

## Introduction

Jammu & Kashmir Rural Livelihood Society named “Umeed” has the mandate to organize, federate and handhold 900000 women members into creating their own institutions as a strategy to bring all these poor and vulnerable households out of poverty. Core belief of Umeed is that the poor have innate abilities to come out of their poverty and the State Rural Livelihood Mission should create an environment wherein their potential is unleashed. To achieve this, it is necessary that the institutions of the poor emerge stronger and allow the poor to maximize their abilities and channelize their capabilities into productive activities that enhance their livelihood.

The seven steps to poverty reduction envisaged by the mission are:

- Identification of the poor
- Organizing the poor
- Creating favorable environment to unleash their potential
- Showing them the path to capital
- Showing them the path to right livelihood
- Social awareness
- Safety nets around the poor and converging welfare schemes as their entitlements

All these steps happen in sequence and the success of the every step relies on the effective achievements in the previous step. This aspect has to be borne in mind in finalizing the outcomes for the Mission desired to be achieved over a period of time.

Facilitational support expected to be offered to the SHGs by the Mission varies significantly in every step. The basic unit of women organisation i.e., the SHG is the foundation through which poor can unleash their potential and get out of poverty. Hence, it is essential that the SHGs are continuously monitored, nurtured, and allowed to acquire higher-level capacities through facilitational support by the Mission. SHGs and VOs need continuous and repeated training that would be imparted throughout the year. As Umeed relies on community cadre at the sub-block levels, it is essential that the cadre and SHG institutions receive training as per the need assessment. This is a crucial requirement to sustain the SHGs and make them accept higher responsibilities as they move from one stage to another in the seven-step ladder of poverty alleviation. Towards this, Umeed will set up a block-training center in every resource block that would act as a center for planning and executing the training requirements in a block. The training center would have a monthly training calendar and the training modules will be according to the stage of Umeed implementation in that block. It is essential to build a cadre community cadres who would impart training on a continuous basis to the SHGs and who will have developed strong bond with this movement because of their ownership of the programme.

It is expected that SHGs would require lot of co-ordination and support in ensuring convergence, livelihood promotion, marketing needs and other social needs that would emerge once the SHGs stabilize and have begun to access credit from institutional finance. Community trainers would be positioned by the concerned Cluster Level Federation (CLF) to continuously grade the SHGs in their allotted area and handhold the Village Organizations in their area of operation. This is a continuous requirement as the SHG’s access to repeated credit through institutional finance is linked to their falling in ‘A’ grade status at every step of capitalisation. Hence, Community Trainers would be

positioned by the CLF to monitor the SHGs and impart training to build capacities of SHG members and institutions on a regular basis.

## Policy paper on Community Mobiliser

### Who is a Community Mobiliser (CoM)?

Community mobiliser shall be preferably a woman who will act as a facilitator for self help groups promoted under UMEED Project. Main responsibility of the Community Mobiliser will be to handhold and guide a group of SHGs for which she acts as CoM. To the extent possible, the group of SHGs shall be in the same village.

### What are the main characteristics of the Community Mobiliser?

- She should be able to write the meeting minutes and all the books of accounts relevant to the SHG. Only such a person who is herself capable of doing these works can monitor and guide SHGs in such activities.
- Community Mobiliser should be a woman of the same village having passed eighth standard . However, in case of unavailability of such a candidate a capable woman with lower qualification or a male candidate may be considered.
- She should have leadership qualities as her work would be to co-ordinate with SHG leaders in her village.
- She should be compassionate towards the cause of the poor, and should have the innate desire to work with the poor.
- She should not have any constraints regarding mobility in the village
- She must be accepted by the members of the SHGs of the village
- She must be selected by passing a resolution by the Representative General body of the Village Organisation.
- She should preferably have basic knowledge of calculations.

### Roles and responsibility:

1. She will reach ten minutes before the scheduled time of the SHG meeting.
2. She will ensure “Pancha Sutras” are strictly adhered to by the SHGs in the meetings.
3. She will act as a friend and guide to the SHGs in the way they organise their meetings.
4. She will participate in all the weekly meetings and facilitate the meeting processes to inculcate the best practices within the SHGs
5. She will ensure that all the updates such as savings, inter-loaning, repayments and decisions taken during the last meeting are read out in the SHG meetings for the knowledge of all the individual members in the beginning of the subsequent meeting.
6. She will ensure that minutes of the meeting along with saving, interloaning-repayment, etc, status is read out before the group at the end of all the SHG meetings
7. She will ensure timely writing & updation of all the books of records of the SHGs.

8. She will be responsible for ensuring implementation of proper meeting procedure and will facilitate in setting of agenda for the next meeting of the SHGs
9. She will assist the Community Trainer in preparation of Micro-Plan, Grading of the groups and any other such task/s identified by the VO/SHGs.
10. She will ensure that more than 50% of the members of each SHG start a new livelihood or improve the existing livelihood within the first year of starting a group.
11. She will ensure that all the poor and vulnerable households in the village are organized in the SHGs
12. She will monitor and guide the SHGs in 100% repayment of the lendings on savings/RF/CIF/Bank Credit or any other fund released by the mission.
13. She will ensure that all the SHGs tagged to the CoM should be of "A" Grade.
14. She will impart training to the members of the SHGs, the SHG leaders and Book keepers.
15. She will assist the SHG book keeper in preparation of Monthly Performance Report (MPR) in the last weekly SHG meeting scheduled for the month.
16. She will bring a copy of the SHG MPR to the VO meeting for review of SHG performance by the VO.

#### Process of Identification of Community Mobilisers:

- In a Village Organization, for every 8-10 SHGs, one CoM would be positioned by the VO to co-ordinate with SHGs federated with it.
- Each SHG may propose the name of one Woman Activist, who has undergone training in the Resource Organisation and who is actively participating in social mobilisation and institution building.
- The V.O shall select one Woman Activist as Community Mobiliser from the proposed Woman activists through a resolution.
- On being selected as a potential CoM, the CoM will have to undergo internship, for 3 months. During this period of capacity building of the CoM the focus shall be on effective delivery of goals of the Mission.
- The VOs should send the names of the Community Mobilizers along with the photocopy of the educational certificate (if available), Bio-data of the CoM and copy of the resolution to the Cluster Level Federation (CLF) if already formed or as and when formed in the cluster and to the Block Mission Management Unit.
- The CLF should ratify the Community Mobilizers proposed by the Village Organization after verifying the process and documentation.

