

OPERATIONAL/WORKING MANUAL

SOCIAL MOBILIZATION & INSTITUTION DEVELOPMENT



অসম ৰাজ্যিক নগৰীয়া জীৱিকা অভিযান

(Assam State Urban Livelihoods Mission)

(দীনদয়াল অন্ত্যোদয় যোজনা : ৰাষ্ট্ৰীয় নগৰীয়া জীৱিকা অভিযানৰ অধীনত)



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ACRONYMS/ ABBREVIATIONS

| | |
|------|------------------------------|
| OM | Operational Manual |
| SHG | Self Help Groups |
| ALF | Area Level Federation |
| CLF | City Level Federation |
| CLC | City Livelihoods Centre |
| CRP | Community Resource Persons |
| CPM | City Project Manager |
| CO | Community Organizer |
| CMMU | City Mission Management Unit |
| ULB | Urban Local Body |
| RP | Resource Persons |
| RO | Resource Organization. |
| NGO | Non Government Organization |
| HH | Households |
| EC | Executive Committee |
| GB | General Body |
| POP | Poorest of the Poor |



CHAPTER- I

ABOUT THE OPERATIONAL MANUAL

This is the manual for Assam State Urban Livelihood Mission Society (ASULMS) which will guide Mission staff and Community Cadres in successful implementation of the project and will help them to understand the project cycle and the processes involved. The manual provides a step-wise implementation of different project phases.

This will also act as a checklist for both the community and the Mission staff facilitating project implementation. Under this Mission, the community is expected to take the lead and be involved in the whole process of self and community development by building their own institutions and thereby ensuring a quality of life for themselves and the community at large.

This manual will help everybody to understand the WHAT, WHY, HOW and WHEN of different project cycle, stages and processes should take place. This will help in rolling out the project in smooth and effective way to bring all round development of community.

The Operational Manual is a dynamic document. During the implementation of the Mission, there will be more lessons learnt and more experiences gained which will be incorporated into this manual.



CHAPTER- II

KEY PRINCIPLES AND NON-NEGOTIABLES

The Mission staff, the facilitating teams and the community will adhere to the following key principles of the Mission:

1. **Transparency-** All the decisions to be taken involving all those directly concerned and would be open, clear and accessible to all.
2. **Accountability-** At each level the responsibilities will be mutually and collectively owned. Each stakeholder is responsible for actions taken.
3. **Participation-** The project will ensure participation of all stakeholders adequately represented by the target poor, disabled and most vulnerable. Each decision taken would follow a participatory process and there would be no imposition at any level.
4. **Inclusion-** Inclusion of the most marginalized, vulnerable and destitute section would be the key guiding principle. Leadership at each level will be representative of the vulnerable segment.
5. **Facilitation-** In every step taken, the project implementers would play only a catalytic role and strive to hand over the responsibility to the community to the maximum extent possible. There shall be faith in the capability of the poor to undertake, decide and control the activities of the Mission.
6. **Equity-** The project will give emphasis on women groups in particular and they will play a determining role in all decisions to be taken in the Mission.



CHAPTER- III

INSTITUTION BUILDING

The Assam State Urban Livelihoods Mission strongly believes that the mobilisation of urban poor households to form their own institutions is an important investment for an effective and sustainable poverty reduction programme. The Mission envisages mobilisation of urban poor households into a three tiered structure with Self-Help Groups (SHGs) at the grass-root level, Area Level Federations (ALFs) at the slum/ward level and City-level Federations (CLFs) at the city-level.

SECTION –A: SELF HELP GROUPS (SHG)

SHGs are the base of the community institutional pyramid. SHGs are mainly formed with an objective of *credit and thrift*. SHG regularly sits for meeting, makes small savings, conduct bank transactions, takes credit, carry out livelihood activities and also undertake manifold social actions. SHG may consist of 10-20 members.

In hilly tracts/regions and predominantly tribal dominated areas where communities are dispersed, smaller groups of less than 10 members may also be formed. Normally, women SHGs will be formed; however male SHGs of 'differently abled persons' will be allowed to form. SHGs are output of massive community awareness and social mobilization and are nurtured for self reliance.

Eligibility Criteria: To become member in a SHG, one should be:

- Woman member of the poor urban household.
- At least 70% of the SHG members should be urban poor.
- One HH means a family having their own kitchen.
- One woman from one family can be a member
- SHG Members should be in the age group of 18-60 years.
- Willing to work in a group.
- Ready to spare time for the Meeting.

SHG formation initiation

- As soon as 10-15 target community women are identified, Community Resource Person (CRP) will have a detailed concept sharing with these potential women members as focus group meeting.
- CRP will fix the day of first formal meeting in consultation with the members.
- On the day of 1st meeting the CRP will facilitate the SHG to finalize the following:
 - Naming the Group
 - Saving amount per member per week
 - Day of Weekly Meeting



- Selection of group representatives/Leaders,
- Inter-loaning system
- Repayment system
- Setting rules & regulation of group.

Procedure and Processes of Weekly Meeting and Savings

- SHGs will be doing weekly SHG meeting and Weekly saving.
- Meeting can be organized in houses of SHG members on rotation basis.
- Although, selected Representative-1 of SHG will chair the meeting formally but in every meeting the SHG member will select one member (SHG member belonging to the house where meeting is proposed) to chair each meeting. This will give chance to every member to chair the SHG meeting.
- All transactions and books of record will be updated in every meeting only. This is non- negotiable conditions.

Office bearers and leadership:

Leadership is the key input during forming and setting out the norms for the group. SHG should look for the leader who has the ability to be the facilitator, communicator and conflict manager of the discussion session. It has been seen that most of the time the leadership goes in the hand of elite capture as they have an exposure, they are vocal and have knowledge, so SHG should give priority preferably to the poor individual to be a leader.

