



NRLM Hand Book on Community Capacity Building (Vol. - II)



NRLM Resource Cell
National Institute of Rural Development & Panchayati Raj
(Ministry of Rural Development, Govt. of India)
Rajendranagar, Hyderabad – 500 030



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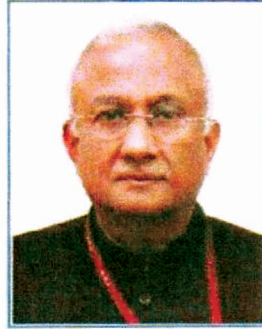
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Foreword

National Rural Livelihoods Mission (NRLM) is a unique attempt to empower the poor, building their capacities and augment their capitals - **SOCIAL, HUMAN, FINANCIAL, PHYSICAL, ENVIRONMENTAL, POLITICAL and CIVIC**. It is probably the only scheme where the people concerned are in the central place and they decide their priorities. Of course, support is provided from outside but only in tune with people's priorities and needs.

The success of this new approach to poverty reduction depends on the capacity of the community. And capacity building of the community is not very easy. It calls for a great deal of sensitivity and a deep understanding of community processes. The NRLM Resource Cell at NIRD&PR has developed the hand book after extensive consultations with representatives of the State Rural Livelihoods Missions (SRLMs) and National Resource Persons. I am sure this volume would be of immense use to the SRLMs. It needs to be properly contextualized.

(S.M. Vijayanand)



K. P. Rao
Director, NRLM (RC)

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Acknowledgements

NRLM Resource Cell at NIRD&PR, Hyderabad has its mandate to Develop Capacity Building related Resource material, Modules and train develop a few thousands of rural development professionals across the country on various thematic areas of NRLM viz., IB CB, SHG, VO, cluster, Block and District Federation Concepts, Financial Inclusion, PIP process, Book keeping etc.,

To improve the skills, Knowledge and attitude of the various community members, leaders and their cadres of NRLM for better implementation of NRLM objectives and to enhance managerial capacities. NRLM (RC), Hyderabad developed Community Capacity Building training module outlines (Vol. - II) which will help the CBOs, SRLMs, ToTs for conducting training programs.

I am very much thankful to respected Shri. S. M. Vijayanand, IAS, Secretary, Ministry of Panchayati Raj and Director General, NIRD&PR; Shri. Atal Dulloo, IAS, Joint Secretary & Mission Director, Ministry of Rural Development; Smt. Nita Kejrewal, Director (Admn & Finance), RL, MoRD, Smt. Chanda Pandit, IA&AS, Registrar & Director (Admn), NIRD&PR for their continuous support, guidance and advice.

We convey our sincere thanks to Shri. G. Muralidhar, LEAD CB, NRLM, MoRD for his continuous support, guidance, advice and direction from time-to-time in preparation of the training module.

I also acknowledge with thanks to Different SRLMs of Telangana & AP, Bihar, West Bengal, Jharkhand, Rajasthan, Madhya Pradesh, Uttar Pradesh, Chhattisgarh and APMAS, Hyderabad, RGMVP, Uttar Pradesh, MYRADA for supplying reference material and sharing training modules on thematic areas.

I am also thankful and appreciate the excellent work done NRLM (RC) team members of NIRD&PR viz., Shri. T. Ravinder Rao, Shri. K. Venkateshwar Rao, Mission Managers; Ms. A. Suneetha, Mr. Mohd. Mustafa, Mission Executives; Mr. P. Srinavas, Project Manager, SERP and Ms. N. Pallavi, Project Assistant for their hard work, sincere efforts made for developing these Training Module Outlines.


(K. P. Rao)

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We care for the environment

ACRONYMS

BK	Book Keeper
BL	Bank Linkage
BMMU	Block Mission Management Unit
BRLPS	Bihar Rural Livelihoods Promotion Society
CA	Community Activist
CBRM	Community Based Recovery Mechanism
CC	Cluster Coordinator
CIF	Community Investment Fund
CLF	Cluster Level Federation
CM	Community Mobilizer
COM	Community Operational Manual
CRP	Community Resource Person
DCB	Demand Collection Balance
DMMU	District Mission Management Unit
EC	Executive Committee
FGD	Focused Group Discussion
GB	General Body
GBV	Gender Based Violence
HR	Human Resource
ILM	Interactive Lecture Method
LGD	Large Group Discussion
MCP	Micro Credit Plan
MPR	Monthly Progress Report
NABARD	National Bank for Agriculture and Rural Development
NRLM	National Rural Livelihoods Mission
NTFP	Non Timber Forest Produce
OB	Office Bearers
OMPLIS	Orvakal Mahila Podupu Laxmi Ikya Sangham

PIP	Participatory identification of Poor
PRA	Participatory Rural Appraisal
PPA	Participatory Poverty Assessment
PRI	Panchayati Raj Institution
PTM	Participatory Training Methodology
RBI	Reserve Bank of India
RF	Revolving Fund
RGMVP	Rajiv Gandhi Mahila Vikas Pariyojana
SERP	Society for Elimination of Rural Poverty
SGD	Small Group Discussion
SHG	Self Help Group
SMMU	State Mission Management Unit
SRLM	State Rural Livelihoods Mission
VLF	Village Level Forum/Federation
VO	Village Organization
VRF	Vulnerability Reduction Fund
VRP	Vulnerability Reduction Plan

Utility Note

Introduction:

The Government of India (GoI) established the National Rural Livelihoods Mission (NRLM) in June 2010 to implement the new strategy of poverty alleviation woven around community based institutions, which is renamed as “Aajeevika”. The programme was formally launched on 3rd June, 2011 at Banswada, Rajasthan and is being implemented in a mission mode across the country.

Core belief:

The core belief of National Rural Livelihoods Mission (NRLM) is that the poor have **innate capabilities and a strong desire to come out of poverty**. The challenge is to unleash their capabilities to generate meaningful livelihoods and enable them to come out of poverty. NRLM focuses on universal inclusion of the poor, prioritizing the poorest of the poor, identified through participatory processes and converted into institutions of the poor that are supported to leverage formal credit and access services and benefits meant for the poor, as well as develop innovative community led interventions leading to sustainable livelihoods and improved quality of life.

Mission:

The mission of NRLM is “to reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable increase in their incomes, on a sustainable basis through building strong grassroots institutions of the poor. These institutions enable and empower the poor households to build-up their human, social, financial and other resources, solidarity, voice and bargaining power. They, in turn, enable them to access their rights, entitlements and opportunities.”

NRLM Values:

The following core values shall guide all the activities under NRLM:

- strong belief in the capacities and skills of the poor;
- providing a meaningful role for the poor in all project processes – planning, implementation and monitoring;
- promotion of transparency and accountability in CBOs; and
- Reducing their dependence on external support agencies.

Guiding Principles:

The following principles inform all the activities of the Mission:

- poor have a strong desire to come out of poverty, and have innate capabilities to realize the same;
- social mobilization and building strong institutions of the poor are critical for unleashing the innate capabilities of the poor; and

- A dedicated and sensitive support mechanism is required to induce the social mobilization, institution building and the empowerment process and facilitating knowledge dissemination, skill building, access to credit, access to marketing and access to other livelihoods services would facilitate the upward mobility of the poor.

About the Hand book on Community Capacity building Module outlines:

The hand book on Community Capacity building module outlines are prepared with the objective to build the capacities of the Community institutions (SHG,VO&CLFs). These outlines are prepared to provide training to Community Cadres and members of the Community institutions. It basically aims at providing session plans along with the resource material for the same in order to help the trainers who will impart trainings to Community Cadres and members who either lack in content or develop the same or do not have enough material to refer. Besides, it aims at developing the comprehensive understanding among the trainers. It is to be noted that these are suggested module outlines which intends to help the trainers across the SRLMs and also to address their needs of training materials.

Let us first focus on what needs to be done prior to imparting training to Staff. Firstly, it is expected that SRLMs should identify and create a pool of trainers at the state level who will undergo training on these different thematic and they will be called as Trainers of Trainers (ToTs). Secondly, SRLMs need to identify and build a cadre of trainers at district and block level. Thirdly, the trainers at SRLM will impart training to the identified district level trainers who will eventually become the part of trainer's fraternity and this process needs to be followed on a regular basis in order to meet the demand of Community Cadres and members of the Community institutions.

Once we have enough number of trainers identified and trained at state level, the focus shall be on building the capacities of the Community Cadres and members of the Community institutions & staff. The detailed Abstract of training outlines are being attached in order to develop understanding about the Community Cadres and members of the Community institutions.

The training methodology in the programme shall be essentially participatory and interactive, combining various methods like – Interactive Lecture Method (ILM), Small, Focused and Large group discussions, brainstorming, experience sharing, group work, role plays, flip charts, exercises, case studies, training films, pre-and post-training questionnaires, diagramming, mapping and most importantly field immersion to resource SHGs, VOs and Resource Blocks (RBs) followed by action plans.

Some Do's and Don'ts for Trainers:

The trainer team is expected to use this hand book as a ready reference base Volume-2 for preparing for theme based sessions as per the design-brief and tips for facilitators, included in each session/topic. The trainer team is expected to prepare their own power point presentations, flipcharts or other audio-visual support aids based on the content in each topic. Typically, at least one-third of the time should be devoted to question and

answer and experience sharing sessions and this could be towards the end of a session. By and large, the trainer team is free to adopt any other methodology which he finds more suitable or else methodology suggested in the module can be followed. The content delineated in each session, although, minor changes/innovations can be made, as per local needs/time-spills. The trainer team is expected to ensure gender-friendly behavior, seating arrangement and proactive encouragement to mainstream participation of the staff. Also, the trainer team is expected to exercise tactful handling of dominators - not allowing them to monopolize discussions and drawing in the shy and inhibited to participate with more ease and confidence.

Before every session, the trainer team is expected to keep all handouts to be distributed ready, along with all training media and material required for effective conduct of the session. During the session, the trainer team is expected to demonstrate good inter-team communication skills, by way of working in smooth coordination i.e. if one member is the key facilitator for a session, then other team members are facilitating the discussion and recording of emerging views. At no stage, they are to engage in conflict or contradictions of each other's views. After every session, the trainer/trainer team is expected to review the effectiveness of the session through quick on the spot feedback of the participants, both verbal and non-verbal, elicit views of the trainer team members on what worked well, what could be improved and what went wrong, which requires rectification in future. Typically at least one-third of the time should be devoted to question & answer and experience sharing sessions.

The “mantra” for trainers for effective training is to know and prepare well for the subject/training to be delivered, facilitate learning through interactive processes, build confidence of participants through effective inter-personal communication and analyze the strengths and weaknesses of every session/training conducted for continuous striving for excellence.

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3 – Phase SRLM Core Trainer's Training Program

11 May – 31 July 2015



NATIONAL INSTITUTE OF RURAL DEVELOPMENT AND PANCHAYATI RAJ

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Training to SHG Members on SHG - Financial Management (2 Days)

Objective: SHG Members will understand the need and importance of financial Management

S. No	Time	Topic	Content	Methodology
1	1:00 hr	Savings	<ul style="list-style-type: none"> Importance of Savings Decision on Savings Amount Frequency Types of Savings Collection process 	ILM, Brain storming Activity
2	1:30 hrs	Lo`ans & Internal Lending	<ul style="list-style-type: none"> Importance of Loans Types of Loans (consumption/social/LHs) Procedures Quantity Installments Prioritization Documentation Repayment 	ILM, Brain storming, Role play
3	1:00 hr	Interest	<ul style="list-style-type: none"> Rate of interest Decision on internal & External funds Decision on interest Subvention 	ILM, Brain storming
4	1:00 hr	Revolving Fund	<ul style="list-style-type: none"> Need & Importance Revolving fund Guidelines Eligibility Availing procedure Utilization 	ILM
5	2:00 hrs	Bank Linkage	<ul style="list-style-type: none"> Importance of Bank Account Regular transaction with Bank Awareness on Bank functioning(with drawl form, pay-in-slip, etc.,) Bank Loan eligibility Approach for Bank Linkage Term loan Cash Credit Limit Difference between TL&CCL Special Loans (housing/Edu. etc.,) Audit Loan proposal/MCP Loan Appraisal Documentation Inter -se -Agreement 	ILM, Brain storming, Short film, Case study

S. No	Time	Topic	Content	Methodology
			<ul style="list-style-type: none"> Loan Sanction Loan grounding Repayment 	
6	1:00 hr	Interest Subvention	<ul style="list-style-type: none"> Objective Guidelines Eligibility Procedure Availing process 	ILM
7	1:30 hrs	Community Investment Fund	<ul style="list-style-type: none"> Purpose CIF Guidelines Advantages Eligibility Availing process Grounding Documentation Repayment 	ILM, Brain storming
8	1:00 hr	10 yrs SHG	<ul style="list-style-type: none"> Model SHG profile (10 yrs) 	Case study
9	1:30 hrs	Insurance	<ul style="list-style-type: none"> Need and importance various insurance products/policies Personal Insurance Family Insurance Live stock insurance Asset insurance Loan Insurance Enrollment process Claim Settlement Role of SHG, VO and CLF 	ILM
10	1:00 hr	Individual Savings Account	<ul style="list-style-type: none"> Need & Importance Individual SB account opening procedure Utilization 	ILM, Brain storming
11	1:00 hr	Financial Norms	<ul style="list-style-type: none"> Importance fixation of Norms for various financial aspects Fines 	ILM, Brain storming

