Responsibilities of VO Members**

- i. To represent own SHG in the VO.
- ii. To take care of the matters including the responsibility of SHGs vested by the VO.
- iii. To submit the required documents on MF activities, reports and other documents from the respective SHG to the VO.
- iv. To bring issues/concerns of SHG into the VO while preparing the Action plan of VO.
- v. To help implementation of action plan.
- vi. To fulfil other responsibilities, duties vested by the VO if any.

#### **Rights of VO members**

- i. The right to represent own SHG at the VO and attend the VO meeting.
- ii. The right to express one's opinion in the meeting.
- iii. The right to check the documents, accounts and registers of VO.
- iv. The right to contest for the election of CLF/GPLF and to elect office bearers of VO.

#### **Responsibilities of VO Office Bearers**

##### **1. President**

- i. To take care of the governance activities of VO.
- ii. All documents regarding the VO has to be kept in the names of President and Secretary.
- iii. To chair the general and executive body meetings.
- iv. If president is not able to attend a meeting, the information has to be communicated to VO Secretary and Vice president.
- v. To take care of the responsibility of other Centrally Sponsored Schemes and State Sponsored Schemes.
- vi. To take a lead role in all the developmental activities of the ward in co-operation with the ward member/panchayat member.
- vii. To integrate the activities of panchayat and SHG's for better socio economic growth of the society.

- viii. To ensure that the decisions taken at the CLF level are communicated properly at the SHG level.
- ix. To direct and guide the SHG's for its economic growth.

## **2. Secretary**

- i. To assist the president in doing the day to day activities of VO.
- ii. To open a joint bank account with president for VO.
- iii. To prepare and keep the records, registers and other documents of VO.
- iv. To take the responsibility of handling the money related matters of VO, keep vouchers and receipts up-dated with the registers.
- v. To maintain proper books of accounts of VO. To undersign the official receipts wherever it is given.
- vi. To maintain the passbooks and cheque books properly.
- vii. To ensure that the money spent on different activities are according to the budget approved by the Executive Committee.
- viii. If the amount spent exceeds the budget approved by the committee, it has to be ratified and approved by the committee at the end of financial year as an additional budget.
- ix. To submit the required documents and registers of VO to the CLF and other support structures in time.
- x. To inspect and maintain the accounts of SHG's and submit the same to CLF wherever it is necessary.
- xi. To question the misuse of funds or inappropriate financial transactions of the SHG's

## **3. Vice President**

- i. To chair the meeting in the absence of President.
- ii. To assist the president in governance activities of VO.
- iii. To fulfil the responsibilities vested by VO general and Executive Committee.
- iv. To take care of mobilisation and implementation activities of CSS and SSS.
- v. To take care of the SHG strengthening, Micro Finance activities of SHGs etc.

## **4. Convener of Micro Finance and Livelihood committee**

- i. To help and assist the president and secretary in making the micro finance activities of SHGs efficient.
- ii. To facilitate for the financial and technical aid from the government and other agencies accessible to the SHG entrepreneurs.
- iii. To facilitate for different training programmes aimed for SHG women in micro enterprise activities and skilling.
- iv. To ensure that all the BPL family in the village is included in the CBO network.
- v. To facilitate for seminars, training programmes aimed at improving the awareness on MGNREGS, MKSP, Skill development programme, entrepreneurial trainings etc.

- vi. To facilitate to prepare action plan for the village poverty reduction plan.
- vii. To coordinate the official communications of VO with SHG and CLF regarding MF and livelihood activities.
- viii. To prepare the Livelihood plan of VO to incorporate into GPDP plan.

## **5. Convener of Social Welfare Committee**

- i. To be aware about the basic infrastructural facilities and their shortages of each SHG family in the village. Facilitate the social welfare committee for the data collection for the same.
- ii. To collect information on the basic infrastructural needs of each SHG family in the village.
- iii. To facilitate for the access to various entitlements including pensions to the right beneficiaries through Gram Sabha.
- iv. To create awareness on the need of effective community participation in the developmental activities of village.
- v. To ensure that the village has access to safe drinking water, if not initiate necessary actions to avail the same with the mobilisation of community.
- vi. To facilitate for the gender activities and prevent atrocities on women and children.
- vii. To take care of the different schemes and entitlements which deal with housing, drinking water, sanitation, pensions and other various CSS and SSS.
- viii. To prepare entitlement and basic infrastructure plan of VO to incorporate into GPDP

## **6. Convener of Health & Education Committee**

- i. To create awareness on the need of immunization of children and pregnant women.
- ii. To conduct awareness campaign/classes in the ward or village level on health and sanitation.
- iii. To facilitate the support structures including ASHA worker and anganwadi worker for campaigning on prevention of communicable diseases and to provide vaccination and medicines.
- iv. To convene meeting for all the SHG Health & Education volunteers for awareness creation and discussion on health issues of the village. Find remedies for the same and implement them.
- v. To conduct awareness classes for SHG on effective waste management and climatic pollution.
- vi. To facilitate for adult literacy among the SHG women with the association of Saksharata Prerak or anganwadi worker.
- vii. To encourage the education of children from economically backward families, facilitate programmes to help the students.
- viii. To ensure that children from economically backward family have access to nutritious food.
- ix. To ensure the school enrolment of all children aged 5 and above. To prevent school drop outs and facilitate activities for holistic development of children.

- x. To conduct a survey on the health status of the SHG families in the ward/village.
- xi. To prepare the health & education plan of VO and incorporate into GPDP.

#### Rights of VO Office Bearers

- i. The right of a VO member.
- ii. The right to be informed about the communications from the GPLF/CLF.
- iii. The right to attend the CLF/GPLF general body meeting.
- iv. The right to know about the funds allocated at the Panchayat level for poverty eradication.
- v. The right to access the minute's book and the accounts register of the CLF

#### Responsibilities of VO as a collective

- i. To help and facilitate SHGs to effectively carry out the activities in consonance with the aims and motives of CBO.
- ii. To function as a village level development committee.
- iii. To review the activities of SHGs coming under its purview, including activities such as savings, loans, micro-credit, thrift amount, micro enterprises etc.
- iv. To work for the unification and growth of SHGs and ensure that all the eligible families are included in the SHG network.
- v. To facilitate for the membership of eligible person/family in a SHG.
- vi. To operate as a link between SHG with Gram Sabha and CLF.
- vii. To take a lead role in planning required programmes for the village and bring it to the Gram Sabha.
- viii. To mobilize the women and community for attending Gram Sabha and take part in it.
- ix. To promote, encourage and assist SHGs to take up micro enterprise activities.
- x. To help identify, build capabilities for self-employment in SHG members and implement self-employment programmes. To work towards improving marketing opportunities for services and goods available through self-employment ventures.
- xi. To take up leadership responsibilities in carrying out poverty eradication programmes through SHGs.
- xii. To organise seminars, training programmes for the enhancement of leadership qualities in women.
- xiii. VO should take up development activities as suggested by the government.
- xiv. To consolidate/prepare the action plan of VO and include it in GPDP.
- xv. To protect public assets.

### 3.1.3 Functioning of the Village Organisation

#### SHG need support and help to access their entitlements

- **Providing an Interface:** Federations can act as an interface between the community, GP and other developmental organizations. In some cases, SHGs themselves will not be able to effect the required change. But they are in a position to identify problems, raise awareness of issues and promote the appropriate policy shift. They can pressure governments and other institutions to recognize their demands. A federation can provide assistance with both the linking of individuals to existing structures and the establishment of alternative forms of economic and social activities and neighbourhood improvements.
- **Enhancing leadership qualities:** The expansion of leadership qualities can be seen at the federation level of the CBO. The members of the SHG can expand their leadership activities by being a part of the federation. By being a part of the federation, the members get into leadership role wherein they work towards the benefit of a lot of SHGs and the community.
- **Expansion of Knowledge:** They also work very closely with the Panchayat. Through this they also gain knowledge on the roles, duties and responsibilities of the Panchayat which helps them to demand their rights in the capacity of a right holder as well as a leader of the women community. Enhancement of knowledge of community through sharing and learning from the groups.
- **Promoting social justice and equity:** Working towards social evils, discrimination and marginalization.
- Socio-Cultural Development.
- Economic Development.
- Accessing Rights, Strengthening the demand from the community.
- Informing the community and acting as a communication channel.
- Building of capabilities.
- Monitoring and following up with the demands raised.

#### 1. Meetings

- 1) Executive Committee (EC) Meeting - It has to be called at-least once every month. Secretary has to prepare and submit VO report in the meeting. The report should contain all the financial aspects regarding VO, closing balance of the previous month, receipts and vouchers of the financial transactions etc. The quorum of the meeting will be one by third of the actual Executive Committee members selected by the VO. The minutes of the meeting has to be prepared by the secretary or the in-charge. The attendance and decisions taken are to be recorded and duly signed by the participants.
- 2) General Body (GB) Meeting- 2) General Body (GB) Meeting- The meeting has to be organised once in every three month. The agenda of the meeting has to be presented and the future activities have to be discussed in the meeting. Topics including MGNREGS, functioning of MEs, issues in the Panchayat or VO etc. can be discussed and decisions are to be taken. The minutes of the meeting has to be recorded by the secretary. Special General Body meeting can be organised if 50% of the VO members wants to discuss a particular topic in concern. If secretary is not willing to organise

the special meeting, the members can organise it and take decisions on the meeting.

