

Government of India
Ministry of Rural Development
Department of Rural Development
(RL Division)

7th Floor, NDCC- II Building
Jai Singh Road, New Delhi- 110001
Dated: 23rd September'25

To,

The State Mission Director/CEO
State Rural Livelihood Missions,
All States/ UTs.

Subject: Revised Advisory on Model CLF immersion site- reg.

Sir/ Madam,

I am directed to refer to the subject mentioned above and reference is also invited to letter of J-11060/108/2017- RL- Part (6) (385520) dated 22nd Feb'24 and 2nd Dec'24, wherein it was mentioned that assessment of around 20 CLFs for potential immersion site from Jharkhand, Meghalaya, Odisha and Maharashtra were conducted by nominated NRPs.

2. Based on the inputs of the NRPs, the advisory on immersion sites for Model CLF is further revised as given at Annexure-1. The revision is done around the following points:

1. Revision in weightage of marks for CLF assessment.
2. Assessment format added for SHG & VO
3. Basic parameters that State needs to ensure before nominating a CLF for potential immersion site.
4. Process for CLF to continue as immersion site after being declared as immersion site once.
5. Role of State Resource Persons in conducting an immersion visit

3. In addition to the above modifications, you are also requested to note the following points:

1. State team to plan properly for conducting assessment by the nominated NRPs where sufficient time is planned for each visit based on discussion of the NRP & State.
2. State needs to finalize strategy to develop certain CLFs as immersion site within Mar'25. This strategy should include generating awareness among the CLF EC about the standard of immersion sites along with the conditions to retain the status of being an immersion site for the 2nd year onwards. It should also include action to be taken at various level to ensure designing and conducting exposure visits at the immersion sites. All these should be done before requesting the nominated NRPs for conducting assessment of the CLF for declaring as immersion sites.

4. Based on the above mentioned points, you are requested to take necessary steps for developing CLFs as potential immersion sites. Necessary changes in the CLF Web application will be done shortly. Meanwhile State may continue assessment of identified potential CLF with support of nominated NRPs for specific State by NMMU. State which have already shared list of potential immersion site with NMMU are requested to revisit the CLFs based on the revised criteria and communicate NMMU with a fresh request.

Encl: Revised advisory on MCLF immersion site.

Yours faithfully,

(Dr. Monika)

Deputy Secretary to the Govt. of India



Advisory on Model CLF Immersion site

- Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) is a centrally sponsored program that aims at eliminating rural poverty through promotion and strengthening of member owned, member managed, member controlled and financially sustainable SHGs and their federations and promotion of multiple livelihoods for each rural poor household. The experiences of some of the matured States have proved that, the SHG federations are very effective in addressing the multi- dimensional issues of poverty on a sustainable basis. Promotion of effective and efficient governance, financial and human resource management systems are the key in development of self-managed and financially sustainable institutions by offering intensive implementation of all thematic activities.

Model CLF Program

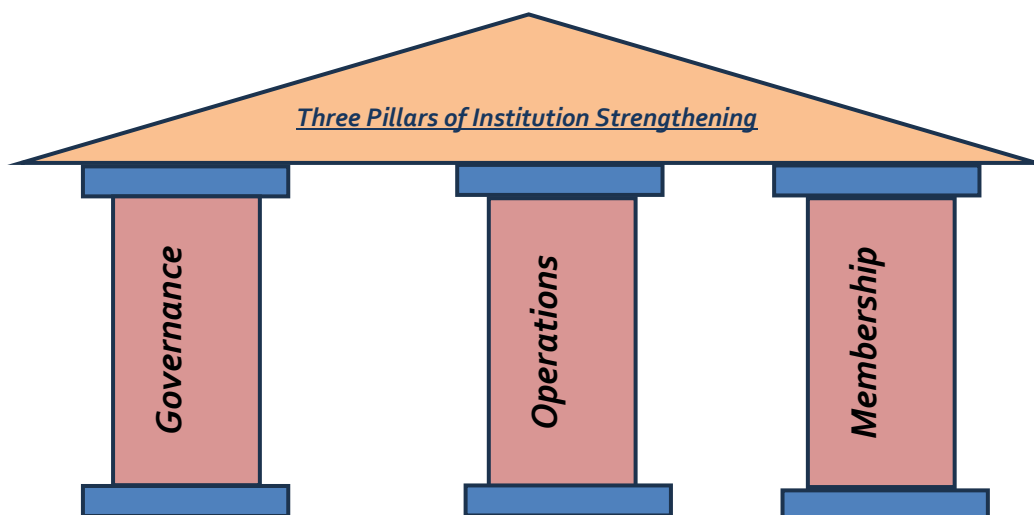
*Model CLF Strategy was developed to nurture one CLF per NRETP block and subsequently in NRLM blocks as to facilitate emergence of **self-managed, self-reliant and financially sustainable model SHG Federations**. In a total of 2303 CLFs were selected to be nurtured as M-CLFs. Other than Institution building and financial intermediation activities like livelihood augmentation, Gender, SOCIAL Inclusion, PRI-CBO convergence & FNHW activities are also being layered.*

Rational of Model CLF immersion site

Those Model CLFs (M-CLFs) which have been able to develop systems and procedure which could be demonstrated to other CLFs of country to enable them to actualize the visualization of a community-based organization becoming pioneer force of bringing large scale change in human conditions and addressing multidimensional facets of poverty by enhancing its institutional capacities, are being imagined as Immersion sites. These immersion sites will have resources apt to facilitate a conducive environment for hands on learning and will be able to offer immersive experience (in terms of content, discussion forums, networking opportunities and relevant literature/ICT materials) to the aspiring cluster level federations. Immersion sites of Model CLF will also be able to demonstrate various engagement and implementation methodologies related to not only Institution building and financial intermediation function but also other initiatives like livelihood augmentation, Gender, FNHW & Social Inclusion. Some of the **prime objectives to develop these immersion sites** are as follows-

- To demonstrate best practices of M-CLF strategy (in selected handful number of CLFs).
- To offer learning environment and content to other aspiring CLFs
- To evolve engagement methodology to nurture immersion sites M-CLFs of learning
- By intensive implementation of activities like Gender, FNHW & Social Inclusion, convergence demonstrating CLF's enhanced institutional capacity to implement programs of scale.
- To demonstrate prototypes of various development models like CLF led livelihood, CLF led program implementation and CLF facilitated entitlement access etc.
- To demonstrate themselves as financially self-reliant
- To ensure at least 35% of its members would have annual income between 2lakhs.50% of SHG members are to be lakpathi whereas 15% of SHG members are to be between 50k to 100k.
- Subject wise review mechanism to be in place at CLF.

Major Pillars of Immersion sites which needs to be strengthened



Governance is the method of governing a group or organization. In large member-based organizations, only a few individuals are chosen to govern and set rules due to the large number of members. Governance primarily deals with major decisions that aim to advance the interests of the members as a whole. These decisions are normative in nature. It establishes norms for performance, creates penalties for non-compliance, and rewards for good performance.

Operations constitute the executive arm (**Employees/Service Providers**) of the organization and are responsible for carrying out the day-to-day tasks and activities. This department is responsible for providing the range of services that members require. Employees or service providers can be seen as the "stewards" of governance within the organization. They are tasked with executing all the tasks set up by the decisions of the governance

Membership refers to all the individuals who belong to the group and have a clearly defined relationship with the organization. The concept of "patronage" is defined within the organization, which signifies the unique relationship that a member has with their group. Members typically have the responsibility to elect the governing body of the organization. They also have the role of reviewing the performance of governance on a fixed basis or according to the terms of engagement.

System in the CLF and its importance in Governance and operation

Systems help organizations operate efficiently, consistently, and effectively.



They enable organizations to harness resources, adapt to changes, and pursue their objectives in a structured and organized manner:

In Cluster level federations the systems can be defined in different types: please see the connections of governance, operation and membership through system in annexure 1 and 1.1 , 1.2, 1.3.

- HR Management System
- Financial System
- Communication System
- Information Management System
- Project Management System
- Knowledge Management System
- Governance Compliance System
- Feedback System



Mandatory Criteria to identify Immersion site

- Age of CLF—minimum 24 Months
- CLF should be in “A” category as per the grading advisory of NRLM
- Atleast 60% SHGs are in A&B Grade
- Atleast 80% of VOs are in A & B grade
- CLF should have its office (Own/rented) space
- CLF should be at a conspicuous location which is easily accessible through conveyance
- CLF has been through Key institutional processes- Visioning, AAP & BDP
 - They have been able to define their change dimensions and subsequently strategies -
 - CLF has also taken at least following action around it-
 - Grounding of at least 2 change dimensions which has been defined in AAP document
 - System for review of AAP in a in a regular interval to ensure implementation
 - CBO must be engaging around reviewing of actors engaged in the implementation of activities defined in AAP document.
- Financial Health
 - On time Repayment rate (OTR) should be more than 90 % (average of last 3 months)
 - Idle Fund should be less than 10 % (average of last 3 months)
 - Operational self-sufficiency should be 100% or more
- Atleast 90 % of SC/ST HHs covered under SHG fold
- Disbursement of RF to minimum 70% or more of eligible SHGs and CIF to minimum 50% or more SHGs
- CCL linkage to minimum of 80 % of eligible SHGs
- CIF repayment mechanism(member to SHG, SHG to VO and VO to CLF) in place
- CLF should have recruited key human resources (like CLF manager, CLF accountant, MIS personnel, Cluster thematic , CRPs and office assistant etc.) and equipped them with trainings required to perform the job.
- CLF should have established systems around at least 1 activity (Livelihood, Gender, FNHW, PRI-CBO convergence etc.)- Institutional Mechanism of service delivery, Availability of cadres, availability of knowledge material and support system, MIS.



