

Protocols



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Protocols

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Protocols for Capacity Building Architecture

NRLM's central core is the institutions and capacity building. Therefore, SRLM needs to plan and implement Capacity Building of the community members, leaders, cadres and institutions, and mission staff and resource persons systematically. Towards this, the Mission needs to have adequate building up of architecture for Capacity Building and its use. These would include pools of resource persons/trainers/cadres at various levels, modules, material, plans, calendars, unit costs, budgets to the community institutions etc., apart from infrastructure including training centers and other logistics.

Mission Level

- Develop bottom-up consolidated state **Plan for building the capacity** of community members, leaders, cadres, and institutions, mission staff, trainers and resource persons, and other stakeholders at various levels. The plan clearly specifies various elements of architecture/resources (trainers, infrastructure, modules, training material, and immersion/exposure sites) required to implement the CB plan.

This plan forms an integral part of the SRLM AAP.

- Convert the CB Plan into **CB Calendars** at state, district, block and community levels.
- Ensure budget available to roll-out these plans and calendars – state and districts level CB directly through mission units, and block and community CB through the community institutions
- Establish or form **State Level Resource Cell(s)** [with a team lead, 2-3 managers/executives/ young professionals/NFs/consultants and 4-5 Community Resource Persons] immediately; Specific focus of the Cell includes -
 - Prepare and implement a capacity building plan, calendar along with budget.
 - Finalize/customize and adapt various CB Modules and pool training material; these include -
 - Stories, case studies, games, audiovisuals, video clips, pictorial charts etc., in local language with pictorial depiction where possible
 - Vision and Protocol Summaries for the consumption of community members, leaders and cadres in small flyers, leaflets, handbooks, charts etc.
 - Trainers' Handbook(s)/Toolkits, Toolkits for CRPs
 - E-material on cloud, YouTube, googlegroup etc.
 - Self learning material and learning forums

- Create pool of resource persons consisting of internal SRLM staff as well as external trainers/experts, covering various themes. Resource pool should consist of at least 40-50 persons available on call. This pool could be from -
 - Community cadre, community leaders, best practitioners
 - Mission Staff, Staff/officers of line departments, Civil Society Organizations
 - Thematic experts, Bankers, Insurance Trainers, Business Experts
 - Resource Persons from CB Agencies/centres of excellence, universities
 - Resource pool of other states
- Facilitate finalization of resource fees for the resource persons; clearly articulate the mechanism to deploy resource persons and payment to them
 - Indicative classification of the trainers/resource persons –
 - A: Experience 15 years and above, Rs.7500/day or Rs.1500/session; plus actual TA/DA/Conveyance Costs
 - B: Experience 10 years and above, Rs.5000/day or Rs.1000/session; plus actual TA/DA/Conveyance Costs
 - C: Experience 5 years and above, Rs.3000/day or Rs.750/session; plus actual TA/DA/Conveyance Costs
 - D: Experience less than 5 years/Senior Community Trainer, Rs.1500/day; plus actual TA/DA/Conveyance Costs
 - E: Experience less than 2 years/Community Trainer, Rs.1000/day; plus actual TA/DA/Conveyance Costs
- Create and train a pool of trainers on different themes
- Partner with capacity building agencies (CBAs)
- Identify and tie up with various training centers at the state, district and block level to roll out training programs, including residential programs.
- Facilitate establishing state/regional/district/block/community **training centres** to roll-out CB Plan(s) – each training centre is equipped adequately with training infrastructure, material and a training management team including community trainers, supported by a pool of trained resource persons, as per the need from time-to-time
 - Facilitate Community Institutions - BLF/CLFs to start **Block/Community Training Centres**

- Position a Training Centre Coordinator/Team Leader and Team Members to manage the Training Centre and Capacity Building Plan for the Cluster/Block
 - Identify, empanel, train and deploy resource persons from various elements/ themes from Community cadres, community leaders, best practitioners, leaders, mission staff, staff of line departments, Civil society staff, bankers, free lancing development workers etc.
 - Train and nurture Community Cadres, Trainers and Resource Persons – ***See attachment: Protocols for developing and deploying Community Cadres***
 - Identify and tie up with local institutions for training infrastructure.
 - Plan for capacity building activities (for staff and community) in the block – including calendar and budget.
- **Establish Dedicated Resource Cell(s) for developing and deploying CRPs, Senior CRPs, Community Trainers and PRPs for Expansion/Scaling-up and Communitized Faster Deeper Saturation**
 - Establish a system/mechanism to release advance(s) to CB Cells/Training Centres, may be on a quarterly basis to community-managed training centres, against CB Plan indents and submission of Utilization Certificate(s) and report(s)
 - Track the progress on CB indicators through MIS
 - Institute a CEO/COO review (monthly) mechanism to review progress of the CB vis-à-vis CB Plan, and a quarterly review along with NMMU members

Protocols for Community Cadres and Community Trainers

NRLM's central core is to build the capacity of community members, leaders and cadres. Indicatively, NRLM is committed to provide CB inputs of 100-200 hours to members, 200-300 hours to leaders and 500-600 hours to cadres. To meet the needs of the community, a large number of community cadres and trainers are required – about 10% of the SHG membership, apart from the SHG Bookkeepers. Village Organizations and Cluster Level Federations or their Community Training Centres manage these cadres and trainers.

Community Cadres¹ in NRLM include -

Level	Dedicated Cadres, Service Providers and Resource Persons
SHG	○ SHG bookkeepers
Village Organization (VO)	○ Active Women ○ Community Facilitators, Community Mobilisers ○ VO Accountants, VO Bookkeepers ○ Gender Focal Point Persons, Community Food, Health, Nutrition, Water and Sanitation Activists, Inclusion PwD Activists, Inclusion Elderly Activists, ○ Anganwadi Workers, ASHA Workers
Cluster Level Federation (CLF)	○ CLF Accountant, CLF Bookkeeper ○ CLF Coordinator (Sr. Community Volunteers), ○ CLF Assistant, CLF Activist ○ Community Auditors ○ Livelihoods Resource Person, KrishakMitra, KrishakSakhi, PraniSakhi, PashuSakhi ○ Bank Mitra, BimaMitra, ○ MCP/MIP Community Facilitators ○ Resource/Master Bookkeepers
	○ CRPs, Community Trainers, Senior CRPs, PRPs

Mission Level

- Customize and adapt the protocols for Community Cadres, Community Resource Persons and Community Trainers; and orient Mission Staff and Community Institutions – these include Modules, Material, Toolkits for their use; and training modules (including material) for training members, leaders, cadres, institutions and other stakeholders
- Establish State CB Resource Cell and Resource Cell(s) for nurturing and deploying CRPs, Senior CRPs, Community Trainers and PRPs

¹ More Details are in Model COM

- Facilitate establishment of Community Training Centres with required architecture including infrastructure and facilitate CB planning and implementation in/through these centres
- Evolve Plan(s) and Calendar(s) for building capacities of Cadres, Resource Persons and Trainers and implement these with support from State. District, and Block Resource Persons' Pools and Resource Agencies
- Evolve Plan(s), Calendar(s) and Schedules for deploying Community Cadres, Resource Persons and Trainers, and roll-out by releasing budget to community institutions/training centres

Block and Community Level

- Facilitate availability of trained mandatory cadres at SHG, VO, CLF levels – SHG bookkeepers, active women, VO bookkeepers/activists, CLF accountants, CLF Coordinators/Managers etc., and availability of trained cadres, trainers etc., as per the local needs
 - Ensure **identification** of Cadres, Resource Persons and Trainers by Community (SHG, VO, CLF) as per the eligibility criteria defined for each specific Cadre; general **eligibility criteria** include –
 - SHG member or a member of the SHG family [of A or B grade SHG]
 - Age - above 18 years
 - Education – class 8th pass; relaxable for exceptional articulators/communicators; for PRP it is 12th Pass
 - 60 SHG meetings (attended), if SHG member
 - Initial minimum training on SHG concept and management
 - Communication and articulation skills
 - Willingness to travel out of the village and fit to travel for long stretches of time
 - Willingness to work with the community without any discrimination
 - Ensure **Selection** of Cadre, Resource Persons, and Trainers etc. by the community (formal or loose VO or CLF) – Mission staff may support and facilitate the process; the steps involved include –
 - Inform the community about the need for selection and eligibility criteria
 - Screen the potential candidates at SHG and VO level

- Take the candidates through the next level selection process at VO or CLF level; where required, institute a panel that includes independent members from outside with expertise in the domain to avoid any biases
- Recommend finally selected candidates for training and apprenticeship
- Deselect the trainees who are not up to the mark in the training and apprenticeship

Apart from SHG Bookkeepers, about 10% SHG members are brought into the fold of Community Cadres, Resource Persons and Trainers. Each thematic may have 1-2 trained Cadres/Resource Persons/Trainers in a village/GP

Active Women identified and nurtured during the initial CRP round also emerge as Cadre with their intense involvement, performance, training and maturity

- Ensure **Mandatory Training** to these Cadres, Resource Persons and Trainers as per the Module(s) applicable to specific Cadre at the earliest; the generic elements of this training (with specific modules embedded within) include –
 - 30-45 day Classroom Training
 - Basic Training on Poverty, Vulnerability, Gender, Inclusion, Livelihoods and NRLM
 - Social Mobilization and Group Management
 - Institution Building Architecture (3 Tiers)
 - Block Protocols
 - Participatory Processes and Participatory Training Methods
 - Specific Thematic Training
 - Need-based Training
 - Self, Team, Project and Institutional Planning, Management and Leadership
 - 30-45 day Apprenticeship/fieldwork/practice of skills – internship
 - 5-15 day immersion/exposure visit
 - De-selection if not up to the mark during the training phase
 - Deployment of successful candidates in rolling-out Block Protocols, Expansion and CB Plans

- Facilitate these Cadres, Resource Persons and Trainers get into their **roles**, as deployed by their institutions –
 - Support in forming/strengthening institutions;
 - Training in SHG, VO, CLF meetings and village level training;
 - Support in Planning and management in institutions, including books;
 - Services (as per expertise) to members and institutions for Service Fee;
 - Training community bookkeepers, auditors and/or other cadres, resource persons, leaders and members and/or handholding;
 - Implement CRP, Senior CRP, Trainer protocols outside village/ cluster;
 - Support in Grading institutions and/or making MCPs, PIP-PPAs, VRPs, Convergence Plans and appraisal;
 - Co-anchor Community Training Centres;
 - Take up any role, as prepared for

Cadres, Resource Persons, Trainers etc., prepare and submit logsheets and debrief in the monthly institutional review on the work done.

- Facilitate VO/CLF to **deploy** the trained Cadres, Resource Persons and Trainers individually and/or in compatible teams, as per various protocols; facilitate review and monitor the progress on deployment
 - Deployment of Cadres, Resource Persons and Trainers outside village/cluster is based on mutual understanding (formal MoU or otherwise) between VO/CLF and Mission (or other community institution)
 - Deployment of PRP outside the Cluster is also based on mutual understanding (formal MoU or otherwise) between CLF and Mission (or other community institution)
- Facilitate payment of **fee/honorarium**(through bank transfer) to in situ Cadres at SHG, village and cluster level directly by community institutions from the beginning or gradually ramped up from its own funds or through Mission support, if deployment is outside their local area based on demand/need
 - Payment is subject to debriefing to and review by VO/CLF
 - Indicative fee payable to each of cadres, resource persons and trainers is adapted by VO/CLF; apart from fee, travel, stay and food are paid/ reimbursed.
 - Indicative fee payable to internal Community Cadres, CRPs and Trainers –

- SHG Bookkeeper – Rs.50-100/meeting; Active Woman – Rs.150/day
- Village level Activist/Bookkeeper/CF/CM – Rs.1500/month
- Village level Service Provider – service-based fee
- CRP/Trainer/RBK – Rs.300/day plus actual travel, stay, food costs
- Senior CRP – Rs.600/day plus actual travel, stay, food costs
- PRP – Rs.10000-15000/month plus TA/DA

Protocols on Participatory Identification of the Poor under NRLM

Based on the experience so far, NRLM, in consultation with SRLMs in the 4th Annual Writeshop, has revised the Participatory Identification of Poor (PIP) process in the NRLM. Accordingly, NRLM uses the Participatory Identification of Poor – Participatory Poverty Assessment (PIP-PPA, referred as PIP or PIP-PPA hereafter) process to assess the poverty situation and track the progress of its target group out of poverty. This process is owned and facilitated by Village Organization/Primary Level Federation with support from community professionals/facilitators/trainers. This process is carried out at periodic intervals. This process takes reference to SECC data (auto-included Households and at least 1-deprivation Households) and the vulnerability criteria under the SECC and builds on these data.

PIP-Participatory Poverty Assessment/Tracking

Round 1:

The First Round of PIP-PPA/T [referred as PIP now onwards] is carried out during the CRP round in the village for initial mobilization. CRP Team with the support of PRP/other staff and community takes up the following activities using SECC data and participatory tools and processes –

- See the village and visit all pockets
- Identify poverty pockets/areas in the village and visit all the households
- Identify visibly poor households and assess their vulnerabilities
- Mobilize 40-60% of them into SHGs and/or revive existing SHGs
- Map the members of SHGs in the village in a social map and indicate their poverty levels as per the agreed indicators for these households
- Present this data to the AamSabha

PRP/Staff may capture this PIP-PPA data into MIS.