- 3) Annual General Body Meeting- - VO Secretary has to organize the annual general body meeting of VO every year by the end of June. In this meeting, the activity report of VO and audit report are to be presented for the approval.

### Meeting Procedure

- Prayer: The meeting can be started by a prayer song admissible to all the members of VO.
- Welcome note: This can be delivered by members of VO in a rotation basis.
- Report Presentation: VO Secretary should present the consolidated monthly reports of the Micro-Finance activities of SHG in the General Body meetings for the approval of committee. This has to be supported with necessary documents including vouchers, bills and receipts etc.  
  
A report has to be presented by the VO Secretary in the Executive Committee Meeting as well. This will include follow-up of the previous meeting and the financial status of VO. The report has to get approval from the committee. Following to it, a discussion on the future activities of VO has to be facilitated.
- Minutes of the meetings- Minutes of the EC and GB meetings have to be recorded and kept safe for future references. The committee has to assign a VO member to do the same.
- The date, venue and details about the special guests (if any) etc. have to be communicated to the participants at-least one week prior to the meeting.

### 2. Formation of sub-committees/ functional committees.

For the effective functioning of CBO, different activities of SHGs and federations have to be coordinated. For this, functional committees have to be formed at the VO level and CLF level mandatorily. This will give a direction to the activities of federations and help them to make it meaningful. The constitution of sub-committees will help the federations to achieve progress in limited time. This will also support strengthening of collective effort, increase participation level of the members and foster collective responsibility, which will in turn improve transparency in the functioning of the VO.

The sub-committees should be able to make knowledge based decisions and steps on the subject and activities they handle with. They have to intervene into the presentation of their subject matter in to the General Body meeting and should be able to get an approval to it in a stipulated time frame. Sub-committees should help the federations to work in a disciplined and effective manner.

The different policies and programmes have to be designed by the individuals who constantly engage with the same subjects and its activities. Hence, they have to seek necessary technical and scientific supports whenever they needed in these matters.

If sub-committees/ functional committees are already created, the existing sub-committees have to perform the additional functions as described under each subject. Convenors of the sub-committees are to be selected from the VO general body right after the general election of the CBO. The rest of the general body members will be divided into each subcommittee according to their area of interest. The different sub committees to be formed are as follows:-

#### 1. Micro Finance and Livelihood

To coordinate the micro finance activities of SHG and to help them in linking with financial institutions, a support structure is needed at the village level. The committee has to be formed from the VO members under the leadership of a convenor. The committee has to provide handholding support to the SHGs in linking with financial institutions and to ease their micro finance activities. Act as a monitoring agency for MF activities of SHG and grievance redressal mechanism.

According to the MF and Livelihood Activity plan of CBO, the committee should prioritise the activities and conduct Job card mobilisation, promote ME activities, provide necessary supports to SHGs and work for the central and state sponsored livelihood schemes. Act as an information dissemination channel between the CLF and SHG and vice versa. Enable the SHG for collective action towards fulfilling their rights and entitlements.

#### 2.Social Welfare

Activities that can be conducted under Social Welfare sub-committee are awareness creation on different central and state pension schemes (old age pension, widow pension, pension for physically/mentally challenged), Indira Awas Yojana (IAY), Public Distribution System (PDS), financial assistance and so on (at the ward/village level). The sub-committee has to coordinate and provide leadership to the activities conducted in this regard at each SHG. Therefore it is the responsibility of sub-committees to understand the demand from SHGs, consolidate the applications and submit to GPs.

#### 3. Health & Education

The committee is responsible to work for the basic infrastructural need of the village. To communicate the needs from the SHG level to panchayat, this committee will act as a bridge. The infrastructural need of VOs, schools, anganwadi etc. will be the area of work.

This will cover the aspect of gender, children group (bala sabha), social inclusion of vulnerable and marginalised people into the SHG, health and education of women and children etc.

The members of the committee will have to closely associate with the ICDS department, Pasu sakhi, anganwadi worker and ASHA worker etc.

### Sub-committee Meeting- Procedures

To make the Sub-committee meeting fruitful, the participation of all the members should be made essential. Hence, a prior notice for the same has to be distributed in time. If special guests or experts are to be called for the meeting, they should also be given their invitation at least one week before the meeting. The agenda and the reports to be presented in the meeting have to be prepared at the right time. The sub-committee meetings have to be called before the General Body meeting of the federations.

The meeting procedure will be same to the procedure of SHG meeting. The minutes and reports can be recorded in the federations' minutes' book or it can be recorded separately. The decisions taken in the meeting should be made presentable in the general body meeting of the federation. Sub-committee should take initiative and leadership in implementing the decisions approved by the general body meeting. Sub-committees can seek help from the subject experts for technical help and accessing the required information regarding their topic.

### 3. Audit Mechanism

Auditing is essential in each tier of the organisation. Like in SHG, VO and CLF have to be audited every month by the members of it. This will be an informal audit which ensure the transparency of the mechanism.



1. Internal auditing has to be carried out at the end of every month by the auditing team of the CBO.
2. The community auditing can be done by including the subject in the agenda of the regular meeting or by calling a special meeting.
3. VO/CLF should undergo for an annual auditing of their accounts for every financial year ending on March 31st by an external auditing agency.
4. The audit team recommended by the BMMU/DMMU shall undertake the annual auditing. An auditing team has to be developed from the community for this purpose and required trainings and supports has to be given to them till it become sustainable.
5. For each financial year ending on March 31st, the audit reports should be submitted to the respective CLF/ higher level of federations.
6. Each year, the audit fee for each unit must be submitted to the CLF during the months of September and October with respect to the guidelines given by BMMUs.
7. Except for the internal audits commissioned by the general bodies, for VO and CLF, the audit functions for the CBO three tier organisations and the ventures operating under their auspice shall only be conducted by the auditors prescribed by the BMMU/ DMMU (Till the community driven audit team came into being). In the case of VO and CLF, the internal auditors have to do the evaluations and present it before the VO general body.
8. VO general body member shall have the right to understand and evaluate the financial status of VO and CLF to which they are registered with.
9. During the Executive Committee meeting of VO and CLF every month, secretary has to submit income/ expenditure statement of the VO/ CLF. All bills and vouchers of the particular month also has to be presented for approval from the executive committee.
10. An annual general body meeting to be held for VO/ CLF, and annual reports to be prepared and presented by the secretary during the meeting. The financial expenses to be evaluated against the gains earned by the VO (financial and otherwise) during the year.
11. Financial statements of previous year to be presented during the beginning of new financial year for VO/CLF.
12. The current year's financial statement need to be presented to the general body for a half-yearly review.

### 3.1.4 Records and Registers

#### Registers to be kept with VO.

1. Minutes Book
2. Affiliation Register
3. Receipts/Counter foils/ Voucher file
4. Cash book
5. Stock Register
6. Passbooks and Cheque Books

7. File for income and expenditure accounts and audit report and other documents.
8. Consolidated register for the monthly savings/credit accounts of the SHGs
9. Micro enterprises Register
10. Asset Register of VO.
11. File for other essential documents

1. **Minutes Book-** Minutes is the detailed and official record of the actual proceedings of a meeting. It is treated as the authentic record of all the activities of an organisation from beginning to end. Information regarding all the meetings of the organisation has to be included in the minutes. Minutes have to be prepared for transfer of roles & responsibilities, tenders/contract, conflict resolution, general meetings, special meetings, different presentations and reports happened in a meeting, discussions and decisions taken, election meetings and all other official proceedings in the meeting.

The chairing person should assign a person for writing the minutes of the meeting. If it is not assigned, secretary has to ensure that the meeting is documented every time.

Minutes should have a caption for first. (For example-Executive Committee meeting, General Body meeting etc.) Meeting number has to be recorded underneath the caption, adjacent to the margin. The numbering can start from the beginning of each financial year or beginning of every new Executive Committee assumes charges. The date and time of the meeting has to be recorded and the place of meeting has to be specified. Following to it, agenda has to be written down point by point.

#### Model Agenda

##### Agenda for the Executive Committee Meeting

1. Prayer
2. Welcome Speech
3. Activity Report and Financial Report
4. Discussion
5. Agenda
  - a.
  - b.
6. Discussion
  - a.
  - b.
7. Vote of Thanks

- Following to agenda, a separate space has to be provided for marking the attendance. Each participant has to write down their names and undersign it. After marking all the attendance, chair-person for the meeting has to mark her attendance along with name and designation. Sufficient space has to be provide for marking the attendance of late comers.
- The discussion and decisions taken in each of the topic/agenda has to be written in the same order it happened in the meeting. This will help the reader to understand how many decisions taken in the meeting at a glance through the minutes.
- After the meeting, the minutes have to be completed and the time of disbursement of the meeting has to be recorded with the countersign of the one who writes minutes and the chair-person of the meeting.