Training to VO EC & OB on VO - Financial Management (3 Days)

Objective: VO EC members will understand the various financial aspects of Village Organization

S. No.	Time	Topic	Content	Methodology
1	1:00 hr	VO Need & Importance	<ul style="list-style-type: none"> + Need –Services + Important Financial Services 	ILM, Brain storming
2	1:30 hrs	Model VO	<ul style="list-style-type: none"> + Profile of Model VO 	Case study
3	1:00 hr	Financial Norms	<ul style="list-style-type: none"> + Importance + Fixation of Norms for various financial aspects & Fines 	ILM, Brain storming
4	2:00 hrs	Source of Funds	<ul style="list-style-type: none"> + Internal Funds: + Savings + Entry Fee + Membership + Share Capital + Deposits + Interest + Fines/Donations + Resource Fee + Service Charges etc., + External Funds: + Community Investment Fund(CIF) + Vulnerability Reduction Fund (VRF) + Livelihood Fund + Bank Linkage (Bulk Finance) 	ILM, Brain storming
5	1:30 hrs	Financial Norms	<ul style="list-style-type: none"> + Importance of financial norms + Entry Fee + Membership + Share Capital + Savings + Deposits + Interest + Fines/Donations + Resource Fee + Service Charges etc + Community Investment Fund(CIF) + Vulnerability Reduction Fund (VRF) + Livelihood Fund + Bank Linkage (Bulk Finance) + Implementation of Norms 	ILM, Brain storming
6	1:00 hr	Savings	<ul style="list-style-type: none"> + Importance of Savings 	ILM, Brain storming,

S. No.	Time	Topic	Content	Methodology
			<ul style="list-style-type: none"> Decision on Savings Amount Frequency Types of Savings - Compulsory Voluntary Special Savings 	Case study
7	1:30 hrs	Loans	<ul style="list-style-type: none"> Importance of Loans Types of Loans Procedures Quantity/Size Prioritization Installments Gestation period Fund Mobilization Documentation Repayment 	ILM, Brain storming, Case study
8	1:00 hr	Interest	<ul style="list-style-type: none"> Rate of interest Decision on Internal & External funds 	ILM, Brain storming
9	1:30 hrs	Fines – R. Fees, Service Charges	<ul style="list-style-type: none"> Fixation of Fines Resource fees Service charges Implementation 	ILM, Brain storming
10	45 Mins	Revolving Fund	<ul style="list-style-type: none"> Need & Importance Revolving fund Guidelines Eligibility Availing procedure Utilization Role of VO 	ILM, Brain storming
11	2:00 hrs	Bank Linkage	<ul style="list-style-type: none"> Role of CLF in SHG Bank Linkage Rapport building Monitoring (Subcommittee) Bank Linkage & Repayment Bulk Loan – Advantages Disadvantages Management Orientation on Bank services. 	ILM, Brain storming, Short film
12	1:00 hr	Interest Subvention	<ul style="list-style-type: none"> Guidelines Eligibility Procedure Availing process 	ILM, Brain storming
13	1:00 hr	CBRM	<ul style="list-style-type: none"> Importance Structure Formation functions Bank Mithra identification 	ILM, Brain storming, Short film

S. No.	Time	Topic	Content	Methodology
			<ul style="list-style-type: none"> ✚ Training ✚ Positioning ✚ Registers to be maintained ✚ Payment of Honorarium ✚ CBRM Meeting Agenda. ✚ Role of Bank Manager 	
14	1:30 hrs	Community Investment Fund	<ul style="list-style-type: none"> ✚ CIF Purpose ✚ Guidelines ✚ Advantages ✚ Eligibility for CLF ✚ Eligibility for VO Sanction process ✚ CIF Management Plan ✚ Installments ✚ Interest ✚ MoU between CLF-VO & VO-SHG ✚ Monitoring (subcommittee & DCB register) ✚ Grounding ✚ Documentation ✚ Repayment 	ILM, Brain storming
15	1:00 hr	Other Financial Institutions	<ul style="list-style-type: none"> ✚ Types of financial institutions ✚ Cooperatives ✚ Private banks ✚ Government Departments etc., ✚ Advantages & disadvantages 	ILM, Brain storming
16	1:30 hrs	Insurance	<ul style="list-style-type: none"> ✚ Need and importance ✚ Various insurance products/policies ✚ Individual & Group ✚ Asset & Live stock ✚ Enrollment process ✚ Claim settlement ✚ Role of SHG, VO and CLF 	ILM, Brain storming, Short film
17	1:30 hrs	Audit & Grading	<ul style="list-style-type: none"> ✚ Importance of Audit ✚ Types of Audit ✚ Community Audit ✚ SHG audit by VO ✚ VO audit by CLF ✚ Statutory Audit by CA ✚ VO & CLF ✚ Social Audit 	ILM, Brain storming

S. No.	Time	Topic	Content	Methodology
			<ul style="list-style-type: none"> Service charge Frequency of audit Grading importance Grading parameters SHGs Grading by VO VO Grading by CLF 	
18	1:00 hr	Transparency	<ul style="list-style-type: none"> Agenda item in Monthly EC mtg - Discussion and Distribution of Statements I&E, R&P Quarterly internal Audit by CLF Annual Audit by Chartered Accountant - Discussion inn AGB 	ILM, Brain storming
19	1:30 hrs	Community Service Centre	<ul style="list-style-type: none"> Need - Services MoU with Banks and other Government Institutions Collection of Savings, loan disbursement- Repayments - Deposits - Service Charges - Various payments - Electricity bills, Telephone bills, User charges, Panchayat bills - Insurance premium collections - NREGS labor payments etc., Management by VO Support staff - Computer operator cum Accountant 	ILM, Brain storming Short film

Training to CLF EC &OB on CLF - Financial Management (3Days)

Objective: CLF EC Members will understand various financial aspects of CLF

S. No.	Time	Topic	Content	Methodology
1	1:00 hr	CLF Need & Importance	Need -Services - Important Financial Services	ILM, Brain storming
2	1:30 hrs	Financial Norms	Importance Fixation of Norms for various financial aspects & Fines	ILM, Brain storming
3	1:00 hr	Model CLF	Model CLF profile	Case study
4	2:00 hrs	Source of Funds	Internal Funds: Entry Fee Membership Share Capital Savings Deposits Interest Fines/Donations Resource Fee Service Charges etc., External Funds: Community Investment Fund(CIF) Livelihood Fund Bank Linkage (Bulk Finance) Others	ILM, Brain storming
5	1:30 hrs	Financial Norms	Importance of Financial norms Forming norms on: Savings Entry Fee Membership Share Capital Deposits Interest Fines/Donations Resource Fee Service Charges etc Community Investment Fund(CIF) Vulnerability Reduction Fund (VRF) Livelihood Fund Bank Linkage (Bulk Finance) Implementation of Norms	ILM, Brain storming

S. No.	Time	Topic	Content	Methodology
6	1:00 hr	Savings	<ul style="list-style-type: none"> Importance of Savings Decision on Savings Amount Frequency Types of Savings Compulsory Voluntary Special Savings 	ILM, Brain storming
7	1:30 hrs	Loans	<ul style="list-style-type: none"> Importance of Loans Types of Loans Procedures Quantity Installments Prioritization Fund Mobilization from various sources Documentation Repayment 	ILM, Brain storming
8	1:00 hr	Interest	<ul style="list-style-type: none"> Rate of interest decision on internal & External funds 	ILM, Brain storming
9	1:30 hrs	Fines – R.Fees – Service Charges	<ul style="list-style-type: none"> Fixation of Fines Resource fees Service charges Implementation 	ILM, Brain storming
10	45 Mins	Revolving Fund	<ul style="list-style-type: none"> Revolving fund Guidelines Need & Importance Eligibility Availing procedure Utilization Role of VO 	ILM, Brain storming
11	2:00 hrs	Bank Linkage	<ul style="list-style-type: none"> Role of VO in SHG Bank Linkage Rapport Building Monitoring (Subcommittee & Bank Linkage Watch Register) Repayment Bulk Loan Advantages & Disadvantages Management Orientation on Bank services. 	ILM, Brain storming Short film
12	1:00 hr	CBRM	<ul style="list-style-type: none"> Importance Structure Formation Functions Bank Mithra- identification , 	ILM, Brain storming Short, short film

S. No.	Time	Topic	Content	Methodology
			<ul style="list-style-type: none"> training & Positioning Registers to be maintained – Payment of Honorarium – CBRM Meeting Agenda. Role of Bank Manager 	
13	1:00 hr	Community Investment Fund	<ul style="list-style-type: none"> CIF Purpose, Guidelines Advantages Eligibility for VO Eligibility for SHG Availing process CIF Management Plan Installments Interest MoU between CLF-VO & VO-SHG –Monitoring (subcommittee & DCB register) Grounding Documentation Repayment 	ILM, Brain storming Case study
14	1:30 hrs	Other Financial Institutions	<ul style="list-style-type: none"> Types of financial institutions Cooperatives Private banks Government Departments etc., Advantages & disadvantages 	ILM, Brain Storming
15	1:00 hr	Insurance	<ul style="list-style-type: none"> Need and importance various insurance products/policies Individual & Group Asset – Live stock Enrollment process Claim settlement Role of SHG, VO & CLF 	ILM, Short film
16	1:30 hrs	Audit & Grading	<ul style="list-style-type: none"> Importance of Audit Types of Audit Statutory Audit Community Audit Social Audit SHG audit by VO - VO Audit by CLF Statutory Audit by Chartered Accountant Service charge frequency of audit Grading of SHGs by VO Grading of VOs by CLF 	ILM, Brain Storming

S. No.	Time	Topic	Content	Methodology
17	1:30 hrs	Individual Savings Account	<ul style="list-style-type: none"> Need & Importance Individual SB accounts opening procedure Utilization 	ILM
18	1:00 hr	Transparency	<ul style="list-style-type: none"> Agenda item in Monthly EC mtg Discussion and Distribution of Statements of I&E, R&P Quarterly internal Audit by CLF Annual Audit by Chartered Accountant Discussion in AGB 	ILM, Brain Storming
19	1:30 hrs	Community Facilitation Centre	<ul style="list-style-type: none"> Need – Services MoU with Banks and other Government Institutions Collection of Savings loan disbursement Repayments Deposits Service Charges Various payments Electricity bills, Telephone bills, User charges, Panchayati bills insurance premium collections – NREGS labour payments etc., Management by VO Support staff - Computer operator cum Accountant 	ILM, Brain Storming
20	1:30 hrs	Annual Works and Finance Plan	<ul style="list-style-type: none"> Discussion on Activities Activity - Finance plan Finalization of Annual Works & Finance plan (Calendar of Activities and Expenditure) Source of Funds etc., 	ILM, Brain Storming Case study



Training to VO-EC Members on CBO – AUDIT (2 days)

Objective: Participants will understand the importance of Audit and ATR

S. No.	Time	Topic	Content	Methodology
1	1:30 hrs	Audit Need & Importance	<ul style="list-style-type: none"> What is Audit 	ILM, Brain storming
			<ul style="list-style-type: none"> Objectives of Audit Advantages of Audit 	ILM, Brain storming
2	1:00 hr	Users	<ul style="list-style-type: none"> Audit Users purpose of usage 	Case study
3	2:00 hrs	CBO Audit	<ul style="list-style-type: none"> Why CBOs to be Audited Types of Audit – who does Frequency of Audit 	ILM, Brain Storming
4	1:00 hr	Financial & Social Audit	<ul style="list-style-type: none"> Why Financial & Social Audit Content of fin & Social Audit, Who does Audit fee procedure 	ILM & Brain Storming
5	1:00 hr	CBO Financial Auditors	<ul style="list-style-type: none"> Who is CBO Auditor Selection of CBO Auditors Training of CBO Auditors Immersion of CBO Auditor Payment procedure to CBO Auditors 	ILM & Brain Storming
6	1:00 hr	CBO- Audit Board/ Committee	<ul style="list-style-type: none"> Why Audit Board/Committee Duties of Audit Board Constitution of Audit Board Size of Audit Board Training of Audit Board Payment procedure to Audit Board 	ILM & Brain Storming
7	1:00 hr	Financial Audit	<ul style="list-style-type: none"> Books required for conducting Audit Bills , Supporting Vouchers, Statements required Whom to present at the time of audit 	ILM & Brain Storming
8	45 Mins	Peer Audit	<ul style="list-style-type: none"> Importance Process (Cross visit by other SHG/VO Members) Observation methods/items Reporting/Briefing to SHG/VO 	ILM & Brain Storming