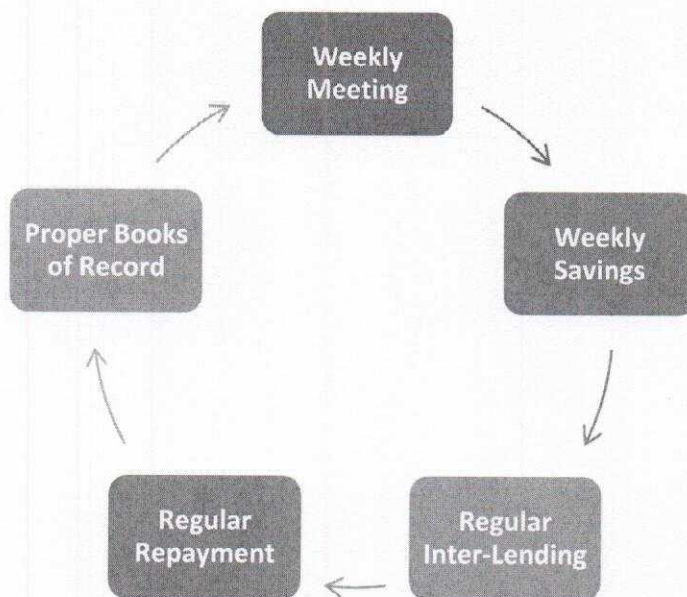
All SHGs shall have 2 leaders. First leader will be the Representative -1, Second leader – Representative-2. SHG will try to have any of the first two leaders from the most poor and vulnerable community.

A model agenda for SHG meeting: The following may be a model agenda for SHG meeting.

- Song (Prayer)
- Attendance (just like in school)
- Selecting the President of the meeting
- Setting agenda for the meeting
- Review of last meeting minutes.
- Saving from each member
- Writing the books of accounts simultaneously
- Repayment
- Credit assessment
- Prioritisation: To identify & prioritise members in need of Loan
- Extending credit
- Discussion on social issues and others.
- Fixing next meeting place
- Reading aloud the minutes.
- Signature of members



The Community Organizer (CO) and CRPs should facilitate and nurture the SHGs in such a way that Panchasutra are followed.



“PANCHASHUTRAS”

1. **Weekly Meeting:** SHG should hold weekly meeting.
2. **Weekly Savings:** In the SHG weekly meeting, all members should have their regular weekly uniform savings. The saving amount should be decided by the members in the meeting in such a way that each member can save it regularly.
3. **Regular Inter-Lending:** In each weekly meeting, member should discuss on the emergent need of the members and disburse the amount needed by the member/s on basis of prioritization.
4. **Regular Repayment:** As decided by the members, the member who has taken loan should repay it regularly to the SHG in the meeting along with interest.
5. **Proper Books of Record :** All books of SHG should be updated regularly in the SHG meeting itself

Books of Record for SHG: - Assam State Urban livelihoods Mission developed a simplified version of books of record for SHGs and the same is translated in three local languages – Assamese, Bengali & Bodo. The set of Books of Records are :

- Book -1 Resolution Books of SHG
- Book -2 Saving and Loan Register
- Book -3 Transaction/Cash Book
- Book -4 Individual SHG Members Passbook

The City Project Managers of the SMID Component shall ensure that the Books of records are available freely and openly to the community so that any group of women willing to form an SHG shall be able to access it in the open market. To this effect, the soft copies of the Books of Records shall be made available to local Stationary stores and other outlets for print and sale.

Book Keeper for SHGs: One who writes the books of records of a SHG is called a Book Keeper.

Selection of a Book Keeper: - Points to be considered for the selection of Book Keeper:

- Minimum educational qualification is class 8th pass. (Ability to acquaint on basic calculation)
- Preferably member of the SHG. In case no SHG member is eligible (literacy) to be a Book Keeper, then a woman (staying in the same locality) can be selected with consensus from the group.
- Book Keeper should be selected by SHG members and it should be recorded in the minutes book.
- If SHG member who is eligible to be a Book Keeper is holding the position of Representative-1 or Representative-2, she should be facilitated to carry responsibilities of a Book Keeper and the position of Representative-1 or Representative-2 should be handed over to another SHG member.
- CRP cannot be a Book Keeper.

DOS AND DON'TS OF A BOOK KEEPER

Dos of a Book Keeper

- Book Keeper should come 10 minutes earlier to the meeting.
- She should write all books of records of the SHG in the meeting.
- She should follow the meeting agenda and write about all transactions in the books of records in front of all members.
- At the end of the meeting, she should read out the minutes of the meeting and get it signed by all members of the group.
- She should prepare the monthly report and submit it to the Group Leader of the group.
- She should be present during all trainings of the SHG.
- She should respect all the members of the group and not be biased.
- She should teach illiterate members of the SHG to at least sign their names.



Don'ts of a Book Keeper

- She should not come late to the weekly meetings.
- During the meetings, she should not comment or attempt to influence any decision of the group.
- She should not handle cash of the SHG.
- She should not cut, scribble or dirty the SHG books of records.
- She should not communicate the transactions of the SHG to outsiders.
- She should not keep the SHG books of records in her possession. The books of record of SHG should be kept in the custody of the Representative-1
- She should not be biased towards any member of the SHG.
- She should not discuss any issue discussed in the group to outsiders.
- She should not have any bad habits

SECTION –B: AREA LEVEL FEDERATION (ALF):

Area Level Federation (ALF) is an association of 10 to 20 SHGs located in the same ward/locality, habitat or vicinity which creates a chain of relationship among the member SHGs based on affinity, mutual help and cooperation. The objective of ALF is supporting member-SHG, (guiding and monitoring the functioning of SHGs and forming and training new SHGs.) The federation of SHGs is essential to deal with larger issues like bank linkage, Inter-group lending, and negotiations with higher level structures and to gain greater bargaining power over the rights and privileges of SHG Members.

ELIGIBILITY CRITERIA

Eligibility criteria of a Self help Group to become a member of a ALF :

1. SHGs from the same habitation/ ward or slum.
2. SHGs following “*Panchasutra*”
3. SHG should have functioned for at least six months prior to joining the ALF.
4. SHGs should contribute a membership fee as per norms of Byelaws of the Society.
5. One SHG can have membership of one ALF only.

RESPONSIBILITIES OF AN ALF:

- Capacity building of new SHGs as well as existing member SHGs for their successful functioning.
- Facilitate bank linkages & provide handholding support to member SHGs i.e. opening of their accounts and helping them getting loans & facilitate repayment.
- Support the formation of new SHGs and monitor and evaluate functioning of its member SHGs





- Resolve issues raised by member SHGs in accessing credit from banks.
- Raise issues of importance at the level of the City-Level Federations (CLFs).
- Regularly report to the CMMU about the SHG's functioning
- Co-ordinate with ULBs other line Department for availing benefits/entitlement under various schemes by the SHG members and their households announced under different Departments and ensuring overall development of their ward or locality
- Discuss & take remedial measures on social issues like gender violence, health and food security, malnutrition, hygiene and Sanitation etc .