Round 2:

Within 3-months of forming Village Organization/Primary Level Federation [VO/PLF], with the support from PIP community facilitators, community cadres and community, conducts the Second Round of PIP. Prerequisites for conducting PIP-PPA Round 2 –

- Orientation to VO EC members on PIP and Participatory Poverty Assessment
- 1-2 day Training Cadres and Volunteers from the VO membership/village on PIP
- Availability of Profile of the Members of SHGs including SECC data

As part of PIP-PPA Round 2, VO/PLF takes up/ensures following activities, over 2-4 days –

- Announce conduct of PIP Round 2 and inform GP Leaders and other stakeholders 2-3 days prior to the exercise
- See (PIP facilitators along with VO leaders and others) around the village, various pockets in the village and houses in the village
- Gather the SHG members at a place and facilitate community members to draw social map of the village and point out the houses with SHG membership on the map
- Generate, in consultation with the community, and agree on poverty and vulnerability indicators (about 15, including existing indicators came up during Round 1, SECC deprivation indicators, state specific indicators and local indicators)
- Assess each member household (on a PIP household card) against the above indicators in a participatory manner, including the progress of the previous member households on these indicators
- Document, including photographs and process video, the entire process
- Present the data in the AamSabha/GramSabha. Inform AamSabha if any member household is not part of SECC list or has additional vulnerabilities. Take on board/include changes, if any, suggested by AamSabha/GramSabha.
- Finalize PIP-PPA document and make at least 3 copies for VO/PLF/CLF/BMMU's use.
- Take this data into MIS
- Sit with the data and develop an action plan to mobilize the left out households, if poor and vulnerable, as quickly as possible (not more than 6 months)
- Develop a Vulnerability Reduction Plan to address the needs of the poorest and vulnerable, and vulnerabilities of the members
- Develop a Convergence Plan to access rights, entitlements and schemes for the benefit of the members
- Monitor the progress on the plans and progress on the indicators

Round 3 onwards:

VO/PLF conducts the PIP-PPA in an incremental manner every year/2 years, over 1-2 days –

- Assess the status/progress (against the indicators) of all the member households, including households that have been mobilized after PIP Round 2
- Take this assessment into MIS

- Continue to make annual plans (Vulnerability Reduction Plan, Convergence Plan, and Livelihoods Plan), implement and monitor the progress on the plans and the indicator

Activities at the Mission Level

To facilitate the PIP-PPA in villages, the SRLM needs to take up the following activities –

- Customize state-specific PIP-PPA policy and orient the staff to the same
- Build/create a pool of Resource Persons/Facilitators from the staff, community and outside at State, District, Block and Community levels and conduct training to them
- Develop/finalize PIP-PPA modules, material, tool kits etc., to train these resource persons, EC members of VOs/PLFs, and GP and other leaders and stakeholders. The module needs to include inputs on analysis of the information that arises out of the PIP exercise.
- Develop a PIP-PPA Plan for the state (district/block/village wise) and Calendar and roll-it out in consultation with VOs/PLFs, including ensuring presence of the resource persons and availability/supply of PIP-PPA material.
- Ensure presence of staff in the PIP-PPA rounds
- Facilitate GPs to conduct Gram Sabhas
- Facilitate development of the various plans at village level and support in their roll-out
- Plan and develop special interventions around the major/critical vulnerabilities, as indicated in the PIP-PPA data
- Take PIP-PPA data against indicators into MIS, analyse data and share with the community regularly
- Track the progress of the member households out of poverty and facilitate VOs/PLFs/CLFs to track on their own

SRLMs may please note that these are the bare minimum activities that need to be ensured in the PIP. SRLMs are free to improvise over these protocols customising the process to suit the local conditions.

Protocols for Initiating Implementation, Expansion/Scaling-up

NRLM has determined to reach out to all the target households as soon as possible. Towards this end, NRLM has been launched in all states and 1 Union Territory already. Remaining 4 Union Territories are expected to be on board by the end of the year. Now, it plans to expand its reach out – all the districts (with at least one intensive – resource, partnership and/or other intensive) in 2016, all the blocks in 2017, all the clusters/GPs in 2018 and therefore, all households by 2020/21. In line with this understanding, 2016 is considered as a year of communitized faster deeper expansion and scaling-up.

NRLM initiates work in a Block as a unit, by placing Mission Unit/Staff member to begin with.

Expansion

Mission level

1. Commit to Communitized Faster Deeper Expansion to reach out to all households by 2020/21 and develop Phasing Plan to initiate NRLM work in all districts in 2016 itself, by taking up at least one intensive block in each district, in all Blocks intensively in 2017 by placing CRP teams in all clusters of each block, in all clusters/GPs by 2018 by completing at least the CRP Team Round in all villages of the GP/Cluster, and with all households that are mobilizable into the fold of SHG architecture by 2020/21. ***This should form part of AAP 2016-17.***
2. Develop Clusterization Plans for all Blocks as per the Phasing Plan to initiate CRP Rounds in these Clusters
3. Finalize the Plan/Protocols [with community cadres, resource persons and institutions in the lead with mission staff's role limited to support/facilitation] to Saturate SHGs/VOs/CLFs in 18 months time in a block, orient staff, trainers and resource persons, and facilitate its implementation
 - these include protocols for CRP round(s), Training rounds, Senior CRP rounds and follow-up
 - these include protocols for deepening – Federating and Financing; Funds to Community; Bank Linkage and Insurance; Total Inclusion and Vulnerability Reduction; Gender sensitization and social action; Food, Nutrition, Health, Water and Sanitation (FNHW) sensitization and action; Rights, Entitlements and Schemes Sensitization and Convergence etc.
4. Circulate to/orient staff on Cost norms for Block Protocols including cost norms for CRPs, Senior CRPs, Trainers, CB of members, leaders, cadres etc.
5. Place District Nodal Person/Anchor forthwith [one anchor may take up 3-4 districts with about 5-10 intensive blocks, apart from non-intensive blocks, if any, across these districts] to roll-out Expansion/Scaling-up
6. Place Block Nodal Person/Anchor forthwith [one anchor may take up 3-4 intensive blocks, apart from additional non-intensive blocks near to these intensive blocks] to roll-out Expansion/Scaling-up
7. Position the Mission team in the intensive Blocks [1 BMM, 1 Accountant/DEO, and 1 PRP per each Cluster (CRP team) to begin with]
8. Induct the District/Block/Cluster Nodal Persons/Anchors and the Block Teams thoroughly to Expansion-Saturation Protocols with adequate Immersion and Exposure to mature blocks

9. Establish Resource Cell(s) with all the required architecture [trainers/resource persons, training infrastructure, immersion/exposure sites, modules, case studies, charts, videos and other material and toolkits] to identify, deploy as apprentices, train, nurture and deploy as CRPs, Senior CRPs, Community Trainers and PRPs required for Expansion and Scaling-up [as per the finalized plan to build/multiply the pools of new CRPs, Senior CRPs, Community Trainers, PRPs etc., through apprenticeship during the rounds, followed by training in classroom, immersion/exposure and internship/attachment in doubled/tripled teams with mixed membership of old and new]
10. Develop CB Plans and Calendars at state, district, block and cluster levels for CB of CRPs, Senior CRPs, Trainers and PRPs apart from community members, leaders, cadres and institutions, staff, resource persons and other stakeholders
11. Map and Develop a plan and MoU with the CLF, where required/feasible, to place CRPs, PRPs and support training in new intensive blocks/clusters/GPs/villages
12. Ensure availability of Books of Accounts for SHGs, Vos, CLFs as per the phasing plan
13. Initiate State/District/Block/Cluster Training Centres in Intensive Blocks
14. Ensure funds placement in the hands of the community institutions – start-up funds to SHG, VO, CLF; Revolving Fund; Vulnerability Reduction Fund; Community Investment Fund; Livelihoods Funds - as per the protocols and triggers
15. Ensure CB Funds [as per the plans and calendars for all block and sub-block CB activities and managing Block/Cluster Training Centres] including payments to CRPs et al are available with the Community Institutions as advance in 2-3 installments [that can be settled through utilization certificates by the community institution]

Block Entry and Saturation in 18 Months

Mission Level

- Position the Block Team [1 BMM, 1 Accountant/MIS Data Assistant; and Cluster Coordinators [3-6 based on the clusters or groups of clusters] or PRP in each cluster/group of clusters]
- Induct the Block Team rigorously to the entire Block Protocols in the class room and through immersion/exposure to a mature block
- Facilitate Deployment of CRPs, Senior CRPs, Community Trainers as per the plan

Block/Cluster/Village/Community Level

- Develop a plan for CRP Rounds in each Cluster.
- Facilitate the following in each Cluster –

- Plan for deployment of CRP Team (5-6 CRPs) for CRP Round (15-60 days, in 1-4 villages, typically 15 days in a typical village); additionally 5-6 potential CRPs may be placed as Apprentices
- Facilitate Saturation in each Village –
 - Get the villages ready for CRP Round, with support from PRP [s/he also facilitates CRP Team in the village and subsequent follow-up]
 - Facilitate CRP Round in the village, as per the protocols finalized; these include –
 - Rapport Building and Going around the village, looking for poverty areas and households and existing SHGs
 - Forming and reviving new SHGs of poor women, PwDs and Elderly (about 40-60% of the target poor may be mobilized during this round), including saving, writing books, opening bank account etc.
 - Training SHG members, leaders and book keepers; this includes Sensitization/orientation on Gender, FNHW, Inclusion and Rights, Entitlements and Schemes; apart from Institutions, Panchasutra and Poverty-Vulnerability-Livelihoods situation
 - Identifying and working with 2-6 Active Women, including observing their behaviour, orientation and performance; preparing them for follow-up of SHGs formed/revived and forming more SHGs with poor
 - Analysing the status of SHG Members against Poverty-Vulnerability Indicators and presenting to Aam Sabha in the final debriefing of the work done during the CRP Round
 - Follow-up on SHGs formed/revived so far and Mobilize remaining poor (women, PwD, elders) into SHGs, with support from Active Women and SHGs
 - Train SHG Members in the meetings and in the village level programs
 - Facilitate a drive (or two) for **Grading of 3-month old SHGs and seeking Revolving Fund** (facilitate its release to all A Grade SHGs within a week of Grading)
 - Facilitate a Training Round by Community Trainers in the village to ensure that community members, leaders, cadres, SHGs, Active Women etc., receive training as per the modules finalized

- Facilitate a drive (or two) for preparing and appraising Microplans or **MCPs for all 6-month old SHGs with Panchasutra discipline, and seeking Community Investment Fund**, Bank Linkage (loan and/or CCL)
- Facilitate Senior CRP Team (2 members, 3-5 days in a village) to **form Village Organization** (SHG Federation at village level) [within 6-months of CRP round in the village], including meetings, writing books and opening bank account
- Facilitate VO to include all mobilizable poor and vulnerable into SHG fold [within 9-12 months of entering the village], with the help of Active Women, Cadres and SHGs
- Facilitate PIP and Participatory Poverty Assessment of all SHG members and present status on agreed poverty-vulnerability indicators (developed in a participatory manner) to Gram Sabha; Facilitate VO to conduct PIP-PPA of SHG members and track their progress out of poverty every year or two thereafter
- Facilitate release of Vulnerability Reduction Fund (1st instalment); Vulnerability Reduction Plan and VRF 2nd instalment
- Facilitate vulnerable members/non-members, SHGs and VO to use VRF and address vulnerabilities
- Facilitate coverage under insurance and other mutuals
- Facilitate identifying, training, nurturing and deploying cadres in the villages for various activities/interventions/layers
- Facilitate plans around existing livelihoods (farm, livestock, dairy, forestry-NTFP, fisheries and non-farm) and support their roll-out
- Facilitate Convergence (including PRI-CBO convergence, MGNREGS etc.) Demand Plans at village level [and consolidated at GP, Cluster and Block level] and support dovetailing and roll-out
- Facilitate 30-45 day training (in classroom) and immersion/exposure of apprentice CRPs
- Place second PRP in the Cluster
- Mix the old and apprentice CRPs, and make two new CRP Teams and Continue with Subsequent CRP Rounds with 2 CRP Teams in the Cluster, supported by 2 PRPs
- Facilitate Senior CRP Team in discussing about federating Village Organizations [on forming about half the Village Organizations in the Cluster] at the Cluster

level and forming Cluster Level Federation – this is around 12-15 months of entering the Cluster

- Facilitate Visioning of CLF, VOs and SHGs
- Facilitate Registration of CLF (and VOs)
- Facilitate establishing a fully-equipped Community Training Centre including trainers, modules, materials, videos, training infrastructure etc., and plans and calendars for capacity building and training of members, leaders, bookkeepers, cadres etc.
- Facilitate special purpose/separate institutions for the poorest and vulnerable, if required, apart from integration in the women SHG network/ architecture
- Ensure Mobilization of all mobilizable poor households in all villages in the block into the SHG architecture (SHGs, VOs, CLFs) within 18 months of entering the Block
- Ensure that the leadership in the SHGs, VO and CLF largely remains in the hands of the poorest of poor and most vulnerable members
- Start release of Livelihoods Fund against Business Plans of the Community Institutions
- Ensure Communitization of the sub-block and block activities completely (and no activities taken up directly by the Mission)
- Ensure that the Community Institutions receive all their funds under NRLM – Start-up Funds, RF, VRF, and CIF within 2 years and LF by 3 years of entering Block level.

Indicative 10-year Block Protocols and Results

Activities in a Typical Block beyond 18 months

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

- Initiate and scale-up work around self-employment and wage employment
- Deepen Convergence efforts
- Ensure 100% Communitization in all sub-block and block activities
- Move into maintenance phase

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

- Functioning 1500 SHGs including PwD SHGs and ESHGs; 120 VO's, 4 CLFs and 1 BLF; exclusive federation(s) for PwDs, Elders, Tribal Communities
- Cumulative Credit (through SHG) accessed by member: Rs. 5.0Lakh
- At least two sustainable livelihoods/household, with an incremental income of at least Rs.50,000/year in 10000 households
- 5000 most vulnerable households specially benefitted in reducing their vulnerabilities
- Reduced incidence/improved addressal of child labour, child marriage, liquor consumption and other social issues in the villages
- Majority of the members access rights, entitlements and schemes
- 1500 Community Cadres, Trainers and Resource Persons (apart from SHG Bookkeepers) service institutional, social and livelihoods needs of the members and their institutions
- Self-reliant institutional architecture takes their 'agenda' into their hands, and goes forward

Non-intensive Blocks

Mission Level

- Appreciate that Scaling-up in the block when it becomes intensive (as per the phasing plan) would be faster and smoother if the entire NRLM package is taken up now in a limited cluster or so in a non-intensive block
- Position a small Cell specifically supporting Non-intensive Blocks
- Mandate District and Block anchors to support/facilitate/coordinate Non-intensive Blocks
- Mandate CRP-PRP Resource Cell(s) to generate PRPs, CRPs, Senior CRPs and trainers for non-intensive blocks too
- Ensure at least a Cluster/a group of GPs/villages are taken up for NRLM roll-out in Non-intensive Blocks

Block/Cluster/Village/Community Level

- Position a Person, may be a PRP, in the chosen cluster/set of GPs of the block, after rigorous training and immersion
- Take up all the Saturation protocols in the chosen Cluster and its villages – these include –

- Facilitate CRP, Senior CRP, Trainer Rounds including building Apprentice CRPs, Active Women
- Form/strengthen SHGs on saturation basis and total inclusion
- Facilitate Gender, FNHW and Rights, Entitlements and Schemes Sensitization and Action
- Grade SHGs and release RF
- Facilitate MCPs and access to CIF
- Form VO, access to VRF, facilitate VRP and facilitate Convergence Plans
- Facilitate availability and deployment of Cadres
- Form CLF, facilitate visioning
- Facilitate Training, CB Plan and Calendar including Community Training Centre