S. No.	Time	Topic	Content	Methodology
8	1:00 hr	Social Audit	<ul style="list-style-type: none"> • What is social Audit • What are measurable parameters • Mile stones • Process 	ILM & Brain Storming
9	1:00 hr	Action Taken Report	<ul style="list-style-type: none"> • What is ATR • How it will be rectified the objections • Stages of rectification (GB, EC,OB) • Reporting on ATR 	ILM & Brain Storming
10	1:00 hr	Grading	<ul style="list-style-type: none"> • Why Grading, Grading Parameters • Allocation of Marks For A/B/C grade • Recommendations after Grading, steps 	ILM & Brain Storming

Training to VO EC &OB on

Village Organization Registration Process (2 days)

Objectives: VO EC & OB Members will understand the need and importance of Registration and Process

S. No.	Time	Topic	Sub topics	Methodology
1	30 Mins	Discussion on Federation Concept	<ul style="list-style-type: none"> Federation Structure (SHG-VO-CLF) Formation process Difference between federation & Institution Qualities of an Institution 	ILM
2	1hr	Need for Registration	<ul style="list-style-type: none"> Activities/Services of Federations (Financial Social Technical etc.,) Scope-Scale Sustainability of organization Advantages and Disadvantages 	ILM
3	45 Mins	Registration & Process	<ul style="list-style-type: none"> How, When, Where, Who will facilitate/ initiate Process of Registration 	ILM
4	45 Mins	Government Acts	<ul style="list-style-type: none"> What is an Act Available (suitable) Acts in the State 	ILM
5	1hr	Cooperative Act	<ul style="list-style-type: none"> Cooperative Act importance Key Features Mandatory items How our federation fits in to the Act Advantages Disadvantages 	ILM
6	45 Mins	Societies Act	<ul style="list-style-type: none"> Societies Act Importance Key Features Mandatory items How our federation fits in to the Act Advantages & Disadvantages 	ILM
7	1 hr	Bylaws	<ul style="list-style-type: none"> What is bylaw Need & Importance Who will prepare Preparation process Sharing to Board/ OB -EC- 	ILM

S. No.	Time	Topic	Sub topics	Methodology
			<ul style="list-style-type: none"> -GB etc., • Amendments & Approvals • Roles & Responsibilities of GB-EC-OB as per the Act 	
8	45 Mins	Pre Registration	<ul style="list-style-type: none"> • Constitution of bylaw preparation Committee • Member Education on Act • Approval 	ILM,SGD
9	45 Mins	Registration Process	<ul style="list-style-type: none"> • How to Register • Registration requirements • Documentation • Submission etc., 	ILM,SGD
10	1 hr	Implementation of Act	<ul style="list-style-type: none"> • Changes in the structure (if necessary) Books of Records • Changes in the Services • Non negotiable 	ILM
11	1 hr	Legal Compliances	<ul style="list-style-type: none"> • Annual General Body • Appointment of Auditor & Statutory Audit • Filing Returns etc., 	ILM,SGD

- SRLM should explain about the act which they decided for federation Registration in the state, other content on other acts should not explain to the community.

Training to VO- OB on Federation BYLAWS (2 Days)

Objective: VO-OB and CLF EC Members will understand about the bylaws and its legal procedures and their roles and responsibilities














S. No.	Time	Topic	Sub topics	Methodology
1	45 Min	Introduction	Need and importance	ILM & BSM
2	45 Mins		<ul style="list-style-type: none"> Name of the Cooperative Society Address Area of Operation Corporate Status 	ILM & BSM
3	1:30 hrs	Definitions	<ul style="list-style-type: none"> Act Bye Laws Board Office Bearers Chief Executive General body Member Registrar. Rules of business and administration Self Help Group. 	Lecture & Case study
4	2:00 hrs	Membership	<ul style="list-style-type: none"> Objective Activities and Services Eligibility for Membership Procedure for obtaining Membership Minimum Performance of Members Exercise of Voting Rights and other Membership Rights Rights of Members Disqualification/Ineligibility Criteria for Membership Cessation of Membership Liability of Members: Services to Non Members 	ILM & Case study
5	1:30 hrs	General Body	<ul style="list-style-type: none"> Powers and Functions Meetings of General Body Annual Meeting Special General Body Meetings Notice and Quorum for Meetings Voting Rights and Usage Representative General Body 	ILM & Case study
6	1:00 hr	Board of Directors	<ul style="list-style-type: none"> Constitution of Board Eligibility for being director of 	ILM & case

S. No.	Time	Topic	Sub topics	Methodology
			Board <ul style="list-style-type: none"> Duties and Functions of BoD BoD Meetings Special Meeting of BoD Notice for BoD Meetings Quorum Voting at BoD Meetings Delegation of Powers by BoD 	study
7	1:00 hr	Roles & Responsibilities of Key functionaries	<ul style="list-style-type: none"> President Secretary Treasurer Chief Executive 	ILM & Case study
8	1:00 hr	Financial Management	<ul style="list-style-type: none"> Share Capital Financial Resources Maximum Borrowing Limit Financial Prudence Loan Policy 	ILM & Case study
9	1:00 hr	Accounting & Audit	<ul style="list-style-type: none"> Accounting Year Auditor Allocation of Net Surplus Costing of Reserves 	ILM & Case study
10	1:00 hr	Disputes	<ul style="list-style-type: none"> Settlement of Disputes 	ILM
11	1:00 hr	Dissolution	<ul style="list-style-type: none"> Procedures 	Lecture

Training to CLF - EC Members on Block Level Community Training Centre (2 days)

S. No.	Time	Topic	Sub topics	Methodology
1	1:00 hr	Discussion on Trainings & Capacity building of CBOs	<ul style="list-style-type: none"> ✚ Importance of Training ✚ Type of Trainings required ✚ Present arrangement ✚ Status of trainings (target group, trainers, place, duration etc.,) ✚ Resources at VO-CLF level ✚ Management of Trainings 	ILM & Brain Storming
2	1:00 hr	Need and Importance	<ul style="list-style-type: none"> ✚ Need for dedicated training centre (Quantity-Quality-Infra-Resources at CLF level) ✚ Advantages of community owned Training Centre 	ILM & Brain Storming
3	1:00 hr	Management committee	<ul style="list-style-type: none"> ✚ Management Committee ✚ Structure (Membership, Committees) ✚ Formation ✚ Functions 	ILM & Brain Storming
4	1:30 hrs	Management of Training Center	<ul style="list-style-type: none"> ✚ Norms ✚ Meetings ✚ Support Staff ✚ Funds ✚ Role of CLFs ✚ Role of BMMU/DMMU 	ILM & Brain Storming
5	1:30 hrs	Establishment of Training Center	<ul style="list-style-type: none"> ✚ Orientation/ Sensitization of CLFs ✚ Approval by CLFs ✚ Identification of Place ✚ Formation of Management Committee ✚ Appointment of Staff (Manager/Trg Coordinator/ Accountant /operator) ✚ Registration & Legal Compliances 	ILM & Brain Storming
6	1:30 hrs	Functions of Block/Dist level Training Center	<ul style="list-style-type: none"> ✚ Conduct TNA for CBOs and their Staff ✚ Preparation of Annual training plan ✚ Approval of CLFs ✚ MoU between CLF & BTC ✚ Identification of Community Trainers ✚ TOT to Community Trainers 	ILM & Brain Storming

S. No.	Time	Topic	Sub topics	Methodology
			<ul style="list-style-type: none"> Preparation and Implementation of Monthly Training calendar Preparation of Training Modules/Materials Preparation of Trg Reports Support to other blocks/districts/states Partnership with other agencies Preparation of Service charge policy 	
7	1:30 hrs	Services	<ul style="list-style-type: none"> Deputation of CRPs Conducts various trainings to Community/community cadres Preparation of Resource Pool: IB-FI-Gender, Agri, Health, Audit, etc., Deployment of CRPs Induction to Community Staff Exposure/Immersion to SRLM Staff/Bankers etc., Support in Resource Village Development Conduct Visioning ,Planning exercise to CLFs Support to Government Programs Organize Staff trainings Host/Organize other dept/NGO trainings Preparation/Documentation of Case studies/Success Stories Provide need based services to CLFs/VOs & other Blocks/Districts 	ILM & Brain Storming
8	1:00 hr	Roles & Responsibilities of Support Staff	Job Charts <ul style="list-style-type: none"> Training Manager/Coordinator Accountant/Operator 	ILM & Brain Storming
9	1:00 hr	Management of Resource Pool	<ul style="list-style-type: none"> Identification Preparation of Resource pool Thematic specialization Hiring policy of CRP/DRP/SRP Payment 	ILM & Brain Storming
10	1:00 hr	Role of Member CLFs	<ul style="list-style-type: none"> Role of Member CLFs Monitoring Mechanism Information dissemination 	ILM & Brain

S. No.	Time	Topic	Sub topics	Methodology
			 Transparency	Storming
11	1:00 hr	Financial Management	 Source of funds  Membership  Share capital  Service charges  Collection of Service charges (Members-Non Members)  Resource fees (Members- Non Members)  Books of Records  Sharing of benefits/Dividend etc.,	ILM & Brain Storming
12	1:30 hrs	Convergence	 Convergence with PRIs, Line Departments/NGOs/CSOs etc.,	ILM & Brain Storming
13	45 Mins	Registration	 Need  Identification of Suitable Act  Orientation to member CLFs	ILM & Brain Storming

Training to VO - EC & CLF EC & OB on Participatory Poverty Assessment (3days)

Objective: VO & CLF EC Members will understand the Participatory Poverty Analysis Process

S. No.	Time	Topic	Content	Methodology
1	1:00 hr	Poverty – Analysis	<ul style="list-style-type: none"> ➤ What is poverty ➤ Causes & Effects ➤ Remedies ➤ Role of CBOs (SHG, VO & CLF) 	ILM – Case study
2	1:00 hr	Poverty Assessment	<ul style="list-style-type: none"> ➤ Need & Importance ➤ Who will do (Existing SHGs only) ➤ Yearly Assessment (every year) 	ILM
3	1:00 hr	Participatory Process	<ul style="list-style-type: none"> ➤ What is Participatory ➤ Advantages of participatory approach ➤ How to ensure participation ➤ Different participatory tools 	ILM
4	1:00 hr	Transect Walk	<ul style="list-style-type: none"> ➤ What is Transect walk ➤ who will do ➤ How to conduct/Process ➤ Do's & Don'ts ➤ Expected out comes 	ILM, Short film
5	2:00 hrs	Social Map	<ul style="list-style-type: none"> ➤ What is social map ➤ who will do ➤ how to do ➤ where to do ➤ process of social map ➤ Advantages ➤ Information to be collected ➤ Role of Team Members ➤ Documentation ➤ Do's & Don'ts 	ILM, Short film
6	1:00 hr	Vulnerability Assessment	<ul style="list-style-type: none"> ➤ What is vulnerability ➤ Different vulnerabilities ➤ Assessment indicators 	ILM, Short film, Case study
7	1:30 hrs	Key indicators	<p>Formation of indicators</p> <ul style="list-style-type: none"> ➤ Housing ➤ Health ➤ Education ➤ Migration ➤ Land ➤ Disability 	Short film, ILM

S. No.	Time	Topic	Content	Methodology
			<ul style="list-style-type: none"> ➤ Chronic diseases ➤ Single women ➤ Widow/Widower ➤ Out of SHG families ➤ Common Resources within the village etc., 	
8	1:00 hr	SECC data utilization	<p>Vulnerability Indicators 7 key indicators (SECC)</p> <ul style="list-style-type: none"> ➤ Households with only one room, kucha walls and kucha roof ➤ No adult member between the ages of 16 and 59 ➤ Female headed households with no adult male member between 16 and 59 ➤ Households with disabled member and no able bodied adult member ➤ SC/ST household ➤ Households with no literate adult above 25 years ➤ Landless households deriving a major part of their income from manual casual labour 	ILM,BSM
9	1:00 hr	General Body Meeting	<ul style="list-style-type: none"> ➤ Need ➤ who will be involved (Only SHG Members) ➤ Presentation collected information ➤ Discussion & Approval 	ILM, Role play
10	1:00 hr	Sharing with GP	<ul style="list-style-type: none"> ➤ Meeting with GP ➤ Sharing about the exercise 	ILM
11	1:00 hr	Role of VO/SHGs	<ul style="list-style-type: none"> ➤ How to lead the process ➤ TEAM ➤ who will be involved ➤ support from project staff 	ILM
12	1:00 hr	Frequency of PPA	<ul style="list-style-type: none"> ➤ Need & Importance ➤ phase I ➤ further Phases ➤ duration – yearly 	ILM