STRUCTURE OF AREA LEVEL FEDERATION (ALF)

The Area Level Federation (ALF) will consist of three wings namely:

- General Body (GB)
 - Executive Committee (EC)/Board of Director (BoD)
 - Functional Sub-committees
1. The General Body (GB) of the ALF comprises of all members of the SHGs who are enrolled into the ALF.
 2. The Executive Committee (EC) of the ALF constitutes two representatives from each SHG preferably Representative -1 & Representative-2 of the SHG.
 3. The Executive Committee (EC) will select/elect 5 Office bearers viz., President, Vice President, Secretary, Joint Secretary and Treasurer as Office Bearer (OB).
 4. The EC will form various Functional Sub-committees from among the members of the EC and GB.
 5. The Members of Executive Committee (EC) and Office Bearer (OB) as well as the Functional Sub-committees will be selected/ elected for tenure of one year only.
 6. The General Body will conduct yearly & Executive Committee will conduct monthly meeting.

REGISTRATION OF ALF

The Executive Committee, ASULMS Chaired by the Chief Secretary, Assam has decided that ALF should be registered under Assam Co-operative Societies Act 2007.

ROLE AND RESPONSIBILITIES OF OFFICE BEARER OF EC

I. President:

- The EC shall select/ elect from among its members a President for a period of one year. The EC has the right to remove a President at any time during their tenure and select/ elect a new President from amongst the existing EC members.
- The President shall preside over all the EC and GB meetings of the ALF.
- The President shall represent the ALF in other forums/ Federation.
- The President will be the first signatory to all bank transactions as well as legal documents after approval of the EC of the ALF.



- The President shall ensure that the decisions taken by the EC & GB are implemented properly and on time.

II. Vice President:

- The Vice President shall preside over GB and EC meetings in the absence of the President.
- The Vice President shall assist the President in preparing the agenda and conducting the proceedings of the meeting.
- The Vice President shall assist the President in implementing the decisions taken by EC and GB.
- The Vice President shall act as ALF representative to attend Federation meetings and represent in other forms in absence of the President.

III. Secretary:

- Secretary convenes and participates in the GB, EC meetings and ensures implementation of the resolutions and decisions.
- Secretary ensures maintenance and security of the books of records of the ALF.
- Secretary acts as a custodian for safe custody of properties of the ALF.
- Secretary acts as the second signatory for all financial transactions after having proper approval from the EC.
- Secretary signs and carries out correspondence on behalf of the EC.
- Secretary performs all functions assigned by the EC and the President

IV. Joint Secretary (JS):

- The Joint Secretary (JS) shall ensure that the ALF members are aware about the meeting dates and places of meeting for EC and GB.
- The JS shall assist the Secretary in making the necessary arrangements for the EC and GB meetings.
- The JS shall ensure proper record keeping in the books of records of the ALF.
- The JS shall assist the Secretary in ensuring the audit of the ALF from time to time and present this audit and progress report during the GB meeting.
- The JS shall attend Federation level meetings along with the ALF president in absence of the Secretary.

V. Treasurer:

- The Treasurer shall be responsible to receive and arrange receipts for all financial transactions, fines and loan instalments
- Treasurer shall manage the funds subject to the control of President and EC and arrange for maintenance of accounts of the ALF.
- Treasurer shall be responsible for disbursement of loans as per the approval of the EC of ALF.
- The Treasurer shall be responsible for maintenance of all bank transactions.



- The Treasurer shall be responsible for preparation of receipts and payments statement, income and expenditures statement and present the same in the EC meeting.
- The Treasurer shall present reports on financial transaction in the ALF meeting.
- The Treasurer shall undertake activities related to banking of ALF.
- Treasurer will provide information and support for repayment, social audit and procurement and on all other financial matters.

FUNCTIONAL SUB-COMMITTEES¹:

The ALF may have Functional Sub-committees as per need. For example

- SHG Monitoring Committee:

1. The Committee shall attend SHG weekly meetings and identify weak and defunct SHGs from time to time and provide facilitation support for their improvement.
2. The Committee shall also identify left over poor families in SHGs and form new groups.
3. The Committee shall ensure training and capacity building of its member SHGs.
4. The Committee shall monitor the loan utilization by participating in the SHG weekly meetings and holding discussion with the SHG members.

- Bank Linkage & Repayment Committee

1. It will assist the SHG in loan document preparation.
2. It will assess and evaluate the SHGs for bank linkage by conducting the SHG grading exercise with the support of the CMMU.
3. It will mobilize bank loans to the eligible SHGs
4. The Committee shall regularly monitor the SHGs and members to ensure timely repayment of internal loans & Bank Loans.
5. The Committee shall identify defaulter SHGs and counsel them to repay on time.

Social Action Committee (SAC):

1. Discuss social issues like domestic violence, health, food security, malnutrition, hygiene and Sanitation etc. in each ALF executive committee meeting.
2. Co-ordinate with ULBs & other line Department for availing benefits/entitlement under various schemes by the SHG members and their households announced under different Departments and ensuring overall development of their ward or locality.
3. To keep record and update list of people of their area who are to received entitlements under different Departments.
4. Visit the households who are vulnerable and assist the ALF in taking resolutions in order to mainstream them. Take appropriate steps to address those concerns in an effective and sustainable manner.



5. Organized capacity building programs for SHG members on social development issues.
6. Co-ordinate with the ASHA, ANM, Anganwadi Worker, School Headmaster/Teacher, ward commissioners of ULB, to address various Social Issues relevant to the community
7. To promote better sanitation practices by facilitating construction of Toilets in each households of the locality with the support of SBM(U) under the ULB
8. Ensure that all eligible SHG member's households have access to Food Security & access to PDS.

Co-ordinate with PMAY (U), NHM (NUHM), SBM (U) & other such poverty eradication schemes to access information & benefits under the Schemes

Moreover, in the ALF-EC meeting, agenda specific Social Action Committee can be formed based on the decision of Executive Committee or based on Guidelines from the State Mission Directorate/City Mission Management Unit.