Overall Visualized state of Developed Immersion Site

Improved Visuals

1. Infrastructure: An immersion site for CLF must be fulfilling certain infrastructure criterions, few of which are as follows- (Few pictures are given at annexure 2)

- It must have a Pakka owned, rented or government provided building as its office.
- This office premise **must be at a conspicuous location, having its board** which bear its name and address, which includes registration number (as a mark of its identity)
- It must have facilities like-
 - Drinking water, dustbins,
 - Clean washrooms- (separate washrooms for male and female)
 - Meeting hall- Adequate sitting space for leaders and visitors
 - Separate rooms for -operation staff and leaders
 - Required office furniture and other equipment like- chairs, tables , computer with printer/Xerox machine, projectors, Internet connection , telephone
 - Route map of the villages
- All the rooms and specified areas must have a clear marking /signage
- It is also required to place certain images which exhibits the journey of the CLF over the years

2. Peer learning Platform

- a. CLF must have materials required to present its journey to aspiring CLFs
 - i. Power point presentations defining its salient features, Vision/AAP/BDP
 - ii. It must have a narrative around how CLF's initiatives have brought changes in the life and livelihoods of its members
 - iii. It could also have flex boards describing various growth dimensions
 - Year on year Saturation pattern
 - Year on year its growth in SHG and VO membership
 - Year on year Bank loan availed by member institutions
 - Year on year participation of its members in the livelihoods
 - Year on year average income growth of its members
 - Financial Chart of the CLF- Corpus, Saving, loan disbursed etc.
 - Showcase of documentation of best case studies & display of Dasha sutras
 - CLF should display flow chart on various kinds of sub-committees and forums,if any.
- b. It must have also prepared at least 8-10 leaders who could articulate the growth journey of the CLF
- c. It must have printed/handmade materials/literature which could work as the take away for aspiring visiting institutions/individuals
- d. CLF should also endeavor to develop photo/video documentation of its processes
- e. Thematic intervention related information to be displayed in the CLFs- (FNHW, Gender, Livelihoods ,Education , Entitlements and other if any)
- f. Finally, CLF must have defined a 2-3 days module of immersion and peer learning
- g. Having a CMTC could be an added advantage (but it is not necessary)



- h. Institutional mechanism for gender should be in place
- i. capacity building training on thematic intervention upto SHG level
- j. CLF providing support to its at least 70% of its SHG members

3. Exhibiting Extension Motivation

- a. CLF should have a pool of resources (leaders/CRPs) who can also extend themselves to other areas in nurturing similar models-payment policy for CRPs those are identified for immersion site
- b. CLF should have a defined plan of engagement around nurturing such resources
- c. CLF should also include extension services in its business plan
- d. CLF should be able to develop training content which could be used in extension

Improved Systems

Governance-

1. Defined System of Leadership & Governance

A well-defined system of leadership within a cluster-level federation is crucial **for effective governance**, decision-making, and achieving the federation's goals.

- a. **Transparent Election Process:** Immersion Sites should have a transparent and democratic election system for selecting EC and OB committee members. The election process should be outlined in the organization's bylaws.
- b. **Inclusivity Policy:** The Immersion Site should have a well-defined policy for the inclusion of members from the poorest of the poor communities into the EC and OB committees. This policy should promote diversity and representation.
- c. **Leadership Nurturing:** Immersion Sites should implement a leadership nurturing plan to develop the skills and capabilities of committee members. This plan could include training, mentorship, and capacity-building initiatives.
- d. **Leadership Rotation:** The Immersion Site should have a defined rotation plan for leadership positions as per the organization's bylaws. This rotation ensures that leadership roles are distributed fairly among members over time.
- e. **Delegation of Responsibilities:** There should be a well-established system for the delegation of responsibilities within the EC and OB committees. This includes defining the roles and responsibilities of each member and ensuring accountability.
- f. **Regular Committee Meetings:** The EC and OB committees should hold regular meetings to discuss organizational matters, make decisions, and plan activities. Meetings should be documented, and minutes should be shared with members.
- g. **Financial Oversight:** The governance system should include a financial oversight mechanism, ensuring transparent financial management practices, regular audits, and adherence to financial policies.



- h. **Conflict Resolution Mechanism:** An effective conflict resolution mechanism should be in place, allowing members to report grievances and disputes. This mechanism should be transparent and fair, promoting harmony within the organization.
- i. **Decision-Making Processes:** The governance system should outline clear decision-making processes within the EC and OB committees. This includes procedures for consensus-building, voting, and decision implementation.
- j. **Compliance with Legal Requirements:** Immersion Sites should ensure compliance with all legal and regulatory requirements related to governance, including registration, year wise renewal (as per bylaw of state specific) , reporting, and statutory audits, including registration of GST & PAN.

2. Defined Roles, Responsibilities and Portfolios of Subcommittees

- a. **Purpose and Structure:** Immersion CLFs must establish various sub-committees as part of their governance structure. These sub-committees serve specific purposes and are composed of CLF members who possess expertise or interest in particular areas of focus.
- b. **Specialized Functions:** Each sub-committee has specialized functions and responsibilities aligned with its area of focus. For example, the Finance Sub-committee oversees financial policies, budgeting, and audits, while the livelihood Sub-committee focuses on initiatives related to members livelihoods, support & services provided and their progress in terms of practices and similarly other sub-committees oversees their areas of intervention
- c. **Membership Inclusion:** The CLF encourages diverse membership in its sub-committees to ensure representation from different segments of the community. This inclusivity helps in incorporating a variety of perspectives and experiences.
- d. **Regular Meetings:** Sub-committees typically hold regular meetings to discuss and strategize on their respective focus areas. These meetings provide a platform for members to share insights, make decisions, and plan activities.
- e. **Reporting and Accountability:** Sub-committees are accountable to the CLF's governing body and are required to provide regular updates on their activities and progress. This reporting mechanism ensures transparency and alignment with the CLF's overall goals.
- f. **Capacity Building:** Immersion CLFs often invest in capacity building for sub-committee members. This includes training, workshops, and skill development sessions to enhance the effectiveness of the sub-committees.
- g. **Integration with CLF's Objectives:** The work of sub-committees should align with the CLF's broader objectives and mission. They play a crucial role in supporting the CLF's initiatives and ensuring the success of various community development programs.

Operations-

3. Defined system for organizing its meetings-

- a. It must have a written SoP of organizing meetings including data inflow-outflow , analysis, and report presentation mechanism
- b. It must have defined date, time, frequency and nature (financial/non-financial etc.) of its meetings
- c. It must have defined its protocols for quorum of the meetings
- d. To hold the meetings in a conducive environment, it must have a defined (with name tags) and comfortable sitting arrangement



- e. It must be having a system of inputs to define the agendas of the meetings
- f. It must have records of the meetings (**meeting minutes etc.**) which should reflect the decisions and subsequently action taken in previous meetings.
- g. Action taken report must be shared in the meeting.
- h. It should be able to use modern technology to share its minutes to members

4. Defined Systems of financial Management

- a. It must have its financial policy (which is approved by governing board) in place and all its financial decisions must be guided by financial policy
- b. CLF must have defined its annual budget along with quarterly and monthly break-ups, monthly cash flow analysis must in place.
- c. It must be recording all the variances from the budget, in **budget variance sheet**
- d. It must have an **accountant** who manages the financial affairs of the CLF
- e. To ensure the transparency one wall which is conspicuous, could used to paste financial indicators of CLF e.g. Total Loan disbursed, principal demand, interest demand, repayment rate, Yield on Portfolio, PAR 90, etc.