## 2. Affiliation Register

Name of VO/ WLF-----

Ward/Village: ----- Block: ----- District: -----

#	Name of SHG	No.of Members	No.of SC/ST	No.of APLfamilies	Contact Number

## 3. Receipt Book/Counter foils

All the receipts, vouchers and bills have to be filed in a folder for future reference.

## 4. Cash Book

All the receipts and payments of money are to be recorded in cash book.

CASH BOOK		
Name of VO:	Name:-----	
Place:	Address-----	
Address:	#	Amount
	Particulars	
	Total	
		Sd/-

## 5. Stock Register

The stocks taken for the activities of VO are to be recorded in the stock register. It has to be updated in time to time by the secretary whenever the things are used for any purpose.

Stock Register	#	Date	Commodity
Name of VO-----			
Address-----			
-----			

## 6. Pass books and Cheque Books

All the bank account documents including the pass books and cheque books of VO have to be kept safe in a separate folder. Those which are in-use and those which are not in-use are to be numbered and kept separately.

## 7. File for income and expenditure accounts and audit report and other documents.

The income-expenditure statements and audit documents which are presented and approved in the general and Executive Committee meetings have to be kept in a safe folder.

## 8. Consolidated register for the monthly savings/credit accounts of the SHGs.

#	Date	Name of the SHG	Savings	Credit

### 9. Micro-Enterprise Register

#	Name of ME	Type of ME	Address	Trainings received	Subsidies received	Remarks
					Institution	Amount

### 10. Asset Register

This should list out all the assets purchased by the VO by utilising its own fund and fund from other sources including donations and sponsorships.

### 11. File for other essential documents

Notices, circulars, orders, other documents, annual reports and finance documents and action plan etc. are to be archived in this file.

6. How many SHGs have linked with financial institutions and what is their loan amount etc.

### Consolidation Part

This part will be the consolidation of the action plan of all the SHGs in that particular VO. For the VO Consolidation, a special meeting of office bearers and subcommittee convenors has to be called for. This committee has to scrutinize the action plans of each SHG under each topics and they can add to it if SHGs missed out any certain topics. The format for the final action plan to be prepared is given below.

#### VO Profile

Name of the primary federation (VO/CLF/WLF):

Name of the Gram Panchayat:

Block, District:

State:

Contact number of the primary federation (VO/CLF/WLF):

Registration/ Affiliation Number:

Date of Formation:

Number of SHGs:

SHG Members				
SC	ST	OBC	General	TOTAL

### 3.1.5 Action Plan of Village Organization

Every VO has to prepare their one year Action Plan (GP2RP) prior to the commencement of financial year. This will have two parts, one is the consolidation of SHG Action plan and the other is the organisational part of VO.

#### Organisational Part of VO Action Plan

This Part should contain the dates and estimated expenses of the following.

1. Governance Body meeting- Two meetings per month should be organised. First meeting has to be convened before the CLF meeting, probably prior to 5th of every month. Second meeting has to be convened after the CLF meeting, prior to 15th of every month.
2. General Body Meeting- Once in three month. It can be convened on February, May, August and November.
3. Annual General Body Meeting.
4. Financial Transactions- Estimate the annual expenditure of VO including the expenditure that might have incurred on convening the general body meetings. Identify the sources and plan accordingly.
5. Grading of SHG- how many SHGs have graded, prepare an estimate of SHGs which will be graded by the coming six months/one year.

#### 3.1.5.1 Social Inclusion Plan

SHGs have identified people who are not part of SHGs but can be brought to SHG network. This list has to be consolidated in the VO and prepare a list based on major socio-economic-cultural parameters of vulnerability. For this particular exercise, available records in the village also can be used to identify the people. People included in the Socio Economic Caste Census list has to be given priority.

Name of the person who are left out of SHGs	Address

- Total number of left out person verified by VO/CLF:
- Number of persons who can be incorporated into existing SHGs:
- Number of persons who can be incorporated into new SHGs:
- Number of new SHGs that can be formed to accommodate left out persons

### 3.1.5.2 Entitlement Plan

Consolidate the plans submitted by the SHGs to prepare the plan.

#### 1. MGNREGS

a) Demand for Job Card

No. of members having Job Card	No. of members who need to be added into existing Job Card	No. of members who need fresh Job Card	No. of members who are ready to work

b) Demand for Job

Items	Apr.-Jun, 2016	Jul-Sept. 2016	Oct.-Dec., 2016	Jan.- March, 2017
No. of work days required				

c) Works identified

Verify the proposed list of work and finalise based on the given list.

Works identified	Description	Individual/ Community Work

#### 2. Swachh Bharat Mission

Use criterion for Individual Household latrine (IHHL) under SBM and SBM Baseline to check the possibility of getting toilet for needy SHG members. The possibility of eligible members who were left out of Baseline Survey also explored.

Number of SHG Member who are not having a pakka toilet	Number of SHG Members who can be given as per SBM Baseline Survey	Number of SHG Members who can be updated to SBM Baseline Survey

a) Number of SHG members who can't avail toilet under SBM:

b) Whether there is a need for Community Toilet? (Y/N):

c) Areas where Community Toilets needed:

d) Whether VO/CLF is ready to maintain Community Toilet? (Y/N):

e) Whether VO/CLF is ready to run Rural Sanitary Mart? (Y/N):

#### 3. Social Security Pensions

Consolidate the SHG plans to prepare the following.

Number of Persons who need			
Old Age Pension	Widow Pension	Disability Pension	Any state specific pension:

#### 4. ICDS, Financial Inclusion and Others

Consolidate the SHG demands.

ICDS (Number of persons need service)					Financial Inclusion and Others (No. of persons who need)			
Pregnant women	Lactating women	Children between the age of 0-3	Children between the age of 3-6	Adolescent girls	Valid Health Card	Ration Card	Bank Account	Aadhaar Card

#### 3.1.5.3 Livelihoods Plan

##### 1. Farming

Consolidate the SHG demands.

Number of persons who are interested in Animal Husbandry		
Number of persons who are interested in Animal Husbandry	Category of Animal Husbandry	Number of persons interested
Major Support needed	Kind of support	Number of needy persons

#### 2. Animal Husbandry

Consolidate the SHG plans.

Number of persons who are interested in individual Farming		
Number of persons who are interested in group Farming		
Number of persons who are interested in Farming on own land		
Number of persons who are interested in Farming on lease land		
Major Support needed	Kind of support	Number of needy persons

#### 3. Micro - Enterprises

Consolidate the SHG plans

Number of persons who are interested in individual ME		
Number of persons who are interested in group ME		
Number of persons who are interested in ME	Category of Micro Enterprise	Number of persons interested
Major Support needed	Kind of support	Number of needy persons



#### 4. Skill Training and Placement

Consolidate the SHG demands.

Number of interested persons	
Number of persons who prefer placement within District	
Number of persons who prefer placement within State	
Number of persons who prefer placement outside State	

#### 3.1.5.4 Credit Plan

There are different funds available to each tiers of the organisation. Revolving fund is given to SHG, Livelihoods and vulnerability reduction fund is available to VO and Community Interest fund is given to CLF. A consolidation of the demands put by each SHG has to be done here.

Item	Number of SHGs demanded	Amount Needed	Remarks
Linkage Loan			
VRF			
CIF			
Livelihood Fund			
Any other Fund:			

#### 3.1.5.5 Village Basic Infrastructure Development Plan

The plan is prepared by an activity called 'Dream Mapping Exercise'. (Ref: GP2RP register in the Annexure 2).

Description of the demand for Public Amenities/Public sanitation/Connectivity	Location

#### 3.1.5.6 Village Resource Development Plan

The plan is also a result of the dream mapping exercise. Identify the existing resources and discuss the possible development need of those resources for the sustainable development of the community.