Illustration: *SAC-Health & Nutrition, SAC- Sanitation & Hygiene* etc.

BANK ACCOUNT OF ALF AND WITHDRAWAL NORMS:

The ALF should be facilitated to open a Bank Account. The President along with the Secretary and the Treasurer will have a joint account. The Executive Committee of ALF will make resolution for every financial transaction. The ALF will issue cheque/s only after resolution is passed by the EC in this respect.

SECTION –C: CITY LEVEL FEDERATION (CLF)

The ALFs will come together to form a City-level Federation (CLF). It is expected that each city will have at least one CLF. The CLFs should be registered as societies/association under the relevant law of the State. All ALFs in a city should be represented at the CLF. Bigger cities may have more than 1 CLF based on the size and population. The CLF is expected to work with ALFs, member SHGs, city administration and financial institutions to ensure social and economic empowerment of the urban poor.

Responsibilities of a CLF:

- To represent the needs of the urban poor at various levels
- Advocacy with the ULBs and state governments for pro-poor planning, master plans, vendor planning, etc.
- To facilitate access of member ALFs' and member SHGs' to banking services;
- New group formation and support
- To identify specific training and capacity building needs of its member ALFs



- Work closely with the respective ULB to facilitate identification of beneficiaries for various government programmes
- Facilitate marketing of SHG produce/products



CHAPTER- IV

REVOLVING FUND (RF) SUPPORT TO SHGs AND ALFs

The revolving fund is provided to the Self Help SHGs (SHGs) to inculcate the habits of thrift and credit. The revolving fund also builds institutional capacity of the SHGs in managing funds. The RF would form part of the corpus along with their own savings and same will be used for internal lending among the members. The following are the guidance note for release of RF to eligible SHGs.

1. A one-time revolving fund support of Rs. 10,000 will be provided to the eligible SHGs which have not availed such support earlier.
2. A SHG shall be functional for a period of three months with at least 70% of SHG members should be urban poor.
3. The old SHGs formed under SJSRY can also avail RF which have not availed the same earlier.
4. The SHGs shall be graded on the basis of "Panchasutra" that is regular meeting, regular saving, regular internal lending, regular repayment and maintenance of proper books of record. The grading format is enclosed as **annexure-I**.
5. Ward Commissioner of the concerned ward shall be intimated about the grading process to facilitate their participation in the process.
6. After grading, CPM (SD & I)/CO shall prepare a list of eligible SHGs with all details – MIS code of SHG, bank name, branch, account & IFSC Code, contact number of SHG representatives and put up it in file for approval of City Project Officer.
7. Finally, RF will be released to SHG through Direct Benefit Transfer mode from CMMU
8. CMMU may organize ceremonial distribution of RF sanctioned order in presence of ULB Chairperson & Ward Commissioners, Public Representative such as MP, MLA, Key Officials & Prominent citizens of the district.



RF to Area Level Federation: A one-time revolving fund support to the tune of Rs. 50,000 would be available to registered ALF. This revolving fund may be used as seed capital for the ALFs for smooth operation and will form part of corpus of the ALFs. The ALFs shall utilize the revolving fund for onward lending to SHGs, providing to member SHGs various support services. The following are the guidance note for release of RF to eligible ALFs.

- An ALF shall be functional for a period of six months
- The Area Level Federations (ALFs) registered under Cooperative Societies Act 2007 may apply in prescribed format (Annexure-II) to the concerned CMMU for revolving fund support.
- The CMMU will examine the application of an ALF for Revolving Fund broadly based on parameters like registration certificate of ALF from Assistant Register of Cooperative Societies, Management of finances/accounts and source of funds, number of Meetings with periodicity, Office Bearers roles & responsibility Training capacity building of the SHGs and any other parameter as decided by the CMMUs, CMMUs may take some random sample check of applications for field verification, if required for due diligence.
- After proper verification, CPM (SD & I)/CO shall prepare a list of eligible ALFs with all details – MIS code of ALF, bank name, branch, account & IFSC Code, contact number of ALF Office Bearer and put up it in file for approval of City Project Officer.
- After approval of the list, RF will be released to ALFs through Direct Benefit Transfer from CMMU.
- CMMU may organize ceremonial distribution of RF sanctioned order in presence of Public Representative, Key Officials & Prominent citizens of the district



CHAPTER- V

COMMUNITY RESOURCE PERSON (CRP) STRATEGY

To facilitate the process of social mobilization, it is proposed that active woman members from SHGs will be identified, trained and deployed as Community resource person (CRP). Coming from the same background and facing similar issues, they will be able to create greater impact by sharing their own experiences.

A systematic process of identification and orientation is given to the CRPs before their services being utilized. CRPs will be paid a fee for the services and the time rendered by them for the Mission. Initially the CRPs will be paid from the Mission through the CMMU till the ALF evolve into a matured organization and later on the Mission will pay cost of the CRP through the concerned ALFs. At a later stage the cost of the CRP will be borne by the concerned ALFs. Therefore, a systematic and rigorous process will be adapted to identify CRPs following specific selection criteria. One (1) CRP may facilitate 30 SHGs and 3 ALFs.

OBJECTIVE:

1. To create a large pool of trained social capital in SHGs, ALFs and CLF to enable the members to manage their organizations beyond the life of the Mission on a sustainable manner.
2. To build strong self-managed and self-reliant Community based Organizations viz., SHGs, ALFs and CLF where the members take all decisions collectively and implement them to address their poverty.
3. To build the capacities of the members and their institutions in an accelerated and cost effective manner using the experimental learning methods through community-to-community cross learning approach.
4. To build awareness of the members in SHGs, ALFs and CLF to achieve convergence of all the development programmes and other services available for the urban poor for their socio-economic development

ELIGIBILITY CRITERIA OF CRP

- CRP are selected from the members of functional and mature SHGs/NHG
- CRP should be between 25-40 years of age.
- She must be literate and preferably read up to class X (ten)
- She should be a member of a functional SHG at least for 3 years.
- Her attendance should not be less than 90% in her own SHG meetings.
- She should have taken at least 3-4 doses of internal loan and repaid in time.
- She as well as her SHG should not be defaulter of any loan.
- She must have good social rapport and recognized as a role model in her SHG.
- She must be ready to render her services for the development of the poor.
- She should have good articulation, communication skills and should be willing to give time.
- She should have sound knowledge and experience on SHG concept, group management norms, SHG meetings process, clarity of needs of book keeping
- She should have the ability and skills to conduct training to the community by drawing lessons from her personal experiences and the best practices of her SHG.
- She must not have any political affiliation.