#### Internship of Community Mobiliser

- The internship will be a 3 month training programme for the Community Mobiliser..
- The Training Programme will be imparted in two phases
  - In the first phase the CoM will be imparted on the job training by the PRPs and CRPs to acquaint them with the nature of job for three months. At the end of this training, the CoM should be able to write all the records associated with the SHG. The CoM should be able to carry out social mobilisation on her own. The initiative exhibited by the CoM to the needs of the poor and the sensitivity displayed towards the issues concerning poor would also be assessed.

- During this period as a part of the internship training, the CoM will undergo immersion training in the resource organisation for at least one week.
- During this internship period the Community Mobiliser-Interns will get the minimum of the remuneration fixed for the CoMs.
- The assessment of CoM after internship will be done by the VO, who shall be facilitated by the PRP. Subsequently the VO will appraise each CoM on a regular basis.
- The period of internship may be extended for another 2 to 3 month in case there is need for improvement in their group facilitation skills and record keeping.
- In case of no significant improvement in their skills in group facilitation and bookkeeping, the VO will require the SHGs to identify and propose another CoM.
- The Block Mission unit will be responsible for organising the training programme in the resource organisation.
- Based on CoM performance and their training VO will make a final judgement about the suitability of the candidate as a Community Mobiliser and approve the same.
- The assessment of Community Mobilisers will be done in a format attached below.
- The Block Project Mission will send the approved list (duly signed by the VO/CLF/BLF), in the assessment sheet to the SPMU for records.

**Triggers of Successful completion of Internship period:**

- CoM has undergone a residential training programme on SHG concept and bookkeeping.
- The CoM is capable of conducting regular and timely SHG meetings, writing minutes books, Pass book of SHG members and other books of accounts
- She is well acquainted with the Basics of SHG, Panch Sutras, Dos and Dont's of SHG.
- She is capable of carrying out social mobilisation and exhibits leadership skills.

**Payment of Resource Fee to Community Mobiliser:**

The Payment of Resource Fee to the confirmed Community Mobilisers will be made available by the Village Organisation to the Community Mobiliser as per the quantity and the quality of group facilitation. The Resource Fee of CoMs may be disbursed by the VO after duly verifying the performance and assessment of work by the CoMs.

**Resource Fee Slab:** There are three honorarium slabs fixed against the range of SHGs facilitating by the CoMs

SN	Slab	Number of SHGs facilitated by VO	Maximum Resource Fee admissible.
1	Slab A	less than 7 SHGs	<u>Rs. 1000</u>
2	Slab B	Between 7 to 10 SHGs	<u>Rs. 1200</u>
3	Slab C	11-15 SHGs	<u>Rs. 1500</u>

In no case, a CoM will be asked to facilitate more than 10 SHGs as a general guideline. Only in exceptional cases, a CoM may be positioned to deal with less than 7 and more

than 10 SHGs. In both the cases, the VO shall justify the reasons for the same to the Mission.

### Quality parameters within Slab:

As per the roles and responsibilities mentioned above, CoM will participate in all the weekly meetings of the assigned groups to facilitate the meeting processes and update the books of accounts during the meeting itself. CoM participation in the weekly meeting and facilitating the meeting process with the timely updation of all books of accounts is the most vital activity for graduating the SHGs towards strong institution. Hence, the Resource Fee of CoM is linked with the number of weekly meetings attended and weekly updation of all books of accounts. It is assumed that if CoM has participated in the weekly SHG meeting but not updated the books of accounts that would be equivalent to not attending the weekly meeting. The release of the honorarium by the Village Organisation would be as per the score card of the CoM at the end of the month. The CoM score card would be duly filled by the VO and then taken up for discussion in detail in the second bi-monthly meeting of the VO in presence of its Representative Governing Body.

The payment of Resource Fee to the CoM will be per the score card below:

S.No	Activity to be taken up by the Community Mobilizer	Scoring Marks
1	Attendance in the SHGs weekly meeting( $\geq 80\%$ ); Less than 80 %, 0. E.g., if a CoM has to facilitate 10 groups and the CoM has attended 32 SHG meetings, than S/he will be scored 10. Less than 32 meetings nil.	15
2	Training under taken(SHG leaders/members/book keepers); If atleast 4 trainings are done then 5 marks ; 2 or more trainings 3; less than 2 – 0.	5
3	Repayment of savings/RF/CIF/Bank Credit – All the groups are prompt in repayment – 5, 80 % of groups are prompt in repayment – 3, less than 80 % of groups – 0.	5
4	Establishing livelihood among the members( $>50\%$ in first 6mnths)	5
5	100% updation of Books of Account of SHGs, less than 100% - 0	5
6	100% SHGs to be “A” grade, 80-100 % groups – 3; less than 80 % - 0	5
7	Collective/social issues taken up by the SHGs	5
8	Saving:Internal Lending ratio (thrift and savings) $> 1:2$	5
	Total score	50

Cadre	>40	>30 <40	>25 <30	<5
CoM	1500/1200/1000	1200/1000/800	1000/800/600	0/0/0

Community Trainer and the PRPs(if present) will first verify the score card with the books of accounts and then generate the Resource Fee calculation sheet and put forward to the VOs for recommendation.

The payment of Resource Fee to the Community Mobiliser would be made through Village Organisation of that village through A/c payee cheque/direct release into the saving bank accounts of the CoM. In this case the filled COM Resource Fee calculation sheet will be filled up by the VO in their meeting and subsequently they will release the honorarium to the CoM.

Till the Village Organisation generates its own resources the honorarium to the CoM shall be paid by the Mission through V.O.

### Appraisal and removal of Community Mobiliser:

Initially, the monitoring and supervision will be jointly conducted by the Village Organisation and PRP on the monthly basis and later, Village Organisation will appraising the Community mobiliser and shall be facilitated by the Community Trainer (CoT).