5. Defined systems of Books and Accounts

- a. It must have all prescribed formats for books and accounts, **computerized systems are preferred**
- b. It must be maintaining all the books mandated for a CLF to record up to date (Loan ledger, DCB, Cash book, General Ledger, Meeting Register, etc.)
- c. It must be following dual entry system of accounting with cashbook closure of everyday (ideally)
- d. **It must prepare and** present its financial statements every month in CLF's meetings
- e. **It must be preparing its balance sheet every 3 months**

6. System of internal audit and Review

- a. To strengthen the efficacy and transparency in the internal systems of the CLF, CLF must be organizing its internal audit (financial, management and physical) quarterly.
- b. Sharing of audit finding will have to be shared with OB and EC members and minutes of which needed to be mentioned in the meeting register
- c. CLF to also define action plan around quarterly internal audit report

7. System of Legal and Regulatory Compliances

- a. CLF must be organizing annual statutory audit which needs to be submitted to registrar as compliance
- b. External audit must draw information from internal audit of the CLF
- c. It also must have a compliance register which has checklist of compliances and their defined dates
- d. Compliances must be filed in stipulated time period, and its mentioning must be recorded in the compliance register.

8. System of Conflict Resolution

- a. CLF must have a system to report grievances (complain box, escalation matrix of different levels etc.)



- b. It must maintain a **register of grievances** which should have minuting of grievance redressal process and resolutions made.
 - c. CLF must be able to form and nurture a grievance redressal committee with its role clearly defined
9. **Systems of Program Implementation**
- a. **Annual planning , periodic review and evaluation system must be in place**
 - b. **Role responsibility should be well defined in program implementation**
 - c. **Programs such as Livelihoods promotion, Gender awareness, Rights and entitlements, FNHW, Education or other if any should have annual targets and monthly reporting and review system**

Membership

- a. **Clear Eligibility Criteria:** Define clear and transparent eligibility criteria for individuals or groups to become members of the CLF. These criteria should align with the CLF's mission and objectives.
- b. **Inclusive Approach:** Emphasize inclusivity, ensuring that members represent diverse backgrounds, including different socio-economic statuses, genders, and marginalized communities.
- c. **Community Engagement:** Engage with the local community to raise awareness about the CLF's mission and benefits of membership. Foster a sense of ownership among potential members.
- d. **Transparent Application Process:** Establish a straightforward and transparent application process for individuals or groups interested in joining the CLF. Ensure that the application forms are readily available and easily accessible.
- e. **Membership Benefits:** Clearly communicate the benefits of CLF membership to prospective members, such as access to financial services, capacity-building opportunities, and participation in decision-making.
- f. **Membership Education:** Provide educational programs or workshops to potential and existing members, helping them understand the CLF's structure, functions, and how they can actively participate.
- g. **Affordable Membership Fees:** Keep membership fees affordable or develop a fee structure that considers the financial capacity of the target population. Avoid imposing barriers to entry.
- h. **Regular Outreach:** Maintain regular communication and outreach efforts to keep existing members informed about CLF activities, achievements, and opportunities for engagement.
- i. **Participatory Decision-Making:** Promote a culture of participatory decision-making where members have a say in important matters affecting the CLF. Hold regular general meetings to discuss and vote on key issues.
- j. **Accountability and Transparency:** Maintain high levels of accountability and transparency in financial management, governance, and decision-making processes. Share financial reports, meeting minutes, and relevant information with members.



- k. **Member Empowerment:** Invest in member capacity-building programs, including financial literacy, leadership training, and entrepreneurship development. Empowered members are more likely to actively contribute to the CLF's success.

Means of Verifications

Wall Paintings/flex:

- About the journey of the CLF (Formation, major activities, Achievements) etc.
- About the office bearers
- About the broader financial health

Meeting Records:

- Attendance of the members in the meetings
- Meeting Regularity
- Quality/ quantity of agendas which has been discussed
- Decisions and action taken by CLF
- Sharing of internal audit reports
- Changes in leadership (leadership rotation)

Cash Book & General Ledger:

- Receipt and Payments of CLF
- Income and expenditures of CLF
- Regularity of Savings received by CLFs
- Budgetary nuances of CLF's planned budgets
- Financial Practices of the CLF

Loan Ledger and DCB

- Number of Loans disbursed to Vos/SHGs (in case of direct loan from CLF to SHGs)
- Amount of loans disbursed to Vos/SHGs
- Loan repayment rate
- Interest repayment rate

Internal and external Audits

- Adherence to financial policy of the CLF
- Financial **sustainability of the CLF**
- Yield on portfolio
- Budgetary variance



Overall quality of **cluster-level federation which is to be selected for Immersion sites** should have a strong and inclusive governance structure, financial sustainability, capacity building, collaboration with stakeholders, performance monitoring and evaluation, documentation and record keeping for its members.

The basic policy level indicators that the State needs to ensure before nominating any CLF as an immersion site are listed below:

- i. CLF is registered
- ii. CLF has governance policy developed and adopted
- iii. CLF has financial management policy developed and adopted
- iv. CLF has HR policy developed and adopted
- v. CLF has policy of rotation of leadership
- vi. CLF ECs / OBs are not being paid any charges from Mission / Government
- vii. CLF Staff are not being paid (not even partially) through Mission / Government

The evaluation framework for declaring a site as immersion site is given in Annexure -3 & 4.

Based on the duration and coverage of aspects included in the design of the exposure visit provided in Annexure-5 and 5.1, CLF may determine the resource fees to be paid for the visit. The overall resource fees may be paid directly to the CLF. The CLF may then disburse the share of resource fees to the concerned VO, SHG, etc. The role of State Resource Persons in facilitating the CLF identified as an immersion site for conducting exposure visits is outlined in Annexure 6.

The process of CLF to continue the status of immersion site is as follows:

Once the CLF is declared as an immersion site, the MCLF needs to be assessed every year by an external experts nominated by NMMU. The State needs to revisit the CLF's assessments to ensure that CLF is maintaining its standards across different aspects and improves over time. After one year from the declaration of any MCLF as an immersion site in the CLF Web application, its status will change again. The status will become "Return for Reassessment". The State needs to engage a Resource Person who has not supported the state's CLF development for the re-assessment of the MCLF and update the data accordingly in the CLF Web application for approval. For reassessment approval, the system will automatically approve the CLF if the CLF has attained the desired score and do not score '0' in any indicator.

From the second year onwards, an additional indicator of the number of exposure visits conducted during the year will also be added. At the very least, conducting four exposure visits at the CLF is required for the CLF to continue being recognised as an immersion site for the following year.



Annexure: 1- Systems and their inter-dependence

Systems	Governance	Members	Operations
Communication System	Facilitates transparent communication of decisions	Keeps members informed and engaged	Enhances collaboration and coordination
Financial System	Provides data for strategic decision-making	Ensures financial transparency	Manages transactions and compliance
Information Management - Knowledge Management - Feedback System	Offers data for informed decision-making, strategic planning and use the information for improvement of systems	Empowers members with access to resources for learning & forum for registering their inputs	Supports data-driven insights, workflows & best practices for improving efficiency.
Project Management System	Ensures projects align with objectives	Enhances member involvement and accountability	Streamlines project workflows and resource allocation
HR Management System	Supports workforce planning and talent management	Provides members with HR information and benefits	Manages employee records and professional development
Governance Compliance System	Tracks regulatory compliance and ethical standards	Builds trust through commitment to compliance	Streamlines reporting and auditing processes



Annexure -1.1- Defined Changes and systems of a mature immersion site .

Aspect	Visible Changes	Established Systems and Processes	Means of Verification
Infrastructure	CLF has an office premise at a reachable location	1- CLF has formed Purchasing committee and there is defined protocol for procurement 2- There must be a plan of periodic maintenance and verification of the physical assets & infrastructure 3- There is a defined manual and practice of office management	1-Physical Verification of office Premise 2- Signboard Placed at a conspicuous location 3- Asset Verification register, Purchase committee register 4-Infrastructure fund utilisation register 5-Audited Report of CLF
	It must have defined signage for its identity		
	It has well equipped IT infrastructure (Computers, printers, projector, internet etc.)		
	It has defined spaces for Meetings, office bearers, staff, crèche		
	It must have clean drinking water facility		
	It must have clean sanitation facilities- Toilets, bathrooms etc.		
	It should have facility of power back up and fire extinguisher		
	It should have notice boards with information in vernacular language for important notices, grievance redressal, Internal complaint committee etc.		
	All the things in the office will be at their predefined placed as per the manual of office management- Places of Bills and Vouchers, Registers, profile of member institutions, MIS related to various programs are well maintained		
Governance	CLF must have vision document and defined areas & indicators on which they have decided to work	1- AGM (as per bylaws) 2- Defined systems of timely Compliance management (as per the Act) 3-There must be a defined process of meeting of CLF's various forums 3- Defined System of review of cadres and CLF staff 4- Defined process of EC, GB and subcommittee meetings 5- Defined protocols of finance management in line to financial policy 6- Provision of ICC/ LCC in place 7- Formation of grievance redressal committee	1-Annual Report 2- Minutes of various forums and meetings 3- CBO HR policy 4- Financial and accounting Policy 5- Registers of various committees and forums 6- Vision document in place 7- Notice board displaying grievance redressal committee members name, ICC/LCC details ect.
	CLF must be registered under an appropriate Act		
	There must an elected governing board with its responsibilities defined as per the SoP of Governance		
	There must an elected executive committee (EC) with its responsibilities defined as per the SoP of Governance		
	There must an elected office bearers (OB) with its responsibilities defined as per the SoP of Governance		
	CLF must have formed minimum 5 subcommittees as per SoP of governance (Monitoring, Asset Verification, Bank linkages and repayment, Social Action and Livelihood Promotion). Note- CLF can promote more subcommittees as per their action plan		
	Modalities of delegation of authority and responsibilities has been defined and assigned- 1- EC to CRPs 2- EC to CLF Staffs (including manager, accountant & MIS) 3- CLF manager to CRPs		
	Financial Accountabilities must be defined- 1- Those who are bank signatories 2- Accountant's financial accountabilities 3- CLF staff's accountabilities		