- In exception cases, women other than SHG members having good track record on social mobilization, community institution building may be considered as CRP.

ROLE & FUNCTION OF CRPs:

- She will mobilize urban poor & facilitate to form new SHGs and opening of Bank account.
- She will collect data of old SHGs which are to be brought under NULM fold and do SHG validation & follow up activity.
- Participate in SHG meetings and convince the groups about the importance of best group management practices like regular meeting, regular savings, internal lending, timely recovery and need and importance of bookkeeping and bookkeepers.
- Facilitate SHG members to identify Bookkeepers.
- She will impart training to new and defunct SHGs in batches, on SHG management, meeting process, role of leadership and decision making and thereby enable them to follow PANCHASUTRA.
- Facilitate in formation of ALF and to attend Monthly ALF meetings.
- Facilitate SHGs in bank loan application preparation & submission to Bank
- To create peer pressure among the SHG members for repaying the internal loans, ALF and bank loans.
- To facilitate the defaulter SHGs to repay their outstanding bank loans.
- To facilitate the SHG and ALF meeting to discuss about social issues and to take active steps wherever necessary.
- To facilitate and discuss about importance of financial inclusion components like savings, credit and insurance facilities.
- Any other work related to NULM assigned by CMMU from time to time.
- The service of a CRP may be terminated by CMMU without prior notice or without assigning any reason to her till the ALF evolve to a matured organization.

SELECTION PROCESS OF CRPs

- i. The CMMU officials will share the concept of Community Resource Person with the SHGs/ALFs, and ULB members (ward Commissioners) and based on that the concerned ward will generate a list of potential Active SHG Members from their wards having the set criteria mentioned above.
- ii. Concerned Stakeholders will evaluate the eligibility of the candidates for Community Resource persons on the basis of the set criteria mentioned above.
- iii. After screening and finalizing the list of eligible candidates for Community Resource Person will be forwarded to the CMMU for final selection.
- iv. CMMU will conduct a one day participatory workshop among the selected candidates of Community Resource Person. During the workshop, the role, responsibilities and honorarium of the Community Resource Person will be discussed and described to the Participants.
- v. Based on the performance of the candidates during the workshop, final list of Potential CRPs will be generated by the CMMU
- vi. A panel of selection committee consist of CMMU representatives will be constitute for preparation of final list of Potential CRPs..
- vii. The whole process of the workshop will be properly documented in CMMU.
- viii. The service of a Community Resource Persons will be utilized only after her successful completion of 'Community Resource Person Induction Training' by SMMU.



- ix. The service of a Community Resource Person may be terminated by if the performance of the Community Resource Person is not found satisfactory.

EXPECTED OUTPUT FROM CRPs

- Formation, nurturing and revival of SHGs
- Ensuring the groups adhere to PANCHASUTRA.
- Conduct group level members training to each SHG for at least 3 days.
- Facilitate group level meetings and group management norms and financial management norms in the SHGs.
- Facilitate SHG members to identify Book keepers and ensure that the existing Book keepers are functioning properly.
- Ensure that the groups can maintain their books of records.
- Facilitate leadership rotation in the groups in every two years.
- Facilitate ALF meetings to develop clarity on ALF meeting process, agenda preparation, discussion and decision making and SHG performance in the meeting.
- Ensuring continued awareness about NULM in the community and target areas



PERFORMANCE BASED INCENTIVES /FEES TO CRP:

At the end of every month CRP will submit honorarium claim form to the City Project Manager (SD & I), CMMU as per her performance & after scrutinized the same CPM will put up to City Project Officer for approval & release of incentive to CRP. The honorarium chart for CRP is as follows :-

| SL. No. | Activity | Rate (Rs) |
|---------|--|---|
| 1 | New SHG Formation (After Submission of SHG Profile, Members details & opening of Bank account & submission of Bank details) | Rs. 400/- per SHG |
| 2 | Attend New SHG regular Meeting (Regular attendance of 4 consecutive SHG Meeting after formation of new SHG for handhold support on "Panchasutra" and after that she can attend two regular meeting of a particular SHG in a month) | Rs. 50/- per Meeting (Maximum Rs. 200/- in the 1 st month of a newly formed SHG) |
| 3 | Formation of ALF (After Submission of ALF Profile & Bank account details) | Rs. 500/- per ALF |
| 4 | Training to SHG, ALF Members /Book Keepers of SHG & ALF | Rs. 300/-per day |
| 5 | Regular Meeting of an Old SHG/New SHG (not formed by CRP concerned) (She will not be paid for more than 2 consecutive meetings of the same SHG in a particular month) | Rs. 50/- per SHG. (Maximum Rs. 100/- per month/SHG) |
| 6 | Regular Monthly Meeting of ALF | Rs. 100/- per ALF |
| 7 | SHG Bank loan proposal preparation & submission to Bank | Rs 300/-per SHG |
| 8 | Initiative for timely recovery of Bank loan by SHG | Rs. 100/ per SHG/quarter |
| 9 | Any other activity assigned by CMMU | Rs. 200/-per day |

Important Note:-

- The service of CRP would be availed up to maximum 20 days in a month.
- The remuneration must commensurate with as per incentive/fee chart.
- CRP cannot claim any fees for attending her own SHG's regular meeting.
- The remuneration must commensurate with unit cost guidelines as directed by SMMU.
- The incentive based CRP remuneration may vary subject to availability of fund & the expenses of CRP remuneration shall be borne from the allocation amount for new SHG formation & revival of old SHGs.
- The fees /honorarium must be paid through a/c payee cheque/NEFT to the account of CRP on successful completion of the tasks of their work in each month/quarter and obtaining the work done report. The honorarium is to be paid to the CRP on successful completion of the tasks in each month based on submission and approval of Monthly Work Report and Monthly Claim Format.
- No TA/DA is permissible for CRP within the town/city. For outstation visits to and fro bus fare/train fare (sleeper class) is permissible on actual basis through

shortest route for movement between main stations. City bus/share auto fare is permissible to nearest bus station/train station.

- For out station visit, in case of any other assigned work under DAY- NULM, Rs.150 (one hundred fifty) is permissible as food allowance in addition to her daily remuneration.