If any CoM fails to participate in the minimum number of the assigned SHG meetings, respective VO will seek explanation for the same from the CoM. If the CoM is unwell or for any other unavoidable reason, the CoM could not discharge the responsibilities, the executive committee of VO, with the help of the Community Trainer, shall monitor those groups for the time when the CoM is not available to discharge the responsibility. In such case, the CoM will not be paid any honorarium for period of absence. In any case, failure to attend minimum 80 % of SHG meetings for the second month in any year, would warrant the VO to direct the SHGs to identify another CoM. The idea is that for the failure on the part of any individual (i.e., CoM) the SHGs shall not be deprived of facilitation by the VO.

If any CoM doesn't want to continue as Community mobiliser then s/he should submit a letter regarding discontinuation to the concerned VO and the same shall be recorded in the VO minutes book.

## **Policy on Community Trainer (CoT)**

### **Identification of Community Trainer (CoT)**

1. There shall be one Community Trainer (CoT) for 4 to 5 V.Os.
2. Selection of Community Trainer (CoT) shall be the responsibility of CLF.
3. CoT shall be identified from the cadre of Community Mobilisers (CoM) working in the cluster.
4. In case of male CoM or VO Book Keeper , either his mother or sister or wife should be a member of SHG.
5. His/her performance as CoM should have been exemplary on verifiable and objective parameters like at least 90 % of the SHGs looked after by her/him should be 'A' Grade.
6. As CoM , s/he should have attended at least 90 % of VO meetings in the last 6 months.
7. As CoM, s/he should have formed at least three SHGs in the allotted GPs. All these groups formed by the CoM should be 'A' Grade. This is a demonstration requirement that the CoM is able to organize and support the newly formed SHGs.
8. All such CoMs in the cluster who fulfill the above requirements shall be given a test by the BMMU, after they are recommended by the Cluster Level Federation on the basis of the above parameters. The CoT shall be selected within one month of the proposal by the CLF.
9. A merit list shall be drawn by the BMMU on the basis of the performance in the said test. This list shall remain valid for a period of one year. If during the year a situation falls vacant, the list shall be operated strictly in accordance with the merit.

It is mandatory that the CoT shall reside in the cluster.

### **Capacity building of CoT**

The identified CoT will get sufficient training to ensure that they are confident of reaching out to the SHGs and deliver the desired results. The CoTs shall be provided one weeks training in Block Training Centre by the PRPs. The focus of the training shall be on grading, auditing, book keeping, preparation of MCPs, MPR on the basis of MIS , social mobilisation and institution building. Every CoT shall mandatorily undergo orientation training in Resource Organization for 10 days.

### **Role and responsibilities of CoT**

1. CoT is responsible for imparting training to the members of the SHGs, the leaders, the book-keepers, VO, VO organization sub-committees, ,CoM and the community in accordance with the training calendar prepared by the block training center / CLF.

2. CoT has to attend all the meetings of VO and CLF and at least five SHG meetings in a month.
3. CoT has to grade all the SHGs in the allotted VOs once in a quarter. i.e., four times in a year and submit report to the VO. She shall ensure that grading status is updated in MIS by the Community Data Entry Operator (CDEO) available at the cluster level.
4. CoT has to assist the community auditors, while auditing takes place in the SHGs mapped with a VO, in verification of asset creation.
5. CoT shall prepare the VO Monthly Performance Report (MPR) for the VOs covered by him / her and submit to the CLF.
6. CoT has to ensure that SHG groups that have been linked to bank credit are provided successive loans on completion of repayment of the previous bank loan.
7. CoT shall ensure regular reporting of monthly performance reports of SHGs by CoM without fail to the VO.
8. CoTs shall ensure that VOs follow all the protocols necessary for attracting Capital from the Mission and Banks.
9. S/he would do any other work as entrusted by the Mission through the CLF.

### **HONORARIUM TO THE CoT**

CoT will be paid an honorarium of Rs 2500/-pm through the CLF in addition to Rs. 250 as Fixed Transport Allowance and Rs. 250 as Communication allowance. The CoT shall submit his/her monthly work done report to the CLF. On getting the work done report , the CLF shall assess the work done with reference to the number of days of training imparted in the month as per the training calendar, non pendency of Grading of SHGs, submission of VO MPRs and support to the VO / CLF and in any other activity to be taken up by Umeed. CLF after assessment shall release the honorarium to the bank account of CoT. If on getting the work done report, the CLF finds that the CoT is not able to deliver the expected outcomes, the same shall be brought to the notice of CoT and recorded in the minute's book of the CLF. If in any of the subsequent months, the CoT fails to perform, then the CLF shall relieve the CoT from his/her responsibility after taking a decision in the CLF meeting and intimate the same to the Block Mission Management Unit.



# **Policy on Cluster Co-ordinator**

## **Identification of Cluster Co-ordinator**

1. Selection of Cluster Co-ordinator (CC) shall be the responsibility of CLF.
2. CC shall be identified from the cadre of Community Trainers (CoT) working in the bloc.
3. As CoT his/her performance should have been exemplary on verifiable and objective parameters like at least 90 % of the SHGs looked after by her/him should be 'A' Grade.
4. As CoT , s/he should have attended at least 90 % of VO meetings in the last 6 months.
5. It is mandatory that the CC reside in the allotted cluster.
6. CLF shall sponsor eligible CoTs to the BMMU. Only those CoTs shall be sponsored who give in writing that they are ready to work in any cluster of the block.
7. BMMU shall conduct an examination and prepare merit list of all such candidates as have achieved 60% or more in the examination.
8. The most meritorious shall be selected as Cluster Coordinators. If more than one candidate make it to the merit list from one cluster then the less meritorious shall be placed in the outside cluster.

## **Capacity building of CC**

The identified CC will get sufficient training to ensure that they are confident of reaching out to the SHGs and deliver the desired results.