S. No.	Time	Topic	Content	Methodology
13	1:30 hrs	Poverty reduction plan	<ul style="list-style-type: none"> ➤ Need & Importance ➤ How to plan ➤ Individual & SHG level consolidation of plan ➤ Implementation of Plan 	ILM
14	1:00 hr	House hold level	<ul style="list-style-type: none"> ➤ Vulnerability analysis ➤ Identification of Resources and skills ➤ Personal plan/House hold Plan ➤ Support required (Fin & Mktg, Skill etc.,) 	ILM,BSM
15	1:30 hrs	SHG level PRP (Poverty Reduction Plan)	<ul style="list-style-type: none"> ➤ Role of SHG ➤ Facilitation support to Members ➤ Consolidation at SHG level ➤ Support plan preparation 	ILM,BSM
16	1:30 hrs	VO level PRP (VO Poverty Document)	<ul style="list-style-type: none"> ➤ Role of VO ➤ Facilitation ➤ VO level consolidation ➤ Identification of Resources (Fin & Non Fin)- ➤ Preparation of Convergence plan ➤ Implementation strategy 	ILM,BSM
17	1:30 hrs	Convergence plan	<ul style="list-style-type: none"> ➤ Need & Advantages ➤ Identification of Key department/Programs ➤ Process of Convergence ➤ Preparation of plan 	ILM,BSM
18	1:30 hrs	Role of Project Staff	<ul style="list-style-type: none"> ➤ Training / Facilitation ➤ Designing of formats ➤ Handholding ➤ Do's & Don'ts 	ILM,BSM

Training to PRIs on CBO - PRI convergence (3 days)

S. No.	Time	Topic	Content	Methodology
1	1 hr	Understanding about SHGs and its federations	 Experience sharing about CBOs by PRI leaders	ILM & Discussion
2	2 hrs	Poverty Vs PRIs	 Role of PRIs in combating with Poverty  Impact of Existing Schemes/Programs  NRLM Vs Other programs  Challenges ahead	Presentation & Discussion
3	2 hrs	Poverty and Social mobilization	 Poverty Dynamics  Vulnerabilities  Social Exclusion  Need for inclusion  SECC 7 deprivation indicators  Importance of social mobilization	ILM & Discussion
4	2 hrs	Institution Building	 Need and importance of peoples institutions  Evolution of SHG movement in India and its impact	Success stories Case studies
5	2 hrs	About NRLM	 Key Features  Poverty reduction  Social Mobilization  Institution Building  Capacity Building  Credit linkages  Livelihood Promotion  Social Security  Gender equality  Rights and entitlements  Women Empowerment	Presentation & Discussion
6	2 hrs	PRI – CBO Convergence	 Need and Importance  Process of convergence  Role of PRIs and CBOs  Participation of CBOs in Gramasabha  Participation of PRIs in CBO meetings	ILM & Discussion

S. No.	Time	Topic	Content	Methodology
6	2 hrs	Convergence activities and programs	<ul style="list-style-type: none"> Key convergence activities/programs MGNREGS Education Housing Water and Sanitation Health Anganwadi Mid day meal Ration cards & PDS Pensions Watershed etc 	Presentation & Discussion
7	2 hrs	Coordination between PRIs and CBOs	<ul style="list-style-type: none"> CBO participation in Grama Sabha PRIs participation in CBO mtgs Access and information sharing Transparency Dissemination of Information 	ILM & Discussion
8	½ day	Exposure to best practices		

Training to Line departments on NRLM concepts (2 Days)

S. No.	Time	Topic	Content	Method
1	1 hr	Understanding about SHGs and its federations	<ul style="list-style-type: none"> Sharing views and opinions about the SHGs and its federations 	ILM & Discussion
2	1 hr	Poverty Vs PRIs	<ul style="list-style-type: none"> Role of PRIs in combating with Poverty Impact of Existing Schemes/Programs NRLM Vs Other programs Challenges ahead 	Presentation & Discussion
3	1 hr	Poverty and Social mobilization	<ul style="list-style-type: none"> Poverty Dynamics Vulnerabilities Social Exclusion Need for inclusion SECC 7 deprivation indicators Importance of social mobilization 	ILM & Discussion
4	1 hr	Institution Building	<ul style="list-style-type: none"> Need and importance of peoples institutions (SHG-VO-CLF) SHG movement in India and its impact 	Success stories Case studies
5	1 hr	About NRLM	<ul style="list-style-type: none"> Poverty reduction Social Mobilization Institution Building Capacity Building Credit linkages Livelihood Promotion Social Security Gender equality Rights and entitlements Women Empowerment 	Presentation & Discussion
6	1 hr	PRI – CBO Convergence	<ul style="list-style-type: none"> Need and Importance Process of convergence Role of PRIs and CBOs Participation in Ward/Gramasabha Participation of PRIs in CBO meetings 	ILM & Discussion
7	1 hr	Convergence activities and programs	<ul style="list-style-type: none"> Key convergence activities/programs <ul style="list-style-type: none"> MGNREGS Housing 	Presentation & Discussion

S. No.	Time	Topic	Content	Method
			<ul style="list-style-type: none"> • Water and Sanitation • Health • Anganwadi • Mid day meal • Ration cards & PDS • Pensions • Watershed etc., 	
8	1 hr	Coordination between Line departments, PRIs and CBOs	<ul style="list-style-type: none"> + Need & Importance + CBO participation in Grama Sabha + PRIs participation in CBO mtgs + Access and information sharing + Transparency + Dissemination of Information + Required Support by line departments 	ILM & Discussion
9	½ day		Exposure to Best practices	

Training to VO-EC on Vulnerability Reduction Fund (VRF) Management (2 Days)

Objective: VO-EC&OB Members will understand the Vulnerability Reduction Fund Management process

S. No	Time	Topic	Content	Methodology
1	1:00 hr	Poverty – Analysis	<ul style="list-style-type: none"> ➤ Dynamics of Poverty ➤ Causes & Effects ➤ Remedies ➤ Role of CBOs (SHG, VO & CLF) in Poverty Reduction 	ILM – Case study
2	1:30 hrs	Poverty Assessment	<ul style="list-style-type: none"> ➤ Need & Importance ➤ Who will do (Existing SHGs/VO only) ➤ Yearly Assessment (Every year) 	ILM, PRA Techniques
3	3:00 hrs	Vulnerability Reduction Fund	<ul style="list-style-type: none"> ➤ Source ➤ Purpose ➤ Guidelines ➤ Eligibility to VO ➤ Criteria for availing VRF ➤ Release of Installments (I&II) from Project ➤ VRF support to SHG ➤ VRF support to Non Members ➤ Constitution of VRF Sub committee ➤ Functions of VRF sub committee ➤ Appraisal Process <ul style="list-style-type: none"> ➤ SHG level ➤ VO level ➤ CLF level 	ILM
4	1:30 hrs	Vulnerability Assessment	<ul style="list-style-type: none"> ➤ What is vulnerability ➤ Different vulnerabilities ➤ Assessment indicators ➤ SECC 7 Deprivations 	ILM, Short film, Case study, PRA techniques
5	2:00 hrs	Prioritization of Vulnerabilities	<ul style="list-style-type: none"> ➤ Prioritization process ➤ Key elements in Prioritization <ul style="list-style-type: none"> ➤ SECC 7 Deprivations ➤ Orphans ➤ Destitute ➤ Trans Genders ➤ Chronic Diseases (TB, 	Brain storming, ILM, PRA techniques

S. No	Time	Topic	Content	Methodology
			Cancer, HIV & Leprosy) ➤ Distressed Migration etc., ➤ Role of SHG & VO EC ➤ Participation of Key Persons ➤ Facilitation support by staff	
6	1:00 hr	Vulnerability Reduction Fund	➤ Source of VRF ➤ Purpose of VRF ➤ VRF Guidelines	Brain storming, ILM
6	1:30 hrs	Implementation Strategies	➤ Support strategies at VO level ➤ Support to HHs through SHG ➤ Direct Support to HHs (who are not in SHG fold) ➤ Type of support ➤ Financial ➤ Social ➤ Other	ILM, SGD
7	1:30 hrs	VRF Management	➤ Opening of Separate Bank Account ➤ Preparation of Norms for VRF ➤ Fund Limitations & Approvals ➤ Lending process ➤ Repayment Process ➤ Rate of Interest/Without Interest/Nominal Interest ➤ Installments ➤ Gestation ➤ Documentation	ILM, SGD
8	1:30 hrs	Mobilization of Fund & Monitoring	➤ Need for fund Mobilization ➤ Internal Fund Mobilization <ul style="list-style-type: none"> • Special Contributions by Members • Fund allocation from Surplus ➤ External Funds Mobilization <ul style="list-style-type: none"> • Donations • CSR • Government Programs ➤ Monitoring by <ul style="list-style-type: none"> ➤ VO OB ➤ VO EC ➤ Sub committee 	Brain Storming, ILM

Training to VO-EC on Vulnerability Reduction Plan Preparation (VRP) (2 Days)

Objective: VO-EC members will understand the Vulnerability Reduction Plan Preparation Process

S. No	Time	Topic	Content	Methodology
1	30 Mins	Poverty – Analysis	<ul style="list-style-type: none"> ➤ Dynamics of Poverty ➤ Causes & Effects ➤ Remedies ➤ Role of CBOs (SHG, VO & CLF) in Poverty Reduction 	ILM – Case study
2	1:00 hr	Poverty Assessment	<ul style="list-style-type: none"> ➤ Need & Importance ➤ Who will do (Existing SHGs/VO only) ➤ Yearly Assessment (Every year) 	ILM, PRA Techniques
3	1:00 hr	Vulnerability Reduction Fund	<ul style="list-style-type: none"> ➤ Source of VRF ➤ Purpose of VRF ➤ VRF Guidelines ➤ Availing Process by VO 	ILM
4	1:30 hrs	Vulnerability Assessment	<ul style="list-style-type: none"> ➤ What is vulnerability ➤ Different vulnerabilities ➤ Assessment indicators ➤ SECC 7 Deprivations 	ILM, Short film, Case study, PRA techniques
5	2:00 hrs	Prioritization of Vulnerabilities	<ul style="list-style-type: none"> ➤ Prioritization process ➤ Key elements in Prioritization <ul style="list-style-type: none"> • Orphans • Destitute • Trans Genders • Chronic Diseases (TB, Cancer, HIV & Leprosy) • Distressed Migration etc., ➤ Role of VO EC ➤ Participation of Key Persons ➤ Facilitation support by staff 	Brain storming, ILM, PRA techniques
6	1:30 hrs	Pre-requisite for VRP	<ul style="list-style-type: none"> ➤ Minimum age ➤ Mobilization of Vulnerable families ➤ Receipt of 1st installment ➤ Orientation to Community and their Cadres ➤ Updated list of Vulnerable Members ➤ Member wise Income & Expenditure 	

S. No	Time	Topic	Content	Methodology
			➤ Vulnerability Analysis of the Village	
7	1:30 hrs	Vulnerability Reduction Plan	<ul style="list-style-type: none"> ➤ Need & Importance ➤ How to plan ➤ House hold level (Individual) ➤ Consolidation of plan at SHG level ➤ Implementation of Plan 	ILM
8	1:00 hr	House hold level	<ul style="list-style-type: none"> ➤ Income & Expenditure ➤ Vulnerability analysis ➤ Identification of Gaps/Resources and skills ➤ Personal plan/House hold Plan ➤ Support required (Social, Fin & Mktg, Skill etc.,) 	ILM,BSM
9	1:30 hrs	SHG level PRP (Poverty Reduction Plan)	<ul style="list-style-type: none"> ➤ Consolidation of HHs plan ➤ Role of SHG ➤ Facilitation support to Members ➤ SHG level Support plan preparation ➤ Prioritization of Vulnerabilities ➤ Appraisal by VO-EC at SHG level 	ILM,BSM
10	1:30 hrs	VO level PRP (VO Poverty Reduction Plan)	<ul style="list-style-type: none"> ➤ Presentation of VRP by SHG at VO EC ➤ Appraisal by VO ➤ VO level consolidation ➤ Prioritization ➤ Identification of Resources (Fin & Non Fin) ➤ Preparation of Convergence plan ➤ Implementation strategy 	ILM,BSM
11	1:30 hrs	Convergence plan	<ul style="list-style-type: none"> ➤ Need & Advantages ➤ Identification of Key department/Programs/NGOs ➤ Process of Convergence ➤ Preparation of plan 	ILM,BSM
12	1:30 hrs	Role of Project Staff	<ul style="list-style-type: none"> ➤ Training / Facilitation ➤ Designing of formats ➤ Handholding ➤ Do's & Don'ts 	ILM,BSM

SHG meeting Agenda Points

(Points to be explained/discussed during the scheduled meetings of SHG)

Objective: SHG members will understand the various key issues about their SHG Management and personal life.