Capacity Building of CRP

- An orientation cum induction programme will be conducted for the identified CRPs under NULM as per provision of the Mission.
- The services of external CRPs from MEPMA, Andhra Pradesh will be explored to train the internal CRPs of ASULMS.
- The CRPs will be sent for meaningful exposure visits and training programmes within and outside the state in a phased manner.

Operational Plan:

1. After assigning ward/wards to a CRP by the CMMU, she will meet the ULB members and major stakeholders in the ward and brief them about the role CRP.
2. She will also acquire secondary information about the ward from ULB regarding their socio-economic status.
3. She will identify and make a list of left over poor, vulnerable and POP households in the ward and submit it to Ward Sabhas/ward commissioner, ULB for approval. Finally she will submit the approved list to CMMU.
4. She will initiate the mobilization activities to include the left out poor HHs in to SHG fold.
5. CPM (SD & I) &CO will facilitate CRP to develop a handholding and capacity building plan for new, defunct and existing SHGs.
6. In the same way, handholding and capacity building plan for ALFs will be developed.
7. The CRP will have to maintain *field movement register* and submit the *monthly report in prescribed format* to the CPM (SD & I) in time. Prescribed format for Monthly Field Movement Register for CRP is at annexure-III & Honorarium Claim Format is at annexure-IV.



CHAPTER- VI

CITY LIVELIHOODS CENTRE

INTRODUCTION

City Livelihoods Centre (CLC) is a platform for urban poor where by the urban poor can market their goods & services and access information. The CLC will act as a "one-stop shop" for those seeking services from the informal sector as well as for the urban poor promoting their services and product. CLCs will be positioned as resource centre for those seeking information related to employment and skills training opportunities etc. Initially, CLC activities will be run by the CMMUs and once strong city Level Federation (CLF) will be in place, CLC shall be run by CLF so that ownership lies with the Community Institution.

OBJECTIVE:

1. The SHG Members can offer their goods and services in an organized manner to the potential buyers.
2. Various public utility services can be extended by skilled human resource. The skilled workforce will be enrolled under the CLC and will be linked with market for employment.
3. An information centre on skill training, entrepreneurship development, bank linkages, social security schemes etc. for urban poor.

The following are the major points to be considered for setting up of a CLC:

CLC SPACE & LOCATION: -

- The ULB will allocate space/ premises (Minimum **1000 sq ft** with wash room) for establishing the CLC.
- Preferably, space of 'Seva Kendras' set up under SJSRY shall be utilized for CLC. In case of new districts, the space shall be provided by the concerned ULBs.
- New construction of CLC Building is not permissible as per the guideline of NULM.
- CLC should be located at a central and convenient location which the urban poor can access easily.

DETAILED PROJECT REPORT (DPR)

A DPR has to be prepared by CMMU for establishing a CLC covering operational plan, office equipments, furniture, staff, tentative budget etc.

IEC PLAN:

- ❖ Assessment Survey for required services of the town has to be conducted by the CMMUs.
- ❖ Coordination meetings among the community for awareness on CLC activities.
- ❖ Distributing pamphlets door to door covering all wards / apartments, Govt. office, educational institutions, all business & financial institutions etc.

- ❖ Leaflets, banners, pamphlets should be colorful preferably in fluorescent.
- ❖ Any other mode desired by the City Project Officer, CMMU

SERVICES TO BE PROVIDED: -

- ❖ Easy access and door to door services to urban Households like Electrician, Plumbing, Mason, Barber, and Woodcraft etc can be provided by the register available for tradesmen. However, the demand and supply factor of the local market has to be taken care of in case of listing of services of tradesmen.
- ❖ Direct selling of SHG products.
- ❖ **CLC should focus the attention on core needy activities so that services can be better monitored.**
- ❖ A tentative list of services is as follows. However, this is just exemplary in nature and CLCs are free to provide services as per local demand.

Tentative list of services provided by the CLC:

| Sl. No | Name of the services |
|--------|---|
| 1 | Maid services |
| 2 | House keeping |
| 3 | Cook services |
| 4 | Beauty parlour |
| 5 | Security Guard |
| 6 | Sweeping |
| 7 | Automobile Repair |
| 8 | Receptionist |
| 9 | Health care support for sick or Disable |
| 10 | Carpenter |
| 12 | Knitting |
| 13 | Plumber |
| 14 | Sweepers/Sanitary cleaner |
| 15 | Electrical repair |
| 16 | Courier services |
| 17 | Painters |
| 18 | Drivers |
| 19 | Garment Making |
| 20 | Barber |

VERIFICATION OF SERVICE PROVIDER:

Authenticate the personal identity of the persons who will provide services under the banner of CLC, so that there are no untoward crime incidents.

FEES (CHARGE FOR SERVICES & CLC FEES):-

- ❖ A meagre fees can be charged on the seller SHGs for allowing the products to be sold through CLC. The quantum of fees shall be decided by the CLC Management.
- ❖ Price fixation can be done very carefully according to the market situation.



- ❖ A nominal Registration fees can be charged annually from SHGs & tradesmen and Identity Card should be provided to registered tradesmen.

FREE ADD-ON SERVICES

- Provision of information centre to provide information and awareness on various government and non-government schemes.
- The Banks, Financial Institutions, Insurance agencies may be encouraged to communicate with urban poor through the CLC.
- Providing assistance in the opening of Bank account and inculcating the habit of savings and making them aware of various bank credit facilities available to invest in small run business.
- Awareness of various opportunities of employment and training under different schemes of NULM and enabling the urban poor to get opportunities to reap the benefits of such schemes.
- The Services of CLCs may be utilized for strengthening the outreach activities under National Urban Health Mission.
- Facilitating group medical insurance benefits for health welfare of the urban poor registered with CLC and their families

VALUE ADDITION:

SMMU/CMMU should take necessary steps to improve the design & quality of SHG's product & for that necessary linkage with professional institution shall be made to ensure sustainability of the CLC

BOOKS OF RECORD TO BE MAINTAINED BY CLC: -

For skill service provider

- i) Database of service providers/tradesmen of every category
- ii) Registration and Antecedents Records,
- iii) Call received Register,
- iv) Work Assigned Register,
- v) Client feedback record,
- vi) Receipt for charges for service provided

For SHG's Product Sale

- i) Database of enrolled SHG
- ii) Product Details register
- iii) Sale register
- iv) Money Receipt

RELEASE OF FUND:-

1. **First Instalment:** - The first instalment of budgeted amount shall be released to ULBs within one week after the proposal is approved by ASULMS as per the guidelines of NULM.
2. **Second Instalment:** - The second instalment of budgeted amount shall be released once First Instalment is utilised and CLC staff is recruited.
3. **Third Instalment:** - The Third instalment of budgeted amount shall be released once 2nd Instalment is utilised.