The CC shall be provided one weeks training in Block Training Centre by the PRPs. The focus of the training shall be on grading, auditing, Book keeping, preparation of MCPs, MPR on the basis of MIS , social mobilisation and institution building. Every CC shall mandatorily undergo orientation training in Resource Organization for 10 days. Every CC will be attached to an ePRP/iPRP for one month as an internship to understand the role and responsibilities of CC. After the internship period the CC is expected to independently work and achieve the expected outcomes. This capacity building strategy will ensure that the capacity of CC is enhanced and the performance outcomes of CC is at par with that of ePRP/iPRP whom the CC is expected to replace.

## **Role and responsibilities of CC**

1. CC has to attend all the meetings of CLF. CC must attend a minimum of 10 VO meetings and 5 SHG meetings in a month.
2. CC has to ensure that SHG groups that have been linked to bank credit are provided successive loans on completion of repayment of the previous bank loan.
3. CC shall ensure that all the SHGs in the cluster are regularly graded by CoT every quarter and the same is updated in MIS by the Community Data Entry Operator (CDEO) available at the cluster level.
4. CC shall ensure that all the SHGs in the cluster are regularly audited every quarter and the same is updated in MIS by the Community Data Entry Operator (CDEO) available at the cluster level.

5. CC is responsible for imparting training to the members of the SHGs, the leaders, the bookkeepers, VO, CLF and the community.
6. CC is responsible for collection and updation of monthly VO performance report of all VOs in the cluster.
7. CC shall ensure regular reporting of the all the monthly performance reports of CLF without fail to the Mission.
8. CC has to follow up the work of community cadre that is positioned under Umeed in the cluster.
9. He will work as a liaison between the Mission and the community at the cluster level.
10. Cluster Co-ordinator shall ensure that the federations at all the levels follow all processes necessary for capitalization.
11. S/he would do any other work as entrusted by the mission.
- 12.

### **HONORARIUM TO THE CC**

CC will be paid per month an honorarium of Rs. 7000 and Rs.500 each as fixed transport allowance and communication allowance. through the CLF. The CC shall submit his/her monthly work done report to the CLF and Addl.MD. On getting the work done report , the Mission shall recommend the release of honorarium and budget to the concerned CLF. If on getting the work done report, the CLF finds that the CC is not able to deliver as CC , then the CLF shall relieve the CC of his/her responsibility as CC and intimate the same to the Block Mission Management Unit. The concerned CLF, will make the payment of honorarium to the CC on a monthly basis into the bank account of the CC.

### **Policy on Internal Community Resource Person (iCRP)**

#### **Need for iCRP strategy**

Jammu & Kashmir Rural Livelihood Society (hereafter mentioned as “Umeed”) has the mandate to organize, federate and handhold 900000 women members into creating their own institutions as a strategy to bring all these poor and vulnerable households out of poverty. To achieve this task, Umeed has adopted a phased implementation approach to reach out to all the Gram Panchayats in the state of Jammu and Kashmir. Twenty-two blocks in the state of Jammu & Kashmir (@ 1 per district) will be covered under Resource Block strategy, i.e., by external Community Resource Persons (eCRPs) deputed by the external resource organization as per the MoU entered with the organization. The remaining 121 blocks have to be covered by the internal social capital generated in the resource blocks (i.e.,22 blocks) by way of community mobilisers, community trainers , women activists etc., under intensive block strategy. It is essential

that the measurable outcomes like formation of SHGs and VOs, adherence of these groups to 'Pancha Sutra', achievement of 'A' Grading etc., in intensive blocks be at par with that of resource blocks. It is possible only when the internal CRPs are able to match the performance of external CRPs.

eCRPs from resource organization have rich experience as a member of SHGs. Moreover by discharging various responsibilities at the SHG/VO level, eCRPs have a thorough understanding of managing women federations. These eCRPs have come out of poverty through the organization of poor and they are the ambassadors of change and testimony to the collective strength of women. Women from J&K, admittedly, do not have long years of experience in SHGs as the eCRPs have in the SHGs. However, the women from J&K have the advantage of being the 'change agents from the community' in a short span of time under Umeed, and have displayed immense understanding of the basic philosophy and operational aspects of Umeed. (i.e., Pancha Sutras, Grading of SHGs, Preparation of micro credit plan). Forming their own federations at the village level has given these women confidence in the ability of the poor to organize themselves. Hence, the women from resource blocks need to be selected and positioned as internal CRPs to take forward Umeed in the remaining 121 intensive blocks.

### **Identification of iCRP**

iCRP has to play a key role in ensuring that every poor and vulnerable woman comes into the fold of Umeed to ensure that their own federations of poor continuously support the poor families. The envisaged role necessitates that the iCRP exhibits the willingness to work for the poor and with the poor. The iCRP should have acquired thorough knowledge of the women SHGs by being a member of SHG and should have excelled in whatever responsibility entrusted to her by the group or VO. Only those SHG members who have displayed active participation in SHG activities shall be considered for selection as iCRP. It shall be the responsibility of the VO to identify suitable iCRPs and recommend their names to the Mission/CLF (Cluster Level Federation) by duly following the guidelines as listed below.

### **Eligibility criteria to be an iCRP**

- She should be from a poor family and an active member of the SHG.
- Her group should consistently be categorized as a "A" grade group
- Her group should have received RF and CIF and must be prompt in repayments
- She should have availed a loan of minimum of Rs.20,000/- from RF/CIF/bank loan/VO loan, started a livelihood, and increased her family income.
- She should have good communication skill
- She should work for her own VO on voluntary basis and provide services to the VO in various ways to strengthen her own VO.
- She should have leadership qualities and have the ability to work in a group.
- She should have the desire to work for the poor to mitigate their poverty.
- She should have patience since organizing the poor necessitates lot of convincing as poor often does not look beyond his day-to-day problems.
- iCRP should be willing to stay in the assigned Gram panchayats (as a team) for 30-45 days and carry out social mobilization and follow up activities as done by the eCRPs in the resource blocks.