- a. Available barren land in your area (Hectare):
- b. Areas where land preparation is needed for agriculture purpose:
- c. Areas where Public Ponds are need:
- d. .Number of ponds that need to be renovated:
- e. Areas where Public Wells are needed:
- f. Number of Public wells that need to be renovated:
- g. Areas where Public Tube Wells are need:
- h. Number of public tube wells that need to be renovated:
- i. Areas where rain Water Harvesting system needed (Household):
- j. Areas where rain Water Harvesting system needed (Public):
- k. Areas where protection/renovation of existing water sources is needed:
- l. Areas where canal required for agriculture purpose:
- m. Areas where canal need to be renovated for agriculture purpose:
- n. Number of plants needed for afforestation:
- o. Areas where existing plants need to be protected:

### 3.2 Village Organization Coordination Committee (VOCC)

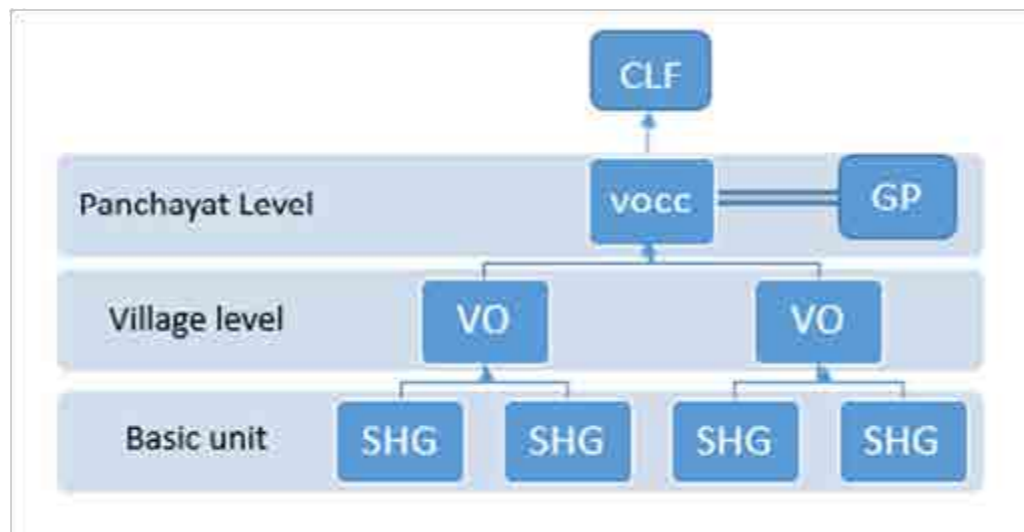
#### 3.2.1 Structure

VOCC is a confederation of VOs in the panchayat level, which will help the existing community structure to work co-terminus with the panchayat. VOCC is constituted where there is a panchayat level SHG federation is absent.

The constitution of VOCC will act as an interface, linking the community federation to the panchayat, its various institutions and developmental agencies. This collaborative platform will ensure that the experiences and the lessons learnt are shared between the stakeholders. This convergence facilitates the successful implementation of schemes, creating awareness amongst the citizens and ultimately leading to a participative local governance. The collective action could be routed towards:

- Accessing rights and entitlements
- Fighting social discrimination
- Social, economic and political empowerment
- Inclusion of vulnerable and marginalised sections of society

This liaising will be achieved by building the capacity of the community structure pace by pace. To ease this activity, the sub-committees formed under the VOCC will facilitate the CBO network for bank linkage, for accessing different schemes (CSS, SSS), to protest against the social evils, taboos and social discrimination, to work together with the community support structures including Anganwadi worker, ASHA worker etc. to achieve the larger common goal.



### Objectives

- To create an institutional set up at the Panchayat level to work co-terminus with the Panchayat and CBO.
- To converge the activities of SHGs, VOs and other federations of CBO working within the Panchayat into a single umbrella.
- To function as a community monitoring agency in planning, implementation and monitoring of developmental activities of both Panchayat and CBO.
- To participate and support the organisational strengthening of CBO and good governance activities of Local Self Government Institutions.
- To work for the social inclusion of vulnerable communities and enable them to participate in the village development process.
- To play a lead role in the activities meant for local economic development, poverty eradication, social development, women empowerment and good governance.
- To support and encourage SHG members to find and engage in self-employment opportunities.
- To work for the protection of rights and social justice of marginalised, physically/mentally challenged and children.
- To provide constant support for the capacity building of the CBO.

### 3.2.2 Members, Coordinator, Rights and Responsibilities.

#### Formation of VOCC

- The committee has to be constituted with the representatives from each VO. There should be a minimum of two office bearers from each VO as the member of VOCC.
- If there exist only one VO in a panchayat, that VO should act as a VOCC too. In such cases, the sub-committees of VO have to perform the additional responsibilities of VOCC.
- If there already exist a panchayat level federation (GPLF) of the CBO, there is no need for the constitution of a VOCC.
- No office bearers are to be selected for VOCC in any of the case. But a coordinator has to be selected from the committee.

- Formation of sub-committees- The members of the VOCC can choose themselves to be part of the any one of the sub committees and the subcommittee can select one of the members as its convenor.
- Three convenors are to be selected from the VOCC for the three sub-committees; Entitlement, Livelihood and Health & Education.

#### Responsibilities of VOCC

- The committee meeting of VOCC has to be convened once in every month.
- To ensure the inclusion of economically backward/marginalised families into the CBO network.
- To function as a development agency inside the panchayat.
- To disseminate information to the eligible members on different financial aids and pensions they are entitled to, and help them to access the same.
- To mobilize the community on the importance of having basic infrastructural facilities for women in all the public institutions and convince the panchayat to provide such services.
- To find economic resources for the own activities of the CBO.
- To create awareness on disaster management and to be prepared to face the natural calamities.
- To provide technical support/assistance to VOs and SHGs in the Action Plan preparation and approve the Action plan of VO. Consolidate the action plan of VOs and submit it to be incorporated into the Panchayats plan document. Take follow up actions to ensure that the CBO plan is included in the panchayat plan.
- To help coordinate with the activities of the Gram Panchayat Coordination Committee and take initiative to call for the GPCC meeting.

### 3.2.3 Functioning

The functions of the Village Organization Coordination Committee can be categorised into two broad categories.

#### Within CBO

- Strengthening the existing CBO Structures
  - o By closely working with the respective VOs
  - o Organisational Strengthening through arranging trainings and workshops
- Acting as an interface between the GP-CBO
  - o Information dissemination

- o Consolidation of the plans, preparation/consolidation of labour budget
- o Link with different departmental programmes.
- To oversee and monitor the work of VO and ensure that the targets they have forecasted are being achieved.
- Provide technical support to SHG, VOs and their sub-committees.
  - o Arranging trainings and workshops whenever it is needed.
- Dialogues relating Social Development , Entitlement and Welfare can be taken up in this level
- Associate with the existing support structures such as Anganwadi workers, ASHA workers, Pasu sakhi etc. in information dissemination, awareness creation etc.

#### **With Panchayat**

- Working closely with the functionaries and elected representatives
- Working with the GP sub-committees
- Meeting with the Panchayats on briefing about the decisions taken at VOCC
- Put forth to the Panchayats on the demands raised by the VOCC

#### **Sub-committees**

##### **1. Social Welfare Sub-Committee**

The committee members will work for the different entitlements such as NSAP, IAY, BPL/APL cards, PDS, other state specific pension schemes and welfare schemes etc.

#### **Responsibilities of Social Welfare Sub-Committee**

- Work as an information dissemination channel between the Panchayat and VOs as far as social assistance schemes and entitlements are concerned.
- Coordinate in orienting camps/training programmes for the VOs and SHGs on Schemes and mobilise eligible families for accessing these schemes.
- Members have the duty to make sure that each and every eligible person in their SHGs have access to their entitlements.
- Create awareness among the community on Indira Awas Yojana and facilitate the community to select right beneficiaries for the scheme.
- Work for the house-hold and Panchayat level needs of rural electrification. Facilitate the community in this regard.
- Distribution of different application forms from the panchayat/concerned departments through the VOs and SHGs. To work as a liaison between GP and other functionaries for the same.
- The consolidation of the 'social welfare plan' from the VOs to submit it to the Gram Sabha and Panchayat for including it in the Annual plan of Panchayat (GPDP) and CBO Action plan has also to be done by this committee.

#### **Major Activities performed by Livelihood Committee**

##### **NSAP**

- To prepare the beneficiary list of the Panchayat for various pension schemes considering the eligibility conditions.
- To ensure that the eligible applicants are receiving pensions.

##### **Public Distribution System ( PDS)**

- Ensure that the entire CBO member has a valid APL/BPL card.
- Information dissemination on the provisions under BPL card and mobilize the community on the right criteria to be selected as BPL category.
- Take initiatives to prevent the entry of wrong beneficiaries under BPL category and include right beneficiaries for the same.
- Facilitate the community for application of BPL/APL cards.

##### **Indira Awas Yojana (IAY)**

- To create awareness on the right criteria for being selected as IAY beneficiary and facilitate the community to identify the actual targeted population of IAY.
- To facilitate the community in form distribution, beneficiary selection etc.
- To take necessary steps to include the permissible work of IAY construction under MGNREGS labour budget.

##### **2. Livelihood Sub-Committee**

The area of engagement are MGNREGS, Micro Enterprise activities, MKSP, State specific schemes for agriculture, veterinary, poultry, irrigation etc.