FINANCIAL MANAGEMENT:-

1. A separate Bank Account will be put in place in the name of CLC with Joint signatories to be operated jointly by City Project Officer and City Project Manager (SD &I) for all CLC related financial transaction. Once strong City Level Federation (CLF) will take over the responsibility of CLC, the authorised signatories of CLF will operate the CLC Bank account.
2. The Annual registration fees from the service provider & any income or fees received from the service provider and from any organization will be deposited in the CLC account and amount will be utilised by CLC for administrative & recurring expenses.
3. Recurring expenses support for CLC will continue up to maximum of two (2) years of establishment of CLC and thereafter CLC is to generate its own fund for recurring expenses.

MONITORING & EVALUATION:-

1. City Livelihood Centre will be closely monitored by CMMU and SMMU
2. CLC Manager will have to provide the monthly report to City Project Officer.
3. The activities of CLC will be evaluated by CMMU in every month
4. CMMU will provide progress report of CLC to SMMU on a Monthly basis.


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Assam State Urban Livelihood
Mission Society
Guwahati



Illustrative BUDGET

A. Non-recurring Expenditure (Office Equipment & furniture):

| Sr. No | Office equipment | No. of units | Amount (Rs.) |
|---------------|--|---------------------|---------------------|
| 1 | Office interior (colour, signboard ,Fan, interior decoration etc) | 1 | 125000.00 |
| 2 | Desktop Computers with UPS | 1 | 40000.00 |
| 3 | Multifunctional Printer (print & scan) | 1 | 15000.00 |
| 4 | Executive Table & Chair (2 pair) | 2 | 20000.00 |
| 5 | Plastic Chairs with handle | 15 | 15000.00 |
| 6 | Almirah (local made) | 1 | 10000.00 |
| 7 | Computer table | 1 | 5000.00 |
| 8 | Notice board and white board | 2 | 5000.00 |
| 9 | Installation of Land phone with internet/Wi-Fi | 1 | 5000.00 |
| 10 | Water Purifier | 1 | 5000.00 |
| 11 | Inverter (HUPS 900)/12 volt with 150 AH battery (for power backup) | 1 | 20000.00 |
| 12 | Steel/iron storage rack (for SHG product display) | 5 | 25000.00 |
| 13 | Capacity Building/training of CLC Staff | 1 | 10,000.00 |
| Sub Table | | | 300000.00 |

B. Recurring Expenses (one year) :

| Sl. No | Particulars | Per Month (Rs.) | Amount (Rs) |
|--|---|------------------------|--------------------|
| CLC Staff | | | |
| 1 | CLC Manager (one position) | 10000.00 | 120000.00 |
| 2 | Office Assistant cum Grade --IV | 6000.00 | 72000.00 |
| Office Maintenance | | | |
| 3 | Cleaning Expenses | 2000.00 | 24000.00 |
| 4 | Electricity expenses | 2000.00 | 24000.00 |
| 5 | Phone/Internet expenses | 3500.00 | 42000.00 |
| 6 | Office Stationery | 2500.00 | 30000.00 |
| 7 | Miscellaneous (IEC, maintenance of equipment, Meeting etc) | 3000.00 | 36000.00 |
| Sub Total | | | 3,48,000.00 |
| C. Reserve for Recurring Expenses (Second year) | | | 3,48,000.00 |
| Total (A+B +C) = | | | 9,96,000.00 |
| Say | | | 10,0000.00 |

NB: - Recurring expenses support for CLC will continue up to maximum of two (2) years of establishment of CLC and thereafter CLC is to generate its own fund for recurring expenses.



CHAPTER- VII

TRAINING & CAPACITY BUILDING

Intensive Training will be provided to community institutions – SHGs and their Federation. A multi prolonged strategy consisting of exposure visit to Model institution, developing Master Trainer from Mission professionals , a pool of Community Resource Persons (CRP) and using them for continuous capacity building of members of the community institutions.

The Mission in association with Resource Organization (RO) developed Modules for training on the thematic area. A) Module -1: Organization and Management of SHGs (For all Members), B) Module -2 : Books & Record Keeping (For Book Keeper of SHG). The Module is basically aimed at providing session plan, Training Process along with the resource materials for conducting the Training of SHG members in order to help the trainers at different levels.

Training Module-1 on 'Organization and Management of SHGs' will cover the following topics:

- Basic concept of Poverty, Urban Poverty, vicious cycle of poverty
- Understanding of Gender, Role of women in society and development
- Basic concept of SHG, Principle, Needs and Norms etc.
- Process of Forming SHG, framing of SHG rules, election/selection of office bearers, conducting meeting, agenda and meeting proceedings
- Function of SHGs (based on *Panchasutras*),

Training Module-2 on Books of Record for SHGs will cover the following topics:

- Panchasutra of SHG
- Role of Book Keepers & Dos and Don'ts of Book Keeper
- Meeting's Proceeding Book
- Books of Account (Saving & Loan Register)
- Books of Account (Transaction Sheet/Cash Book)

Moreover, Module on leadership development and conflict management as ToT for Representative /Leaders of SHG will be developed and other training Modules on ALF & CLF strengthening will also be developed in course of time.