### **Selection of iCRPs**

- The VO is solely responsible for recommendation of iCRPs to CLF/Mission.
- The VO shall request the SHGs to send a list of eligible members who want to work as iCRPs with a resolution of SHG stating that the SHG recommends the individual member to work as iCRP and take responsibility that the recommended member would be sincere as iCRP.
- VO shall consider only such names recommended by SHG and hold thorough discussions before recommending for iCRP. To that meeting, the proposed iCRP member shall come with his family members and submit the consent of other family members for her to work as iCRP. This is essential since the iCRPs shall work in other districts for 30-45 days in every round as the eCRP teams do in resource block.
- As these iCRPs, as a team, have to stay in villages, it is suggested that the VO shall make efforts to identify 1/2 male members (who happen to be brother/husband of identified iCRP) who can contribute to the process by being a bookkeeper / trainer. The male members should be acceptable to every member in the iCRP team. The VO shall ensure this. In no case, there shall be more than two male members in any iCRP team.
- The recommended list would be sent to the CLF/BLF for selection.

### **Capacity building of iCRPs**

After selection, there will be a two day training at the cluster level followed by three days training at BTC. These trainings shall also serve as screening of the iCRPs. Only those iCRPs shall be sent to the Resource Organization as stay the course during the trainings and also show good promise.

The identified iCRPs will get sufficient training to ensure that the iCRPs are confident of reaching out to the poor and deliver the desired results. In this context, apart from the training to be imparted in resource organization, the iCRPs will be given repeated training on various aspects of Umeed in the Block Training Centers by the Mission.

### **HONORARIUM TO THE iCRPs**

i) Before the commencement of iCRP round, the Mission shall communicate the block to which the CLF shall depute its iCRP team along with the measurable expected outcomes for the round.

ii) The honorarium shall be calculated, on successful completion of every CRP round, at the rate of Rs.450/- as resource fee and Rs.150/- as food allowance per day per member.

iii) At the conclusion of every iCRP round a debriefing meeting shall be held by the Mission to evaluate the outcomes of the round. A similar debriefing meeting will be done at the concerned VO level to satisfy itself about the performance of the iCRP team.

iv) The iCRP team will give its work done report at both the places. On getting the work done report, the Mission shall recommend the release of resource fee and budget to the concerned CLF. If on getting the work done report, the Mission finds that the performance of the team is less than 80% of the expected outcomes, the Mission shall recommend deduction of resource fee to the extent of 25% and direct the VO not to send the iCRP members of the team for any other iCRP round.

v) The concerned CLF after deducting the CLF resource fee @ Rs.50/- per member per day from the resource fee of the iCRP will make the final payment.

vi) The CLF shall credit the resource fee, only to the individual savings bank account of the iCRP. Cash disbursement of iCRP honorarium is not allowed.

vii) The CLF will maintain proper record of resource fee payment as described by the Mission and submit to the BMMU

viii) The block and cluster cadre like Block Mission Manager (BMM) and Cluster Coordinator (CC) will facilitate the CLF in managing the iCRP cadre.

ix) If any iCRP member is found to vitiate teamwork or shirk work, the CLF will remove the iCRP from the team during the round.

x) No iCRP will leave the allotted GPs until the iCRP round is over. The iCRP team shall participate in the debriefing meeting to be organized by the Mission and only after submitting the work done report; the iCRP team shall proceed to their native village. If any of the iCRP leaves the allotted village, during the iCRP round, the concerned CLF would terminate the services of iCRP and no resource fee for the work done would be released to the iCRP.

### **Role and responsibilities of iCRPs:**

- Upon reaching the new village they will conduct gram sabha and explain to the community the principles of UMEED
- Conduct a baseline survey to know the socio-economic conditions of that village.
- Conduct meetings in every mohalla and facilitate the poor communities to form SHGs.
- Get the bank account opened for every SHG.

- Give training to all the new SHGs on Panch Sutra (Paanch Bunyadi Asool). Train all the SHG members, SHG leaders and Bookkeepers.
- Identify active women in the village and train them in development of social capital in the village.
- Identify bookkeepers and train them.
- They will train the members on preparing;
  - ❖ Micro credit plan
  - ❖ Monthly performance report of the SHG (mass nivedika)
  - ❖ SHG audit
  - ❖ Grading of the SHG
  - ❖ Review of community cadre
  - ❖ Filling of resolution form for positioning Community Cadre etc.,
- Will train the SHG members on financial management;
  - ❖ Saving of the SHGs
  - ❖ Revolving fund repayment and starting of livelihood with the RF amount
  - ❖ Community investment fund management
  
- Will initiate the discussion on social issues by the SHG members and facilitate the SHG members to take up these issues.
- Federate the SHGs into village organizations/cluster level federations.
- Will assist the federations to open and maintain their office
- Will train VO leaders, office bearers, members of VO subcommittee, VO book keepers on their role and responsibilities

## **Policy on internal Project Resource Person (iPRP)**

### **Need for iPRP strategy**

Jammu & Kashmir Rural Livelihood Society (hereafter mentioned as “Umeed”) has the mandate to organize, federate and handhold 900000 women members into creating their own institutions as a strategy to bring all these poor and vulnerable households out of poverty. To achieve this task, Umeed has adopted a phased implementation approach to reach out to all the Gram Panchayats in the state of Jammu and Kashmir. Twenty-two blocks in the state of Jammu & Kashmir (@ 1 per district) will be covered under Resource Block strategy, i.e., by external Community Resource Persons (eCRPs) deputed by the external resource organization. In resource blocks, the external resource organization will position one Project Resource Person (PRP) in every cluster to coordinate the work of external Community Resource Persons in the cluster and facilitate the Self Help Groups (SHGs) formed by the eCRPs in conducting the group affairs duly following the ‘Pancha Sutra’. In addition, the PRP offers training to the SHGs on basic book keeping and handholds the SHGs in the initial period. Subsequently, the PRPs initiate the social mobilization process in the next set of Gram Panchayats before the arrival of eCRP teams by introducing Umeed to the community and elected representatives in the GP. PRPs stay in the cluster allotted to them and provide continuous monitoring and handholding support to all the SHGs for a period of 2 years. The MoU signed with the resource organization provides for the same. At the end of 2 years from initiation of Umeed in the block, the Cluster Level Federation (CLF) would have evolved and would be capable of offering monitoring and hand holding support to the member SHGs in the cluster. Hence, PRPs are provided for a period of 2 years in every cluster of resource blocks.