#### **Responsibilities of Livelihood Committee**

- Coordinate with VOs to identify appropriate and suitable livelihood activities in the locality
- Making sure that Job card mobilisation camps are conducted, work under MGNREGA are demanded by the eligible families.
- To motivate VOs and thereby SHGs to take up ME activities, poultry and animal husbandry. To coordinate with respective departments to facilitate the community in accessing the schemes/programmes related with it.
- To facilitate VOs and SHG in linking with the panchayat by possible ways.
- To create awareness about the different available schemes and opportunities with the panchayat and other institutions related to livelihood promotion.
- To assist panchayat in beneficiary selection process.

- To facilitate SHG and VO for getting livelihood related training from Panchayat and other functionaries.
- To work for the irrigation facility for the agricultural needs of the community. To create awareness on rainwater harvesting and implement effective methods to conserve water.
- To plan and consolidate the Livelihood plan of CBO in the Panchayat level.

### Major Activities performed by Livelihood Committee

#### MGNREGS

- To facilitate the CBO members in preparing the beneficiary list of MGNREGS and ensure that all the applicants get job cards.
- To take a lead role in the preparation of permissible work under MGNREGS in the respective ward/village.
- To ensure that ward level/village level priority list of MGNREGS works are prepared.
- To ensure that all the job demands are placed with the panchayat.
- To ensure that the basic facilities are arranged for the workers in the field.
- To facilitate the VOs to open a bank account related with MGNREGS for the utilisation of fund for purchasing agricultural tools, rent on tools etc.

#### Micro Enterprise

- To support and facilitate the Micro Enterprise activities of CBO members in the panchayat.
- To find marketing options for the products of CBO members, liaison with different agencies/panchayat institutions for the same.
- To coordinate with MECs in the panchayat for providing necessary trainings and consultancy to start ups.
- To create awareness among the community about the monthly/weekly markets conducted by CBO, exhibitions and fares etc.

#### Agriculture.

- To promote agriculture in the villages
- To create awareness on MKSP (Mahila Kisan Sasakthikaran Programme) and other Government programmes related with agriculture among the community women in coordination with the block mission and Agriculture office.
- To facilitate the VOs in identifying barren land for the cultivation and to prepare the beneficiary list in the Panchayat level.
- To liaison with panchayat/agriculture department for the inclusion of women farmers as the beneficiary of different state sponsored programmes.

### 3. Health and Education Sub-Committee

This committee will look after the education of children, prevention of child labour and school drop outs, health condition of the CBO members, RSBY, SBM, ICDS, drinking water and sanitation etc. by closely working with the government support structures such as Anganwadi worker, ASHA worker etc.

#### Responsibilities of Health and Education Committee

- To ensure that all children from CBO families go to school.
- Create awareness programmes for the importance of schooling of children.
- Inclusion of pregnant & lactating women and adolescent girls in the ICDS programme, awareness creation for the same.
- Prevention of school drop outs and work together with the school PTA for the same.
- Ensure that the eligible school children are benefitted from various educational scholarship of the Government.
- Work for the effective functioning of Anganwadi, schools and hospitals in coordination with the panchayats.
- Conduct necessary activities to increase the infrastructural facilities of anganwadi, school, hospital and sub centres.
- Associate with ASHA workers, Anganwadi teachers etc. for the awareness creation about the prevention of communicable diseases.
- Prevent child labour and child marriages. Take necessary actions to prevent the same with a collective action of the CBO.
- Prevent atrocities against women and children. Take initiatives to prevent the same.
- Ensure that the safe drinking water facility is available with the panchayat, if not take necessary actions to avail the facility.
- To coordinate with health and education related institutions and officials to meet demands of the community as well as to implement various schemes.

### Major Activities performed by Health and Education Committee

#### SBM

- To create awareness among the SHG community about the need of constructing toilets. Organize/conduct programmes for the same if necessary.
- To aware the community to keep the environment clean and waste free. Organize and implement effective waste disposal methods for the panchayat.
- Create awareness on self-hygiene and cleanliness.
- To facilitate VOs for consolidating the beneficiary list in the ward level/village level and ensure that the right beneficiaries are included in the list.

**RSBY (Rashtriya Swastya Bima Yojana)**

- Create awareness among the community on the RSBY Programme.
- Motivate the CBO members to take RSBY card and create awareness on how to use it effectively.
- Liaison with panchayat and health department for the application, distribution and effective utilisation of RSBY cards.

**ICDS (Integrated Child Development Scheme)**

- To create awareness on the need of timely immunization of pregnant women and children.
- To ensure that the children, adolescent girls, pregnant and lactating women are getting nutritious food from the anganwadi.
- To ensure the quality of the nutritious food served from anganwadi to the women and children.
- To ensure that all eligible CBO members are included in the beneficiary list prepared by ASHA worker

Coordinate with ASHA workers, anganwadi workers and related departments for integrating the need of CBO members in the ICDS programme.

**3.2.4 Records and Registers**

1. Minutes Book
2. Admission Register
3. Cash Book
4. Stock Register
5. Consolidated Register for Monthly savings/credit accounts of VOs
6. Pass Books and Cheque Books
7. Receipts/counter foils/Voucher file
8. File for other essential documents.

**1. Minutes Book**

This is one of the essential book to be maintained in VOCC. Every VOCC meeting has to be recorded by the VOCC Coordinator (or anyone who is selected by the VOCC committee) during the meeting itself. The format of recording minutes is illustrated in the VO minutes preparation part.

**2. Admission Register**

Name of VOCC-----  
 Panchayat: ----- Block: ----- District: -----

#	Name of VO	Number of Member SHGs	Address	Contact Details

**3. Cash Book**

CASH BOOK		
Name of VOCC:	Name:-----	
Place:	Address:-----	
Address:	#	Particulars
	Total	
Sd/-		

**4. Stock Register**

The stocks taken for the activities of VOCC are to be recorded in the stock register. It has to be updated in time to time by the secretary whenever the things are used for any purpose.

Stock Register	#	Date	Commodity
Name of VOCC-----			
Address-----			
-----			

**5. Consolidated register for the monthly savings/credit accounts of the SHGs.**

This has to be updated in the monthly meeting of VOCC.

Cumulative Savings and Credit amount of each SHGs in a VO has to be entered here. This will help analyse the VOCC the performance of each VO and it will provide a panchayat level data base of SHG Micro Finance Activities.

#	Date	Name of VO	Savings	Credit

VOCC should maintain separate files for keeping other essential documents including Pass Books and Cheque Books.

### 3.2 Action Plan (GP2RP)

Action Plan prepared by all the Village Organizations are submitted to the Village Organization Coordination Committee. The plan has to be consolidated at the VOCC as a panchayat level Action plan of the SHG- federations.

This plan has two components. One is to be submitted to the Gram Panchayat and the other is to be submitted to the upper tier of federation or Block Mission Monitoring Units (BMMU) or with the concerned departments.

#### Profile of the Panchayat

Name of the Gram Panchayat:

Block, District:

State:

Contact number of VOCC/GPLF:

Registration/ Affiliation Number of the federation:

Date of Formation:

Number of VOs/CLFs:

Number of SHGs:

Number of special SHGs, if any:

SHG Members				
SC	ST	OBC	General	TOTAL

### Entitlement Plan

#### MGNREGS:

List out the following:-

1. SHG members who need to be added into existing Job Card (List 1 - Name, Address, Present Job Card Number)
2. SHG members who need fresh Job Card (List 2 - Name and Address)
3. SHG members who are ready to work (List 3- Name and Job Card No.)

No. of wok days required			
Apr.- Jun, 2016	Jul-Sept. 2016	Oct.-Dec. 2016	Jan.- Mar. 2017

4. Works identified for MGNREGS (List 3 - Name, Description and Location of the Work)

#### SBM:

1. Eligible SHG Members who needs to build toilet as per SBM Baseline Survey (List 4 - Name and Address)
2. Eligible SHG Members who can be updated to SBM Baseline Survey (List 5 - Name, category and Address)
3. Whether there is a need for Community Toilet? (Explain):
4. Areas where Community Toilets needed:
5. Whether CBO is ready to maintain Community Toilet? (Explain):
6. Whether CBO is ready to run Rural Sanitary Mart? (Explain):

#### Social Security Pensions

1. Persons who need Old Age Pension (List 6 - Name and Address)
2. Persons who need Disability Pension (List 7 - Name and Address)
3. Persons who need Widow Pension (List 8 - Name and Address)
4. Persons who need any state specific Pension (List 9 - Name and Address)

#### ICDS:

1. No. of Pregnant women who need services from Aanganwadi:
2. No. of Lactating women who need services from Aanganwadi:
3. No. of Children between the age of 0-3who need services from Aanganwadi:
4. No. of Children between the age of 3-6 who need services from Aanganwadi:
5. No. of Adolescent girls who need services from Aanganwadi:

### Financial Inclusion and Others

1. Members who need a valid Health Card (List 10 – Name and Address)
2. Members who need a Ration Card (List 11 – Name and Address)
3. Persons who need Bank Account (List 12 – Name and Address)
4. Persons who need Aadhaar Card (List 13 – Name and Address)

### Basic Infrastructure Development Plan

Demand for Public Amenities/Public sanitation/Connectivity

### Resource Development Plan

1. Available barren land (Hectare):
2. Areas where land preparation is needed for agriculture purpose:
3. Areas where Public Ponds are need:
4. Number of ponds that need to be renovated:
5. Areas where Public Wells are needed:
6. Number of Public wells that need to be renovated:
7. Areas where Public Tube Wells are need:
8. Number of public tube wells that need to be renovated:
9. Areas where rain Water Harvesting system needed (Household):
10. Areas where rain Water Harvesting system needed (Public):
11. Areas where protection/renovation of existing water sources is needed:
12. Areas where canal required for agriculture purpose:
13. Areas where canal needs to be renovated for agriculture purpose:
14. Number of plants needed for afforestation:
15. Areas where existing plants need to be protected:

### 3.3 Cluster Level Federation (CLF)/ GPLF

#### 3.3.1 Structure

It is the most commonly seen apex tier of the three tier community based organisational set up in village/ panchayat/higher level. This CBO body can be a registered entity in the panchayat, cluster or at block/district level according to the norms of the SRLM and the state government. SHG is the basic unit of the CBO whereas VO is the intermediary between the basic unit and the apex tier. The networking activity of all these three tiers is essential to achieve the empowerment of women through economic and social upliftment. CLF is formed to give a leadership to achieve this success.