Annexure -I

GRADING FORMAT FOR SHG

Name of the CITY/CMMU:

District:

Name of SHG:

SHG Code:

Date of Formation:

Contact No:

Address of the
SHG:

Name of President:

Name of Book
keeper :

Name of Secretary:

Saving Account
No:

Bank Name

Date of Bank account opening:

IFSC Code

Total amount of savings Rs:

No. of members in the group:

ST SC
Others

Date of Grading:

| Sl. No. | Particulars | Indicators | Rating | Marks Obtained |
|---------|--|-----------------------|--------|-------------------|
| 1 | Composition | 100% Poor | 10 | |
| | | 90-99% Poor | 8 | |
| | | 80-89% Poor | 7 | |
| | | 70-79% Poor | 5 | |
| 2 | No. of weekly meetings held in last 3 months | 12 and above meetings | 15 | |
| | | 9-11 meetings | 10 | |
| | | Less than 9 meetings | 5 | |
| 3 | Attendance in last 3 months meetings | Above 90% | 15 | |
| | | 70-90% | 10 | |
| | | 50-69% | 5 | |
| 4 | Level of Participation | Above 90% | 15 | |
| | | 70-89% | 10 | |
| | | 50-69% | 5 | |
| 5 | Savings | | | |
| | a) Regularity | Above 90% | 15 | |
| | | 70-89% | 10 | |
| | | 50-69% | 5 | |
| | b) quantum of savings | Rs. 1200/- & above | 10 | |
| | | Rs. 1000 to < 1200/- | 7 | |



| | | | | |
|---|---|--|-----|--|
| | | Less than Rs. 1000/- | 5 | |
| 6 | Ratio of Savings to Lending $\frac{(\text{Total Lending})}{(\text{Total Savings})} \times 100$ | Above 90% | 5 | |
| | | 70 to 89% | 3 | |
| | | 50 to 69% | 1 | |
| 7 | Loan Recovery Rate $\frac{(\text{Total Amt. Recovered})}{(\text{Total Amt. Due})} \times 100$ | 100% | 5 | |
| | | 81 to 99% | 3 | |
| | | 60 to 80% | 1 | |
| 8 | Up to date maintenance of Records | All Registers (Meeting Minutes books, Saving & Loan Register, Cash Book, Individual Pass Book, Bank Pass Book) | 10 | |
| | | 4 Registers (Meeting Minutes books, Saving & Loan Register, Individual Pass Book, Bank Pass Book) | 7 | |
| | | 3 Registers (Meeting Minutes books, Saving & Loan Register, Bank Pass Book) | 4 | |
| | Total Score | | 100 | |

(Selection criterion: Groups scoring 60 and above will be eligible for availing Revolving Fund subject to availability of allocation of fund)

Sign of CO

Name:

Sign of CPM (SD & I)

Name:

Annexure-II

Annexure -II , Application for Revolving fund (RF) Support to Area Level Federation (ALF) under NULM (Attach Requisite Documents)

| | | | | | | | | | | |
|----------------|---------------------|-------------------------------------|---------------------------------------|----------|--------------------------|---------------------------------|---------------------|-----------|----------------------------|----------------------|
| Application No | Date of Application | Name of Area Level Federation (ALF) | Complete Address with Pin code/ Ph No | Landmark | Date of Formation of ALF | Date of opening of bank Account | Bank Account number | Bank Name | Branch Name Branch Address | Date of Registration |
| | | | | | | | | | | |

| Details of Office Bearers of the ALF | | | Remarks by | Remarks by | Overall Remarks by | Approve | Date of transfer of RF to ALF |
|--------------------------------------|------|-----------|------------|------------|---------------------|---------------------------|-------------------------------|
| President | Name | Signature | Ph No | CO | CMMU representative | (CPO) Competent Authority | |
| | | | | Name | Name | Name | |
| Secretary | Name | Signature | Ph No | Signature | Signature | Signature | |
| | | | | Ph No | Ph No | Ph No | |
| Treasurer | Name | Signature | Ph No | Date | Date | Date | |
| | | | | | | | |

Handwritten signature



Annexure-III

**Field Movement Register for Community Resource Person (CRP)/Monthly
Report of CRP**

Name of CRP:

Name of CMMU:

Ward No/Cluster No:

For the Month of:

| Date | Time of journey | Returning time | Place of Visit | Purpose of visit* | Duration of time spent | Outcome | Assigned by (name & designation) | Authenticated by** (signature) |
|------|-----------------|----------------|----------------|-------------------|------------------------|---------|----------------------------------|--------------------------------|
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

Submitted by

Verified by

Authenticated by

CRP(Signature)

CO (Signature)

CPM(SD & I) Signature

* Purpose of visit, may be specified as

- Training attended/ conducted
- Meeting of SHGs/ ALFs attended
- New SHG/ALF formation
- Bank A/C opening
- Awareness camp conducted
- Any other assignment given by CMMU (to be specified)

** When CRP attends a SHG/ALF meeting: Leader of the SHG/ALF President will authenticate the CRP's attendance with signature and seal.

** In case of any other work: CPMs or any CO will authenticate for training or any other work.

Annexure-IV**MONTHLY HONORARIUM CLAIM FORMAT FOR CRP**

NAME OF THE CRP.....

| SI.N O | AMOUNT CLAIMED FOR ATTENDI NG TRAINING | AMOUNT CLAIMED FOR ATTENDI NG WEEKLY MEETING | AMOUNT CLAIMED FOR FORMATIO N OF NEW SHG/REVI VAL OF DEFUNCT | AMOUNT CLAIMED FOR CONDUCTING AWARENESS CAMPAIGN/PIP/ ANY OTHER ASSIGNMENT GIVEN BY CMMU/SMMU | TOTAL AMOUN T CLAIM ED | REMAR KS |
|-----------|---|--|---|---|------------------------------------|-------------|
| 1 | | | | | | |
| 2 | | | | | | |

MONTH.....

- CALCULATION OF HONORARIUM WILL BE BASED ON CRP MOVEMENT REGISTER

Signature of CRP

Verified by CPM

Sanctioned by CPO/EO



PRESCRIBE FORMAT FOR CLC PROPOSAL

1. Name of the ULB :-
2. Total wards in the ULB :-
3. Total slums in the ULB :-
 - a) Official (b) Not specified
4. Name (s) of the wards (s) to be covered by CLC :-
5. Total population in the area :-
6. Total Urban poor covered in the area :-
7. Major services possible through CLC in the area :-
8. Scope for growth of CLC services in the area :-
9. Details of the premises given for CLC by ULB :-
 - a. Areas :-Sq. feet.
 - b. Location :-
 - c. Is the location is nearby to ULB Office? (Yes/No)
10. Plan for facilitation of CLC-Resource agency/CBO :-
11. Business plan of CLC and viability :-
12. Proposal Prepared by :-
13. Proposal assessed by :-

Seal & Signature
City Project Officer, CMMU.....