Non resource blocks (121 blocks) in the state of Jammu & Kashmir have to be covered by the internal social capital generated in the resource blocks (i.e.,22 blocks) by way of community mobilisers, community trainers , women activists etc., under intensive block strategy. In these blocks, there would be a team of internal Community Resource Persons (iCRPs) who would be initiating Umeed and induce social mobilization in these blocks. There is a need to position iPRP , whose role will be similar to that of the ePRPs positioned in resource blocks by the resource organization till the CLF takes over the handholding and monitoring responsibility in its cluster. As iCRPs would be covering the block in 5-6 rounds of 30 days each, there would be a gap of 30 days between each round. The momentum generated during the iCRP rounds have to be sustained and the newly formed SHGs have to be monitored continuously after formation of SHGs in a village. Capacity building of of nascent SHGs by training and regular follow up till the groups get into the habit of adhering to Pancha Sutras is essential. iPRP positioned in the cluster would follow up with the newly formed SHGs and introduce Umeed in the GPs to be taken up in the subsequent round by iCRP teams.

### **Identification of iPRP**

Selection of iPRP shall be the responsibility of BMMU.

iPRP shall be identified from the cadre of Community Trainers (CoT) working in the block.

In case of male CoT, either his mother or his sister should be a member of SHG.

As CoT his performance should have been exemplary on verifiable and objective parameters like at-least 90% of the SHGs looked after by her/him should be 'A' Grade.

As CoT, s/he should have attended at least 90% of VO meetings in the last 6 months.

It is mandatory that the iPRPs reside in the allotted cluster. Hence only those CoT, whose performance is found exemplary and willing to stay in a cluster (in another district) for a period of 2 years shall be nominated by the CLF for consideration by the BMMU.

### **Capacity building of iPRPs**

The identified iPRPs will get sufficient training to ensure that they are confident of reaching out to the poor and deliver the desired results. Every iPRP shall mandatorily undergo orientation training in Resource Organization for 14 days.

Every iPRP will be attached to an ePRP for one month. Subsequently, iPRP will be positioned in the block outside his district in an intensive block. During this period, the ePRP and eCRPs will assist the iPRP and iCRP. This is akin to apprenticeship wherein the iPRP is closely monitored and assisted by the PRP and eCRP team from the resource organization.

It is expected that the iPRP would have developed a deep understanding of his role and acquired skills to be an effective iPRP. After this the iPRP is expected to independently work and achieve the expected outcomes. This capacity building strategy will ensure that the capacity of iPRP is enhanced and the performance outcomes of iPRP are at par with that of ePRP positioned by resource organization in resource blocks. This initial phase of apprenticeship will provide an opportunity to the Mission to identify unsuitable iPRPs and relieve them from the responsibility of iPRP.

### **HONORARIUM TO THE iPRPs**

iPRP will be paid honorarium @ Rs.13000/- as resource fees, Rs.1500/- FTA and Rs.500/- as communication allowance. Mission will also insure the iPRPs. The iPRP will submit his monthly work done report to the Block Mission Management Unit/Addl.MD. On getting the work done report, the Mission shall recommend the release of honorarium



and budget to the concerned CLF that has nominated the iPRP. If on getting the work done report, the Mission finds that the performance of the iPRP is less than 80% of the expected outcomes, the Mission shall recommend deduction of honorarium to the extent of 25 % in the first instance. If the performance of iPRP does not improve, the Mission will relieve the iPRP of his/her responsibility and intimate the same to the CLF that has nominated the iPRP.

### **Selection of iPRPs:**

Will be same as C.C. However, both examination and interview shall be conducted by the SMMU.

### **Role and responsibilities of iPRP:**

Project Resource Person is the first person to start the process of social mobilization in the blocks, 15 days before the arrival of iCRP teams in the cluster. When the iPRP enters the cluster for the first time he is expected to do the following:

10. To hold gram sabhas in all the entry villages to be taken up for social mobilization in the first round. This involves that s/he has to make the community understand the vision and the core beliefs of Umeed. S/he has to make community understand as to why a Mission like Umeed is essential for the poor households.
11. To meet the people's representatives especially the Sarpanches and Panches and make them understand the process of social mobilization and the main features of UMEED. S/he should also interact with other line department officials in the village and gram panchayat e.g. AWW (anganwadi worker) ASHA worker, head master of the school etc. and seek their cooperation and support in implementation of Umeed.
12. iPRP will do door to door survey and collect information on base line survey of the village in the format communicated by the Mission that would capture basic details of households like existing livelihood, vulnerability status of the household etc.,
13. iPRP will develop a conducive ambience for the iCRP team to begin social mobilization in the village. iPRP will identify location for the stay of the iCRPs in the villages with the help of the Village Level Worker and the Sarpanch.
14. Women activists should be identified by the iCRPs and iPRP should help in this process.
15. iPRP has to attend meetings of SHGs and ensure Panchasutras are being followed.
16. iPRP has to ensure that bank accounts of the newly formed SHGs have been opened. In case of any difficulty, iPRP has to co-ordinate with the Mission officials to liaison with the bank.
17. iPRP is responsible for imparting training to the members of the SHGs, the leaders, the bookkeepers and the community.
18. iPRP shall attend briefing and debriefing meetings before and after the iCRP rounds.

10. iPRP shall ensure regular reporting of the all the monthly performance reports without fail to the Mission.
11. iPRP has to follow up the work of community cadre that gets positioned as Umeed progresses in the cluster.
12. He will work as a liason between the Mission and the community at the cluster level.