**CLF General Body:-** The office bearers and functional committee convenors from each VO will constitute the General Body. If the number of intermediate federation (VO/ WLF) is large, one member can be selected or elected from the Executive Committee of each VO as the CLF member.

**CLF Executive Committee: -** Executive Committee members are selected/elected from the general body of CLF.

**CLF Sub-Committee/ Functional Committee :-** There should be four Sub-Committees formed in the Cluster Level Federations. These committees will coordinate the activities of VO/ VOCC subcommittees. The formation of sub-committees will enable the Community Organization for a channelized action. The four subcommittees to be formed are

1. Micro Finance
2. Livelihood
3. Social Welfare
4. Health and Education

The General Body members of CLF will be divided into these four sub-committees. Each sub-committee has to select a convenor. Micro Unlike the lower levels of federations, the Micro Finance is treated as a separate sub-committee since the volume of work will be large in the CLF level.

#### Objectives of CLF/GPLF

- To work towards women empowerment, poverty eradication and local economic development through the networking system of SHG, VO and CLF.
- To coordinate with, monitor and development of SHGs and VOs under the CLF.
- To function as an apex body for the socio economic and cultural progress of each SHG families.
- To function as a community monitoring agency for planning-implementation and monitoring of different development programmes of the panchayat/block etc.
- To participate in the activities conducted for the strengthening and good governance of local self-government institutions.
- To take a lead role in facilitating for the effective functioning of thrift and credit activities of SHGs. To facilitate for the grading of SHGs and linking them with formal financial institutions.
- To encourage and facilitate the SHGs for finding self-employment opportunities. Provide necessary supports to the VOs and SHGs for arranging training programmes.
- To work for the protection of rights and social justice of marginalised, physically/ mentally challenged and children.

#### 3.3.2 Members, Office-bearers and their Responsibilities

##### Who can be a member of CLF/GPLF?

Office bearers of VO/WLF will become the member of CLF by default. The committee of all the members of CLF is called its General Body

##### Who can be an office bearer of CLF/GPLF?

Office bearers are those who are selected as President, Secretary, Convenors of functional committee/subcommittee etc. from the general body of CLF.

##### Responsibilities of CLF Members

- To represent own VO in the CLF/GPLF
- To communicate the decisions taken in the CLF meeting to the respective VOs



- To take responsibility of implementing the decisions taken by the CLF in their respective VOs
- To bring issues or concerns of their respective VO in the CLF for a discussion and decision making (for matters needing CLF assistance)
- To fulfil other duties and responsibilities vested by CLF.

#### **Responsibilities of CLF Office Bearers**

##### **President/Chair-person**

- To play a leadership role in the governance of CBO.
- To keep safe all the records and documents of CLF with the name of President and secretary.
- To chair the Governance body meeting as well as the General Body meeting. Inform the Secretary and vice president in-case of absence.
- To fulfil the functions as a president of the CBO by abiding the rules of CLF.
- To ensure that the duties and responsibilities of each wing of the CBO are fulfilled in time.
- To ensure that the action plan of CBO is made every year in time.

##### **Vice President/Vice Chairperson**

- To chair the meetings of CLF in the absence of President.
- To help the president in the governance of CBO.
- To chair the meetings of CLF in the absence of President.
- To help the president in the governance of CBO.

##### **Secretary**

- To assist President in doing the day to day activities of CLF
- To open a joint bank account with president for CLF
- To prepare and keep the records, registers and other documents of CLF
- To take responsibility of handling money related matters of CLF, keep vouchers and receipts updated with the respective registers
- To maintain the books of accounts of CLF and to undersign the official receipts wherever it is produced.
- To maintain the records, registers, pass books and cheque books of CLF properly
- To ensure that the money spent on each activity is according to the budget approved by Executive Committee
- If the amount spent by the CLF exceeds the budget approved, it has to be ratified and approved by the committee at the end of financial year as an additional budget
- To keep track of the accounts of VOs and produce necessary documents and details to the Block Mission and other support structures wherever necessary
- To question the misuse of funds and inappropriate transactions of VOs

##### **Micro Finance Sub-Committee Convener**

- To look after the overall performance of VOs in their Micro Finance activities of the CBO.

- To help VOs in accessing the different funds available with BMMU.
- To ensure that the VOs are prompt in keeping the financial transactions including the Micro Finance activities.
- To create awareness on the importance of producing the necessary monthly reports in time in the VOs
- To enquire and take necessary initiatives to solve financial issues/fraudulence noticed in any of the VOs or in SHGs. To visit the necessary SHG- federation for the enquiry and rectifications. To take necessary steps to prevent financial fraudulence.
- To help the VOs in preparing their micro finance component of annual plan and provide follow up the VOs with respect to their demand put forward in the annual plan.

##### **Livelihood Sub-Committee Convener**

- To coordinate with BMMUs for accessing the different grants/aids available with them for livelihood programme.
- To ensure that the SHGs are engaged with income generation activities.
- To encourage VOs in finding employment opportunities which yields in the local economic development.
- To take initiative and organise necessary self -employment trainings from the assistance of BMMU.
- To take initiative in finding the skill training and placements under DDU-GKY.

##### **Social Welfare Sub-Committee Convener**

- Provide necessary assistance in orienting camps/training programmes conducted by the VOCC or VOs
- Create awareness among the community on different Centrally Sponsored Schemes and State Sponsored Schemes including IAY, Andyodaya Anna Yojana, National Social Security Pensions etc.
- Help the VOs in getting access to different funds allocated by BMMU for their Social Development Programmes.
- Ensure that poorest of the poor (PoP) and vulnerable sections of the society are included in the SHG network
- To follow up the social development plans of VOs as specified by their Action plan.

##### **Health and Education Sub-Committee Convener**

- To provide necessary helps and supports to VOCC and VOs in carrying out their activities related Health and Education
- To ensure that trainings and awareness programmes are conducted by VOs in time to time.
- To facilitate for adult literacy among the SHG network, liaison with different NGOs/schools/other institutions for the same.
- To ensure that child marriages are not happening in their respective cluster, if it happens, create awareness among the SHG network against the practice.
- To work for abolishing child labour from the cluster.



### **Responsibilities of CLF as a collective**

- CLF general body should be convened at least once in three months and Executive Committee shall meet up once in every month.
- The smooth functioning of the micro-finance activities of SHG have to be ensured by the CLF.
- Help SHG to avail bulk loans through the linkage facility and monitor the repayment.
- To play a leadership role in encouraging the holistic development of children, teenagers and organize necessary seminars and classes for the same.
- To help support SHG to engage in ME activities.
- To conduct healthy competitions for the effective functioning of VOs.
- To ensure that all the economically backward families are a part of the CBO network.
- To function as a development agency of the village panchayat.
- To monitor the accounts of SHG and VO and facilitate for the annual auditing. To ensure that the CLF accounts are audited by the agency specified by the SRLM and all the ME are audited.
- The CLF should prepare an annual plan/ GPDG if it is a panchayat level federated body, or should help/assist the VOs and VOCC in doing it.
- To evaluate the activities of the SHG units coming within its purview.
- To ensure that the SHGs coming under its purview are benefiting from the various poverty eradication programmes conducted by government and other quasi government agencies.
- To conduct seminars and training programmes aimed at improving the operational capabilities and capacity building of SHGs and ward committees.
- To actively work towards unifying various efforts and activities for poverty eradication run by local self-government institutions and other departments there by ensuring effective implementation of such initiatives.
- To ensure that the income and expenditure accounts of SHGs and VO's are audited on a yearly basis.
- To take initiative for the affiliation of new SHGs and renewal of existing SHG affiliations and re-affiliations.
- To ensure the conduct of elections for selecting the new Executive Committee for the CBO set up once in every two/three years in the month of November. If in any case, such election could not be conducted for any unit/units in the month of November, the elections should be conducted as early as possible for those unit/units. ( As per the SRLM norms if any)
- To take measures to strengthen local economic development through traditional employment initiatives and improving marketing opportunities of such produce.
- To take measures to register activity groups and improve training facilities aimed at developing self-employment enterprises.
- To undertake activities for women empowerment, to study women's status in society and organising activities of vigilance committee against atrocities towards women.
- Implementation of women empowerment and development programmes entrusted upon the CLF by the government from time to time.