	A mechanism of grievance redressal and prevention of sexual harassment at workplace –Establishment of GRC and Constitution of ICC		
Operations	Social mobilisation and Inclusion 1- Saturation more than 80 % 2- PIP to be updated		
	Capacity Building of it Members- 1-Book keeping and Financial management 2- Institution strengthening 3- Other Programmatic Interventions like- Livelihood, Gender, Governance, FNHW etc	2- Minutes of meetings must be maintained in a defined register	1- Books of records 2- Bills and vouchers in place
	CLF must have defined its services around- 1-Facilitating large scale livelihood 2- Ensuring SHG transaction digitisation 3- Financial services 4- Social development (Awareness, Paralegal, counselling etc.) 5-Audit services	3- Minutes of meetings must be circulated within 7 days of culmination of the meetings	3- Registers for various services offered 4- AAP document and review report
	CLF must have a formal plan of Action	4- Analysis of financial indicators and defining pathways	5- BDP document
	CLF must have defined its business plan (BDP) and reviewing it annually	5- Linkages with Various stakeholders	6- EC meeting minutes
	CLF has all the required human resources in placed as per the approved business plan (Accountants, MIS, CLF Managers, Community facilitators etc.)	6- Rating and grading of member CBOs	7- Policy around CBO HR, along with personnel files of HR placed
	There has to be more than 90 % capital infusion (as per the advisory around CIF)	7-Recruitment and on boarding of cadets/CLF staff and defining their roles and responsibilities (In line to SoP CBO HR)	8- List of SHGs provided with CIF
Membership	Members are expressing - - 1- The need of CBO 2- Benefit of services offered by CBO	1-Membership criteria, Members's role and responsibility,	1- Program MIS
	Members express solidarity for larger challenges of the local area and have defined plan of action and has taken 2-3 concrete action around it	2-Communication and information, 3-Various fees for members- Membership, services,	2- Member's sharing around the benefits of services offered by CLFs



	Increased mobility, participation of women in public places (Gram sabha, Panchayats, Block admin. And district)	Participation in various institutional process of institution 3.Livelihoods promotion and support system 4.Identification of eligible members of entitlements and tracking of the program	3- Support systems around Violence against women, and other support systems 4.Livelihoods support system 5. Rights and entitlements assurance system , application and their tracking
	Enhanced voices against- Discrimination, Violence against women Additional income to members through Livelihoods Initiatives Behaviour change visible in members and their family (FNHW) Members are getting their entitlements and exercising rights		

Annexure 1.2- Aspects which VOs will demonstrate to Participants.

During a visit to a VO (village Level Organisation) as part of an immersion site, participants will have the opportunity to observe and learn about various aspects of the VO's operations and impact.

Areas of sharing and demonstration	Contents	Sharing and Demonstration	Tools and documents
History and inception	How this VO came into existence, initial challenges and ways forwards, milestones achieved, Significant moments , role and support of mission	Photos, minute books, Visitor book etc	VO Success Story Booklet, Financial Records, Meeting Register, Livelihoods photo gallery , product display , Book of accounts, Case studies, members stories , Interventions photograph , posters on programs,norms, SHGs list , monthly progress, meeting process , leaders photos, , Audit reports, monthly reports, Sub-committee report , CIF reports , Vision statement, VPRP documents , GPDP Documents , List of Beneficiary , Photographs of
Membership	How SHGs become member, Norms related to membership, meeting, attendance, rights and duties of members	Norms on membership, Communication, problem solving, decision making processes in meeting , information flow and agenda Setting , Monitoring of progress through members	
Governance	Selection/election of members, representation in CLF, Planning and reviews, monitoring of intervention, sub-committees ,their role and responsibilities .	Selection/election of members and representatives , role in decision making and norm setting , annual planning and reviews of program , sub-committees and their role, legal compliance , internal external audits	
Participation in Programs and interventions	Participation in trainings, exposures, programs such as livelihoods promotion, FNHW, Gender, Rights and Entitlements, Visioning, BDP, VPRP, GPDP, AAP, and other Govt/NGOs/ SRLM/ CLF programs	Training attended and learnings adopted, No. of families in livelihoods promotion and income, Behavior change through FNHW, Gender issues raised and resolved, participation in VPRP, GPDP and other programs and their benefits	



Operation and its management	Selection, grooming, planning, review, evaluation of operation in the VO	Selection system , grooming strategy , planning, reporting and reviews mechanism ,	participation in various forums , vaster books
Empowerment	Participation in village issues, Gram sabhas, Forums and membership, representation of VO and VO members in different forums	Sharing about how member/s are representing the SHG in other forums, issues dealing with. how women of the group are dealing with various forums and what issues they are discussing and resolving.	
Collaboration with CLF and SHGs , Panchayats, Govt departments and NGOs	With SHGs, CLF, NGOs , PRIs, Departments	Membership with VO ,CLF - Norms, benefits, service , support and issues working on . value adding to higher forums and support provided to the same	

Assessment Template for VO		
Sl. No.	Indicators	Marks
1	Meeting regularity (90% or more, give 2 marks; 70 to 89%, give 1 mark; Else 0 mark)	2
2	Attendance of members of Executive committee (80% or more, give 2 marks; 70 to 79%, give 1 mark; Else 0 mark)	2
3	Attendance of VO in EC meeting (90% or more, give 2 marks; 70 to 89%, give 1 mark; Else 0 mark)	2
4	All 5 sub-committees formed and functional (If all sub-committees are formed, doing their monthly meetings, give 2 marks; If at least 3 sub-committees are formed, doing their monthly meetings, give 1 mark; Else 0 mark)	2
5	Sub-committees are involved in planning of monitoring activities (If all Sub-committees are engaged in planning & review activities including review of cadres, give 2 marks; It at least 3 Sub-committees are engaged in planning & review activities including review of cadres, give 1 mark; Else give 0 marks)	2
6	On time Repayment Status of Principal (CIF) (95% or more, give 3 marks; 80% to 94%, give 2 marks; 70% to 79%, give 1 mark; Else 0 mark)	3



Assessment Template for VO		
Sl. No.	Indicators	Marks
7	Repayment status of Interest from CIF (95% or more, give 3 marks; 80% to 94%, give 2 marks; 70% to 79%, give 1 mark; Else 0 mark)	3
8	% of SHGs linked for bank loan (95% or more SHGs availed bank loan, give 3 marks; 80% to 94% SHGs availed bank loan, give 2 marks; 70% to 79% SHGs availed bank loan, give 1 mark; Else 0 mark)	3
9	Repayment of bank loan by SHGs (95% or more SHGs repaying bank loan, give 3 marks; 80% to 94% SHGs repaying bank loan, give 2 marks; 70% to 79% SHGs repaying bank loan, give 1 mark; Else 0 mark)	3
10	Loan disbursement to the vulnerable households (All vulnerable members received loan & More than 70% of the loan amount is disbursed to vulnerable HHs, give 3 marks; All vulnerable members received loan & 50% - 69% of the loan amount is disbursed to vulnerable HHs, give 2 marks; Else 0 mark) (Please consider a member a vulnerable based on the indicators given under VPRP to prioritize vulnerability)	3
11	Annual Action Plan prepared and being monitored on monthly basis for implementation (VO prepared AAP and EC members are monitoring the progress against plan every month, give 2 marks; Else 0 mark)	2
12	Cadres are reviewed and monitored by the ECs (If ECs / Sub-committees are monitoring Cadres on monthly basis & have done it for past 6 months regularly, give 2 marks; Else 0 mark)	2
13	VO is having a staff and being paid by VO from its own profit (If VO is having one staff, who is not an EC member and being paid from Profit of VO, give 3 marks; If VO is having one staff, who is not an EC member and being partially paid by VO & partially by Mission, give 1 marks, Else 0 mark)	3
14	Change of leadership as per norms (If rotation done= 5, else 0)	2
15	Internal audit being done on half yearly basis (If internal audit is done on half yearly basis for last 2 years consecutively then give 2 marks, else give 0 mark)	2