Sustainability of Institutions

The community institutions, formed as part of NRLM implementation are the forums for community to address their poverty and vulnerability. These institutions need to sustain to meet the emerging needs of community. The role or activities of any institution when it is started / formed may be different but over a period of time the sustainability of those institutions depends on its service to its members and how the institution is changing according to the changing needs of the members. Aspects that influence the sustainability of institutions include –

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

Operational and Managerial Sustainability

- Register the Federation as a Mutually Aided (or Self-reliant) Cooperative Society, Producers' Company or under Societies' Registration Act, Trusts Act, Cooperatives' Act with appropriate amendments.
- Go through Shared Visioning and evolve Strategic Plan towards its self-reliance
- Position competent professionals/HR in the Federation for day-to-day operations

- Build Operational Management, Financial Management and Leadership capacity to the Federation Leaders and Staff/ Cadres, take them on immersion and exposure visits to best practice sites and attach with best practitioner leaders and management staff/cadres
- Entrust competent and trained Mentor to anchor and provide handholding support
- Facilitate Transparency and Accountability Mechanisms in the Federation
- Facilitate transactions and capacity building of the Federation hand-in-hand

Financial Sustainability

- Facilitate Visioning, and strategic plan to achieve the vision; this plan to include revenue generation from financial intermediation, entrepreneurship, providing essential services, and other diverse avenues
- Facilitate to place Systems for providing key financial services – savings, credit, insurance, remittance, equity, convergence etc. – in a transparent and efficient manner
- Facilitate and expedite recurring cost self-sufficiency (from own revenue) at the earliest, say in 1-2 years; meanwhile, facilitate the practice of routing of all payments to community cadres and community institutions through the federations
- Prepare and get ready for withdrawal/exit by year 5
- Build capacities of the federation in cost-effective efficient financial management including minimizing costs, and increasing system efficiency
- Other measures for sustainability include:
 - Enhance members' own funds in the federation
 - Minimize idle funds
 - Monitor financial performance of the federation regularly
 - Facilitate appropriate system on accounting, MIS and other monitoring tools like regular grading, and regular **audit**.
 - Maintain functional relationship with formal financial institutions, PRIs, regulatory bodies, Civil Societies and government line departments.
 - Try and leverage own capital to mobilize external funds (debt/grants etc.)

Protocols for operationalization of Community Operations Manual (COM)

The Community Operation Manual (COM) outlines all interventions in NRLM. Revised model COM outline was finalized during the 4th Annual Writeshop at NIRD, Hyderabad. The SRLMs, resource persons and NMMU together discussed the strategies of implementation before incorporating them in this. The revisions brought about in the COM during this year's writeshop include:

- Universalization of social Inclusion and social development interventions
- Access to vulnerability reduction fund
- Simplified Micro Credit Plan
- Provision of insurance and other financial products through the institutions
- Sustainability of institutions

Based on the outline and the subsequent protocols in NRLM, the Model COM is now being shared with the states for adaptation. SRLMs may customize the Model COM according to their local context, preferably directly in their local language(s) and seek approval of SRLM EC/GB. The SRLM should **circulate** the approved COM among all SHGs and the Federations. Mission should ensure the internalization of the COM in the Mission staff as well as community institutions. To internalize the COM and the various elements contained in it, following steps are suggested to SRLMs:

1. Organize a workshop on COM for VO and CLF representatives to orient on the COM and their suggestions for contextualization must be discussed and suitably incorporated.

2. Adopt the customized COM, approved by SRLM EC/GB and circulate to all districts, blocks, federations and SHGs;
3. Organize 1-day orientation to all SRLM staff at state level on COM to explain the elements in COM and COM's importance;
4. Organize district-wise 1-2 day orientation to the entire district and block level (including CC/PFT) staff at the district level so that they understand COM and follow it;
5. Make the COM, printed in local language, available to all SHGs, Federations and villages; Also, summarize the salient features of the COM into a printed handbook to be given to all SHGs;
6. Make suitable arrangements for periodic revision and updation (preferably once in a year through a state level writeshop) of COM, as COM is an evolving document; revised/updated COM and its summary may be shared with Community;
7. Plan/incorporate Orientation on COM to Community Leaders during Senior CRP rounds and subsequent trainings;
8. Discuss COM as part of annual action plan (AAP) preparation process at CLF and Block level, to facilitate its internalization; and
9. Bring major changes/modifications, if any, after wider community consultations with VO and CLF representatives across the districts/blocks, to the next writeshop for updating the Model COM.

The process of operationalization of the COM may be started immediately to be completed in 2 months. State AAP may indicate the progress of the Mission in operationalising the COM.

Protocols for Registration of SHG Federations

NRLM mobilizes poor into Self-help Groups and their federations at various levels and nurtures them to be independent autonomous self-reliant organizations. While SHGs may continue as informal groups, registering SHG Federations provides them a status as independent, formal legal entities. National consultation (UNDP-NRLM Round Table held in 2014), on registration of Federations, concluded that a national legal framework may not fulfil the requirements for registration of SHG Federations and states should take lead in advocating for an appropriate legal mechanism for SHG Federations. Subsequent discussions with State missions and other external stakeholders, and the 4th Annual Writeshop concluded that registration of village/primary federations may not be mandatory, if these are not dealing with external world; however, registration of higher level federations - at the cluster and block levels - is a must, as they have to interact/do business with various outsiders including Banks, Market etc.

As registered bodies, the Federations acquire the status of a formal legal entity. This would in-turn invoke confidence the stakeholders who deal with these entities. Among other things, registered federations can: a) Hold property, b) Sue and be Sued, c) apply for exemption of tax under Income Tax Act, 1961.

However, registration of the Federation brings its share of responsibilities and compliances (such as filing of taxes, auditing, regular GB meetings, etc.) which the Federation must fulfil. Therefore,

SRLM needs to facilitate the process of registration as well as train the Federation/its members in duly fulfilling the requisite legal compliances.

While none of the existing Acts fully meets the requirements of the SHG-Federation architecture, the Mutually-Aided Cooperative Societies' (MACS) Act (or its equivalent/variant in various states like Self-reliant Cooperatives' Act) is the most suitable law currently available for registration of SHG Federations. Companies' Act (Producers' Company) is the other. Other laws such as the Societies' Registration Act, with some Amendments (as in Tamil Nadu), Indian Trusts' Act, Mutual Benefit Trust Act etc., may also be used. *State-wise list of suitable Laws can be seen at Attachment 1.*

Steps to be taken towards registration of Federations include –

Initial Mission Activities, to be taken up immediately

- Organize a state-level consultation to discuss and identify the most **suitable legal framework** for registering SHG Federations; Advocate/develop a mechanism to lobby for appropriate Act or a suitable amendment in the existing laws (if there is no such legal framework available currently) to register Federations; In the interim or otherwise, identify the most relevant/appropriate Act for registration of SHG Federations in the state
- Customize *Indicative Model Byelaws* attached (*CLF Byelaws: Attachment 2; VO Byelaws: Attachment 3*).
- Develop and train state, district, block and community level resource persons to facilitate registration of federations and training/facilitating/supporting federations on compliances
- Sensitize/orient all Staff on Registering Federations, Byelaws, Compliances and Timelines

Registering Federations

A federation needs to be registered, at the earliest, within 3 months of its coming into being

- TheSteps include -
 - Develop understanding among all the members about the need for Registration of their federation, and about the Act.
 - Conduct a start-up General body meeting with all the members
 - Present and discuss with members to finalize the model Byelaws suitable to the federation and its planned activities and business(es), making necessary changes
 - Make a resolution adopting the final customized Byelaws with the consensus of all members; electing/choosing founder members (for Registration); electing members of Executive committee (may be same as the initial Executive Committee of the loose/unregistered Federation); electing office bearers (may be the same as the OB of the loose/ unregistered Federation)including authorized signatories for opening and operating Bank account; electing one founder for managing communication with Registrar
 - Collect share capital and membership fee from the founder members and deposit the amount in Bank.
 - File application, along with the above resolution(s), signed byelaws, details of share capital and membership fee collected and deposited, for Registration and Go through Registration Process with the Registering Authority (Registrar or her/his representative at the local level) under the Act
- Steps on/after Registration include -
 - Facilitate and orient/train the members, EC members, OB and Cadres of the Federation on various compliances, and facilitate/handhold the federation in ensuring compliances and operating within the framework of the registered byelaws
 - Ensure that the Federation:
 - Receives the Registration certificate and Byelaws duly signed and stamped by the Registrar; Regular follow-up with Registrar for the same may be required.
 - Procures/places a signboard, letterheads, stamp, seal etc.
 - Displays Registration Certificate in the Federation premises
 - Has copies of Byelaws handy
 - Conducts Annual General Meeting
 - Conducts EC meetings as per the Byelaws
 - Maintains/keeps the books and record as required under the Byelaws
 - Files the required details of the membership, EC and OB; annual report on activities of the federation and annual audited accounts (if required) to the Registrar
 - Files Annual Audited Income Tax Returns
 - Facilitate/support Visioning of the Federation, Annual Planning and rolling-out the plan

States and their suitable Acts for registering Federations

Sl.No	State	Recommended/Suitable Act for registration of SHG Federations	
States with Special suitable/Accommodative Act			
1	Andhra Pradesh	AP Mutually Aided Cooperatives Act, 1995	
2	Bihar	Bihar Self-Supporting Cooperatives Act, 1996	
3	Chhattisgarh	Chhattisgarh Autonomous Cooperatives, 1999	
4	Jammu & Kashmir	Jammu & Kashmir Self Reliant Cooperatives Act, 1999	
5	Jharkhand	Jharkhand-Self Supporting Cooperatives, Act 1996	
6	Karnataka	Karnataka Fraternal cooperatives Act, 1997	
7	Madhya Pradesh	Madhya Pradesh Autonomous Cooperatives, 1999	
8	Telangana	Telangana Mutually Aided Cooperatives Act	
9	Uttarakhand	Uttaranchal Self Reliant Cooperatives Act, 2003	
10	Rajasthan	Rajasthan Cooperative Societies (Amendment) Act, 2013	
11	Assam	Assam Cooperative Societies’ Act, 2007	
12	Gujarat	Gujarat Coop. Societies (Amendment) Act, 2011	
Other States			
13	Tamilnadu	Societies’ Act, with amendment	
14	West Bengal	Cooperatives’ Act, with amendment for SHGs	
15	Arunachal Pradesh	Preference is to go for a Special Act; otherwise to be chosen with Consultations: Societies’ Act (with Amendment), Cooperatives’ Act (with Amendment), Trusts’ Act or Companies’ Act (Producers’ Company)	
16	Goa		
17	Haryana		
18	Himachal Pradesh		
19	Kerala		
20	Maharashtra		
21	Manipur		
22	Meghalaya		
23	Mizoram		
24	Nagaland		
25	Punjab		
26	Odisha		
27	Sikkim		
28	Tripura		
29	Uttar Pradesh		
Union Territories			
30	Andaman & Nicobar Islands	Preference is to go for a Special Act; otherwise to be chosen with Consultations: Societies’ Act (with Amendment), Cooperatives’ Act (with Amendment), Trusts’ Act or Companies’ Act (Producers’ Company)	
31	Dadra and Nagar Haveli		
32	Daman and Diu		
33	Lakshadweep		
34	Puducherry		

Convergence Protocols

NRLM is mobilising the poor into their institutions. These institutions are expected to provide services to their members –savings, credit, livelihoods support and accessing rights and entitlements. To achieve increased access to their rights, entitlements, social service benefits, public services and other schemes.

NRLM facilitates community institutions to converge with PRIs, Block and district level line departments and offices. A list of entitlements and schemes is attached as Annexure-1.

The domains of convergent action include health, education, women and child development, agriculture, animal husbandry, creation of wage employment, creation of community assets, accessing credit for livelihoods and other needs, creation of water resources, etc.

Target Groups:

- Households for mandatory inclusion (Households without shelter, destitute, manual scavengers, PVTGs, legally released bonded labourers).
- Households with deprivation on any of the 7 criteria (only one room with *kuchha* walls and roof, no adult member, female headed household with no male adult member, disabled member and no able bodied member, SC/ST households, no literate above 25 years, landless households surviving through labour) as priority.
- Other vulnerable people/communities like PwDs, Elderly, PVTGs etc
- Households of the SHG members
- Other households as per eligibility criteria for accessing various NSAP and other benefit schemes.
- Their SHGs, Federations and other collectives

Steps for Comprehensive Convergent Actions include-

- Sensitise and train Mission staff on Convergence, Rights, Entitlements, Schemes, Convergence Processes etc.
- Sensitise stakeholders
- Develop and train Resource Pool and trainers at State, District, Block levels and community trainers.
- Facilitate to develop appropriate cadre and organizational mechanisms at Federation Level
- Develop locally relevant IEC materials on Rights, Entitlements, Schemes, Convergence and make them available to SHGs and federations.
- Develop CB plans and calendars for training (including sensitisation, exposure) members, leaders, cadres, village level/field level functionaries.
- Facilitate identification and planning for target groups as per the norms of Rights, Entitlements and Schemes.

- Initiate Convergence Planning in Blocks with one year implementation, 40% mobilization and presence of VOs, CLFs.
- Facilitate Participatory Identification of Poor / Participatory Poverty Assessment (PIP-PPA) tracking.
- Facilitate Vulnerability Reduction Plans (VRPs) in villages
- Facilitate GP and Block Convergence Plans, on a periodic basis.
- Encourage individuals to demand their Rights, Entitlements, and Schemes directly.
- Facilitate participation of SHG women in Gram Sabha
- Facilitate mainstreaming of Panchayat – SHG convergence
- Facilitate GP, Block, District, State, Convergence Committees to guide, support, review and monitor the progress on the convergence plans.
- Facilitate SHGs and federations to work with PRIs and convergence as a separate agenda in their regular meetings to discuss, review and monitor participation, planning, implementation and benefits by/to members. The agenda items may include - Gram Sabha, GPDP, Poverty free GP, MGNREGS-IPPE, Swachh Bharat Mission, functional committees of GPs, Village Health Plan, ICDS, etc.
- Facilitate constituting a subcommittee or strengthen Social Action Committee (SAC) for the convergence, social inclusion and social development
- Facilitate SHGs and federations working with GP
- Assign/designate an anchor at State, District and Block levels to conduct/facilitate Convergence processes
- Take services from technical agencies or resource agencies to support convergence processes at State, district and Block levels
- Institute Review and Monitoring mechanisms at State, District, Block and Community levels on a quarterly basis.
- Take Convergence Plans and its progress into Reporting and MIS.
- Leverage funding within the SHGs, VOs, CLFs funds, or at the GP level, other sources beyond Rights, Entitlements, and Schemes.