### 3.3.3 Functioning of Cluster Level Federation

#### **As an Apex Body of the SHG-federations**

Even though the approach to Community Based Organization is not a top-down approach, the apex tier of the SHG network is the Cluster Level Federation/ Gram Panchayat Level Federation, which is vested with the duty of leading the community network to reach their goals. The CLF/GPLF provides an interface with the developmental initiatives of NRLM support structures such as BMMU, Gram Panchayats, and Block Panchayats etc. with the community. CLF/GPLF provides constant support to the VOs and VOCCs to pressure governments and other institutions to recognize community demands.

#### **As an agency of development of the community**

To create awareness on different issues persistent in the community, to fight against social issues and taboos and to improve the living standard of the poor by finding sustainable livelihood option, only a movement induced by the community can find means. It is the duty of CLF to bring change in the lives of marginalised sections of the society by social and financial inclusion.

#### **As a Capacity Building Agency of the Community**

To create awareness on different issues persistent in the community, to fight against social issues and taboos and to improve the living standard of the poor by finding sustainable livelihood option, only a movement induced by the community can find means. It is the duty of CLF to bring change in the lives of marginalised sections of the society by social and financial inclusion.

#### **Sub-committees**

For the channelized functioning of a Community Based Organization, different activities of before level federations (VOs and SHGs) have to be streamlined. This will help the organization to achieve its goals.

##### **1. Micro Finance**

A Sub-committee has to be formed at the CLF level to coordinate with the MF activities of all the VOs. Vice President of the CLF will be the convenor for MF Sub-committee by default. The committee has to ensure that all the SHG have bank accounts. They have to convene programmes or trainings at the VO level for promoting financial literacy. The committee has to act as a monitoring agency to the VOs in their Micro Finance Activities.

##### **2. Livelihood**

The Livelihood Sub-committee has the responsibility of dealing with MGNREGS, different agriculture schemes promoted by the respective state governments, Micro Enterprise promoted by the SRLMs etc. Committee should act as a supporting agency to the VO level and VOCC sub-committees in materializing their action plans. Liaising with different developmental organizations, NGOs and panchayats and Block Panchayats etc. are the different responsibilities vested with the committee. The committee has to select a convenor for leading the groups.

##### **3. Social Welfare**

This committee provides support to the social development initiatives of VOs. To help them in establishing relationship with ICDS department in the block level, to provide

necessary trainings for Anaganwadi workers, to intervene to the social issues affecting a community, to design new initiatives for providing care to the old aged and differently abled, the committee has to provide necessary supports to the VOs. A convenor has to be selected for coordinating these activities.

#### 4. Health & Education

The committee has to majorly work for getting the infrastructural needs of the VOs fulfilled in their villages. The committee should intervene into the matters related with the construction of Anganwadis, community toilets, community halls, primary health centres under different schemes/programmes available with the Block Panchayat, Gram Panchayat and other agencies. To work for raising funds for the same and to create awareness among the society, the committee has to support VOCC and VOs. The convenor has to monitor the functioning of VOs with respect to their proposed action plan.

### 3.3.4 Records and Registers

1. File for CBO bye-laws, registration certificates, renewal of registration documents
2. Minutes book, report books
3. Admission register/ Affiliation register
4. Receipt Books and Counterfoils
5. Voucher file
6. Cash book
7. General Ledger
8. Stock Register
9. Passbooks and Cheque Books
10. Register for the assets of the CLF
11. Deposit Register
12. File for income and expenses accounts and audit report and such other documents
13. Notice Book
14. Register for the General body members and executive committee members
15. Consolidated register for the monthly savings/credit accounts of the SHGs
16. Micro enterprises Register
17. File for other essential documents
13. Notice Book
14. Register for the General body members and executive committee members
15. Consolidated register for the monthly savings/credit accounts of the SHGs
16. Micro enterprises Register
17. File for other essential documents

### 3.3.5 Action Plan

Since CLF is a federation at the cluster level, only the action plan dealing with the NRLM

components such as Social Inclusion Plan and Livelihood Plan are forwarded to the CLF. This plan will be a consolidation of demands from all the Village Organizations in a particular panchayat and hence VOCC has to submit this plan to the CLF. The plan is given below:-

#### Profile

Name of the VOCC:

Name of the Gram Panchayat:

Block, District:

State:

Contact number of VOCC:

Registration/ Affiliation Number:

Date of Formation:

Number of VOs:

Number of SHGs:

SHG Members				
SC	ST	OBC	General	TOTAL

#### Social Inclusion Plan

1. Left out persons from SHGs: (List 1 - Name and Address)
2. Number of persons who can be incorporated into existing SHGs:
3. Number of persons who can be incorporated into new SHGs:
4. Number of new SHGs that can be formed to accommodate left out persons:

**LivelihoodsPlan**

**Farming**

Number of persons who are interested in individual Farming		
Number of persons who are interested in group Farming		
Number of persons who are interested in Farming on own land		
Number of persons who are interested in Farming on lease land		
Major Support needed	Kind of support	Number of needy persons

**Animal Husbandry**

Number of persons who are interested in Animal Husbandry	Category of Animal Husbandry	Number of persons interested
Major Support needed	Kind of support	Number of needy persons

**Micro - Enterprises**

Number of persons who are interested in individual ME		
Number of persons who are interested in group ME		
Number of persons who are interested in ME	Category of Micro Enterprise	Number of persons interested
Major Support needed	Kind of support	Number of needy persons

**Skill Training and Placement**

Number of interested persons	
Number of persons who prefer placement within District	
Number of persons who prefer placement within State	
Number of persons who prefer placement outside State	

### Credit Plan

(For Intensive Blocks)

Name of the VO/CLF	Amount needed under various category					
	RF	Linkage Loan	VRF	CIF	Livelihood Fund	Any other fund
<b>TOTAL</b>						

Item	Number of SHGs demanded	Amount Needed	Remarks
Linkage Loan			
VRF			
CIF			
Livelihood Fund			
Any other Fund:			



# 4. ELECTION

Bringing transparency and accountability in the community based organization is utmost important. For this a very systematic election procedure is suggested for the selection of office bearers of SHG- Federations. This procedure in-turn contribute in developing democratic values and skills among the community which will be an asset for the better functioning of the local government bodies.

This chapter will describe the Community Based Organization election process in detail. This chapter will be useful for State teams of SRLM who do not have existing guideline in place.

## 4.1 Terms of the Election

1. CLF Executive Committee, VO Executive Committee and SHG Executive Committee elections should be conducted once in every three years, by convening special election general body meetings.
2. The CBO general body election processes must be conducted once in three years. The election process should be completed by the month of November enabling the new governing bodies to take over charges from the following December 1st onwards.
3. The tenure of the Executive Committee shall commence from December 1st when they take charge and will come to end by November 30th , three years (36 months) later.
4. If for some reason any governing council is having a circumstance under which they cannot conduct elections along with CBO's general elections, such elections can be conducted as interim elections or by-elections. The tenure of the governing councils thus elected must come to an end after the next general elections are held
5. Each governing bodies must be elected solely from their respective general bodies.
6. The election to various Functional Committees will be according to the specified structure of CBO.
7. There should be 50% reservation for BPL members in the Executive Committee and office bearers of SHG, VO and CLF.



# 5. GRIEVANCE REDRESSAL MECHANISM

The grievance redressal mechanism is to process any issue or concerns raised by the members of the SHG, VO or CLF to make the existing system effective and efficient. Following are the grievance redressal mechanism in place to address these issues.

## 5.1. Litigation for or against the federations

1. All the important decisions regarding functioning of the SHG and its federations have to be decided in the General Body. Violations to it, has to be resolved by the Executive Committee of the successional federation.
2. Any litigation against the CLF shall be conducted by the authority selected by the CLF General body.
3. For the loans availed by the CLF, the CLF general body and CLF Executive Committee shall be responsible.
4. The CLF Executive Committee shall have the authority to recovery any dues owed to the CLF.

## 5.2 Members proved guilty shall be equally liable for punishment before the law

Whosoever handles the assets and funds of the CLF, be it the governing council members, official or non-official members, if they cause any loss, damage, theft to the assets or funds with or forge any documents/vouchers/counterfoils, lease deed, such person, shall be brought before justice and penalised after prosecution.