Assessment Template for VO		
Sl. No.	Indicators	Marks
16	If Profit =5, else 0 (Data from audit statement) (VO earning profit , give 2 marks, Else give 0 mark)	2
17	Necessary Registration & following compliances (as applicable) (VO conducted AGM as per norms in past year & VO registered under appropriate Act & adhering the compliances if in any business, give 2 marks, Else give 0 marks)	2
18	All SHG members are covered under PMJJBY & PMSBY (If 100 % eligible SHG members are covered under PMJJBY & PMSBY for current FY, then given 2 marks, else 0 mark)	2
19	<i>No. of monthly meetings conducted on FNHW during the period (If meeting is conducted for FNHW for all past 12 months, then give 2 marks, else give 0 mark)</i>	2
20	<i>No. of monthly meetings conducted on gender during the period (If meeting is conducted for Gender for all past 12 months, then give 2 marks, else give 0 mark)</i>	2
21	<i>Participation of VO EC members in Gram Sabha as an institution and placing their demands (If 90% of the VO ECs attended the previous Gram Sabha as an institution and placed their demand which is mentioned in the minutes book, then give 2 marks, else give 0 mark)</i>	2
22	SHG Members having more than 2 LH activities (If at least 95% SHG members are having more than 2 LH activities, give 2 marks; if 80% to 94% of the SHG members are having more than 1 LH activities, give 1 mark else give 0 mark)	2
Total		50



Annexure 1.3 - Aspects which SHGs will demonstrate to Participants.

During a visit to a self-help group (SHG) as part of an immersion site, participants will have the opportunity to observe and learn about various aspects of the SHG's operations and impact.

Areas of sharing and demonstration	Contents	Sharing and Demonstration	Tools and documents
History and inception	How this SHG came into existence, initial challenges and ways forwards, milestones achieved, Significant moments , role and support of mission	Photos, minute books, Visitor book etc	SHG Success Story Booklet, Financial Records, Meeting Register, Livelihoods photo gallery , product display , Book of accounts, Case studies, members story , Interventions photograph , posters on programs , Audit reports, monthly reports, MCP document , CIF applications,
Mutual Support	How SHG support each other, Meeting, attendance, how to ensure attendance, agenda setting, decision making , problem solving , planning and review etc	Meeting and attendance norms, processes such as decision making, stories around problem solving, planning and reviews and mutual achievements.	
Financial Intermediation	Norms, saving, credit, MCP and implementation, verification and enquiries, bank linkages and loan utilization, CIF mobilization, use and repayments , insurance and other financial services , use of bank sakhi etc .	Book of accounts, Norms related to financial behavior, saving rate and history, Bank account, bank CCL, MCP and CIF , Use of CIF , assurance of use of CIF , repayment rate and how to ensure the same . decision making on financial issues.	
Participation in Programs and interventions	Participation in trainings, exposures, programs such as livelihoods promotion, FNHW, Gender, Rights and Entitlements, VPRP, GPDP and other Govt/NGOs/ SRLM/ CLF programs	Training attended and learnings adopted, No. of families in livelihoods promotion and income, Behavior change through FNHW, Gender issues raised and resolved, participation in VPRP, GPDP and other programs and their benefits	
Empowerment	Participation in village issues, Gram sabhas, Forums and membership, representation of SHG and women in different forums	Sharing about how member/s are representing the SHG in other forums, issues dealing with. how women of the group are dealing with various forums and what issues they are discussing and resolving.	



Collaboration with VO and CLF	SHG with VO , CLF , NGOs	Membership with VO ,CLF - Norms, benefits, service , support and issues working on . value adding to higher forums and support provided to the same	
-------------------------------	--------------------------	---	--

Assessment indicators for SHG		
Sl. No.	Indicators	Marks
1	Meeting regularity (90% or more, give 2 marks; 70 to 89%, give 1 mark; Else 0 mark)	2
2	Attendance regularity (90% or more, give 2 marks; 70 to 89%, give 1 mark; Else 0 mark)	2
3	Repayment Status of Principal (CIF) (95% or more members are doing On- time repayment for last 6 months, give 3 marks; 80% to 94% members are doing On- time repayment for last 6 months, give 2 marks; 70% to 79% members are doing On- time repayment for last 6 months, give 1 mark; Else 0 mark)	3
4	Repayment status of Interest from CIF (95% or more members are paying the demanded interest for last 6 months, give 3 marks; 80% to 94% members are paying the demanded interest for last 6 months, give 2 marks; 70% to 79% members are paying the demanded interest for last 6 months, give 1 mark; Else 0 mark)	3
5	SHG linked for bank loan (SHG had availed 3 rd dose or higher bank loan, give 3 marks; SHG had availed 1 st dose or higher bank loan, give 1 mark; Else 0 mark)	3
6	Repayment of bank loan by SHG (If SHG had regularly paid all the past 6 installment, give 3 marks; If SHG had regularly paid all the past 3 installment, give 2 marks; Else 0 mark)	3
7	Loan disbursement to the vulnerable households (All vulnerable members received loan & More than 70% of the loan amount is disbursed to vulnerable HHs, give 3 marks;	3



Assessment indicators for SHG		
Sl. No.	Indicators	Marks
	All vulnerable members received loan & 50% - 69% of the loan amount is disbursed to vulnerable HHs, give 2 marks; Else 0 mark)	
8	Velocity of lending (5 times or more, give 3 marks; 3-4 times, give 2 marks; Else, give 0 mark)	3
9	Increase in savings rate by the SHG (Savings rate in increased by 3 times, give 3 marks, Savings rate in increased by 2 times, give 1 marks, Else, give 0 mark)	3
10	SHG having trained book keeper who is not the member of the same SHG & SHG paying the book keepers from own profit (If yes, give 3 marks; Else give 0 mark)	3
11	Change of leadership as per norms <i>If rotation done= 5, else 0</i>	3
12	Internal audit being done on annual basis (If internal audit is done for last year & taken decision regarding dividend distribution then give 2 marks, If internal audit is done for last year & decision regarding dividend distribution is not yet taken , then give 1 marks, else 0)	2
13	SHG is running in Profit (If Profit, then give 2 marks, else give 0 mark)	2
14	Audit fees being paid from the profit of SHG (If audit fees being paid by SHG from their profit then give 2 marks, else give 0)	2
15	All SHG members are covered under PMJJBY & PMSBY (If 100 % eligible SHG members are covered under PMJJBY & PMSBY for current FY, then given 2 marks, else 0 mark)	2
16	<i>Regularity of meetings conducted on FNHW during the period (If meeting is conducted for FNHW is for all past 12 months, then give 2 marks, else give 0 mark)</i>	2
17	<i>Regularity of meetings conducted on gender during the period (If meeting is conducted for Gender is for all past 12 months, then give 2 marks, else give 0 mark)</i>	2
18	<i>Participation of SHG members in Gram Sabha as an institution and placing their demands (If 90% of the members of the SHGs attended the previous Gram Sabha as an institution and placed their demand which is mentioned in the minutes book, then give 2 marks, else give 0 mark)</i>	2
19	Members having more than 2 LH activities (If at least 95% members are having more than 2 LH activities, give 2	3



Assessment indicators for SHG		
Sl. No.	Indicators	Marks
	marks; if 80% to 94% members are having more than 1 LH activities, give 1 mark else give 0 mark)	
20	% of Lakhpati members in the SHG (If more than 90% members are Lakhpati, then give 2 marks, else If more than 70% and less than 90% members are lakhpati, then give 1 marks, else give 0 mark)	2
	Total	50

Annexure: 2.CLF Office Building





CLF-MEETING HALL



Annexure 3 . Evaluation framework

Scoring indicators for Model CLF immersion site

Comprehensive Assessment of Model CLF Immersion Site				
Sl. No.	Area of Assessment	Indicator of Immersion Site	Revised Comprehensive Score	Score Received
1	Institution Strengthening	In past 12-month CLF's meeting Regularity – (If more than 80 %, give 4 points; if between 60% to 80 % give 3 points; if between 50% to 60 % give 2 points, if it is less than 50 %, give 1 point)	2	
2		In past 12- month CLF's Attendance Rate (If more than 80 %, give 4 points; if between 60% to 80 % give 3 points; if between 50% to 60 % give 2 points, if it is less than 50 %, give 1 point)	2	
3		CLF By-laws (CLF has defined its by-laws and more than 70 % Executive committee members could articulate norms mentioned in by-laws, give 3 points; CLF has defined its by-laws and more than 50 % but less than 70% Executive committee members could articulate norms mentioned in by-laws, give 2 points; if written approved By-laws is approved, give 1 point else 0	3	