Specific protocols to work with PRIs is attached in Annexure

Annexure-1: Major schemes and entitlements that could be achieved through convergence

Sector	Key Areas	Schemes / Programs	Department
Health & Nutrition	HSC/SC/CHC VHSNC AWC PDS Mid-day meal	NRHM ICDS TPDS MDMS	Health & Family Welfare WCD Food & Civil Supplies Education
Water & Sanitation	Safe drinking water Toilets Drainage	SBM (G)	RWS / RD
Employment & Livelihoods	Wage Employment Self-Employment Skills SME Land Irrigation Agriculture & allied NTFPs Non-Farm	MGNREGA RSETIs, KVIC DDU-GKY, PMKY ITI, Polytechnics Land distribution Watershed Mission ATMA, KVK, MKSP, SVEP	Rural Development MSME Agriculture Technical Education Revenue Irrigation Forest Department Industry Department
Shelter	Housing	IAY (Housing for all)	Rural Development
Violence & Protection	Law & Order Domestic violence Prevention of sexual harassment Violence against SC/ST Child Labour & Rights Bonded Labour	Police Mitra Social Justice Committee Free legal aid NCLP / Child Marriage Bonded Labour Rehabilitation Scheme	Home Social Defence Social Welfare Women & Child welfare Tribal Development Labour Department/W& CD Labour Department
Social security	Pensions Insurance Maternity entitlement	NOAPS, RSBY, IGMSY (Indira Gandhi Matritva Sahyog Yojana), NSAP, Atal Pension Scheme	Revenue Finance Social Welfare Health
Education	Literacy Schools Vocational & technical education ST/SC Education	SSA, RMSA SC/ ST Pre & Post Scholarship Program	Education Social Welfare / Welfare
Financial services	Savings Access to credit Insurance	MUDRA, RMK, KCC, Interest subvention PMJDY, PMJJBY, PMSBY,	Finance NABARD RBI

Sector	Key Areas	Schemes / Programs	Department
		RSBY	Banks
Infrastructure / community assets (road, energy, market, etc	Roads Energy Markets Community Buildings	PMGSY, Village Haats RBMRS MGNREGA	Rural Development
Local governance	Grama Sabha Mahila Sabha GDPD	PRI, GDPD, IPPE-II IAP (Integrated Action Plan), Poverty free GP	RD & PR
Forest & Environment	Forest Protection and Afforestation. NTFPs	FRA (Forest Rights Act) NAP CAMPA	Forest Department

Annexure - 2

Protocol for Panchayat – SHG Convergence

NRLM envisages that the SHGs and their village level federations shall work closely with the Gram Panchayats – to access rights, entitlements and schemes of the Government for their members and also to lend constructive support to the efforts of the Panchayat Raj Institutions (PRIs) for public good. As a result, NRLM envisages women asserting their rights for inclusion in the economy, for accessing resources, for addressing powerlessness and exclusion, for enabling participation and most significantly for realizing equity.

Gram Panchayat and SHGs and SHG Federations can work together in the following areas -

- PRIs** could facilitate/support in social mobilization, institution building, Participatory Identification of Poor (PIP) and its endorsement in Gram Sabha, allocating resources to the priority demands of the SHGs and their federations in the annual plans/activities of the PRIs and Coordinating with different departments and agencies on behalf of the SHG network.
- SHGs and their Federations** could encourage their members to **attend the Gramsabha** for placing their demands and needs. Amsabha of the VO conducted before Gram Sabha can discuss the needs and demands of the community and prioritize for placing before Gram Sabha. SHG federations need to participate actively in the functional committees of GP (if they are members/invitees), in planning processes and in community monitoring of implementation of projects by/through GPs.
- Participatory **Gram Panchayat Development Plan (GDPD)** and **Planning for Poverty Free GP** need to have a clear integrated poverty reduction plan with a component addressing vulnerabilities of poor and marginalized people and their livelihood opportunities. For this, Federations need to have ready consolidation of SECC Data, MCP/MIP of their SHGs, Participatory Poverty Assessment (PPA)/Participatory Assessment of Entitlement (PAE)/ Participatory Poverty Tracking data and Vulnerability Reduction Plan(s) that meet the social development needs of the members

individually/collectively. To ensure this integration, SHG Federations need to have space to actively participate in different meetings, functional committees and other forums of GPDP process such as 1. Identifying resource envelopes, 2. Environment generation, Situation Analysis and participatory planning, 3. Gram Sabha, 4. Projectisation, 5. Implementation of projects and 6. Community based monitoring etc. It includes contributions from GP and provides stake to poor in infrastructure development, livelihood asset building and public utility services. It also provides direction for converging with all schemes and programmes beneficial to poor. GP and Federation make the demand on these programmes/departments.

4. With the same token, Federations need to participate in preparing workplan and labour budget for MGNREGS through **Integrated Participatory Planning Exercise (IPPE)**. SHG Members need to be encouraged to participate in Gram Sabha to facilitate suitable works identification (for livelihoods assets and wage employment) and job cards and availing work to the needy.

For this, Specific activities of Panchayat Raj Institutions may include -

1. Help social mobilization process of SHG formation by Identifying and mobilizing poor households with initial priority for poorest and most vulnerable amongst them;
2. Facilitate and support Federations of women to conduct Participatory Identification of Poor and Poverty Assessment/Tracking (PIP-PPA) and get endorsed in Gramsabha;
3. Lease out panchayat resources (like fish ponds, common properties, market yards etc.) to SHGs and their Federations;
4. Entrust SHGs and their Federations with responsibilities for managing select civic amenities, executing civil works, extension and outreach mechanism for delivery of services etc.;
5. Provide accommodation (office space etc.) and other basic facilities to SHG federation(s) and support them at various levels for their effective functioning;
6. Make suitable financial allocations to the priority demands of the SHGs and their federations in the annual plans/ activities of the PRIs;
7. Give priority to the demands of SHG federations in GPDP, MGNREGS etc.;
8. Coordinate with different departments and agencies on behalf of the SHG network.

For this, Specific activities of SHGs and their Federations may include -

1. Participate actively in Gram Sabha with consolidated demands agreed in Aamsabha;
2. Participate in all functional committees of GPs and planning process of Panchayats;
3. Take up the service delivery responsibilities of GP by claiming appropriate fees;
4. Participate in community monitoring mechanisms of GP project implementation;
5. Work with GP for accessing the common resources of GPs (like fish ponds, vested land, common properties, market yards etc.) as livelihood base for SHGs.

For this, Specific activities of the SRLM may include –

1. Develop a local RPs/Local Resource Groups, well-versed and trained in all aspects of SHGs, GPs and different local planning exercises;
2. Develop a team of trainers at the Block Resource Cell exclusively to undertake such trainings;
3. Develop master trainers at District Resource Cell;
4. Develop and State Resource Team in association with PRD and SIRD.
5. Facilitate Training to all Federations and SHGs;
6. Conduct campaign(s) before each Gram Sabha;

7. Facilitate Sensitization and Information dissemination about schemes and entitlements and mobilization for gram sabha by using IEC materials – Poster, wall writings, Pamphlets, etc.;
8. Develop and provide handbook (to SHGs and their federations) on gramsabha, rights and entitlements and planning process.
9. Train all community leaders on this planning process;
10. Train all elected representatives (especially elected women representatives) on NRLM and its functioning and importance on working together with SHGs;
11. Facilitate GPs and Federations for accessing the common resources of GPs (like fish ponds, vested land, common properties, market yards etc.) as livelihood base for SHGs;
12. Facilitate for placing appropriate convergence platforms at different levels –gramsabha, wardsabha, pallasabha, etc. with the help of GPs and PRD. PRIs are already mandated to set up functional committees related to various subject areas such as health, sanitation, education, water, welfare, social security, etc. These functional committees/sub-committees need to have federation leaders as their members. This needs to be facilitated;
13. Facilitate setting up co-terminus levels of joint committees chaired by Gram Panchayat President and members from GP and SHG federations for planning, implementing and monitoring the convergence activities at GP level and getting maximum entitlements and demands SHGs placed;
14. Facilitate setting up Convergence Committees at Block, District and State level to guide, support, review and monitor the convergence agenda for the benefit of the poor;
15. Facilitate GPs and PR departments to provide independent space at the premises of GP office for federations to operate their office;

NRLM Social Inclusion: Protocols

NRLM has a special focus on **priority and early inclusion** of the poorest of the poor and other vulnerable sections of community viz., Households automatically included by the SECC, Schedule Caste (SC), Schedule Tribe (ST), Particularly Vulnerable Tribal Groups (PVTGs), women headed families, elderly persons, People living with different abilities (PwDs), minority groups and people living in extremist affected areas, hill terrains (hard to reach areas), trafficked women, people engaged in unhygienic occupations (ex-manual scavengers), transgender, HIV/AIDS+ persons and their families, families with one or more persons suffering from chronic illness etc.

Accordingly, NRLM tries and achieves complete inclusion of the entire target including the poorest and vulnerable communities into their institutional architecture within a period of initial 18 months of entering an intensive block. NRLM expects the vulnerable persons to take significant proportion of leadership positions in various community institutions under NRLM. Further, NRLM facilitates these institutions in achieving their financial and economic/livelihoods inclusion and poverty reduction goals.

Towards this end, the following needs to be done –

Sensitization and Getting Ready

- Draw lessons from existing pilots on Disability, AHT, Manual Scavenging, Legally released Labour, PVTGs, other tribal inclusion, and take steps to wrap-up these pilots for scaling-up and mainstreaming through universal and regular social mobilization processes
- Customize and finalize the processes, norms, funds to community, timelines etc., with due consideration of their reality, for inclusion of various poorest and vulnerable communities, groups and persons; These may include -
 - Relaxation in group and institutional norms, panchasutra and other procedures; group size could be **5-20 members**, depending on the context (distance, sparsely populated habitations, hilly areas, IAP- Integrated Action Plan areas. PwDs, Elderly etc.); membership can be open to **males and females**, in case of PwDs and Elderly.
 - Entry point activities aimed at particularly vulnerable groups/communities
 - Choice to vulnerable members to continue in/join existing SHG or join a new SHG with the members of vulnerable group/community
 - Representation by the caretakers/guardians of the PwDs in their SHGs, apart from the SHG membership to the caretaker/guardian in her SHG
 - Priority mobilization of the poorest and vulnerable first
 - revised protocols for CRP, Senior CRP and Trainer Rounds; augmenting the teams for these rounds appropriately
 - mandating these rounds, active women and village organization with complete inclusion agenda
 - Complete (at least 80%) Inclusion and Saturation within 18 months of entering a Cluster in the Block; this can be a trigger for funding to VOs and CLF
 - No exclusion
 - VO's Declaration of saturation of mobilisable vulnerable in the fold of SHGs (within 18 months of entering the village) and their representation in VO including in leadership positions
 - Presentation of Poverty data/indicators of the SHG members to Aam Sabha/Gram Sabha at the end of CRP round and VO's Presentation of Progress on these indicators every year thereafter; this data may also be captured in the MIS for each Household, including SECC auto-included and at least 1-deprivation households
 - SHG Federations taking all SHGs including Special SHGs for the vulnerable as their members with due representation; in addition, members/SHGs of a particular vulnerable group/community reserve the right to be federated as a separate/exclusive federation and/or solidarity federation at appropriate levels
 - Identification and nurturing 1-2 Activists responsible for Complete Inclusion, Gender, Social Development and Convergence; payment of honorarium etc., as internal CRP
 - **A portion of Vulnerability Reduction Fund with flexible terms to meet the specific needs of the vulnerable, in addition to availability of/access to RF, CIF, VRF, Livelihoods Fund etc.** It may be noted that CIF, VRF and LF provided to the community institutions is on per member basis. The entitlement is higher by 50% per vulnerable member. This could be higher by 100% per PVTG member.
 - Priority Bank Linkage
 - Access to Social Security and other schemes applicable to these groups/communities
 - Priority for the vulnerable and vulnerability needs in Microplans
 - **Poverty/Vulnerability Analysis in the village, evolution of Vulnerability Reduction Plan (VRP) and institution of Annual VRP process; mobilizing funds for rolling-out VRP**

- Sensitize all staff on social inclusion (and convergence) and its processes immediately through sensitization workshops at state and district level
- Build Trainers and Resource Persons at State, District, Block and Community levels on Inclusion of vulnerable groups and communities; Ready the Modules, Material and CB architecture for the same
- Train, take on immersion and exposure, and equip CRPs, Senior CRPs, Community Trainers and PRPs to go ahead with upfront inclusion of the poorest and vulnerable, including tribal communities, PVTGs, PwDs and Elderly, starting with the CRP rounds itself;
- Initiate steps, including establishing Resource Cell(s), to add/create additional CRPs, Senior CRPs, Community Trainers and PRPs, with Inclusion orientation, tools and skills, as early as possible
- Line up and partner with appropriate and competent Technical Support/Resource Agencies
- Take up a 3-month campaign for sensitizing existing community cadres including Active Women, community leaders, community institutions (SHGs and Federations) and other stakeholders on total/complete inclusion and prioritization for poorest and vulnerable in all elements of NRLM action and agenda

Specific Social Inclusion Protocols at Village and Cluster levels

- Prepare the village for CRP round; CRP round initiates mobilization (of all poor including poorest and vulnerable groups and communities) and strengthening existing SHGs; Presentation of Poverty Status of SHG members to AamSabha; Identified and trained Active women, and PRP follow-up on and mobilize more people into SHGs
- Facilitate RF to SHGs
- Facilitate Community Trainers' round - this round sensitizes members, leaders and cadres on Inclusion and Prioritization of the poorest and vulnerable in microplans
- Facilitate access to CIF
- Facilitate Senior CRP rounds – these rounds take up formation of Village Organization, development of its Vision for complete inclusion, evolution of VRP and use of VRF for addressing the needs of the vulnerable and tracking the Progress of the members out of Poverty
- **Facilitate access to VRF**
- Facilitate Bank Linkages
- Facilitate Insurance Coverage and/or Mutuals
- Facilitate Exclusive Federations of the vulnerable, if required, at appropriate level(s)
- Facilitate Livelihoods Planning and Access to Livelihoods Fund
- Facilitate Convergence Plan and its roll-out; these plans to include –
 - Key entitlements and schemes like NSAP (OAP, Disability Pension and Widow Pension), IAY, MNREGS, ICDS, JananiSurakshaYojana, Jan Dhan Scheme, DDU-GKY, JanashreeBhimaYojana, AABY, RSBY or any other State/Central schemes for vulnerable families;
 - Agriculture and rural development schemes for reducing vulnerability conditions (deprivation);
 - Plans for exclusive Food, Nutrition, Health, and WASH activities;
 - Special plans for Tribal Communities, PVTGs, Mahadalits etc.;
 - Plans to work with GP; and
 - Special Plans to work with Civil Society and Corporate Social Responsibility efforts
- Consolidate these plans at GP and Cluster levels – dovetail these plans further so that leveraging with the specific scheme/department/stakeholder could be pressed and followed-up

See Specific Protocols for Tribal Inclusion, Elderly Inclusion and PwD Inclusion at Attachments 1, 2 and 3.