S. No.	Topic	Content
1	SHG- Panchasutra	<ul style="list-style-type: none"> Need and Importance Regular Meeting Regular Savings Regular Internal Lending Regular Repayment Regular Book Keeping
2	SHG- Norms	<ul style="list-style-type: none"> Need and Importance Formation of Norms or Revisit the Norms Management Norms
3	SHG- Norms	<ul style="list-style-type: none"> Need and Importance Social Norms Financial Norms
4	Leadership	<ul style="list-style-type: none"> Importance Who will be a Leader - Qualities How everybody become a Leaders Leadership Rotation in the SHG
5	Books	<ul style="list-style-type: none"> Need and Importance Types of Books required in the SHG Key information to be written in each book Book keeper – Dos & Don'ts Honorarium by SHG
6	Revolving Fund	<ul style="list-style-type: none"> What is RF Purpose Who will give How much for SHG/Member Eligibility for SHG How to get How to utilize
7	House Hold Income & Expenditure Analysis	<ul style="list-style-type: none"> Objective Preparation of I&E of Each member (weekly 3-4 Members) Analysis of individual Household I&E Suggestions for reduction of Expenditure & Increasing of Income Vulnerability Analysis by the Members

S. No.	Topic	Content
8	Micro Credit Plan	<ul style="list-style-type: none"> Objectives of MCP/MIP Important Steps in Preparation Role of Members – Book keeper in preparation Support from Staff/VO
9	Micro Credit Plan	<ul style="list-style-type: none"> Appraisal & Documentation MOUs (Member-SHG & VO) Presentation to VO Sanction by VO Withdrawal and disbursement process Asset verification & Repayment
10	Community Investment Fund (CIF)	<ul style="list-style-type: none"> What is CIF Purpose Who will give How much for SHG/per Member Eligibility for SHG How to utilize How to get (through MCP)
11	Village Organization	<ul style="list-style-type: none"> Need and importance Structure Formation process Key activities of VO Role of SHG in VO Activities
12	Bank Linkage	<ul style="list-style-type: none"> Need Eligibility for SHG Process Assessment of loan demand through MCP Approach and dialogue with the banker Documentation Withdrawal and disbursement Repayment (Member – SHG-Bank) Members Responsibility
13	Interest Subvention	<ul style="list-style-type: none"> What is interest subvention Purpose Eligibility Who will provide Process of availing Do's & Don'ts of SHG
14	CBRM-Bank Mitra	<ul style="list-style-type: none"> Objectives of CBRM Functions of CBRM Who is Bank Mitra Bank Mitra Roles & Responsibilities Payment of Service charge by SHG CBRM Meeting - Agenda

S. No.	Topic	Content
15	Social Action	<ul style="list-style-type: none"> Need for Social Action Identification of different social issues Role of Members & Leaders
16	Swachh Bharat	<ul style="list-style-type: none"> Concept & Importance SHG Member Participation
17	Participatory Poverty Appraisal (PPA)	<ul style="list-style-type: none"> Objective Process of Participatory Poverty Assessment About Social map Identification of HH well being
18	Participatory Poverty Appraisal (PPA)	<ul style="list-style-type: none"> Discussion on vulnerabilities, Livelihoods, gaps & Access of Resources, Entitlements Documentation Periodic Assessment by SHG/VO
19	Vulnerability Reduction Fund (VRF)	<ul style="list-style-type: none"> Source of VRF Purpose of VRF VRF Guidelines Availing Process by SHG from VO
20	Vulnerability Reduction Plan (VRP)	<ul style="list-style-type: none"> Need and Importance of VRP Identification of Vulnerabilities at SHG Level Prioritization and Appraisal of Vulnerabilities at SHG level Preparation and Consolidation of VRP at SHG level Presentation in VO
21	Personal Hygiene	<ul style="list-style-type: none"> Need and importance Every day bathe Nails cutting Washing hands before food & After defecation Wearing clean cloths Preparation of sanitary napkin & utilization
22	Toilets	<ul style="list-style-type: none"> Problems facing by women Effects on Health Need and importance About ISL scheme (State specific)
23	Food	<ul style="list-style-type: none"> Nutritious food and its importance Available edibles Importance of locally available different vegetables, fruits, leafy vegetables, pulses etc., Preparation of food Serving food Food for children, adults and Girls etc.,

S. No.	Topic	Content
24	Seasonal diseases	<ul style="list-style-type: none"> What is seasonal disease Types of diseases Reasons for diseases Coping mechanism using by community Effects of traditional methods Preventive Methods Do's & Don'ts for each disease
25	Safe Drinking water	<ul style="list-style-type: none"> Importance of Safe Drinking water Daily requirement of water per person and family Benefits of drinking water When & how to drink How water gets contaminated How to purify the water at Household level Utilization of drinking water
26	Child labour	<ul style="list-style-type: none"> Importance of Childhood Effects of illiteracy on children Need and importance of children's education Available education facilities How education eliminates poverty – case studies
27	Superstitions	<ul style="list-style-type: none"> What is superstition How they emerged Local examples Effects on individuals, family & society How to come out
28	Bad habits	<p>What are bad habits (which harms health & effects family Gutkha, tambaku, cigarette , alcohol etc.,)</p> <ul style="list-style-type: none"> Impact on health and expenditure of each habit Live Examples available in the village/nearby Impact on family & Children How to control/convince
29	Kitchen Garden	<ul style="list-style-type: none"> What is kitchen Garden Need and importance Utilization of empty premises How to do Types of vegetable and leafy vegetables can be grown How KG Saves money & Helps Health & Nutrition Support from Agriculture Department & Others
30	Anganwadi centre	<ul style="list-style-type: none"> What is Anganwadi centre (ICDS) Who is eligible What should be given to pregnant, lactating and children Who are the in charge persons What are the other facilities/Services available

S. No.	Topic	Content
31	Gram Panchayat	<ul style="list-style-type: none"> About Gram panchayat Importance of Panchayat system Roles & Responsibilities of Panchayat Who are the Members in Panchayat Roles of Ward members & Surpunch Services of Panchayat Importance of Ward Sabha Importance of Gram Sabha Participation in GP Meetings & Activities
32	ANM	<ul style="list-style-type: none"> Who is ANM (Auxiliary Nurse & Mid wife) What is the roles & responsibilities Services provided by ANM
33	Primary Health Centre (PHC)	<ul style="list-style-type: none"> About Primary Health Center Where it is located Who is working there services available Who can avail the services & How
34	Social Security Pensions	<ul style="list-style-type: none"> What is a pension Who will give/disbursement Types of pension (old age, widow, weavers etc.,) National Social Assistance Program (NSAP)& state specific and jointly by state and central Category wise Pension amount Criteria for selection of pensioners Role of SHG
35	Public Distribution System (PDS)	<ul style="list-style-type: none"> What is PDS Objectives Who is eligible for benefits How to get PDS card By Poor HHs What are the services (State specific) Who will disburse, when & how Support to Members from SHG
36	Personal Bank Account & Insurance	<ul style="list-style-type: none"> Need and importance Importance of SB account Requirements for SB account opening Operating procedure ATM card – Availing process - Utilization Importance of Insurance Individual/family/assets etc., Who will do Procedure Different schemes and benefits of each scheme
37	Family Planning	<ul style="list-style-type: none"> Need and importance Advantages of small family Family planning methods

S. No.	Topic	Content
38	MGNREGS	<ul style="list-style-type: none"> ✚ MGNREGS – Objectives ✚ Eligibility ✚ How to get JOB card ✚ How many days of work is provided for family ✚ What are the special initiatives for SC,ST ✚ How much amount per day/based on the work ✚ Disbursement process ✚ Other facilities of MGNREGS ✚ (Development of own lands etc.,)
39	Pradhanmanthri Jan Dan Yojana	<ul style="list-style-type: none"> ✚ About the scheme ✚ Eligibility ✚ Availing Process ✚ Documents required ✚ Benefits ✚ Claim settlement ✚ Whom to be contacted ✚ Role of SHG &VO
40	Atal Pension Yojana	<ul style="list-style-type: none"> ✚ About the scheme ✚ Eligibility ✚ Availing Process ✚ Documents required ✚ Benefits ✚ Claim settlement ✚ Whom to be contacted ✚ Role of SHG &VO
41	Pradhanmanthri Surksha Beema Yojana (PMSBY)	<ul style="list-style-type: none"> ✚ About the scheme ✚ Eligibility ✚ Availing Process ✚ Documents required ✚ Benefits ✚ Claim settlement ✚ Whom to be contacted ✚ Role of SHG &VO
42	Pradhanmanthri Jeevan jyothi Suraksha Beema Yojana (PMJJBY)	<ul style="list-style-type: none"> ✚ About the scheme ✚ Eligibility ✚ Availing Process ✚ Documents required ✚ Benefits ✚ Claim settlement ✚ Whom to be contacted ✚ Role of SHG &VO

S. No.	Topic	Content
43	Sustainable Agriculture (MKSP)	<ul style="list-style-type: none"> What is sustainable agriculture Objectives Methods Benefits Process Seed Treatment Preparation of Green Manure Preparation of Bio Pesticides/Fertilizers Traditional Methods (Best Practices)
44	Police Station	<ul style="list-style-type: none"> Objectives of Police Station Who is the in charge & Staff How to approach How to file a petition/Compliant
45	NIRBHAYA Act	<ul style="list-style-type: none"> About NIRBHAYA Act How it is emerged Important features
46	Protection of Women form Domestic Violence Act – 2005 section 9 & 14	<ul style="list-style-type: none"> What is Domestic violence against women Types of violence What is the Act How to approach police station Required to file a case/Petition Available support from Government/judiciary Possible punishments
47	Rural Institute for Self Employment and Training Institute (RISETI)	<ul style="list-style-type: none"> What is RISETI Objectives Who is eligible Type of trainings Facilities for trainees Help from Banks and DRDA Establishment of self Employment unit Loan facility from Bank
48	Deen Dayal Upadhyay Grameen Koushalya Yojana (DDU-GKY)	<ul style="list-style-type: none"> About Ajeevika Skills Who is eligible Types of trainings Facilities for trainees Employment opportunities Support during training/placement/skill development
49	Housing schemes	<ul style="list-style-type: none"> About Housing scheme State specific Central Government/ jointly Details of different housing schemes Whom to approach Eligibility Process of sanction Support from SHG &VO

S. No.	Topic	Content
50	Land	<ul style="list-style-type: none"> Land ownership Know about the land status Land registration with revenue department Process of land registration Documents to be submitted Government Land purchase & Distribution Schemes (State specific)
51	Live stock	<ul style="list-style-type: none"> Importance How to generate more income from existing Live stock Best practices in Livestock Management Best practices in each livestock Insurance Care and maintenance Support from Government Schemes/NGOs Support from SHG/VO
52	Cluster Level Federation	<ul style="list-style-type: none"> Objectives Structure Formation Services Role of VO & SHG Members

VO Meeting Agenda Points

(Points to be explained/discussed during the scheduled VO EC meetings)

Objective: VO EC & OB members will understand the various key issues about their VO Management and the role of SHGs in VO

S. No.	Topic	Content
1	Village Organization	<ul style="list-style-type: none"> Need and Importance Formation Services Role of SHGs
2	VO – Sub Committees	<ul style="list-style-type: none"> Monitoring committee Social Action committee Roles and Responsibilities Dos and Don'ts Reporting
3	Bank Linkage & CBRM BANK MITHRA	<ul style="list-style-type: none"> Importance of Bank Linkage Difference between bank Loan & other loans Role of SHGs to Access Bank Loan Relation between bank and VO Roles and Responsibilities of BL committee Community Based Repayment Mechanism CBRM committee formation – functions Role of VO & SHGs in CBRM Appointment of Bank Mithra Roles & Responsibilities of Bank Mithra Review of Bank Mithra Honorarium to Bank Mithra
4	VO - Norms	<ul style="list-style-type: none"> Need and Importance Formation of Norms or Revisit the Norms Management Norms
5	VO - Norms	<ul style="list-style-type: none"> Need and Importance Social Norms Financial Norms
6	Leadership	<ul style="list-style-type: none"> Importance of Leadership in CBOs Types of leadership Qualities of a Good Leader Importance of SERVANT Leadership Selection and Election process of leaders Roles and Responsibilities of Leaders Dos and Don'ts of leaders
7	Books	<ul style="list-style-type: none"> Need and Importance Types of Books required in the VO Key information to be written in each book VBK/CA/CM – Selection, Honorarium, Roles and Responsibilities and Dos & Don'ts

S. No.	Topic	Content
8	Community Investment Fund (CIF)	<ul style="list-style-type: none"> What is CIF Purpose Who will give How much for VO or SHG Eligibility for SHG How to utilize Installments & Interest
9	Vulnerability Reduction Fund (VRF)	<ul style="list-style-type: none"> Source of VRF Purpose of VRF VRF Guidelines Availing Process by VO & SHG Management of VRF Role of SHG leaders
10	Vulnerability Reduction Plan (VRP)	<ul style="list-style-type: none"> Need and Importance of VRP Identification of Vulnerabilities at SHG Level Prioritization and Appraisal of Vulnerabilities at SHG level Preparation and Consolidation of VRP at SHG level Presentation in VO Preparation of VRP at VO level VRP appraisal by CLF
11	Micro Credit Investment Plan (MCP/MIP)	<ul style="list-style-type: none"> Need and Importance Key steps in MCP Appraisal & Prioritization Presentation to VO & VO Appraisal Sanction and amount to SHGs
12	SHG Audit	<ul style="list-style-type: none"> Need & Importance Audit by VO through CM/CA/CRP etc., Frequency of Audit (quarterly/Half yearly/Yearly) Service charge to be paid by SHG Grading by VO
13	Social Audit	<ul style="list-style-type: none"> What is social audit Need and Importance Who will do and how to do
14	Producer Groups	<ul style="list-style-type: none"> Concept & Objectives Formation Functions Benefits
15	SVEP	<ul style="list-style-type: none"> Objectives of SVEP Need & Importance Support from Aajeevika Role of Village Organization
16	Social Action	<ul style="list-style-type: none"> Need for Social Action Identification of different social issues Role of Members & Leaders