Comprehensive Assessment of Model CLF Immersion Site				
Sl. No.	Area of Assessment	Indicator of Immersion Site	Revised Comprehensive Score	Score Received
4		Rotation of Leadership <i>In last 24 months (or at appropriate times as per by laws) CLF had leadership rotation for at least 70% of the EC members, give 4 points;</i> <i>In last 24 months (or at appropriate times as per by laws) CLF had leadership rotation for at least 50% of the EC members but less than 70%, give 3 points;</i> <i>In last 24 months (or at appropriate times as per by laws) CLF had leadership rotation for at least 30% of the EC members, give 2 points; else give 0 point</i>	2	
6		<i>CLF has setup a mechanism to file compliances in a timely manner and it has been able to file compliances regularly. (For AGM total points – 2, For Annual Return total points-2)</i> <i>(For timely AGM completion – 2 points, AGM done but after the specified time mentioned in the By-laws-1 point, no AGM done-0 point;</i> <i>For timely submission of Annual Returns – 2 points, Annual Returns submitted after specified time mentioned in the Act/ Rules – 1 point, if Annual Returns not submitted – 0 point)</i>	4	
7		Vision building exercise	3	



Comprehensive Assessment of Model CLF Immersion Site				
Sl. No.	Area of Assessment	Indicator of Immersion Site	Revised Comprehensive Score	Score Received
		CLF has been through Visioning exercise, CLF has Vision document (in printed form) and more than 70% EC members are able to articulate their vision and identified changed dimension - 4 points, CLF has been through Visioning exercise, CLF has Vision document (in printed form) and more than 50% but less than 70% EC members are able to articulate their vision and identified changed dimension – 3 points, CLF has been through Visioning exercise, CLF has Vision document (in printed form) and less than 50% EC members are able to articulate their vision and identified changed dimension - 2 points, vision exercise is done and vision document is available in printed form- 1 point else 0 point		
		CLF revisiting visioning exercise after every 5 years	2	
8		CLF has functional sub committees (There are at least 5 functional sub-committees at CLF, members playing roles as per SOP, sub-committees monthly reports being maintained at CLF, sub-committees reviewing cadres – 4	4	



Comprehensive Assessment of Model CLF Immersion Site				
Sl. No.	Area of Assessment	Indicator of Immersion Site	Revised Comprehensive Score	Score Received
		points, There are at least 5 functional sub-committees at CLF, members playing roles as per SOP, separate reports of sub-committee not being maintained – 2 points, Sub-committees are formed and members are able to articulate their functions-1 point, else 0 point		
9		Annual Action Plan CLF has defined its annual action plan (AAP) for the current FY along with Budget, at least 70% CLF EC members are able to articulate about the AAP - 3 points, CLF has defined its AAP for current FY along with Budget, at least 50% but less than 70% CLF EC members are able to articulate it - 2 points, AAP for current FY is prepared along with budget- 1 point else 0 point.	3	
10		CLF has devised monitoring mechanism to implement action define in AAP and is tracking month wise progress on regular basis, taking corrective action wherever required in the AAP	4	



Comprehensive Assessment of Model CLF Immersion Site				
Sl. No.	Area of Assessment	Indicator of Immersion Site	Revised Comprehensive Score	Score Received
		– 4 points, CLF has devised monitoring mechanism to implement action define in AAP and is tracking month wise progress on regular basis but not taking any corrective measures in ensuring achieving of Annual targets – 2 points, CLF has devised monitoring mechanism to implement action define in AAP but not following it regularly- 1 point Else 0 point		
11		Business plan of CLF CLF has prepared its business Plan for current FY, tracking the income & expenditure as per the business plan on monthly basis and taking corrective actions to improve the revenue over expenditure- 4 points, CLF has prepared its business Plan for current FY, tracking the income & expenditure as per the business plan on monthly basis and but not taking corrective actions to improve the revenue over expenditure- 2 points, CLF has prepared business plan for current FY but not tracking it- 0.5 point else 0 point	4	
12		CLF HR	4	



Comprehensive Assessment of Model CLF Immersion Site				
Sl. No.	Area of Assessment	Indicator of Immersion Site	Revised Comprehensive Score	Score Received
		CLF has hired its staff as per its policy playing all 3 roles in CLF, CLF doing appraisal of the staff and paying their salary from CLF own fund – 4 points, CLF has hired its staff as per its policy playing all 3 roles in CLF, CLF doing appraisal of the staff and not paying 100% of their salary from CLF own income – 3 points, CLF has hired its staff as per its policy playing all 3 roles in CLF, paying 100% of their salary from CLF own income but not doing appraisal of the staff – 3 points, CLF has hired its staff as per its policy playing all 3 roles in CLF, not paying 100% of their salary from CLF own income but not doing appraisal of the staff – 1 point, else 0 point		
13		Audit of CLF CLF has been completing all the 4 quarterly internal audit in past 1 year as well as external Statutory audit. CLF EC members able to articulate the basic points from audit report and CLF have taken corrective action as per the audit report – 4 points, CLF has been completing all the 4 quarterly internal audit in past 1 year as well as external Statutory audit. CLF EC members able to	4	



Comprehensive Assessment of Model CLF Immersion Site				
Sl. No.	Area of Assessment	Indicator of Immersion Site	Revised Comprehensive Score	Score Received
		articulate the basic points from audit report – but have not taken any corrective action as per the audit report- 3 points, CLF has been completing all the 4 quarterly internal audit in past 1 year as well as external Statutory audit. CLF have taken corrective action as per audit report but EC members are not able to articulate the basic points from audit report- 3 points, CLF has been completing all the 4 quarterly internal audit in past 1 year as well as external Statutory audit. EC members not able to articulate about the findings neither any action were taken as per the audit report- 2 points. Only one annual internal and statutory audit were conducted in past 1 year – 1 point else 0 point.		
14		CLF's repayment rate- (If more than 90 %, give 5 points; if between 70% to 90 % give 4 points; if between 50% to 70 % give 2 points, if it is between 30% to 50 %, give 1 point; if less than 30 % give '0' points)	5	
15		CLF has all books and financial records (Loan ledger, DCB, Cash book, General Ledger, Meeting register, BRS etc.) are completely being updated every month & up to date – 3	3	



Comprehensive Assessment of Model CLF Immersion Site				
Sl. No.	Area of Assessment	Indicator of Immersion Site	Revised Comprehensive Score	Score Received
	Financial Strengthening	points, All the books are maintained but are not up to date / Only Cash book, Loan Ledger, Minutes books are being maintained & up to date – 1 points Else 0 point		
16		CLF has an accounting system which facilitates and ensures transparency CLF is discussing the FM related ratios such as OTR, PAR, PIA, OSS etc. every month in their meeting and take action and the visuals (tools) are available at CLF office– 5 points, CLF is discussing the FM related ratios such as OTR, PAR, PIA, OSS etc. every month in their meeting and take action but the visuals (tools) are not available at CLF office– 3 points, CLF is discussing only OTR in every month in their meeting and take action and the visuals (tools) are available at CLF office– 2 points, Else 0 point	5	
17		CLF's average idle fund for the past 6 month (If less than 5 %, give 4 points; if between 10% to 15 %, give 3 points; if between 15% to 30 % give 2 points, if it is between 30 % to 50 %, give	4	



Comprehensive Assessment of Model CLF Immersion Site				
Sl. No.	Area of Assessment	Indicator of Immersion Site	Revised Comprehensive Score	Score Received
		1 point; if more than 50 % give 'o' point)		
18		In last 12 months CLF's operational self Sufficiency (OSS) (If CLF meets its 100 % or more operational cost give 4 points; if between 80% to 100 % give 3 points; if between 60% to 80 % give 2 points, if it is between 30% to 60 %, give 1 point; if less than 30 % give 'o' points)	4	
19		CLF has been able to define at least one more revenue stream other than saving and credit and is earning profit from the same.	4	
20	Institutional Capacity to Implement programs of member's socio-economic wellbeing	CLF has been facilitating planning process to identify the members to enhance their livelihood opportunities and their business plan is prepared (If CLF covers 100 % SHG members for livelihoods have their Business Plan prepared 4 points; if between 80% to 100 % SHG members for livelihoods have their Business Plan prepared give 3 points; if between 60% to 79 % SHG members for livelihoods have their Business Plan prepared give 2 points,	4	



Comprehensive Assessment of Model CLF Immersion Site				
Sl. No.	Area of Assessment	Indicator of Immersion Site	Revised Comprehensive Score	Score Received
		<i>if it is between 50% to 59 % SHG members for livelihoods have their Business Plan prepared give 1 point;</i> <i>if less than 50 % SHG members for livelihoods have their Business Plan prepared give '0' points)</i>		
21		<i>CLF has facilitated the making of Potential Lakhpati Didis into Lakhpati didis.</i> <i>(If CLF covers 100 % PLDs into Lakhpati didis 4 points; if between 80% to 99 % give 3 points; if between 60% to 79 % give 2 points, if it is between 50% to 60 %, give 1 point; if less than 50 % give '0' points)</i>	4	
22		<i>CLF has planned and worked around addressing gender-based challenges faced by women-</i> <i>(If CLF has completed All the 17 gender modules for CLF EC/OB/SAC -Give 0.5point</i> <i>If 17 modules has been done with 80 % of GPPs and CL EC/OB/SAC -Give 0.5 point</i> <i>Has the CLF defined a gender action plan - Give 1 points)</i>	2	
23		<i>CLF has set up institutional mechanisms to deal</i>	2	