Attachment 1: Specific Protocols for Tribal Inclusion

NRLM realizes tribal communities in general and the particularly vulnerable tribal groups in particular require nuanced local customization and sensitive support. The traditional institutions, Panchayats Extension to Scheduled Areas, Forests and other common resources, Resource Endowment and ownership patterns, Cultural Mileu, Terrain and Remoteness etc., in tribal areas and the constitutional safeguards, rights and entitlement endowments, intra tribal inequities and their tenuous relationships with non-tribal communities call for differential protocols for including tribal communities and particularly vulnerable tribal groups.

It may be appreciated that we have three situations of working with tribal communities – exclusive tribal areas, with/without habitations for specific tribes; exclusive tribal habitations; and tribal households in general villages. Particularly Vulnerable Tribal Groups may or may not co-exist in the same habitations with other tribal communities, depending on the area, tribe and habitation.

In this context, Specific Protocols for Tribal Inclusion include -

- Appreciate the socio-economic cultural profile of the tribal communities; Draw lessons from existing pilots on tribal and PVTG inclusion, if any; Customize and finalize Inclusion processes, norms, funds to community, timelines etc., with due consideration of their (tribal communities in scheduled and tribal subplan and tribal-majority areas; Particularly Vulnerable Tribal Groups; tribal habitations outside these areas; and tribal households amidst general population) reality; These may include -
 - Prioritization to work with tribal areas, PVTG and other tribal habitations, and tribal households first
 - Relaxation in group and institutional norms, panchasutra and other procedures; group size could be **5-20 members**, depending on the context (distance, sparsely populated habitations, hilly areas, IAP- Integrated Action Plan areas, etc.); savings could also be in kind; frequency of savings could be customized
 - Entry point activities aimed at particularly vulnerable tribal groups and other tribal communities; These activities may address the local social problems like food insecurity, malnutrition etc., issues around common resources and collectivization
 - Priority mobilization of the PVTGs first, Tribal households first in general population
 - revised protocols for CRP, Senior CRP and Trainer Rounds; augmenting the teams for these rounds appropriately
 - mandating these rounds, active women (2-3 active women in each habitation/village) and village organization with complete inclusion agenda
 - Complete (at least 80% of all tribal households except auto-excluded households in SECC) Inclusion and Saturation within 18 months of entering a Cluster in the Block; this can be a trigger for funding to VOs and CLF
 - VO's Declaration of saturation of mobilisable vulnerable in the fold of SHGs (within 18 months of entering the village) and their representation in VO including in leadership positions
 - Presentation of Poverty data/indicators of the SHG members to Aam Sabha/Gram Sabha at the end of CRP round and VO's Presentation of Progress on these indicators every year thereafter
 - SHG Federations taking all SHGs including Special SHGs for the vulnerable as their members with due representation; in addition, members/SHGs of a particular vulnerable tribal group/community and other tribes reserve the right to be federated as a separate/exclusive federation and/or solidarity federation(s) at appropriate levels

- Identification and nurturing 1-2 Activists responsible for Complete Inclusion, Gender, Social Development and Convergence; payment of honorarium etc., as internal CRP
- Involving traditional leadership in various aspects of the entire effort
- Capacity Building focus may also be on enhancing the productivity of traditional agriculture, on forestry and Non-timber forest produce, on PESA, on ST legal support, traditional cultural practices, health and nutrition, education etc.
- Vulnerability Reduction Fund with flexible terms to meet the specific needs of the PVTGs and other tribal households, in addition to availability of/access to RF, CIF, VRF, Livelihoods Fund etc. It may be noted that CIF, VRF and LF provided to community institutions is on per member basis. The entitlement is higher by 50% per vulnerable member. This could be higher by 100% per PVTG member. Release of significant portion of VRF on VO's formation.
- Priority Bank Linkage
- Alternative Financing Institutions/Structures/Mechanisms, where bank density is low
- Access to Social Security and other schemes applicable to these groups/communities
- Priority for the vulnerable and vulnerability needs in Microplans
- Poverty/Vulnerability Analysis in the village, evolution of Vulnerability Reduction Plan (VRP) and institution of Annual VRP process; mobilizing funds for rolling-out VRP; For tribal communities, Vulnerability Analysis need to focus additionally on
 - access and adequacy of food, water, fuel wood, basic entitlements,
 - schooling, basic healthcare, traditional medicine
 - land/resource alienation, land/resource use, common property resources, forestry, non-pesticide and organic agriculture/horticulture and other natural produce
 - seed banks, grain banks, and other collectivization efforts and possibilities
- Sensitize all staff on tribal inclusion (and convergence) and its processes immediately through sensitization workshops at state and district level
- Build Trainers and Resource Persons at State, District, Block and Community levels on Inclusion of vulnerable groups and communities; Ready the Modules, Material and CB architecture for the same
- Train, take on immersion and exposure, and equip CRPs, Senior CRPs, Community Trainers and PRPs for upfront inclusion of PVTGs and other tribal communities, starting with CRP rounds itself;
- Initiate steps, including establishing Resource Cell(s), to add/create additional CRPs, Senior CRPs, Community Trainers and PRPs, with Inclusion orientation, tools and skills, as early as possible
- Map and create a pool of resource persons at state, district, block and community levels in the tribal inclusion and development domain and deploy them systematically
- Line up and partner with appropriate and competent Technical Support/Resource Agencies
- Take up a 3-month campaign for sensitizing existing community cadres including Active Women, community leaders, community institutions (SHGs and Federations) and other stakeholders on total/complete inclusion and prioritization for PVTGs and other tribal communities in all elements of NRLM action and agenda

Specific Social Inclusion Protocols at Village and Cluster levels

- Prepare the village for CRP round; CRP round initiates mobilization (including PVTGs) and strengthening existing SHGs; Presentation of Poverty Status of SHG members to AamSabha; Identified and trained Active women, and PRP follow-up on and mobilize more people into SHGs
- Facilitate Community Trainers' round - this round sensitizes members, leaders and cadres on Inclusion and Prioritization of the poorest and vulnerable in microplans
- Facilitate RF to SHGs and access to CIF

- Facilitate Senior CRP rounds – these rounds take up formation of Village Organization, development of its Vision for complete inclusion, evolution of VRP and use of VRF for addressing the needs of the vulnerable and tracking the Progress of the members out of Poverty
- Facilitate access to VRF
- Facilitate Bank Linkages and Facilitate Insurance Coverage and/or Mutuals
- Facilitate Exclusive Federations of the vulnerable, if required, at appropriate level(s)
- Facilitate Livelihoods Planning and Access to Livelihoods Fund
- Facilitate Convergence Plan and its roll-out; these plans to include –
 - Key entitlements and schemes like NSAP (OAP, Disability Pension and Widow Pension), IAY, MNREGS, ICDS, JananiSurakshaYojana, Jan Dhan Scheme, DDU-GKY, JanashreeBhimaYojana, AABY, RSBY or any other State/Central schemes for vulnerable families;
 - Agriculture and development schemes for reducing vulnerability conditions (deprivation);
 - Plans for exclusive Food, Nutrition, Health, and WASH activities;
 - Special plans for specific Tribes and PVTGs;
 - Plans to work with GP including GPDP and MGNREGS; and
 - Special Plans to work with Civil Society and Corporate Social Responsibility efforts
- Consolidate these plans at GP and Cluster levels – dovetail these plans further so that leveraging with the specific scheme/department/stakeholder could be pressed and followed-up

Attachment 2: Specific Protocols for Elderly Inclusion

There is now adequate evidence that Elders' own institutions improve their situation significantly. CBOs of Elderly are expected to emerge as strong affinity platforms for their social and economic security.

Membership in SHG of Elderly (ESHG)

All Elders (aged 55 years and above) can be a member of ESHG and ESHGs are eligible for all funds to communities (RF, VRF, CIF and LF) under NRLM -

- An individual Elder would be a member of ESHG and in case a household has more Elders then each Elder would become the member of ESHG as an individual member of ESHG (may be in different ESHGs).
- If an elderly woman is already a member in the existing women SHG in the village, she would have the liberty to either continue in the same group or join the ESHG. In case she decides to continue in the same group (non ESHG), she should get all other benefit as an Elder.

Key Inclusion Steps for Identification, Mobilization and Institution Building of Elders

At Mission level

- Sensitize the staff at SMMU, DMMU and BMMU in orientation/refresher workshops, community cadres, leaders, members and institutions to Elders and working with them
- Develop Modules and Material -
 - ESHG Practitioner's Manual (including perceptions on Elderly)
 - Sensitization/Awareness Building IEC Materials (Print and Digital)
 - Training Module for community cadre on Rights and Entitlements of the Elderly
 - Resource Module for community cadre on community based Social Protection and Security, Health & Nutrition (including mental health) and recreational needs of the Elderly
 - Resource Module on Elders' specific livelihoods
- Train and nurture CRPs to work with Elderly Agenda

At Village and Cluster levels

- Initiate identification and mobilization of Elders during the first CRP round itself
 - Mobilize Elders into general SHGs or special ESHGs.
 - Mobilize active and assisted Elders on a saturation mode. A process of self-selection can be adopted based on ability and agility.
 - Mobilize first Elders included in the SECC (auto-included and at least 1 deprivation) and Elders suffering under multiple vulnerabilities like single elderly, belonging to SC/ST and minority communities, PwDs etc.
 - Adopt and strengthen existing ESHGs, if any, in the village
- Facilitate Compliance on Panchasutra for each ESHG with appropriate customization
- Facilitate community to identify 2-3 Active Women/village to be trained (including immersion/exposure visits to ESHGs and their federal immersion sites) and deployed as Elderly Inclusion Cadres/CRPs
- Mandate Active Women, Existing Cadres, Inclusion/Elderly CRPs and VO to saturate mobilization; Involve Anganwadi and ASHA workers in Elderly Agenda in the village
- Take up Capacity Building of the ESHG members, leaders and cadres as per the plan. Note that there are three distinct categories of elderly – Active (working), Assisted and Destitute Elders and their Capacity Building needs and processes may be distinctly different.

- Active/Working Elderly are mobile, have ability and physical strength to pursue livelihood activities, requires no help in performing activities of daily living (ADL) and in good health;
 - Assisted elderly are mobile but with some difficulty, have ability to pursue livelihood activities, have no problem with activities of daily living, but suffer from joint pain or other non-communicable diseases like hypertension, or diabetes mellitus which require regular medical consultation and medicines;and
 - Destitute Elderly are generally immobile due to age or illness, Need assistance in performing activities of daily living, and requires continuous medicine and medical consultation and subsistence support. Destitute also mean one who is abandoned and has no own means of survival.
- Facilitate ESHG to access Revolving Fund
 - Facilitate ESHGs to get federated into VO (federation of women SHG at the village level). Like other women SHGs, ESHGs are entitled to avail all benefits like CIF, VRF from the VO and higher level federations.
 - Facilitate VO to have a sub-committee or a sub-group within Social Action Committee to regularly monitor and strengthen these Elders' groups.
 - Facilitate Vulnerability Reduction Plan to include plan for Elders
 - Facilitate Rehabilitation Support to Elders
 - Facilitate Elder-centric and/or Elder-friendly livelihoods and collectivization around these activities, where required/feasible
 - Facilitate ESHGs, for their solidarity, advocacy etc., into a separate exclusive federation at GP/cluster/block level and at higher levels

Attachment 3: Specific Protocols for PwD Inclusion

There is now adequate evidence that PwD own institutions improve their situation significantly.

Membership in SHG of PwD (PwDSHG)

A Person having physical /sensory /mental challenge as per PwD Act 1995 and National Trust Act 2000 would be termed as PwD e.g. 01 (physical Impairment), PHI (speech and hearingImpairment) SHI (VI (Visual Impairment), MR (Mentally Retarded), CP (Cerebral Palsy), AU (Autism), LD (Learning Disability), LEC (Leprosy cure), MI (Mental illness) and MD (Multiple Disability-more than one type of disability mentioned above).

All PwDs (aged one year and above), irrespective of percentage of disability a person (even less than 40% of disability) can be a member of PwDSHG and PwDSHGs are eligible for all funds to communities (RF, VRF, CIF and LF) under NRLM -

- 1-17 year person with disability, or a person with Mental Disability, MI or MR, could be represented through his/her legal guardian/parent/care-giver as member in the PwDSHG. Legal guardian/parent/care-giver continues in her own SHG. However, the members of the concerned group are required to do monitoring to ensure that the person concerned is getting the benefit.
- An individual PwD would be a member of PwDSHG and in case of more than one PwDs are in a household then each PwD would become the member of PwDSHG as an individual member of PwDSHG.
- If a woman with disability is already a member in the existing women SHG in the village, she would have the liberty to either continue in the same group or join the PwDSHG. In case she decides to continue in the same group (non PwDSHG), she should get all other benefit as a PwD.

Key Inclusion Steps for Identification, Mobilization and Institution Building of PwDs

At Mission level

- Sensitize the staff at SMMU, DMMU and BMMU in orientation/refresher workshops, community cadres, leaders, members and institutions to PwDs and working with them
- Develop Modules and Material -
 - PwDSHG Practitioner's Manual (including perceptions on PwD)
 - Sensitization/Awareness Building IEC Materials (Print and Digital)
 - Training Module for community cadre on Rights and Entitlements of the PwD
 - Resource Module for community cadre on community based social security, Health & Nutrition (including mental health) and recreational needs of the PwD
 - Resource Module on PwD specific livelihoods
- Train and nurture CRPs to work with PwD Agenda

At Village and Cluster levels

- Initiate identification and mobilization of PwDs during the first CRP round itself
 - Mobilize PwDs into general SHGs or special PwDSHGs. *Being a marginalized group, creating special groups of PwD may be advantageous.*
 - Mobilize active and assisted PwDs on a saturation mode. A process of self-selection can be adopted based on ability and agility.