S. No.	Topic	Content
		<ul style="list-style-type: none"> How to involve PRI & Others in Social Action Participation in Social Activities initiated by PRI & Others
17	Swachh Bharat	<ul style="list-style-type: none"> Concept & Importance Role of VO SHG Member Participation
18	Participatory Poverty Assessment (PPA)	<ul style="list-style-type: none"> Objective Process of Participatory Poverty Assessment About Social map Assessment of HH well being Key indicators for Assessment
19	Participatory Poverty Appraisal (PPA)	<ul style="list-style-type: none"> Discussion on vulnerabilities, Livelihoods, gaps & Access of Resources, Entitlements Documentation Periodic Assessment by SHG/VO Presentation of PPA report to Panchayat
20	HNF & WASH	<ul style="list-style-type: none"> Nutritious food and its Importance Safe Drinking Water, Potable Water Water contamination Menstrual hygiene Hand wash
21	HNF & WASH	<ul style="list-style-type: none"> Open Defecation and its impact on health ISL Scheme and its procedure to avail it Usage of toilets
22	Issues of adolescent girls	<ul style="list-style-type: none"> Physiological changes with Puberty Puberty, Menstrual & Sexual Hygiene Preparation of Sanitary napkins at home Reproductive Health-Right to Sexuality Sexually transmitted Diseases & Prevention
23	Family counseling Center	<ul style="list-style-type: none"> Need and Importance Who will be the Counselor Services provided by the center Where and how it will start and work
24	VHND Liquid and Solid waste management	<ul style="list-style-type: none"> Village Health & Nutrition Day Domestic and commercial wastage Current scenario of liquid and solid waste management Bio degradable and non degradable waste disposal
25	Communicable diseases	<ul style="list-style-type: none"> What are the communicable diseases Prevention of communicable diseases Precautions about the diseases

S. No.	Topic	Content
26	Vaccination/Immunization	<ul style="list-style-type: none"> Need & Importance of vaccination Services provided by health department Availing their services
27	School Committee	<ul style="list-style-type: none"> Roles and Responsibilities of school committee Mid day meal School level toilets Importance of girls education
28	Anganwadi centre	<ul style="list-style-type: none"> Purpose of Anganwadi Centre Services of Anganwadi Clientele Group Role of the SHG & VO to ensure the services to be availed by eligible members/families
29	Kitchen Garden	<ul style="list-style-type: none"> What is kitchen Garden Need and importance Utilization of empty premises How to do Types of vegetable and leafy vegetables can be grown How KG Saves money & Helps Health Support from Agriculture Department & Others
30	MGNREGA	<ul style="list-style-type: none"> MGNREGS – Objectives Eligibility How to get JOB card How many days of work is provided for family What are the special initiatives for SC,ST How much amount per day/based on the work Disbursement process Other facilities of MGNREGS (Development of own lands etc.,)
31	Child labour	<ul style="list-style-type: none"> Identification of child labour Counseling the parents and child Dialogue with school committee Ensuring child retain in the school and continuing education
32	Social Security Pensions	<ul style="list-style-type: none"> What is a pension Who will give/disbursement Types of pension (old age, widow, weavers etc.,) National Social Assistance Program (NSAP)& state specific and jointly by state and central Category wise Pension amount Criteria for selection of pensioners

S. No.	Topic	Content
33	Public Distribution System (PDS)	<ul style="list-style-type: none"> What is PDS Objectives Who is eligible for benefits How to get PDS card By Poor HHs What are the services (State specific) Who will disburse, when & how Role and Support of SHG & VO (ensure the eligible to get the benefits through PDS)
34	Gram Panchayat	<ul style="list-style-type: none"> What is Panchayat Role of Panchayat in Village Development Important Services from Panchayat Role of Citizens in Panchayat What is Ward Sabha - Participation Importance of Gram Sabha – Participation Role of VO in building good relation with Panchayat
35	Atal Pension Yojana	<ul style="list-style-type: none"> About the scheme Eligibility Availing Process Documents required Benefits Claim settlement Whom to be contacted Role of SHG & VO
36	Pradhanmanthri Surksha Beema Yojana (PMSBY)	<ul style="list-style-type: none"> About the scheme Eligibility Availing Process Documents required Benefits Claim settlement Whom to be contacted Role of SHG & VO
37	Pradhanmanthri Jeevan jyothi Suraksha Beema Yojana (PMJJBY)	<ul style="list-style-type: none"> About the scheme Eligibility Availing Process Documents required Benefits Claim settlement Whom to be contacted Role of SHG & VO

S. No.	Topic	Content
38	Sustainable Agriculture (MKSP)	<ul style="list-style-type: none"> What is sustainable agriculture Objectives Methods Benefits Process Seed Treatment Preparation of Green Manure Preparation of Bio Pesticides/Fertilizers Traditional Methods (Best Practices)
39	Police Station	<ul style="list-style-type: none"> Objectives of Police Station Who is the in charge & Staff How to approach How to file a petition/Compliant
40	NIRBHAYA Act	<ul style="list-style-type: none"> About NIRBHAYA Act How it is emerged Important features
41	Protection of Women form Domestic Violence Act - 2005 section 9 & 14	<ul style="list-style-type: none"> Domestic violence against women Kinds of violence What does Act say How to approach police station Required to file a case/Petition Available support from Government/judiciary Possible punishments
42	Rural Institute for Self Employment and Training Institute (RISETI)	<ul style="list-style-type: none"> What is RISETI Objectives Who is eligible Type of trainings Facilities for trainees Help from Banks and DRDA Establishment of self Employment unit Loan facility from Bank
43	Deen Dayal Upadyay Grameen Koushalya Yojana (DDU-GKY)	<ul style="list-style-type: none"> About Ajeevika Skills Who is eligible Types of trainings Facilities for trainees Employment opportunities Support during training/placement/skill development

S. No.	Topic	Content
44	Housing schemes	<ul style="list-style-type: none"> About Housing scheme State specific Central Government/ jointly Details of different housing schemes Whom to approach Eligibility Process of sanction Support from SHG & VO
45	Land	<ul style="list-style-type: none"> Land ownership Know about the land status Land registration with revenue department Process of land registration Documents to be submitted Government Land purchase & Distribution Schemes (State specific)
46	Rain water harvesting	<ul style="list-style-type: none"> Need and importance Protection methods of rain water Soak pit and other suitable methods (Region/area specific)
47	Elderly	<ul style="list-style-type: none"> Discussion on elderly issues Support Services Rights and Entitlement
48	PWD (Person with Disability)	<ul style="list-style-type: none"> Discussion on PWD issues Support Services required What VO can do Rights and Entitlement Utilization of VRF to address PWD Allocation of CIF to the PWD SHGs Convergence with Government Departments Convergence with NGOs (working for PWDs)
49	HIV	<ul style="list-style-type: none"> Discussion on elderly issues Support Services Rights and Entitlement
50	Live stock	<ul style="list-style-type: none"> Importance How to generate more income from existing Live stock Best practices in Livestock Management Best practices in each livestock Insurance Care and maintenance Support from Government Schemes/NGOs Support from SHG/VO Development of para professionals among the Community

S. No.	Topic	Content
		✚ Convergence with Line departments/NGOs
51	Insurance	<ul style="list-style-type: none"> ✚ General Health Insurance ✚ Live stock insurance ✚ Crop insurance
52	Legal Support Services	<ul style="list-style-type: none"> ✚ Lok adalat ✚ Legal aid services ✚ Public interest litigations
53	RTI (Right to Information Act)	✚ What does act say
54	Federation Registration	<ul style="list-style-type: none"> ✚ Need and Importance ✚ Suitable act decided by SRLM/State ✚ About the act (Key features) ✚ Mandatory issues ✚ How our federation fits into the Act ✚ Annual General Body ✚ Annual Audit by Chartered Accountant ✚ Filing returns to the Government
55	Cluster Level Federation	<ul style="list-style-type: none"> ✚ Objectives ✚ Structure ✚ Formation ✚ Services ✚ Role of VO & Members

CLF Meeting points

Suggested Points to be discussed in CLF schedule Meetings to create awareness and understanding among the CLF EC Members

S. No.	Topic	Content
1	Cluster Level Federation	<ul style="list-style-type: none"> Need and Importance Non Negotiable Role of VOs in CLF Management Role clarity among the OB and sub committees
2	Community Investment Fund	<ul style="list-style-type: none"> What is CIF Purpose Who will give How much for VO or SHG Eligibility for SHG How to utilize Installments & Interest
3	Vulnerability Reduction Fund	<ul style="list-style-type: none"> Source of VRF Purpose of VRF VRF Guidelines Availing Process by VO & SHG Management of VRF Role of VO leaders
4	Social Action	<ul style="list-style-type: none"> Need for Social Action Identification of different social issues Role of VO & CLF How to involve PRI & Others in Social Action Participation in Social Activities initiated by PRI & Others
	Swachh Bharat	<ul style="list-style-type: none"> Concept & Importance Role of VO & CLF SHG Member Participation
5	Bank Linkage/CBRM & Bank Mithra	<ul style="list-style-type: none"> Importance of Bank Linkage Difference between bank Loan & other loans Role of SHGs to Access Bank Loan Relation between bank and VO/CLF Roles and Responsibilities of BL committee Community Based Repayment Mechanism CBRM committee formation – functions Role of VO & CLF in CBRM Appointment of Bank Mithra Roles & Responsibilities of Bank Mithra Review of Bank Mithra Honorarium to Bank Mithra
6	Inclusion of Elderly/PWDs/PVTGs etc.,	<ul style="list-style-type: none"> Discussion on elderly issues Support Services Rights and Entitlement Discussion on PWD issues

S. No.	Topic	Content
		<ul style="list-style-type: none"> Support Services required What VO can do Rights and Entitlement Utilization of VRF to address PWD Allocation of CIF to the PWD SHGs Convergence with Government Departments Convergence with NGOs (working for PWDs)
7	Family Counseling Centre	<ul style="list-style-type: none"> Need and Importance Who will be the Counselor Services provided by the center Where and how it will start and work
8	Convergence with PRIs	<ul style="list-style-type: none"> Need and importance Role of Panchyat in Village Development Important Services from Panchyat Role of VO in Panchayat What is Ward Sabha – Gram sabha Importance of Gram Sabha – Participation Role of VO in building good relation with Panchayat Role of CLF in PRI Convergence
9	HNF & WASH	<ul style="list-style-type: none"> Nutritious food and its Importance Safe Drinking Water, Potable Water Water contamination Menstrual hygiene Hand wash Open Defecation and its impact on health ISL Scheme and its procedure to avail it Usage of toilets
10	Convergence with Line Depts	<ul style="list-style-type: none"> Need and importance Key departments which are dealing with important programs How to approach Inviting the officials to the CLF meetings/VO visits Sending success stories Participating in the departments programs Supporting in implementation of pro poor initiatives
11	Rights & Entitlements	<ul style="list-style-type: none"> Constitutional rights to the poor Entitlements for poor offered by Stat/Central Government How to avail Identification of gaps and finding solutions
12	SKILLS – DDU-GKU (Deen Dayal Upadhyaya – Grameen Koushalya Yojana)	<ul style="list-style-type: none"> About Ajeevika Skills Who is eligible Types of trainings Facilities for trainees Employment opportunities Support during training/placement/skill development
13	RSETI (Rural Self Employment and Training)	<ul style="list-style-type: none"> What is RSETI Objectives

S. No.	Topic	Content
	Institute)	<ul style="list-style-type: none"> Who is eligible Type of trainings Facilities for trainees Help from Banks and DRDA Establishment of self Employment unit Loan facility from Bank
14	CMSA (Community Managed Sustainable Agriculture)	<ul style="list-style-type: none"> What is sustainable agriculture Objectives Methods Benefits Process Seed Treatment Preparation of Green Manure Preparation of Bio Pesticides/Fertilizers Traditional Methods (Best Practices)
15	Insurance Schemes (State/Central)	<ul style="list-style-type: none"> General Health Insurance Live stock insurance Crop insurance Atal Pension Yojana Pradhanmanthri Surksha Beema Yojana (PMSBY) Pradhanmanthri Jeevan jyothi Suraksha Beema Yojana (PMJJBY)
16	SVEP (Start Up Village Enterprises Program)	<ul style="list-style-type: none"> Objectives of SVEP Need & Importance Support from Ajeevika Role of Village Organization
17	Producer Groups/Collectives	<ul style="list-style-type: none"> Concept & Objectives Formation Functions Benefits
18	Registration & Legal frame work	<ul style="list-style-type: none"> Need and Importance Suitable act decided by SRLM/State About the act (Key features) Mandatory issues How our federation fits into the Act Annual General Body Annual Audit by Chartered Accountant Filing returns to the Government
19	Audit	<ul style="list-style-type: none"> Need & Importance SHG Audit by VO through CM/CA/CRP etc., VO Audit by CLF through Community Auditor Frequency of Audit (quarterly/Half yearly/Yearly) Service charge to be paid by SHG Grading by VO Peer Audit Social Audit
20	Legal Services Authorities	<ul style="list-style-type: none"> Lok adalat Legal aid services