Comprehensive Assessment of Model CLF Immersion Site				
Sl. No.	Area of Assessment	Indicator of Immersion Site	Revised Comprehensive Score	Score Received
		with cases of Violence with women Institutional Mechanism set up- (If CLF has a functional GRC -Give 0.5 point, Handling cases -Give 0.5 point Referral systems (as per advisory of GRC) established -Give 0.5 point Case management and record keeping system in place -Give 0.5 point)		
24		CLF has planned and worked to ensure inclusion of vulnerable sections . If 100% of Elders/PWD/PVTGs/Transgender have been brought under SHGs /special SHGs 2 points can be given ; If 80- 99 % of Elders/PWD/PVTGs/Transgender have been brought under SHGs /special SHGs 1.5 points can be given ; If 51- 79 % of Elders/PWD/PVTGs/Transgender have been brought under SHGs /special SHGs 1 points can be given; If less than 50 % Elders/PWD/PVTGs/Transgender have been brought under SHGs /special SHGs 0.5 points	2	



Comprehensive Assessment of Model CLF Immersion Site				
Sl. No.	Area of Assessment	Indicator of Immersion Site	Revised Comprehensive Score	Score Received
		can be given;		
25		CLF mobilised VRF for its VOs - If 100 % VOs received VRF - 2 points ; If 80- 99 % VOs received VRF – 1.5 points ; If 51- 79 % VOs received VRF - 1 points ; If less than 50 % VOs received VRF – 0.5 point	2	
26		CLFs has planned and taken special initiatives to address the development of Elders/PWDs/PVTGs/ Transgenders - if any such activity initiated and running - 2 points , if any such activity not initiated - 0 point	2	
27		No of SHGs conducting monthly meeting on FNHW If >90% to 100% SHGs – give 2 points if >80% to 90% SHGs - give 1.5 points if > 60 to 80% SHGs- give 1 points If > 40 to 60% SHGs - give 0.5 point less than 40% SHGs- give 0 point	2	
28		No of VOs monthly reviewed on FNHW Action Plan by CLF If >90% to 100% VOs- give 2 points if >80% to 90% VOs- give 1.5 points	2	



Comprehensive Assessment of Model CLF Immersion Site				
Sl. No.	Area of Assessment	Indicator of Immersion Site	Revised Comprehensive Score	Score Received
		<i>if > 60 to 80% VOs- give 1 points</i> <i>If > 40 to 60% VOs- give 0.5 points</i> <i>less than 40% VOs- give 0 point</i>		
		<i>No of FNHW CRP in place - As per plan</i> <i>If > 90% to 100%- give 2 points</i> <i>if 80% to 90% - give 1.5 points</i> <i>if Between 60 to 80%- give 1 points</i> <i>If Between 40 to 60% - give 0.5 point</i> <i>less than 40%- give 0 point</i>	2	
		<i>PRI-CBO convergence at CLF</i> <i>100% VOs completed preparing VPRP for all the SHGs & plans are integrated in GPDP – 2 points</i> <i>100 % 100% VOs completed preparing VPRP for all the SHGs & plans are submitted at Gram Sabha – 1 point</i> <i>Else 0 point</i>	2	
		<i>At least 70% of the approved VPRP activities of the demands integrated at GPDP are realized – 2 points,</i> <i>50 to less than 70% of the approved VPRP</i>	2	



Comprehensive Assessment of Model CLF Immersion Site				
Sl. No.	Area of Assessment	Indicator of Immersion Site	Revised Comprehensive Score	Score Received
		activities of the demands integrated at GPD are realized – 1 points, Else 0 point		
29	Financial Inclusion	No of SHG members covered under insurance/JAY (Should cover all eligible SHG members) If >90% to 100% eligible members – give 2 points if >80% to 90% Eligible members- give 1.5 points if > 60 to 80% Eligible members – give 1 points If > 40 to 60% eligible members- give 0.5 point less than 40% - give 0 point	2	
30		No of B C Sakhi in place (one GP one BC) If >90% to 100% GPs have – give 2 points if 80% to 90% GPs have – give 1.5 points if Between 60 to 80% have - give 1 points If Between 40 to 60% have – give 0.5 point less than 40% - give 0 point	2	
31		No of B C Sakhi doing 250 or more	2	



Comprehensive Assessment of Model CLF Immersion Site				
Sl. No.	Area of Assessment	Indicator of Immersion Site	Revised Comprehensive Score	Score Received
		<i>transactions/month</i> <i>> 80% and above- give 2 points</i> <i>> 70% to 80% - give 1.5 points</i> <i>> 60% to 70% - give 1 points</i> <i>> 50% to 60% - give 0.5 point</i> <i>less than 50%- give 0 point</i>		
32		<i>No of SHGs credit Linked</i> <i>> 90% to 100% SHGs – give 2 points</i> <i>Between 80 % to 90% SHGs - give 1.5 points</i> <i>Between 75% to 80% SHGs-give 1 points</i> <i>Between 70% to 75% SHGs-give 0.5 point</i> <i>Less than 70% SHGs- give 0 point</i>	2	
Total			100	

Score Range (in %)	Impression
Between 81-100	CLF has been traversed its journey of becoming an immersion site, needs to sustained with periodic inputs/monitoring mechanisms. CLF should also complete all the trainings & inputs mentioned at Annexure-4.



Between 61-80	CLF have got significant markers of sustenance, can be considered as an immersion site with some scope of improvements. Timeline for the same has to be defined. Another assessment to be done at the end of the decided timeline.
Between 41-60	CLF has got some markers of sustenance but needs significant inputs, engagement needs to be planned
Between 20-40	CLF needs a lot of inputs and has to go through a complete cycle of trainings and inputs.



Annexure -4. Assessment of Trainings and Inputs of the Selected CLF.

Sl. No.	Broad Area	Name of Training / Inputs	Status of Proposed Input (Delivered/ To be delivered)
1	Inputs Related to Institutional Development	Orientation around Visioning of CLF EC members	
2		CLF representatives ToT on VO Visioning (M1)	
3		Assisting CLFs in Visioning data consolidation and analysis	
4		Assisting CLFs in drafting Vision statement, change dimension sharing in Village organization & SHGs	
5		Assisting CLFs in having Vision document (in printed form) and getting it written on the CLF's wall	
6		Perspective building of CLF around Formation of Sub-committee	
7		Training of each sub-committee	
8		Training around Statutory audit and audit compliance report	
9		Perspective building of CLF around Annual Action Plan (AAP)	
10		VO annual action plan preparation and implementation strategy	
11		assisting the CLF in Annual Action Plan and monitoring mechanism	
12		assisting the CLF in preparing its business Plan	
13		facilitating and assisting CLF to define and prepare HR policy	
14		assisting the CLF in Setting up HR system in the CLF	
15		Assisting the CLF to grade Village organization	
16	Inputs Related to Financial Health	Assisting the CLF around having FM policy	
17		assisting the CLF in forecasting its budget and can prepare its work plan accordingly	
18		Training around transparent books and accounts of CLFs	
19		Training of CLF HR around financial Management process	
20		assisting the CLF in planning its fund in a way that its idle fund it	



		less than 10 %	
21		CLF has its Operational income more than its operation expenditure (OSS)	
22		Assisting the CLF to prepare monthly financial report and share with members	
23		Assisting the CLF in organize its quarterly and statutory annual Audits	
24		Awareness training on documentation and legal compliance for CLF	
25		Orientation of CLFs around Collaborating with mainstream institutions like PRIs	
26	Inputs Related to Program Layering	Assisting CLFs to foster linkages with block/Panchayat level departments	
27		Inclusion of vulnerable HHs as per AAP and priorities to be given to those members in all areas	
28		Orientation of CLF members around Gender and its manifestations	
29		Training of CLF members and its staff around Violence against women	
30		Assisting the CLFs in setting up institutional mechanism to address violence against women	
31		Building the perspective of CLF EC around Nutrition and its manifestations	
32		Assisting CLF to plan around FNHW related enterprises and other capacity building activities	
33		Perspective building of CLF EC around livelihood and its major sources in area	
34		Assisting CLFs in developing a framework of livelihood planning in the area	
35		Assisting the CLF in forging collaborations to initiate livelihood activities at large scale	



36	Inputs related to Presentation of Immersion Sites	Preparing an audio-visual IEC material to demonstrate the impactful journey of CLF and its associated tiers	
37		Preparing Chart based (or any other creative method) year on year progression of indicators- year on year Saving Rate, Year on year repayment rate, Year on year Access of credit by VOs/SHGs, year on year Livelihood participation of members, household income growth of members, Growth in number of SHGs/VOs, Growth in no. of SHG Audit, any other growth indicator which would signify the impact of institution	
38		Identifying 5 VOs where village immersion would be organized and ensuring mandates of CLFs (Livelihood participation, Income enhancement, Record Keeping, Leaders equipped with narration around their collective journey)	
39		Identifying 10 SHGs where immersion would be organized and ensuring mandates of CLFs (Livelihood participation, Income enhancement, Record Keeping, Leaders equipped with narration around their collective journey)	



Annexure- 5.