- Mobilize first PwDs included in the SECC (auto-included and at least 1 deprivation) and PwDs suffering under multiple vulnerabilities like single men/women, belonging to SC/ST and minority communities, elderly etc.
- Adopt and strengthen existing PwDSHG, if any, in the village
- Facilitate Compliance on Panchasutra for each PwDSHG with appropriate customization
- Facilitate community to identify 2-3 Active Women/village to be trained (including immersion/exposure visits to PwDSHGs and their federal immersion sites) and deployed as PwD Inclusion Cadres/CRPs
- Mandate Active Women, Inclusion/PwD CRPs and VOs to saturate mobilization; Involve Anganwadi and ASHA workers in PwD Agenda in the village
- Take up Capacity Building of the PwDSHG members, leaders and cadres as per the plan. Note that there are three different kinds of differently abled people - Active, Assisted and Dependent PwDs and their Capacity Building needs and processes may be distinctly different.
- Facilitate PwDSHG to access Revolving Fund
- Facilitate PwDSHGs to get federated into VO (federation of women SHG at the village level). Like other women SHGs, PwDSHGs are entitled to avail all benefits like CIF, VRF from the VO and higher level federations.
- Facilitate VO to have a sub-committee or a sub-group within Social Action Committee to regularly monitor and strengthen these PwD groups.
- Facilitate Vulnerability Reduction Plan to include plan for PwDs
- Facilitate Rehabilitation Support to PwDs
- Facilitate PwD centric and/or PwD friendly livelihoods and collectivization around these activities, where required/feasible
- Facilitate PwDSHGs, for their solidarity, advocacy etc., into a separate exclusive federation at GP/cluster/block level and at higher levels

Protocol for Gender Mainstreaming and Social Action under NRLM

NRLM believes that gender sensitization and social action should be mainstreamed in its framework, systems, institutions and processes to achieve sustainable social, economic and political development. NRLM mobilizes poor women in general and also undertakes special mobilization efforts for reaching women in exploitative situations/ occupations (Single women, divorced, separated, survivors of violence, trafficked women, devadasis, HIV+ve women etc.) in particular.

NRLM focuses on building institutions which support women towards gaining:

- Identity: Positive self-image and dignity;
- Solidarity: Voice, Decision-making and feeling of not alone;
- Capacity: Knowledge, Skills, Resources and Ownership;
- Access: Rights, Entitlements and Services;
- Well-being: Livelihoods and Lives; and therefore
- Enhanced freedom and portfolio of choices

In this context, following are the protocols for gender sensitization at the level of Mission and community institutions in NRLM and Gender Social Action.

I. Gender Sensitization

SRLM takes up the gender sensitization of **Mission staff, Trainers, Community Cadre and Community (SHG members, Non-SHG members, girls, boys and men)** in a **campaign mode** as per the module developed and finalised by Mission, immediately. Specifically, SRLM to -

1. Form Gender Resource Group/Pool at state, district and block level **by March 2016**.
2. Finalize the Gender training material (manuals, handouts, case studies, posters, flip charts, songs, videos etc.) for gender sensitization of Mission staff, Trainers, Community cadre and Community (SHG members, Non-SHG members, girls, boys and men).
3. Conduct training of Trainers.
4. Develop State-wide Gender Sensitization Plan.
5. Complete trainings of Mission staff, community cadre etc. **by June 2016**.
 - *In existing villages, Gender Sensitization training of Community members and cadre should be done with an immediate effect (by June 2016). However, in new villages, Gender Sensitization should be done within 3-6 months of SHG formation.*

- *For new staff, Gender Sensitization has to be an integral part of initial induction/immersion.*
- 6. Develop action plans to mainstream gender in all thematic areas.
- 7. Prepare and make available a handbook of relevant public services and entitlements of women with processes, eligibility and grievance redressal mechanisms.
- 8. Develop gender related indicators and integrate them into MIS for measuring outcomes.
- 9. Make budgetary provisions for financial and human resources in the Annual Action plan.

II. Gender Social Action

A. Village Organisation level

1. Facilitate VO to form a Social Action Committee (SAC) within a month of VO formation having 3-5 members from SHG leadership.
2. Facilitate VO to form a Gender Forum (GF - an informal body) at village level consisting of one member from each SHG to support and guide SAC. SAC committee members should also be the members of Gender Forum.
3. **VO's responsibilities:**
 - a. Identify one person as **Gender Point Person** at VO level who is responsible for conducting training programs in the village.
 - b. Conduct trainings of SAC, Gender Forum, cadre, SHG members, adolescents, PRI members, Anganwadi worker, ASHA, ANM, etc. as per the module developed by Mission.
 - c. Develop a **Gender Action Plan** with the support of SAC and Gender Forum -
 - i. Conduct two days participatory **workshop-cum-meeting** at village level within 2 months of gender training.
 - *The participants include SHG members, other vulnerable non-SHG members, community cadres and Mission staff;*
 - *Discuss existing social issues and gender issues in their village including*
 - *Universal enrolment of children in schools*
 - *Prevention of child marriage*
 - *Participation of women in Gram Sabha*
 - *Ownership of woman on assets*
 - *Add campaigns, melas, sammelans etc., to create awareness, celebration of Beti Mahotsav etc. in the Gender Action Plan;*
 - *Develop a draft **Gender Action Plan** for resolving the issues which should be integrated into the **Vulnerability Reduction Plan**.*
 - ii. Finalise Gender Action Plan in the discussions with Gender Forum (GF), SAC and VO-EC
 - d. Promote savings towards **Gender Fund**, augment it with other funds and tap **VRF**, if possible, towards some of social action elements (individual/collective action) as per the Gender Action Plan.

Expenses towards travel to block to access rights/justice, support for legal aid, continuing education, priority for support to survivors of violence should be met from gender fund as well as from VRF and other funds.
 - e. Report preparation on progress of action taken as per the gender action plan and submit to CLF.

- f. Monitor the progress of reported cases.
- g. Prepare a database of the assets created and ownership in women's names singly or jointly- land, housing, livelihood assets such as equipment, livestock etc.
- h. Encourage SHG members to participate in the Gram Sabha and Aam Sabha.
- i. Review, support and monitor the work of SAC and Gender Point Person.

4. Social Action Committee (SAC)'s responsibilities:

- a. Develop a social agenda and gender pledge based on gender action plan.
- b. Facilitate the Gender Pledge in every meeting of VO.
- c. Facilitate the discussion on Social agenda and issues in all meetings of VO.
- d. Maintain records of discussions in the meetings, issues received and action taken at VO level.

5. Gender Forum (GF) Members' responsibilities:

- a. Facilitate discussion on social agenda in all meetings of their respective SHGs and also record the discussion and resolutions taken in the minutes' book of SHG.
- b. Facilitate Gender Pledge in every meeting of SHGs.
- c. Meet once in a month in the Gender Forum to discuss the issues and actions taken up at SHG level.
- d. If any woman(SHG woman or otherwise) reports a case related to any kind of violence, or violence of rights or any other related issues -
 - *Register the case at VO level and support the woman to resolve the problem.*
 - *Provide counselling to the victim with the help of SAC.*
 - *Forward the case to CLF, if the case cannot be resolved at VO level.*

B. At Cluster Level

- 1. Facilitate CLF to form a SAC within 3 months of formation of cluster level federation having 3-5 members from VO leadership.
- 2. Facilitate CLF to conduct the meeting of village level Gender Point Persons and SAC members of the VOs on a monthly basis, and as and when required.

3. CLF's responsibilities:

- a. Review, support and monitor the work of SAC's in various VOs.
- b. Monitor the planning process of Gender Action Plan preparation at VO and its implementation.
- c. Monitor the work CLF's SAC.
- d. Monitor the training programmes of community cadre and community.

4. CLF SAC's responsibilities:

- a. Develop an action plan based on the Gender action plan submitted by VO and seek support from Mission.
- b. Run a 'call' centre (to receive complaints and provide counselling to SHG members).
- c. Resolve the cases received with the support of Gender Point Persons and VO SACs. If case is not resolved, they should approach the police station and a lawyer at cluster/block level. If necessary the case should be sent to the notice of the District Administration depending on the severity and nature of the case.

- d. Maintain a record of discussions in the meetings, issues received and action taken.
- e. Review all the cases on monthly basis.

In order to achieve Gender Action Plan at village level and/or consolidated plans at cluster level, Mission facilitates VO and CLF to converge with relevant departments like Women and Child Department, Social welfare department, Police department, Education department, Health department, Agriculture department, Horticulture department, Animal Husbandry department, District Industries Centre etc. at all levels.

Protocols for Food, Nutrition, Health and WASH (Water, Sanitation and Hygiene) (FNHW) Interventions

Protocol for Successful Implementation and Monitoring

NRLM considers Food, Nutrition, Health and WASH(water, sanitation and hygiene) (FNHW) interventions as universal and facilitates them upfront.

These interventions are intended towards:

- Sensitization of community, members, leaders, families and cadres on FNHW
- Behavioral change in terms of:
 - Correct food storage, cooking and eating practices, especially during pregnancy and for children less than 2 years of age,
 - Cooking only with iodized salt
 - Practicing daily hand washing at critical times.
 - Practicing menstrual hygiene.
 - Using toilets.
 - Adopting Safe drinking water consumption practices.
- Accessing food, nutrition, health and WASH entitlements and services, and
- Achieving adequacy in food, nutrition, health and WASH security for all families.

SENSITIZATION

Campaign mode sensitization on FNHW of:

- All SRLM Staff at State, District and Block level on FNHW; by June 2016.
- Cadres, leaders, members of entire villages; by June 2016

- Cadres and Leaders in new villages within 3 to 6 months of entry
- Nodal officers of all Departments at Block, District and State and
- Refresher Drive after one year of this campaign

ACTION

At Village level

Facilitate –

- Village Organization (VO) to form Health Sub-Committee (HSC)
- VO to put FNHW agenda in SHGs and VO meeting
- VO to do visioning of SHGs and VOs to include Food, Nutrition, Health and WASH interventions.

Facilitate Village Organization to -

- Form HSC:
 - Within 3 to 6 month after the VO is formed constituting 3 to 5 members
 - Train them with the help of mission staff to initiate FNHW interventions in the village.
- Identify Health Activists and get them trained in FNHW interventions intensely as per the module.
- Organize/conduct FNHW campaign every 3 month.
- Provide funds/loan to implement vulnerability reduction plan (VRP)
- Make Vulnerability Reduction Fund (VRF) to be made available for Food, Nutrition, Health and WASH
- Take FNHW related vulnerability reduction plan (VRP) to Gram Panchayat (GP) and discuss with Gram Panchayat for inclusion in the Gram Panchayat Development Plan (GPD)

Facilitate HSC/ HA to -

- Promote and encourage cultivation of home vegetable gardens to manage food shocks.
- Generate awareness on the importance of consumption of food rich in minerals and vitamins
- Generate awareness among children women, children and adolescent girls to consume IFA (Iron and Folic Acid) tablets.
- Generate awareness among children to consume Vitamin A Syrup provided during the Village Health and Nutrition Day (VHND)
- Inform villagers about next Village Health Nutrition Day (VHND) and support to organize it.
- Monitor all women and children on their due list to attend VHND.
- Facilitate/support on the need for Ante, Intra and Post Natal Care; Institutional Deliveries; and Post Natal Care.
- Ensure all children less than 2 years of age are completely immunized.
- Facilitate members to get enrolled in Rashtriya Swasthya Bima Yojana (RSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY).
- Ensure open defecation free (ODF) village.
- Engage AWWs (Anganwadi Worker)/ASHAs to roll out activities of FNHW.

- Develop AWWs/ASHAs as generic community resource persons (CRPs)

At Cluster level

Facilitate to -

- Form Health Sub-Committee (HSC) at CLF.
- Ensure visioning of CLF to include Food, Nutrition, Health and WASH interventions.
- Ensure sensitization of all cadres, leaders and members
- Work with VOs to set up rural Sanitary Marts.
- Work with concerned departments of Education, ICDS, Agriculture, Horticulture, Animal Husbandry, and Forests
- Support in facilitating Vulnerability Reduction Plan (VRP) to include FNHW , its roll out and monitor
- Ensure VRF/VRP to be inclusive of FNHW

Facilitate HSC to -

- Develop a FNHW plan including sensitization, behavioral change, accessing entitlements and services for the cluster and monitor the progress
- Help/support VOs to plan, roll out and monitor

Mission Activities:

- Facilitate immediate action in the next three months :
 - Recruit/designate anchor person at State.
 - Form trainer resource pool at State.
 - Form trainer resource pool at each intervention block
 - Develop customized training module and IEC material including posters, flip charts, videos etc.
 - Orient trainer resource pool of state and block on understanding of Aajeevika for 3 days.
 - Sensitize SRLM staff at state, district and block on FNHW for 4 days.
 - Train Health Sub-Committee (HSC)/Health Activist (HA) on Food, Nutrition, Health and WASH for 12 days.
 - Modify Community Resource Person (CRP) protocol appropriately to accommodate FNHW
- Implement training calendar of Health Sub-Committee (HSC)/ Health Activists (HA) immediately after trainer resource pool at Block is formed.
- Facilitate convergence with Department of Education, ICDS, Agriculture, Horticulture, Animal Husbandry, and Forests.
- Capture FNHW interventions in MIS and monitor
- Include plan of Food, Nutrition, Health and WASH in Annual Action Plan (AAP) and roll out its intervention in FY 2016-17.

Protocols of Vulnerability Reduction Fund (VRF)

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

VRF amount

VRF is part of Community Investment Fund (CIF). The amount of VRF to each VO is determined by the number of members in the SHGs (@ Rs. 1500/- per members; for SC, ST, and other vulnerable members, this is @ Rs. 2250/- per member; for PVTGs, this can go upto @ Rs. 3000/- per member). Mission provides VRF to VO/Primary Level Federation in two instalments:

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

Eligibility criteria

Mission to VO for VRF- 1st instalment:

- a) Functional VO must have been in existence for 3 months and actively functioning (Bank A/c, regular meetings, Executive Committee in place, updated books of records etc.). *Separate bank account may also be opened for managing VRF, if required.*
- b) Trained VRF subcommittee should have been constituted and undergone VRF management training.

Mission to VO for VRF- 2nd instalment:

VO should have -

- a) Successfully disbursed at least 60% of the amount of 1st instalment to SHGs members, or other vulnerable people.
- b) Introduced 1-2 activities to address vulnerability like members' contribution towards VRF amount, ekmushtichawal by each SHG member of the village, providing assistance to people (orphans, elderly, destitute, etc.) who can't be supported by SHGs, etc.