S. No.	Topic	Content
		<ul style="list-style-type: none"> Public interest litigations NIRBHAYA Act Protection of Women form Domestic Violence Act – 2005 section 9 & 14
21	Right to Information Act (RTI)	<ul style="list-style-type: none"> What does act say Process of availing information How to utilize the information for pro poor initiatives How to approach appellate
22	Social Security Pensions	<ul style="list-style-type: none"> What is a pension Who will give/disbursement Types of pension (old age, widow, weavers etc.,) National Social Assistance Program (NSAP)& state specific and jointly by state and central Category wise Pension amount Criteria for selection of pensioners
23	MGNREGA	<ul style="list-style-type: none"> MGNREGS – Objectives Eligibility How to get JOB card How many days of work is provided for family What are the special initiatives for SC,ST How much amount per day/based on the work Disbursement process Other facilities of MGNREGS (Development of own lands etc.,)
24	VHND Liquid and Solid waste management	<ul style="list-style-type: none"> Village Health & Nutrition Day Domestic and commercial wastage Current scenario of liquid and solid waste management Bio degradable and non degradable waste disposal Role of Village Organization
25	Communicable diseases	<ul style="list-style-type: none"> What are the communicable diseases Prevention of communicable diseases Precautions about the diseases Role of Village Organization

Proposed Activities in a Village from 0 to 18 Months

S. No.	Activity	Action Points	Who will do	Time Line
1	Village Entry & Entry Point Activity	<ul style="list-style-type: none"> Meeting with PRIs and Opinion Makers (Community Leaders/ Rtd employees, Post Master, Anganwadi teacher, Land lords, RMP doctor,PDS dealer, Rojgar sewak, Religious leaders etc.,) Sensitization about SHGs & SRLM activities Collection of existing SHGs information Profiling of Village situation Rapport building by attending SHG meetings Meeting with existing SHGs Identification of Gaps Orientation to SHGs Meeting & Rapport building with Vulnerable sections who are not in SHGs Entry point Activity planning and Execution Orientation about CRP round 	Project Staff	0-1 Months
2	Participatory Poverty Assessment (PPA)	<ul style="list-style-type: none"> Orientation on PPA to existing SHGs Members Assessment of poverty status by existing SHG members Vulnerability Assessment by Existing SHGs based on the SECC and other indicators Organizing General Body Meeting with all SHGs members and sharing the data Sharing the data with GP Preparation of Poverty reduction plan 	Project Staff/ Existing SHG Members	2-3 Months

S. No.	Activity	Action Points	Who will do	Time Line
3	Social Mobilization & Institution Building	<ul style="list-style-type: none"> Village entry by CRP TEAM Meeting with PRIs and Village heads/opinion Makers/existing SHGs Transect walk Organize orientation about CRP round Preparation of action plan (day wise) Formation of SHGs with leftover Formation of SHGs with PWDs Training to Existing SHGs Training to Newly formed SHGs Training to SHG Book keepers Training to PWD SHGs Training to one SHG on MCP Process Revival of default/defunct SHGs Identification of Active Women Updating & Auditing of SHG books of Records Ensure Panchasutra in all SHGs Ensure book keepers for all SHGs Conduct social activity by involving community Orientation on Village Organization need & Importance Follow up plan preparation and hand over to staff 	CRP team (External or Internal)	3-4 Months
4	Follow up of CRP work & Strengthening of Institutions	<ul style="list-style-type: none"> Attending SHG Scheduled weekly meetings Ensure Good book keeping Ensure 5 sutras in all groups Handholding to SHG book keepers Discussion on Livelihoods Opening of Bank Accounts Rapport building with Banks Motivation for Continuation of social action Preparation of VO formation Encourage community follow up 	Staff & Active Women	4-6 Months

S. No.	Activity	Action Points	Who will do	Time Line
5	Formation of Village Organization	<ul style="list-style-type: none"> Short visit by CRP Team to ensure 5 Sutras Re orientation to SHGs which are not accurate in 5 Sutra process Training to Newly formed SHGs Refresher training to SHG book keepers Orientation to all SHG Members & Leaders on Village organization Concept & Management Initiation & facilitation to form Village organization Opening of Bank Account on the name of Village organization Identification of VOA/CM/CA by VO Orientation about VO Startup Fund utilization Utilization of Vulnerability Reduction Fund (1st dose) 	CRP & Sr. CRP team & Staff	6-8 Months
6	Strengthening of Village Organization	<ul style="list-style-type: none"> Training on Meeting Process (EC&GB) & Agenda Role clarity to VO – OB & VOA Formation of Sub Committees Training to Sub Committees Books of Records Social Action Identification of Gender Focal Person in all SHGs by SHGs Formation of Social Action Committee Introducing of FNH&WASH Activities 	Sr.CRPs & Staff & VO-OB	7-10 Months
7	Funds & Financial Management of VO	<ul style="list-style-type: none"> Training on financial Management <ul style="list-style-type: none"> Internal & External Funds Community Investment Fund Vulnerability Reduction Fund Livelihoods Fund Training on MCP Appraisal Process Role clarity on Bank Linkage CBRM implementation Support to SHGs on Interest Subvention Audit of SHGs by VO VO audit (Internal) Placement of Monitoring Mechanism 	Sr. CRPs & Staff & VO-OB	8-10 Months
8	VRF & VRP	<ul style="list-style-type: none"> Training on Vulnerability Reduction Fund Training on Vulnerability Reduction Plan Preparation Preparation of VRP Appraisal of VRP Orientation on CLF Concept 	VO Leaders & Staff	9-10 Months
9	Annual Action	<ul style="list-style-type: none"> Orientation on AAP 	VO Leaders &	10-11

S. No.	Activity	Action Points	Who will do	Time Line
	Plan & Registration	<ul style="list-style-type: none"> Preparation of AAP Time line for implementation of Activities Orientation on Registration 	Staff	Months
10	Convergence & Layering Activities	<ul style="list-style-type: none"> Encouraging VO to attend the Gram Sabha meetings and helping them articulate their concerns. Taking up layering activities like insurance, livelihoods etc. Collectively demanding their rights and entitlements Taking up layering activities like livelihoods, social development and convergence activities like convergence with line departments preparation of Gram Panchayat Development Plan (GPDP), working in tandem with PRIs Creating awareness about various social issues, rights & entitlements and through convergence with line departments and PRIs accessing the same VO should foster partnership with the Gram Panchayat (GP) to participate in the local governance and to raise their concerns Creating awareness about various social issues, rights & entitlements and through convergence with line departments and PRIs accessing the same Developing VO as a platform to address the needs and resolve the issues faced by SHGs Orientation about CLF formation 	VO Leaders & Staff	11-18 Months
11	General Body Meeting	<ul style="list-style-type: none"> Orientation on AGB Organization of Annual General Body 	VO Leaders & Staff	17-18 Months
12	Vision building	<ul style="list-style-type: none"> Orientation on Visioning Visioning exercise with VO members 	VO Leaders & Staff	18 Month



Training to Internal Community Resource Persons (iCRPs)

Session Plan for Class Room & Field Immersion (30 DAYS)

NIRD&PR, NRLM (RC) prepared and successfully implemented this plan on request of Odisha Livelihoods Mission, Odisha and developed 300 iCRPs for Odisha during September, 2015 to January, 2016.

S. No.	Topic	Content	Methodology
DAY-1			
1	Introduction	Individuals introduction, name, family background, habits, likes, dislikes, aims, experience, strengths, weakness etc.,	Pairing/ Interview/ Memory game
2	Pre- test	Questions related to the subject and writing skills, language etc.,	Written test
3	Expectations	Participants have to express their concerns and expected subjects and other contents to learn during the program	Flash cards/oral
4	Objectives & Briefing about program	Explanation about the program, schedule ,Field visits and Task	Lecture
5	Formation of Sub committees	Different sub committees formation (Activity wise) like. 1. Reporting 2. Logistics & Time 3. Cultural	Grouping
6	Poverty - Dynamics	What is Poverty, who is poor, vicious circle, Reasons, effects, impact on women & Children, ways to come out?	SGD,ILM, Flipcharts, BSM & Case study, Song
DAY - 2			
7	Social Mobilization	What is social mobilization, Need & Importance, Various methods	SGD,ILM, film, Song
8	SHG Concept & SHG Formation	Why SHG, What is SHG, SHG- definition, structure, Name, Bank Account	SGD,ILM, Role Play & Case study

DAY-3			
9	SHG – Norms & Panchasutra	Panchasutra - Different kinds of norms like Management norms, Meeting Norms, Financial & Social Norms.	SGD, Role play, ILM
DAY-4			
10	SHG – Meeting Process	Why Meeting, Types of Meetings, Duration of Meeting, seating pattern, Agenda for meeting , advantages of Weekly meeting	SGD, Role play, ILM & film, Song
11	Book keeper Concept	Importance of the Book keeping, SHG Books, importance of BK, Roles & Responsibilities, Honorarium etc.,	ILM, SGD
DAY - 5			
12	SHG-Financial Management	Importance of Savings, decision on savings, internal lending, different kinds of loans, interest and repayment Norms	ILM,BSM,SGD
DAY – 6 & 7 : Individual Presentations by CRPs on above topics			
DAY – 8 : TRANSIT FROM TRAINING CENTRE TO FIELD AREA			
DAY 9 -15 : FIELD IMMERSION AT SELECTED FIELD AREA (7 DAYS)			
DAY – 16 : TRANSIT FROM FIELD TO TRAINING CENTER			
DAY-17			
13	Material development & Charts finalization	Writing and finalization of charts on all class room and field learning's by CRPs on all above themes.	
DAY – 18 & 19			
14	SHG – Books & Book Keeping	Importance of books – types of books – Practice of writing records (Initial Books)	ILM , Case study
DAY-20 &21			
15	SHG-Bank Linkage	Pre requisites for Opening of SHG Bank account, transactions, loan eligibility,	ILM

		inter se agreement, Loan documentation , grounding etc.,	
16	SHG-MCP Process	Village level financial institutions/persons, advantages of SHG loans, importance of MCP, benefits of MCP, 7 steps and Terms of Partnership, Documentation.	ILM, Case study, SGD,BSM
DAY - 22			
17	Conflict Resolution & Problem Solving	What is a conflict and what is a Problem, identification of problems in the SHG, reasons, solutions, decision Making and implementation	ILM, Lecture, BSM
18	Decision Making - Cooperation & Participation	What is a Decision, Importance of Decision Making, When, where, whom, Types of decisions, Decision making process in the SHG. Importance of Cooperation and participation among the SHG members	ILM, Case study, Role play, SGD, Short film
DAY-23			
19	VO/VLF Concept	Need, structure, services, Roles & Responsibilities of different committees like GB,EC,OB & sub committees, Community Staff like VOA/CA etc.,	ILM, Case study, BM, Game, Song
DAY-24			
20	Participatory Identification of poor (PIP)/ Participatory Poverty Assessment (PPA)	What is PIP, village entry, transect walk, social map, resource map, house hold visit, poverty assessment by poor, facilitation, team roles & responsibilities, documentation.,	ILM, Role play, SGD, film
DAY-25			
21	Model Village Concept/Resource Village	What is a Model Village and Why, social capital importance, activities to be taken up in the village, methods to be adopted to prepare model village.	Role Play, SGD, Film, Song

22	CRPs Action plan	15 days action plan, protocols during the village stay, composition of CRP team and individual roles and responsibilities, report preparation by the CRP team	ILM, BSM
DAY-26 & 27			
23	Participatory Training Methods	Adult learning principles, Different Participatory Training Methods like, SGD, Role play, Song, Learning Game etc.,	Role play, story, SGD, film, Game
DAY-28 & 29			
Team Presentations & Action Plan			
DAY-30			
Feedback & Valedictory			

Day Break Up: During the Class Room Session

S. No.	Time		Activity	Remarks
1	9:30 am	1:30 pm	INPUT Session by SLCTs/NIRD Resource Persons	No practice sessions from 1-5 th day 6&7 th day total presentations
2	1:30 pm	3:00 pm	LUNCH & BREAK	
3	3:00 pm	6:00 pm	Presentations by CRPs	
4	6:00 pm	7:00 pm	INPUT session: Songs/Stories/Games/Material Development (Individual Case studies/SHG Case studies Preparation) Individual interaction	CRS-II will be as per the DAY BREAK plan
5	8:00 pm	8:45 pm	DINNER	