### **Role of iPRP in the intermittent period between iCRP rounds:**

1. iPRP should consolidate the work done in the iCRP round. iPRP would attend all SHG meetings and write model minutes in the books of the SHG . iPRP would ensure that the loan ledgers and the individual pass book entries are made in each meeting. In effect, iPRP will ensure that the book keeper of the SHG has been sufficiently trained to maintain books of account.
2. Impart regular training to the newly formed groups
3. Impart detailed training to the book keepers (Book keeping module)
4. Training of the identified women activists at regular intervals.
5. To ensure that all the SHG form their own norms and write in the minutes book.
6. Ensure that the groups formed are 'A' grade. The iPRP will ensure that regular saving and internal lending is started at the earliest since that is the most important parameter of group dynamics.
7. Introduce concepts of umeed through gram sabhas in the villages, which would be taken up in the next round of social mobilization by iCRPs.
8. Should send all the MPRs to the Mission unit at the block level. Once CoM is positioned by the Mission , iPRP will train the CoM in preparation of SHG MPR and ensure that CoM submit filled in SHG MPRs to the VO.
9. Should grade all the SHGs formed in the cluster at the end of 3 months of formation and submit report to the Mission. Once CoTs are positioned by the Mission , iPRP will train the CoT to grade SHGs and ensure that the CoT submits the grading sheet of every SHG to the VO once in a quarter.
10. iPRP will prepare the monthly performance report of VO in his/her cluster and submit to the Mission. Once CoT are positioned by the Mission , iPRP will train the CoT to prepare the VO MPR and ensure that the VO submits the same to the iPRP for onward submission to the Mission.

### **Community Data Entry Operator (CDEO)**

'Umeed' has the mandate to organize poor and vulnerable women into Self Help Groups (SHGs) and facilitate the formation of federations of SHGs at the village, cluster and block levels. These institutions of the poor, in due course, emerge as sensitive support structures of the poor and remain engaged with the women till they come out of poverty. To facilitate the poor households to come out of poverty it is essential that rural poor households get timely access to credit to meet their livelihood needs and other requirements. It is essential that every poor household organized into SHGs are adequately supported by their own higher order institutions like the Village Organisations

(VO) and Cluster Level Federations (CLFs). The Mission is expected to act as a facilitator in ensuring that the eligible SHGs, i.e., groups that follow Pancha Sutras, get their entitlements like Revolving Fund (RF) and Community Investment Fund (CIF) from the project. Mission further has to discharge the supporting role with the banks to ensure that the SHGs get access to institutional credit at affordable rates since eligible groups are covered under interest subvention scheme of Umeed.

To effectively ensure that the milestones for every SHG is achieved in time, without any time lag, Umeed has developed a Management Information System (MIS) that would support decision making at cluster, block, district and State levels. For a MIS to be effective, it necessitates that actual and updated data is adequately captured on a fortnightly basis at the VO level. Umeed has devised data capture formats for capturing the data. VOs will authorize the data that has to be uploaded in the MIS. It is essential that the MIS supports decision making at various levels for effective implementation of Umeed. This is not feasible unless the stake holders are provided with updated data on a monthly basis.

To ensure that the MIS is updated with latest data on a fortnightly basis, Community Data Entry Operator (CDEO) would be positioned at the rate of 1 per cluster in a block or for every 10 VOs one CDEO would be positioned by the CLF to work in the cluster. In case of small cluster wherein there are only 4/5 VOs, then the same DEO would be asked to attend another 6/5 VOs in the adjacent cluster.

### **Identification of CDEO**

Selection of CDEO shall be the responsibility of Block mission team / project.

The process of identification of CDEO shall begin in the fourth month of implementation of Umeed in a cluster.

CDEO shall preferably be identified from the cadre of book keepers / CoM who have basic knowledge of computers by the VO and recommended to BMMU / CLF for selection.

In case of recommendation of male candidates, the VO shall ensure that, either his mother or his sister is a member of SHG.

CDEO has to attend all the meeting of VOs (maximum of 20) in a month. To the extent possible, CDEO will have to move within the cluster. In case of small clusters where there are lesser number of VOs, the CDEO may have to cover VOs in the adjacent cluster.

Only those candidates who are willing to travel throughout the cluster shall be considered for CDEO. In cases, where CLF is yet to be formed, as an intermediate arrangement, the block mission unit or project will identify the CDEO from the community and position them in the cluster.

Such recommended candidates shall be given i) test on typing tutor (to test accuracy and speed) ii) Data entry in excel iii) entering data on Umeed MIS. Block mission team will conduct the test and rank the candidates as per merit and position data entry operator /s in the cluster as per requirement.

### **Capacity building of CDEO**

The selected CDEOs will get sufficient training on Umeed MIS to ensure that they are able to perform on Umeed MIS. Every CDEO shall mandatorily undergo orientation training on Umeed MIS for 5 days at the block level.

### **Role and responsibilities of CDEO:**

1. To attend fortnightly VO meetings of all VOs in the cluster / clusters. CDEO have to cover a maximum of 10 VOs . That means, the CDEO will have to attend 20 VO meetings in a month.
2. CDEO will be provided with a laptop by the CLF, out of start up cost, for data capture. In case of VO locations, that doesn't have connectivity, the CDEO shall capture the data in excel sheets in the VO itself and upload the same in MIS from block office. Block mission office will have connectivity for updation of data captured off line / excel sheet.
3. In the first VO meeting (in the first fortnight), VOs discuss the monthly performance report of SHGs (MPR) for the previous month, grading report of SHGs and auditing of SHGs that was done in the previous month. In the first monthly meeting the VOs, collect repayments from SHGs and update their book of accounts. CDEO is required to update the MPR data of SHGs and other details as authorized by the VO in the MIS.
4. CDEO shall enter only such data that is authorized for entry in MIS by the VO. CoT shall facilitate the VO in this process. CDEO shall enter the data only after VO authorizes MIS entry by minuting the same in the VO minutes book.
5. CDEOs shall never carry VO books of account / any other record outside the VO office.
6. In the second monthly VO meeting (in the second fortnight), VOs discuss the bank loans availed by member SHGs, assets generated through RF/CIF/ bank linkage, loan requirement of member SHGs that has to be met from VO funds

etc., Other details like any new SHG formed in the village and mapped into VO etc., shall be updated in the MIS by the CDEO. Community Trainer (CoT) shall prepare the VO monthly performance report (VO MPR) and the same shall be updated by the CDEO.

7. Every month , on a date fixed by the block mission office, the CDEOs shall attend the review by block MIS in-charge and update the data in MIS (incase of offline/excel capture of data).
8. After the online updation is done by the CDEO, the block mission unit will authorize the release of honorarium to the concerned CLF / block mission office till the CLF gets established.