Process of releasing VRF

1. Releasing 1st instalment of VRF from SRLM to VO:

- a) Eligible VO to make a demand for release
- b) Amount should be released to VO within 7 days since the receipt of demand.

2. Releasing of 2nd instalment of VRF from SRLM to VO

Eligible VO submits an appraised Vulnerability Reduction Plan (VRP) for their village, to CLF(to BMMU directly in the absence of CLF) and in turn CLF forwards to BMMU/DMMU

- VRP includes plan addressing special/particular needs of vulnerable people
 - Specific plans for Tribals, PVTG, PwD, Elderly and other vulnerable people in SHGs
 - Gender Action Plan
 - Food, Nutrition, Health and WASH(Water, Sanitation and Hygiene) (FNHW) Action Plans
 - Specific plan for Vulnerable destitute outside SHGs
- VRP is prepared in a participatory manner (VRP process and template is attached as attachment 1).
- VRP is appraised by CLF representatives at the VO itself (if CLF is not in place, leaders of other VO's or representative of loose CLF may appraise)

a) VRF is released to VO within 7 days of receiving the demand, along with appraised VRP.

3. Releasing VRF to SHG/SHG members/non-members:

The release under VRF are in addition to CIF provided on priority for vulnerable people and to meet vulnerabilities.

VRF committee carries sufficient imprest amount as agreed by VO to meet emergency needs.

For members

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

- i. Member(s) put up a demand to concern SHG as per need.
- ii. SHG recommends and immediately approaches to the VO Secretary and VRF Sub- Committee.
- iii. VRF Subcommittee (desirable all member of subcommittee) and Secretary VO analyse the extent of urgency and based on it, they may release an immediate relief upto Rs. 5000/- (*Indicative, as fixed by VO*).
- iv. In upcoming VO-EC meeting, concern SHG should present the case and VRF Sub-Committee seeks post facto approval.
- v. Based on assessment, VO- EC takes appropriate decision.

Other cases

- vi. Member(s) put up a demand to SHG as per need.
- vii. SHG appraises the individual request, consolidates the request at group level and submit the request to VO.
- viii. VRF subcommittee appraises the request and seeks VO's approval and release of the amount.
- ix. Once the funds are received at SHG level, SHG releases the amount to member(s) within 3 days.

For non-members

- i. Any non-SHG member of village who need support submits the request to VO with details of her/his family background, vulnerabilities (purpose) and amount required.
- ii. VRF subcommittee appraises the request within a day and seeks VO's approval.
- iii. Based on the appraisal, VO-EC may take appropriate decision, and release the amount with suitable terms.

For SHGs

In case of Collective action or group activities

- i. SHG puts up a demand to VO.
- ii. VRF subcommittee appraises the request and recommends to VO within 1-2 days.
- iii. Based on the recommendations, VO-EC may take appropriate decision, and release the amount with suitable terms.

For VOs -

Direct spend by VO in case of a collective action or group activities, at the village level as per the VRP.

Norms for Fund disbursement

- i. The amount of VRF could be given as a grant to member or loan without interest or with low interest at the discretion of VO. *Funds accessed from other departments (as Vulnerability Reduction Fund) could be given as grant at the per discretion of VO.*
- ii. As decided by VO, VRF can be released in multiple instalments and the interest rate can be less than what is charged for the CIF loans. In deserving cases, terms of repayment including moratorium may be suitably tailored at the discretion of VO.

Augmentation of VRF

- i. SHG members could contribute towards Vulnerability Reduction Fund or specific fund for Gender Forum, FNHW etc. The amount of contribution from each SHG/ SHG member may be decided by the VO/SHG.
- ii. VO may contribute some part of its surplus amount towards augmenting VRF at the discretion of VO.
- iii. As per the VRP, VO can seek support from Panchayat, other departments and other sources.

Attachment 1: Vulnerability Reduction Plan

Vulnerability Reduction Plan (VRP) is a participatory bottom-up plan of the Village Organization to capture and prioritize individual/collective needs of the vulnerable people and vulnerabilities of the SHG members in the village. These plans can also be aggregated at GP/Cluster/Block level for taking up/facilitating convergence with other departments.

1. Eligibility and pre-requisites for conducting VRP

- VO should be at least 6 months old.
- VO should have received 1st instalment of VRF.
- Mobilized atleast 80% of the vulnerable families.
- VO EC, Social Action Committee, Health Sub Committee along with VO-Activist, Gender Focal Person and Health Activist must be oriented on VRP preparation.
- **Updated VO profile** - updated by the VO Activist or Bookkeeper.
- **Updated list of vulnerable members** – updated by the VO Activist or Bookkeeper.
- **Member-wise Income and Expenditure statement** - For understanding the situation of vulnerable people, VO needs to prepare member-wise statement of Income and Expenditure. It helps the members to analyze their own patterns of income and expenditure so that the members can plan their investments and reduce their expenditures etc. During the first 3-5 months itself, this analysis can be done for each member of the SHG in the regular meetings of SHG, to appreciate each other's socio-economic situation. Active Women/Book Keeper could take up this facilitation process.
- The above 3 steps should be completed prior to VRP preparation. These processes should be facilitated by the VO Activist/ VO Bookkeeper and may be completed during the VO meetings itself within the first 6 months of the VO formation.
- Apart from the above 3 steps, a **vulnerabilities analysis of the village** should be completed by the members of the VO in the village and important stakeholders of the village. It should include the analysis of health, gender action, food security, issues of elderly, PwD and tribal, livelihoods of the vulnerable and special needs of the vulnerable.

2. VRP Process

- Facilitate the VRP process - by trained SHG Book-keepers, VO Activist, Health Activist (HA), Gender Focal Person (GFA), Active women, Community Trainer and/or Mission staff.
- Identify the vulnerable members based on the SECC data and other sources in their village.
- Complete the entire process in 10-15 days.

At SHG level (3-4 days)

- Facilitate the identified vulnerable members of each SHG in developing their individual plans based on the village analysis and the income-expenditure analysis conducted earlier.
- Consolidate and finalise the individual member's plans at SHG level and add SHG group collective action plans in discussion with SHG members at the SHG level.
- Facilitate appraisal of SHG plans by VOs representatives from VO on the last day of the meeting with each SHG.
- Revise and finalise the appraised SHG level plans and submit to the VO.

At VO level (6-8 days)

- Facilitate plans for non-SHG members (assistance or care to those who can't be supported through SHG) prepared by VO Activist, HA, GFA and bookkeeper with the help of Active women and Community Trainers.
- Prepare action plans of Gender, Health, insurance, food security, elderly, destitute, PwDs, tribal and PVTG communities.

- Consolidate and finalise all the plans of SHGs, non-SHG members, village level collective action on Gender, Health, Insurance, Food Security, Elderly, Destitute, PwDs, Tribal, PVTG communities and Convergence into a consolidated VRP at the VO level. Include plans for augmenting VRF funds.
- Facilitate representatives from CLF/loose CLF attending the VO meeting and appraising the consolidated VRP (see Attachment 2). If CLF/Loose CLF is not there, the leaders of other VOs appraise the VRP.
- Revise and finalise the VRP based on the appraisal. The final appraised and approved VRP would be signed by the office bearers of VO, the appraising leaders and the facilitators.
- Record the VRP process in the minutes' books of SHGs and VO.

3. Post VRP planning

- Submit the final VRP, along with the utilization of the VRP Funds already with VO, to the CLF/Mission (BMMU) for availing second instalment of VRF.
- On receiving the appraised and VO approved VRP, the CLF/SRLM should release funds within a week.

Thereafter, every year Vulnerability Reduction Plan needs to be reviewed and a new VRP to be developed.

4. Augmentation of VRF Funds

- Mobilize contributions from SHG and SHG members towards Gender fund, health fund, vulnerability reduction fund etc.
- Facilitate VO to contribute some part of its surplus amount towards VRF
- Encourage VO to source funds from other resources through convergence.

Note: The above VRP process is indicative and SRLMs may revise it according to the suitability of the specific requirements of the state.

Attachment-2: Template for the VRP

Amount received as first instalment of VRF		
Amount of VRF disbursed		
No. of vulnerable received VRF (Total)		
As grant		
As loan		
VO Name:	VO Profile	Y/N
Village Name:	VO Member Profile	Y/N

Gram Panchayat Name:	Member Income- Expenditure	Y/N
Block Name:	Analysis	
Dates for Conducting VRP:	Village Vulnerability analysis	Y/N

SHG Members

S. No.	Names of the Member	SHG Name	Total Amount reqd. (in Rs.)	Purpose	Other requirements ²	Sign. of the Members
1						
2						
3						
4						
5						
6						
7						
Total						

Non- SHG Members

1					
2					
3					
4					
5					
6					
Total					

Details of Collective Actions:

S.N.	Activity	Name of SHG	Purpose	Amount required (n Rs.)	Sign of SHG leaders/ VO leaders
	SHG Level				
1					
2					
	VO Level				
1					

² Other requirements can be training needs, accessing pension, insurance, counselling etc.

²Collective action may include social action, support/care to destitute/elderly/orphan etc.

2					
Total					

Details of Gender Action Plan

S.N	Activity	Name of SHG	Purpose of activity	Amount required(in Rs.)	Other requirements	Sign of SHG/ VO leaders
	SHG Level					
1						
2						
	VO Level					
1						
2						
Total						

Details of Food, Nutrition, Health and Wash Action Plan

S.N	Activity	Name of SHG	Purpose of activity	Amount required(in Rs.)	Other requirements	Sign of SHG/ VO leaders
	SHG Level					
1						
2						
	VO Level					
1						
2						
3						
Total						

Details of Tribal and PVTG plan

S.N	Activity	Name of SHG	Purpose of activity	Amount required(in Rs.)	Other requirements	Sign of SHG/ VO leaders
	SHG Level					
1						
2						
	VO Level					
1						
2						
Total						

Details of PVTG plan						
S.N	Activity	Name of SHG	Purpose of activity	Amount required(in Rs.)	Other requirements	Sign of SHG/ VO leaders
	SHG Level					
1						
2						
	VO Level					
1						
2						
Total						

Details of PwDplan						
S.N	Activity	Name of SHG	Purpose of activity	Amount required(in Rs.)	Other requirements	Sign of SHG/ VO leaders
	SHG Level					
1						
2						
	VO Level					
1						
2						
3						
Total						

Details of Elderly plan						
S.N	Activity	Name of SHG	Purpose of activity	Amount required(in Rs.)	Other requirements	Sign of SHG/ VO leaders
	SHG Level					
1						
2						
	VO Level					
1						
2						
Total						

Details of convergence plan							
S.N	Activity	Name	of	Purpose of	Amount	Other	Sign of SHG/

		SHG	activity	required(in Rs.)	requirements	VO leaders
	SHG Level					
1						
2						
	VO Level					
1						
2						
Total						

Any other Needs:

- ---
- ---
- ---
- ---

Plans to augment VRF

S.N	Items	Description
1.	Savings/Contribution from members	
2.	VO's Contribution	
3.	Convergence	
4.	Any other plans	

Signed by VO Leaders:

President/Leader 1:

Secretary/Leader 2:

3:

4:

5:

Appraised and approved by Other VO Leaders or CLF Office Bearers:

S. N.	Names of the Leaders	Name of the CLF/ VO	Leadership Position	Signature
1.				
2.				

3.				
4.				
5.				
Facilitated by Facilitators and Mission Staff of SRLM involved, if any:				
S. N.	Name of the Facilitators/Mission Staff	Position	Signature	
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				

Human Resource Management Protocols

1. Model HR Manual

- Customize the attached Model HR Manual [Attachment 1] and adopt after due approval (from SRLM EC/GB) by 30 June 2016. If the state already has an approved HRM, review and revise the HRM as per the Model HRM sent herewith, and adopt after due approval.

- Make available and upload the approved HR Manual in public domain for accessibility to staff.
- Print and share printed approved HR Manuals to all units of SRLM.
- Ensure implementation of policies and procedures as laid down in the approved HR Manual.

2. Organization Structure

- Adopt the Normative Organization Structure for State, District and Block levels as provided in the model HRM with immediate effect. Human Resources may be increased gradually in accordance with expansion
- Treat any excess / surplus staff, after the normative structures are adopted and place them after training, as required, in new Blocks/Districts as per the expansion plan(s)
- Position the staff under normative structures for area anchoring and thematic work. NRLM Fellows/Young Professionals where required to work at field level. Hire task-based consultants for short-term assignments.
- Take steps to place more persons from the community at Block, District and State levels, in line with the principles of Communitization in NRLM.
- Increase placement of Community Professionals at Cluster level in lieu of taking Cluster Coordinator from the open market. Community Professionals may be given relaxation in qualification and emphasis on experience without compromising on quality.
- Plan to handover BMMU to Community Institution(s) gradually, and fully by the 3rd/ 4th year of implementation.
- Develop and implement internal staff promotion policy.
- Fresh recruitment only after exhausting placement of existing excess/surplus staff and community sources.
- Ensure that the total administrative expenditure is within the ceiling prescribed, from time-to-time.

3. Delegation of Powers

- Ensure suitable delegation of powers to DMMU and BMMU for effective implementation of the program with immediate effect.

4. HR Hygiene Factors

- Adopt and follow the HR Hygiene Factors outlined in the Model HRM with immediate effect. These include -
 - Following the honorarium suggested in the Model HRM, revised with market rates from time-to-time, so as to attract and retain competent professionals. Their norms of TA/DA, fixed travel allowance, communication etc., need to meet the expenditure on travel, including in the field. Payment of honorarium and other costs/reimbursements has to be as per prescribed timelines.

- Ensure maximum time of the staff in the field. For BMMU- 20 days, DMMU- 15 days and SMMU- 10 days is the minimum duration recommended in the field. Half of this field time should be in the villages and village night stays.
- Ensure that all staff and consultants are covered under group insurance and mediclaim (or equivalent).