Two Day Design of Exposure Around Immersion Sites

(Facilitator notes – Mission staff will train all leaders and operation staff to organize , present, share in below sessions . Mission staff will also be present in the immersion visit to clarify the role and strategy of mission in developing CLF as immersion site)

Title: Two-Day Immersion Visit to CLF, SHGs, and VOs

Duration: Two full days

Day 1:

Morning Session (9:00 AM - 12:00 PM):

1. Welcome and Introduction (9:00 AM - 9:30 AM)

- Introduction to the host CLF Immersion Site
- Welcome address and overview of the two-day agenda.

2. Presentation on CLF Journey (9:30 AM - 10:30 AM)

- Detailed overview of the CLF's history, evolution, and achievements
- In-depth exploration of key milestones and challenges faced
- Discussion on lessons learned and adaptations made over time

3. Guided Tour of CLF Immersion Site (10:30 AM - 11:30 AM)

- Visit to CLF's office and infrastructure
- In-depth introduction to CLF's team and leadership
- Observation of visual displays, documentation, and archival materials showcasing the CLF's journey

Tea/Coffee Break (11:30 AM - 11:45 AM)

5. Interactive Session with CLF Leaders (11:45 AM - 12:30 PM)

- In-depth panel discussion with CLF leaders and members
- Detailed Q&A session allowing participants to delve deeper into the CLF's operations and challenges

Lunch Break (12:30 PM - 1:30 PM)

Afternoon Session (1:30 PM - 4:30 PM):

6. Financial Sustainability and Governance (1:30 PM - 2:30 PM)



- Detailed presentation on the CLF's financial management practices
- In-depth discussion on financial sustainability, budgeting, and revenue streams
- Comprehensive explanation of governance structure and decision-making processes

7. Case Studies and Best Practices (2:30 PM - 3:15 PM)

- Presentation of specific case studies or success stories with detailed analysis
- In-depth sharing of best practices in program implementation, livelihood development, gender inclusion, and social impact
- Exploration of how the CLF addresses multi-dimensional aspects of poverty

Break (3:15 PM - 3:30 PM)

8. Program Implementation and Community Engagement (3:30 PM - 4:30 PM)

- Comprehensive interactive session on CLF-led programs, strategies, and initiatives
- Site visits to nearby villages or project sites where CLF-led initiatives are implemented
- In-depth observations, discussions, and interactions with community members

9. Reflection and Debrief (4:30 PM - 5:00 PM)

- Participants share their day's key takeaways and reflections
- Facilitated group discussions and sharing of insights
- Setting expectations for Day 2

Day 2:

Morning Session (9:00 AM - 12:00 PM):

11. Recap and Introduction to Day 2 (9:00 AM - 9:15 AM)

- Brief overview of Day 1 and agenda for Day 2

12. Visit to Self-Help Groups (SHGs) in Villages (9:15 AM - 11:30 AM)

- Bus/car travel to nearby villages
- Interaction with SHG members
- Observation of SHG meetings, activities, and livelihood initiatives

13. Visit to Village Organizations (VOs) (11:30 AM - 1:00 PM)

- Travel to villages with active VOs
- Interaction with VO leaders and members
- Observation of VO-led community development projects

Lunch Break (1.00 PM –2.00 PM)& Travel Back



14. Reflection and Sharing (2:00 PM - 3:00 PM)

- Participants share their experiences and insights from SHG and VO visits
- Group discussions on the role of grassroots organizations in poverty alleviation

16. Interactive Workshops and Group Activities (2:00 PM - 3:00 PM)

- Hands-on workshops or group activities on grassroots-level community engagement, empowerment, and capacity building
- Interactive discussions and sharing of experiences

16. Closing Remarks and Feedback (4:00 PM - 4:30 PM)

- Participants share their overall impressions and insights from the two-day immersion
- Closing remarks by CLF representatives and organizers
- Distribution of certificates of participation

Conclusion of the Two-Day Immersion Visit

This two-day immersion visit provides a comprehensive understanding of the entire ecosystem, including the CLF, SHGs, and VOs. It covers various aspects of community engagement, grassroots development, financial sustainability, governance, and program implementation. Participants have the opportunity to interact with community members, observe grassroots-level initiatives, and gain valuable insights into rural poverty alleviation efforts. The visit concludes with reflections, debriefing, and the opportunity for participants to share their insights and learning.



Annexure 5.1

Title: One-Day Immersion Visit to a Cluster-Level Federation (CLF) Immersion Site

Duration: One full day

Objective: To gain insights into the best practices, governance, financial sustainability, and program implementation of a successful CLF Immersion Site.

Participants

Anyone, who is seeking to understand nuances of institution building to bring large scale positive change in the lives of rural community.

1. Welcome and Introduction (9:00 AM - 9:30 AM)

- Introduction to the host CLF Immersion Site
- Welcome address and overview of the day's agenda

2. Presentation on CLF Journey (9:30 AM - 10:30 AM)

- Overview of the CLF's history and evolution
- Key milestones and achievements
- Challenges faced and lessons learned

3. Guided Tour of Immersion Site (10:30 AM - 11:30 AM)

- Visit to CLF's office and infrastructure
- Introduction to CLF's team and leadership
- Observation of visual displays and documentation showcasing the CLF's journey

4. Tea/Coffee Break (11:30 AM - 11:45 AM)

5. Interactive Session with CLF Leaders (11:45 AM - 12:30 PM)

- Panel discussion with CLF leaders and members
- Q&A session with participants to clarify doubts and seek insights

Lunch Break (12:30 PM - 1:30 PM)

6. Financial Sustainability and Governance (1:30 PM - 2:30 PM)

- Presentation on the CLF's financial management practices
- Discussion on financial sustainability, budgeting, and revenue streams
- Explanation of governance structure and decision-making processes



7. Case Studies and Best Practices (2:30 PM - 3:15 PM)

- Presentation of specific case studies or success stories
- Sharing of best practices in program implementation, livelihood development, and gender inclusion
- How the CLF addresses the multi-dimensional aspects of poverty

8. Tea Break (3:15 PM - 3:30 PM)

9. Program Implementation and Community Engagement (3:30 PM - 4:15 PM)

- Interactive session on CLF-led programs
- Visit to a nearby village or project site where CLF-led initiatives are implemented
- Observations and discussions with community members

10. Reflection and Closing (4:15 PM - 4:30 PM)

- Participants share their key takeaways from the immersion visit
- Closing remarks by CLF representatives and organizers
- Distribution of certificates of participation

4:30 PM: End of the Immersion Visit

This one-day immersion visit provides participants with a holistic view of a successful CLF Immersion Site. It covers various aspects of CLF operations, governance, financial management, program implementation, and community engagement. It also encourages interaction and knowledge sharing between the host CLF and visiting participants. The visit concludes with reflections and the opportunity for participants to share their insights and learning.

Annexure 6

Role of State Resource Persons (SRPs) in conducting an immersion visit

Once the CLF attains the basic score to become an immersion site for the first time, SRPs need to facilitate the CLF EC and CLF Staff to design an exposure visit for different stakeholders. The SRPs need to support in ensuring the following actions:

- a. CLF has prepared designs for conducting: (1) a 1-day exposure visit; (2) a 2-day exposure visit, which will include visits to one of the member SHGs and member VOs; and (3) a 3-day exposure visit, during which more SHGs and VOs may be visited, along with various livelihood institutions and other activities.
- b. CLF has finalised and approved their resource fees, including a breakdown of the resource fees. Different resource fees for 1 day, 2 days, 3 days, etc., are detailed by the CLF and approved by the CLF ECs.
- c. CLF EC has sent written communication to Mission and other stakeholders regarding their resource fees for various exposure visits.



- d. CLF has identified the vendors from whom they will take the required services during the exposure visit.
- e. CLF maintains income and expenditure for conducting exposure visits and is generating profit from these visits.
- f. CLF and its member organisations have their resource materials readily available for use during the visits. Additionally, who will present each part is clearly decided, along with the flow of explanation.
- g. CLF ECs & CLF staff do a preparatory meeting on conducting an exposure visit, and also conduct a review of what went well and what the concern areas are.

The SRP will not get involved directly in implementing any of the activities but will only be in a facilitating role.