## 5.3 Procedure for suspending/ dismissing SHG/VO/CLF member for financial malpractice and other reasons

The below mentioned circumstances should be considered as financial malpractice.

- a. To withdraw money and keep it with self without the permission of VO/CLF/GPLF Executive Committee.
- b. To spend the financial aid allocated for SHGs/beneficiaries on other purposes or to spend it for personal purposes.

In this case of SHG member can be suspended from the SHG while the case is being looked by the SHG or federations. Corrective mechanisms will be adopted by other SHG members to rectify the mistakes made by their former SHG member. General body meeting will be called, and measures will be adopted to solve the issue. If SHG is not able to handle the situation, members of the federation will be brought into loop. VO level, general body meeting can be held to discuss the case. Enquiry could be carried if need be. Final decision will have to be communicated to the CLF who is the ultimate deciding authority

In order to find out the facts behind the complaint against VO/CLF member, CLF Executive Committee should submit every accounts, transactions, registers, documents related to the complaint, to the community auditing unit(if it exists) for detailed auditing. On receipt of report from the auditing unit, an officer appointed by the BMMU should examine the report in detail. Based on this report, if there exists a prima-facie evidence of financial malpractice by a member of the VO/CLF, such member should be suspended from their official position, until the final report arrives from the special enquiry officer/committee or vigilance, by the majority decision of the VO/CLF general body meeting. When the final report finds the member guilty of financial malpractice, such member shall be dismissed from their official position by a 3/4th majority of the general body. If the final report finds the person not guilty of financial malpractice, she shall be reinstated to her official position.

## 5.4. Procedure for dispensing duties of the suspended member from Executive Committee:

1. If the CLF President gets suspended, the CLF Vice President could temporarily be entrusted with those functions, by the CLF Governing Committee.
2. If the VO Secretary gets suspended, the VO President could temporarily be entrusted with those functions, by the VO Governing Committee.
3. Based on the final enquiry report and a 3/4th majority of the general body, decision to dismiss the concerned member (CLF President/Vice President/CLF Governing Council Member/VO Secretary/VO President) is taken. It is the responsibility of the BMMU to take immediate action to conduct by-election to the vacant position.
4. Another member from the VO of the suspended CLF member can be temporarily appointed to the CLF on behalf of the suspended member.

## 5.5. Responsibility to call for special meetings:

Special general body meetings can be organised to address cases that need immediate attention. The responsibility to call for special general body meetings to take action against CLF members lies with the officers entrusted with the conduct of interim or by-elections.

# 6. PRI-CBO CONVERGENCE

## Formation of Gram Panchayat Coordination Committee

PRI-CBO convergence is an approach committed to the development of people's network, enabling the empowerment of the community members and building up their knowledge about the different entitlements available to them. An empowered community exercising its democratic rights through its citizens leads to the consciousness building of the Panchayat towards its constitutional roles and responsibilities. A conscious Panchayat gets empowered in the process of working along with the strong community network of the poor. Hence, PRI-CBO convergence approach foresees establishing the mutually beneficial relationship between the Panchayat and the community in the process of undertaking poverty eradication measures, local economic and social development of the village. Such a linkage of the two could work best towards ensuring the livelihood and social security of the poor and vulnerable in the community.

### 6.1 Gram Panchayat Coordination Committee

Since PRI-CBO Convergence is not a mechanism which can be constituted/ set up in a day, it has to be evolved or organically developed from the working of CBOs in association with the Panchayat and its various departments. To ease this process, Gram Panchayat Coordination Committee (GPCC) has to be formed at the Panchayat level. This committee is a platform will accommodate representatives from both Local Self Government Institution and from the CBO.

#### Objectives

- To function as a mutually beneficial platform for both Gram Panchayat and CBO in realising their needs and objectives.
- To work towards effective implementation of schemes and programmes available with the Panchayat.

- To work towards integrating the Gram Panchayat Poverty Reduction Plan prepared by the CBO with the GDDP plan of the Panchayat
- To ensure Panchayat and CBO work together for holistic development of the community.

#### Formation of GPCC

- i. A Government order has to be released from the state for forming a mandatory GPCC at every Panchayat.
- ii. GPCC is a committee with the representation from Village Organization Coordination Committee (VOCC) and Gram Panchayat. The members of the committee will include Gram Panchayat President & Secretary, Convenors of GP Standing Committees/ Steering Committee members, representatives from Panchayat front-line functionaries including ICDS supervisor, Village Extension Officer (VEO), Village officer (VO), health department officials, representatives from the lead bank, MGNREGA department officials (Rozgar Sevak, engineer etc.) and the VOCC Coordinator/ GPLF president, three volunteers from sub-committees of VOCC/convenors of GPLF sub-committees.
- iii. Panchayat President shall be the chairman of GPCC and the VOCC coordinator/ GPLF president shall be the Convenor of GPCC.
- iv. The total number of members in the GPCC should not exceed 25 in a panchayat.
- v. GPCC meeting has to be convened at-least once in three month. In these meetings, the status of programmes included in the CBO action plan has to be reviewed in time.

#### Responsibilities of Gram Panchayat Coordination Committee

- i. To evaluate the GP2RP draft plan prepared by CBO and if necessary, propose suggestions for redrafting it. After the suggestions have been incorporated, approval for submitting the plan to the Panchayat and apex level of the federation must be given by the committee.
- ii. To overlook different poverty reduction programmes designed by CBO, ensure the progress based on the approved plan and support the VOCC or the federation for rectifying shortages identified.
- iii. To provide necessary supports for strengthening the federations to effectively carry out the planning and implementation of poverty reduction programmes for the Local Self Government Institutions (LSGI).
- iv. To support the efforts of federations in consolidating and implementing different poverty reduction programmes of government and other institutions
- v. To support, evaluate, lead and direct the activities of federations for local economic development.
- vi. To help the federation to get support from different financial-technical-developmental agencies and experts.
- vii. To help federation in their efforts to nurture Micro-Enterprise and to explore various marketing opportunities
- viii. To encourage the independent and democratic way of decision making of federation and support the women collectives for their efforts in empowering the community.
- ix. The GPCC meeting has to be convened at-least once in every 3 month, and the report has to be submitted in the LSGI (Panchayat) and VOCC/GPLF by Panchayat President and VOCC Coordinator/GPLF President respectively. This has to be discussed in these forums and necessary decisions have to be taken accordingly.

## Functions of GPCC

- i. Utilize the powers SHGs and their federations actively in the local level planning process, specifically in matters relating to poverty reduction. Their services may be utilized for the following
  - a. Social mobilization
  - b. Dissemination of information
  - c. conduct of PRA exercises
  - d. Incorporation of the Micro Credit Plan (MCP) and vulnerability reduction plan in the Development Report presented to gram sabha
  - e. Active participation in the Mahila Sabhas and Ward Sabhas preceding Gram Sabha.
- ii. Gram Panchayats should be encouraged to prepare a poverty reduction plan as a part of their development plan and the demands of the SHGs must be prioritised. For this, the components of GP2RP related to Livelihood, Social Inclusion and Entitlement plan etc. needs to be discussed and decisions needs to be taken in the meetings.
- iii. Assign specific roles to SHGs and their federations in MGNREGS. For instance, identification of workers, demanding work, preparing Labour Budget etc.
- iv. Community based monitoring, especially of service delivery and performance of developmental interventions with specific reference to Sustainable Development Goals (SDGs)
- v. Facilitate joint meetings of the Panchayat with SHG federation for discussing the demands of the SHGs.
- vi. Social Mobilization for SHG formation and identifying vulnerable sections of the community with the help of the Gram Panchayat
- vii. Access information from Gram Panchayat and disseminate amongst SHG members on issues related to available government services and schemes.
- vii. Access information from Gram Panchayat and disseminate amongst SHG members on issues related to available government services and schemes.

## Abbreviations and Acronyms

SHG: Self Help Group	PAE: Participatory Assessment of Entitlements
VO: Village Organization	EAP: Entitlement Access Plan
VOCC: Village Organization Coordination Committee	GP2RP: Gram Panchayat Poverty Reduction Plan
CLF: Cluster Level Federation	MGNREGS: Mahatma Gandhi National Rural Employment Guarantee System
WLF: Ward Level Federation	RSBY: Rashtriya Swasthya Bima Yojana
CBO: Community Based Organization	ICDS: Integrated Child Development Services
PRI: Panchayati Raj Institutions	NSAP: National Social Assistance Programme
GS: Gram Sabha	SBM: Swachh Bharat Mission
CDS: Community Development Society	PMAY: Pradhan Mantri Awaas Yojana
GPDP: Gram Panchayat Development Plan	PDS: Public Distribution System
ASHA: Accredited social health activists	

# Note



Aajeevika  
National Rural Livelihoods Mission



Kudumbashree  
Kerala State Poverty Eradication Mission

**Kudumbashree National Resource Organisation**

keralanro@gmail.com | www.keralanro.org  
www.thekudumbashreestory.info