### **HONORARIUM TO THE CDEO**

CDEO will be paid a honorarium of Rs. 200/- per day for every working day. The CDEO shall submit his monthly work done report to the block mission unit and s/he shall ensure that the details relevant to all the VOs are updated in the MIS. If this is not done, it is deemed that the CDEO has not performed the job. On verifying that all concerned VO details are updated in MIS (e.g., VO MPR, grading /auditing status report) the mission shall recommend the release of honorarium and budget to the concerned CLF. In cases, where the CLF is yet to be formed, BMMU will discharge the role envisaged for the CLF in releasing honorarium to iPRPs.

### **Community Auditor**

'Umeed' has the mandate to organize poor and vulnerable women into Self Help Groups (SHGs) and facilitate the formation of federations of SHGs at the village, cluster and block levels. These institutions of the poor, in due course, emerge as sensitive support structures of the poor and remain engaged with the women till they come out of poverty. To facilitate the poor households to come out of poverty it is essential that rural poor households get timely access to credit to meet their livelihood needs and other requirements.

SHGs formed under Umeed shall adhere to the 5 basic principles (Pancha Sutras) in conducting the affairs of the group. Such groups that strictly adhere to the Pancha Sutras get graded by the Village Organization and SHGs that attain and retain 'A' grade become eligible to get Revolving Fund (RF) / Community Investment Fund (CIF) from Umeed and credit linkage from banks.

As a group matures, it is expected that the group would transact at multiple levels with different federations / agencies. For example,

- i) Member –SHG- Member transactions (weekly savings by every member – internal lending, repayment of internal loan)
- ii) SHG-VO/CLF-SHG transactions (RF/CIF from VO – repayment to VO in installments)
- iii) SHG-Bank-SHG transactions (availing of bank loan by SHG-disbursement of such loan to members – collect repayment by members-repay to Bank)

As the groups become strong and access credit through various sources, the transactions increase significantly and it is essential that regularly updated and transparent books of account should be maintained by SHGs. Auditing of SHG's books of account at regular intervals (once in a quarter) will ensure that the groups properly maintain their books of account.

### **Responsibility for quarterly audit of SHGs**

**Village Organization (VO) shall be responsible for getting the books of accounts of every SHG, federated with it, audited once in a quarter.** Block Mission Management Unit (BMMU) shall assist the VO by positioning a pool of community auditors at the block level. **BMMU shall maintain, as many community auditors as required @ one per 150 SHGs in the block.** (I.e., if a block has 600 SHGs, BMMU will position 4 community auditors). However, in case of hilly terrain, the BMMU is allowed to engage @ one community auditor per cluster irrespective of the number of SHGs in a cluster. The services of Community Auditor shall be availed by the VO. The community auditor shall audit the books of account of SHGs as per the auditing protocol envisaged in the audit book available with the SHG and submit the report to the VO. On receipt of the audit report of its member SHGs, **the VO shall pay the community auditor at the rate of Rs.100/- per SHG audited by the community auditor.**

BMMU shall utilize the services of the community auditors to audit the VOs and CLFs. For auditing a VO, the community auditor will be paid Rs.200/- per VO (Payable by the CLF) and for auditing the CLF, the auditor will be paid Rs.300/CLF (payable by the BMMU). The VO audit report shall be submitted to the CLF and the CLF audit report shall be submitted to the BMMU in the prescribed format by the auditor and the auditor shall be paid after verification of the same by the CLF and BMMU as the case may be.

### **Who can be a Community Auditor?**

- 1.The community auditor shall be a resident of the block wherein s/he would be positioned in the pool of community auditors at the block level.
- 2.Should be working as bookkeeper for any SHG/VO/CLF.
- 3.The SHG for which s/he is serving as a bookkeeper shall be graded as 'A'.
4. Community auditor should be willing to move to any village within the block to do auditing of SHGs
5. Eligible and willing bookkeepers have to be nominated by the concerned VO for consideration as community auditors at the block level through CLF. Recommended book keepers would be given an examination by the BMMU.

The identified community auditors will be given capacity building training on VO-SHG transactions, VO-CLF transactions, bank accounts, VO sub-committees, and probable expenditures and receipts at the SHG level.

### **Sequence to carry out effective and timely audit (quarterly) of SHGs**

1. BMMU to prepare a list of community auditors and communicate to VOs in the block.
2. Every VO to inform the SHGs federated with it to be ready for auditing in the first monthly meeting of the VO, in the month in which quarterly auditing is due. Clear 7 days time should be given to the SHG before the audit commences.
3. VO to request BMMU to send any community auditor from the list to do auditing of SHGs federated with it.
4. Community auditor to visit the SHGs in the village and carry out audit of SHGs as per the protocol
5. Community auditor to record the outcome of audit (in duplicate) in the, SHG audit register (provided by Umeed), being maintained by every SHG. The community auditor will take out one copy and submit to VO and the other copy will remain in the SHG audit register in the custody of SHG.
6. Submit a copy of audit reports of all SHGs (mentioned in s.no.5) to VO in the second monthly VO meeting. VO upon satisfaction of the work done shall make payments to the community auditor at the rate of Rs.100/- per SHG. It is expected that in any VO, with an average 8-10 SHGs might require 3 days for the community auditor to complete the task.
7. VO shall utilize the report of community auditor for identification of further capacity building requirements of SHGs or take necessary corrective action with respect to any member SHG if the community auditor's report suggests any shortcoming.
8. VO shall authorize the community based data entry operator to update the quarterly audit completion in the MIS.
9. BMMU shall not send the same community auditor to any VO , more than once , in any financial year.

### **Expected outcomes of quarterly audit:**

- a. Verification of assets created by members through member's accessed credit.
- b. Quality of recording of books of accounts by SHGs and individual pass books of SHG members verified. Missing / lost individual passbooks or any such gap at the member level is brought to the notice of the VO.
- c. Reconciliation of bank passbook and SHG books of account
- d. Assist the VO to ensure that the federated SHGs and its members have utilized the credit in the manner and purpose as enunciated in the micro credit plan
- e. Infuses confidence among the bankers that the SHGs are being properly monitored and regularly verified by the SHG federation.
- e-f. To come out with training needs of the SHG, which has been audited.