5. Staff Learning and Capacity Building

- Ensure that all new recruits go through **formal induction**, in order to understand the NRLM processes through well-structured modules [orientation, village stay, immersion /exposure to advanced work in NRO/Resource Block/ Intensive Block, attachment with CRP Team, peer attachment, and classroom inputs]. **Field Immersion and Village Stay** are non-negotiable. The duration of induction process –
 - Block staff, District staff, Executives and NFs/YPs up to 110 days.
 - DMMs, State Managers, COOs/Additional CEOs up to 70 days.
 - CEO/SMD, depending on the background, for 15-30 days.
- Develop and roll-out capacity building plan for the staff based on identified skill gaps on various activities of the Mission. These may include -
 - Poverty-Vulnerability-Gender-Livelihoods understanding
 - Institutional architecture
 - Block Processes and protocols
 - Thematic trainings
 - Visioning, Strategic Planning etc.
 - Management and Leadership
 - Customized Management Development Programme
- Identify/strengthen pool of resource persons for CB support
- Facilitate forums for learning and experience sharing among the staff.
 - Ensure Weekly SMMU/DMMU/BMMU Meetings at SMMU, DMMU and BMMU levels; Monthly SMMU-DMMU meetings and DMMU-BMMU meetings; Quarterly/Half-yearly all staff meetings
 - Note that Capacity building plans for community and staff form an integral part of the SRLM's Annual Action Plan(s).

6. Anti Sexual Harassment Policy

- Note that ensuring the safety of the women working in the NRLM [as per Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act 2013] is mandatory and non- negotiable.
- Adopt ASH Policy [as indicated in Model HRM] and Constitute Internal Complaints Committee (ICC) as per the Act and inform the staff, by 31st May 2016
 - Send Information (as per stated periodicity) to the concerned authorities regarding number of complaints received, number resolved, number not resolved with reasons thereof.

7. Grievance Redressal Mechanism (GRM)

- Constitute Grievance Redressal Cell for the staff at SMMU, DMMU and BMMU level to address the grievances (as per the Model HRM) and inform the staff.
- Send Information (as per stated periodicity) to the concerned authorities regarding number of complaints received, number resolved, number not resolved with reasons thereof.

8. Grievance Redressal Mechanism (Community)

- Institute a set of mechanisms to address the grievances of the community and their institutions we per manual. These include –
 - Regular fieldwork of staff and interaction with the community.
 - SMMU's or SMD/CEO's interaction with the community [Leaders of Cluster Level Federations (CLFs)/Block Level Federations (BLF) - upper layer of Community Institutions] on monthly basis directly or through Video Conference (VC).
 - District/Block Level Meetings with CLF/VO Leaders on monthly basis.

9. Performance Management System (PMS)

- Institute Performance Management System by 30 June 2016. This includes -
 - Work out and finalize Job Descriptions for all staff [as indicated in the Model HRM]; Agree with staff on their KRAs and KPIs in sync with AAP
 - Track the progress on KPIs regularly based on MIS.
 - Review the performance twice a year – once in September/October and second time in March/April.
 - Performance Assessment includes weightage on Area Anchoring, working with Community, Night Stays in the villages and fieldwork (40%); Teamwork, Behavioral and Learning (20%); and Plans vs Achievements (40%). The assessment is by the self, the team and the reporting officer.
 - Plan for capacity building need assessment of the staff based on KPIs of the individual/team and ensure that it is offered to the individual/team
 - Place a Recognition and Reward system for excellent performance and Deal effectively with non-performance and average performance.

10. Package of HR Processes and HR Audit

- Ensure that SRLM follows all the HR systems and processes mentioned in the Model HRM. If required take the support of HR Team/Resource Persons from NMMU in this effort.
- Conduct Audit of HR Management and Processes, to understand and appreciate HR practices being implemented; this could be joint team (internal, NMMU and external resource persons); the Audit to be conducted.

Strategy for Financial Literacy intervention under NRLM

The main target group of NRLM is - illiterate/semi-literate women who are in turn not aware of financial management of their own funds or the financial products and services available from banks. Due to lack of this critical understanding the members of the SHG are subject to:

- a) Poor management of their own funds, leading to - loss of interest.
- b) Poor management of the credit taken by them from banks, leading to – loss of interest, inadequate flow of funds, opting of costly loan products, NPA of accounts, etc.
- c) Lack of information about Redressal of Grievances relating to their banking needs.
- d) Lack of information about their entitlements particularly the insurance products, leading to – inadequate cover for their life, assets, costly health expenditure, etc.
- e) Lack of information about the opportunities of remittance, leading to - costly, unsafe, and unreliable transmission of monies.
- f) Lack of information about the opportunities of investment, leading to – loss in income.
- g) Lack of information about different loan products for establishment of micro and small enterprises
- h) Lack of information about convergence with other government programmes and schemes.

Meeting of various Stake Holders

In order to draw a strategy to address the issue of Financial Literacy under NRLM, a meeting of officials from – NABARD, BIRD, SIDBI and National Academy of RSETI, NIRD and NMMU was convened on 30th December, 2015 under the Chairmanship of Mr AtulDulloo, JS/NMD. After having discussed the various dimensions of the intervention, and subsequent meetings with various stake holders, it was broadly decided as following:

1. The FL would be imparted through series of trainings. The first tier being creation of ‘Pool of Master Trainers’ at national level. This would be done at BIRD, Lucknow. BIRD could conduct about 10 ToTs on FL in total for NRLM for 10 states. This would cover about 32 participants in each ToT, drawn from 8 districts from each state. From each district, 2 officials from RSETI, 1 Faculty/Resource Person from FLCC of RRB and CB each would be invited (in total 4 per district). It would be a 4-day ToT at BIRD, Lucknow.
2. At district level, the trained Master trainers would in turn conduct trainings in their respective districts of community cadre to be called as ‘Financial Literacy CRPs (FL-CRP)’. These CRPs could be drawn from the existing community cadre in state. The FL-CRP would be mainly drawn from 1-2 blocks where intensive work in the district is going on. The training program at RSETI/FLCC would be of 6 days.

3. At village level, there would be a 'Team' of FL-CRP consisting of 3 CRPs which would be imparting training to SHG Leaders. The training to SHG Leaders/representatives would be provided in 3 phases of 3 days each for 3 hours per day. These trained leaders/representatives could in turn sensitize the members of SHG in the regular meetings of the group.
4. It is proposed that for the year 2016-17; 10 (NRLP states) be taken up for implementation:
 - a. Maharashtra,
 - b. Madhya Pradesh,
 - c. Chhattisgarh,
 - d. West Bengal,
 - e. Uttar Pradesh,
 - f. Bihar,
 - g. Jharkhand,
 - h. Odisha,
 - i. Rajasthan and
 - j. Gujarat.
5. It is contemplated that cost of trainings at BIRD at national level and at RSETI/FLCCs at district level be borne by NMMU, NRLM.
6. It is further estimated that
 - a. to and fro cost of travel of each FL-CRP to RSETI/FLCC center in the district would be about Rs. 500 per CRP. This would come to about Rs. 4.80 lakh per state per annum.
 - b. It is further proposed that honorarium say at the rate Rs. 2500 per month per FL-CRP may be provided. This amount is estimated to be Rs. 192 lakh per state per annum.

The costs for above mentioned two items are proposed to be borne by the concerned SRLM. The SRLM may draw appropriate policy in this regard and make provisions in their AAP for 2016-17.

Stage 1

Training of Trainers Programme on Financial Literacy by BIRD for Directors of RSETI and Faculty from FLCC

1. Training to be imparted in one phase only
2. It would be residential program
3. Training will comprise of 4 days
4. Each day 8 hours would be devoted towards training including lunch and tea breaks
5. There would be 4 Sessions in a day
6. Each session would be of 1.5 hours
7. Training to be conducted by BIRD, Lucknow
8. Each batch to consist of 30 Faculty of FLCC and Directors/Faculty of RSETIs

Day-to-Day Schedule

Day	Session	Topic
I st Day		
	I	Registration, Introduction and Inauguration
	II	Financial Inclusion - Role of trainers in Financial Literacy, Components, Plan and Strategy
	III	Adult Learning Principles & Training Techniques
	IV	Understanding Facilitation, Communication & Presentation skills
II nd Day	I	Concepts of Financial Literacy and Credit Counselling-Initiatives of GOI/RBI/NABARD
	II	Financial Literacy Campaign [Reserve Bank of India's Trainer's Guide for Conduct of Finance Literacy Camps (RBI Cir. RPCD.FLC.No.12452/12.0/018/2011-12 dt. 6 June 2012)]
	III	Banking Products and Delivery Mechanism
	IV	Use of BC/BF, SHG as BC - a Vehicle of Financial Inclusion and Financial Literacy
III th Day	I-IV	Use of Tools for: • Financial Planning • Savings, Borrowing, • Investments, Insurance • Banking
IV th Day	I	PMJDY and other Insurance Products / Entitlements from Government
	II	Open House Session
	III-IV	Action Planning, Evaluation and Valediction

Stage 2

Training Programme on Financial Literacy by FLCC/ RSETI for FL-CRPs

1. Training to be imparted in 1 Phase
2. It would be residential program
3. Training will comprise of 6 days
4. Each day 10 hours would be devoted towards training including lunch and tea breaks
5. There would be 4 Sessions in a day.
6. Each session would be of 2 hours
7. Training to be conducted at RSETI/FLCC or other suitable place
8. Each batch to consist of 35 FL-CRPs

Day-to-Day Schedule

Day	Session	Topic	Details
1 st Day	I	Adult Learning	Adult Learning Principles & Training Techniques
	II	Communication Skills	Understanding Facilitation, Communication & Presentation skills
	III	NRLM	NRLM – Role of Financial Inclusion
	IV	Financial Planning	Life-cycle needs, Vicious Cycle of Poverty, Life Cycle Needs and Prioritization of Money, Financial Decisions, Components of Financial Planning, Fungibility of Money, Planner V/s Non-Planner, Sharpening of financial skills
2 nd Day	I	Recap	Recap, revision and role play on contents of previous day
	II	Savings	Need of savings, How to Save, Concepts in 'Savings', Saver V/s Spender, Importance of savings in building capital, Relationship between income/expense and savings, Calculating interest – Simple and Compound interest, Power of

			Compounding
	III	Borrowing	When-How and Why we borrow; from Whom, Pre and Post Borrowing Factors, Reducing vs. Flat Rate of Interest, Borrowing for Productive purpose, Options available for borrowings, How much debt should one take, Attributes of Borrowing, Terms of borrowing, Characteristics of good and bad debts
	IV	Spending	Define consumption: Need vs. Want, Avoid wants and spend judiciously on needs, Managing Big-Ticket Expenses, Creating a Need Account
3 rd Day	I	Recap	Recap, revision and role play on contents of previous day
	II	Banking	Formal financial service / providers, product and services available in the area, Categorisation of banks, services available from banks,
	III	Accounts in Banks	SB Account, Loan account, CCL/TL, documentation
	IV	Payment systems	Immediate Payment Service(IMPS) - Technology involved, various types of fund transfer, demo - Introduction to AEPS
4 th Day	I	Recap	Recap, revision and role play on contents of previous day
	II	Investments	Principles of Investment, Steps and criteria of investment, Capital Formation
	III	Insurance	Basic concept of Insurance, Types of Insurance, Importance of Insurance to manage risk, Distinguish between

			insurance, Benefits of insurance, PMJDY,
	IV	Financial Inclusion	Use of BC/BF, SHG as BC - a Vehicle of Financial Inclusion and Financial Literacy, KYC
5 th Day	I	Recap	Recap, revision and role play on contents of previous day
	II	Entitlements from Government	MNREGS, Aadhaar, RuPay Card, Atal Pension Yojna, Social security,
	III & IV	Mock Exercise	Practically imparting training to SHG members
6 th Day	I	Recap	Recap, revision and role play on contents of previous day
	II	Feedback	Feedback on mock exercise
	III		Open house session, questions and answers
	IV		Action Planning-Evaluation and Valediction

Stage 3

Training Programme on Financial Literacy by FL-CRP for SHG members

1. Training to be imparted in 3 Phases
2. Each Phase will comprise of 3 days
3. Each day 3 hours would be devoted towards training
4. Training to be conducted at VO Office or other suitable place
5. Each batch to consist of 50 SHG members
6. No refreshment, etc. to be served.

Day-to-Day Schedule

Day	Session	Topic
Phase 1		
1 st Day	Financial Planning	Life-cycle needs, Vicious Cycle of Poverty, Life Cycle Needs and Prioritization of Money, Financial Decisions, Components of Financial Planning, Fungibility of Money, Planner V/s Non-Planner, Sharpening of financial skills
2 nd Day	Savings	Need of savings, How to Save, Concepts in 'Savings', Saver V/s Spender, Importance of savings in building capital, Relationship between income/expense and savings, Calculating interest – Simple and Compound interest, Power of Compounding
3 rd Day	Borrowing	When-How and Why we borrow; from Whom, Pre and Post Borrowing Factors, Reducing vs. Flat Rate of Interest, Borrowing for Productive purpose, Options available for borrowings, How much debt should one take, Attributes of Borrowing, Terms of borrowing, Characteristics of good

		and bad debts
Phase 2		
1 st Day	Spending	Define consumption: Need vs. Want, Avoid wants and spend judiciously on needs, Managing Big-Ticket Expenses, Creating a Need Account
2 nd Day	Investments	Principles of Investment, Steps and criteria of investment, Capital Formation
3 rd Day	Insurance	Basic concept of Insurance, Types of Insurance, Importance of Insurance to manage risk, Distinguish between insurance, Benefits of insurance, PMJDY,
Phase 3		
1 st Day	Banking	Formal financial service / providers, product and services available in the area, Categorisation of banks, services available from banks, SB Account, Loan account, CCL/TL, documentation,
2 nd Day	Financial Inclusion	Use of BC/BF, SHG as BC - a Vehicle of Financial Inclusion and Financial Literacy, KYC, pass book, nominating, grievance redressal mechanism,
3 rd Day	Entitlements from Government	MNREGS, Aadhaar, RuPay Card, Atal Pension Yojna, Social security,

LOK SABHA UNSTARRED QUESTION NO. 858

Q1. Whether the Government has appointed /proposes to appoint rural women co-coordinators to ensure socio-economic development of women in rural areas;

Answer- Women rural coordinators are being appointed/proposed by State Societies/Companies and also by Community Institutions i.e. Self Help Groups (SHGs), Village Level Federations (VLFs) and Cluster Level Federations (CLFs)/Block Level Federations (BLF) for socio-economic development of women in rural areas.

Q2. If so, details thereof, state/UT- wise including Chhattisgarh;

Answer- Office of Ministry of Rural Development is not involved in the appointment.

Q3. Whether such projects are likely to be launched from tribal and remote forest areas, if so, the details thereof; and

Answer- It is being appointed by State Societies/Companies and Community Institutions i.e. Self Help Groups (SHGs), Village Level Federations (VLFs) and Cluster Level Federations (CLFs)/Block Level Federations (BLF).

Q4. The time by which the said scheme is likely to be launched throughout the country including state of Chhattisgarh?

Answer- State Societies/Companies are involved.