Action plan for 7 days Field Immersion

Day	Activity
1	Total team will be divided into 3 Groups, each group will visit ONE village, in 3 villages each group further divided into 2 sub groups (total 6 sub groups) and each sub group will visit ONE individual House hold visit and ONE SHG meeting (6 individual case studies, 6 SHGs case studies will be prepared by OLM team)
2	Total team will be divided into 3 Groups, each group will visit ONE village, in 3 villages each group further divided into 2 sub groups (total 6 sub groups) and each sub group will visit ONE individual House hold visit and ONE SHG meeting (6 individual case studies, 6 SHGs case studies will be prepared by OLM team)
3	3 Groups will visit 3 villages (each one) and attend VO EC meeting & Interaction and preparation of VO case study. (Total 3 VO profiles will be prepared by OLM team in 3 different villages)
4	Interaction with SHG Book Keepers, Interaction and discussion with the Community Activists about the book keeping, SHG audit, VO audit, reports preparation etc., (OLM team will prepare SHG Book keeper job chart, Audit parameters for SHG & VOs)
5	Interaction with Local internal CRPs, Activists and visit to Local Bank Branch to observe Bank Bank linkage process and CBRM and Bank Mithra, (team will prepare CRP, eligibility, job chart, selection process, & CBRM Formation & Functions)
6	Visit to Cluster Level Federation (ONE CLF only) interaction with CLF leaders, Community Cadres and project Staff and Interaction with Existing CRPs (OLM team will Know about OMS activities & CRPs experiences in various states)
7	Presentations by teams in Small Groups (OLM team will present overall learning's and prepared Material)

Day Break Up: During the Field Immersion

S. No.	Time	Activity	Remarks
1	8:00 am	9:00 am	BREAKFAST
2	9:00 am	9:30 am	Recap (previous day)
3	9:30 am	10:30 am	Transit to field
4	10:30 am	1:30 pm	Interaction with community and community Institutions
5	1:30 pm	2:30 pm	Lunch in the field
6	2:30 pm	5:30 pm	Interaction with community and community Institutions/preparation of case studies
7	5:30 pm	6:30 pm	Transit to hotel
8	7:30 pm	8:30 pm	DINNER

Training to VO EC & OB on Community Cadre Development & Management (2 days)
















































Objective

All SHG Members, VO - EC and Leaders will know:

- The importance of Institutional sustainability for poverty reduction
- Clarity on Community Cadres need, importance, identification, training, positioning, utilization of services and service charge payment etc.,
- Difference between community cadre and project staff
- Monitoring of Community Cadres and need based cadre development

S. No.	Time	Topic	Content	Methodology
1	1hr	Objectives of NRLM	<ul style="list-style-type: none"> • Dynamics of Poverty • Voice • Space • rights • Entitlements • Poverty reduction • Livelihood Promotion • Gender equality • Women Empowerment. 	Brain Storming, ILM
2	1hr	Institutional Building	<ul style="list-style-type: none"> • Need and importance of Social mobilization • Objective of Institution building • Formation of Peoples institutions • core IB structure under NRLM • SHG-VO-CLF 	Brain Storming, ILM
3	1hr	Community Cadre Development	<ul style="list-style-type: none"> • Why Community Cadres Need & Importance • Emergence • who will be a community cadre • cadre identification • training • Positioning • Monitoring • Payment of honorarium 	Story, Case study, Brain Storming, ILM, short film
4	1hr	Types of Community Cadre	<ul style="list-style-type: none"> • Area coordinator/Cluster coordinator • Professional Resource Person • CLF Accountant • CLF Computer operator • VO activist • CLF Training coordinator, Bank Mithra etc., • SHG book keeper 	Video, case study, ILM, Brain Storming

S. No.	Time	Topic	Content	Methodology
			<ul style="list-style-type: none"> VO book keeper Various CRPs Community trainers (MCP, Book keeping, CRP trainers) Community Auditors Bheema Mithra Job mithra Krusha Sakhi Health Activist etc., 	
5	45min	SHG Book keeper	<ul style="list-style-type: none"> Need Eligibility identification training Positioning Job chart/ Roles & Responsibilities Monitoring payment of Honorarium 	ILM, short film, Brain Storming
6	45min	VO – Activist/ Community Mobilizer	<ul style="list-style-type: none"> Need Eligibility Identification Training Positioning Job chart/ Roles & Responsibilities Monitoring Payment of Honorarium 	ILM, Brain Storming, Short film
7	45min	Swasth Sakhi/ Health Activist	<ul style="list-style-type: none"> Need Eligibility identification training Positioning Job chart/ Roles & Responsibilities Monitoring payment of Honorarium 	Short film, ILM, Brain Storming
8	45min	Pashu Sakhi/ Veterinary Activist	<ul style="list-style-type: none"> Need Eligibility identification training Positioning Job chart/ Roles & Responsibilities Monitoring payment of Honorarium 	Short film, Brain Storming, ILM, Case study

S. No.	Time	Topic	Content	Methodology
9	45min	Krushi Sakhi/ Agriculture Activist	 Need  Eligibility  identification  training  Positioning  Job chart/  Roles & Responsibilities  Monitoring  payment of Honorarium	Short film, Brain Storming, ILM, Case study
10	45min	Bank Mithra	 Need  Eligibility  identification  training  Positioning  Job chart/  Roles & Responsibilities  Monitoring  payment of Honorarium	Short film, Brain Storming, ILM, Case study
11	45min	Beema Mithra	 Need  Eligibility  identification  training  Positioning  Job chart/  Roles & Responsibilities  Monitoring  payment of Honorarium	Short film, Brain Storming, ILM, Case study
12	45min	Job Mithra	 Need  Eligibility  identification  training  Positioning  Job chart/  Roles & Responsibilities  Monitoring  payment of Honorarium	Short film, Brain Storming, ILM, Case study
13	45min	Community Auditor	 Need  Eligibility  identification  training  Positioning  Job chart/  Roles & Responsibilities  Monitoring  payment of Honorarium	Brain Storming, ILM, Case study
14	45min	iCRP	 Need  Eligibility	Short film, Brain

S. No.	Time	Topic	Content	Methodology
			<ul style="list-style-type: none"> identification training Positioning Job chart/ Roles & Responsibilities Monitoring payment of Honorarium 	Storming, ILM, Case study
15	45min	Gender Activist	<ul style="list-style-type: none"> Need Eligibility identification training Positioning Job chart/ Roles & Responsibilities Monitoring payment of Honorarium 	Short film, Brain Storming, ILM, Case study
16	1hr	Service Charges/Resource Fee	<ul style="list-style-type: none"> Source of funds for community cadre honorarium Fixation of Service charges Collection & Payment Procedure at SHG-VO-CLF level Service charges for external organizations MoU 	Brain Storming, ILM

Training to CLF EC & OB on Community Cadre Development & Management (3 days)

Objective

All VO -EC and CLF Leaders will know:

- The importance of Institutional sustainability for poverty reduction
- Clarity on Community Cadres need, importance, identification, training, positioning, utilization of services and service charge payment etc.,
- Difference between community cadre and project staff
- Monitoring of Community Cadres and need based cadre development
- Role of CLF in Community Cadre development and Management

S. No.	Time	Topic	Content
1	1 hr	Objectives of NRLM	<ul style="list-style-type: none"> • Dynamics of Poverty • Voice • Space • rights • Entitlements • Poverty reduction • Livelihood Promotion • Gender equality • Women Empowerment
2	1 hr	Institutional Building	<ul style="list-style-type: none"> • Need and importance of Social mobilization • Objective of Institution building • Formation of Peoples institutions • core IB structure under NRLM • SHG-VO-CLF
3	1 hr	Community Cadre Development	<ul style="list-style-type: none"> • Why Community Cadres • Need & Importance • Emergence • who will be a community cadre • identification • training • positioning • monitoring • payment

S. No.	Time	Topic	Content
4	1 hr	Types of Community Cadre	<ul style="list-style-type: none"> Area coordinator/Cluster coordinator Professional Resource Person CLF Accountant CLF Computer operator VO activist CLF Training coordinator Bank Mithra etc., SHG book keeper VO book keeper Various CRPs Community trainers (MCP, Book keeping, CRP trainers) Community Auditors Bheema Mithra Job mithra Krushi Sakhi Health Activist
5	1 hr	Job Chart of SHG Book keeper	<ul style="list-style-type: none"> Need Eligibility identification training Positioning Job chart/ Roles & Responsibilities Monitoring payment of Honorarium
6	1 hr	VO – Activist/Community Mobilizer	<ul style="list-style-type: none"> Need Eligibility identification training Positioning Job chart/ Roles & Responsibilities Monitoring payment of Honorarium
7	1 hr	Swasth Sakhi/Health Activist	<ul style="list-style-type: none"> Need Eligibility identification training Positioning Job chart/ Roles & Responsibilities Monitoring payment of Honorarium
8	1 hr	Pashu Sakhi/ Veterinary Activist	<ul style="list-style-type: none"> Voice Space

S. No.	Time	Topic	Content
			<ul style="list-style-type: none"> rights Entitlements Poverty reduction Livelihood Promotion Gender equality Women Empowerment.
9	1 hr	Krushi Sakhi/Agriculture Activist	<ul style="list-style-type: none"> Need Eligibility identification training Positioning Job chart/ Roles & Responsibilities Monitoring payment of Honorarium
10	1 hr	CLF Accountant/ Manager	<ul style="list-style-type: none"> Need Eligibility identification training Positioning Job chart/ Roles & Responsibilities Monitoring payment of Honorarium
11	1 hr	CLF Training Coordinator	<ul style="list-style-type: none"> Need Eligibility identification training Positioning Job chart/ Roles & Responsibilities Monitoring payment of Honorarium
12	1 hr	CLF computer operator	<ul style="list-style-type: none"> Need Eligibility identification training Positioning Job chart/ Roles & Responsibilities Monitoring payment of Honorarium
13	1 hr	Bank Mithra	<ul style="list-style-type: none"> Need Eligibility Identification training







S. No.	Time	Topic	Content
			<ul style="list-style-type: none"> Positioning Job chart/ Roles & Responsibilities Monitoring payment of Honorarium
14	1 hr	Beema Mithra	<ul style="list-style-type: none"> Need Eligibility identification training Positioning Job chart/ Roles & Responsibilities Monitoring payment of Honorarium
15	1 hr	Job Mithra	<ul style="list-style-type: none"> Need Eligibility Identification Training Positioning Job chart/ Roles & Responsibilities Monitoring Payment of Honorarium
16	1 hr	Community Auditor	<ul style="list-style-type: none"> Need Eligibility Identification Training Positioning – Job chart/ Roles & Responsibilities Monitoring Payment of Honorarium
17	1 hr	iCRP	<ul style="list-style-type: none"> Need Eligibility Identification Training Positioning Job chart/ Roles & Responsibilities Monitoring Payment of Honorarium
18	1 hr	Community Trainer	<ul style="list-style-type: none"> Need Eligibility Identification training Positioning Job chart/ Roles & Responsibilities

S. No.	Time	Topic	Content
			<ul style="list-style-type: none"> Monitoring payment of Honorarium
19	1 hr	Gender Activist	<ul style="list-style-type: none"> Need Eligibility identification training Positioning Job chart/ Roles & Responsibilities Monitoring payment of Honorarium
20	1 hr	Professional Resource Person	<ul style="list-style-type: none"> Need Eligibility identification training Positioning Job chart/ Roles & Responsibilities Monitoring payment of Honorarium
21	1 hr	Service Charges/Resource Fee	<ul style="list-style-type: none"> Source of funds for community cadre Fixation of Service charges collection & Payment procedure at SHG-VO-CLF level Service charges for external organizations – fixation MoU
22	1 hr	Management of Community Cadre	<ul style="list-style-type: none"> Preparation of guidelines (Hiring policy) – Orientation to CBOs CBO level Planning (CBO wise Needs assessment- Work load – required social capital – days Resource fee - Discussion – Resolution – Hiring –utilization- Monitoring – Payment) Dos &Don'ts

Training to Community Cadres on Participatory Training Methodologies (5 days)

Objective:

- To develop an understanding on the concept and principles of Participatory Training.
- To understand the relevance of small groups in the context of Participatory Training.
- To understand the importance of self and Personality development of a trainer/facilitator.
- To understand – different roles of a trainer and developing skills to become Effective Trainer/facilitator

S. No.	Time	Topic	Content	Methodology
63	1:30 hrs	Adult Learning Principles	 Discussion on Adult Learning Principles  Learning Environment  Participatory principles	ILM, Brain storming
64	1:00 hr	Need & Importance of Training	 What is Training  Why Training (importance of training in development/social change)  Trainers Role  Training Design	ILM, Brain storming
65	1:30 hrs	Participatory Training Methods (PTM)	 Introduction of Participatory training methods  Difference between conventional and Participatory Methods  Advantages &disadvantages	ILM, Brain storming
66	1:00 hr	Interactive lecture method (ILM)	 Interactive lecture method  Advantages & disadvantages	ILM
67	1:30 hrs	Case study	 When to use the method  With whom  How to use  Analysis of Case study  Collection of Case studies  Advantages and limitations	Case study
68	2:00 hrs	Small group Discussion(SGD)	 what is SGD  Purpose  How to use	SGD

S. No.	Time	Topic	Content	Methodology
			<ul style="list-style-type: none"> When to use Advantages & Disadvantages 	
69	2:00 hrs	Role Play	<ul style="list-style-type: none"> what is Role Play Purpose How to use When to use Advantages & Disadvantages 	Role Play, ILM
70	2:00 hrs	Learning Games	<ul style="list-style-type: none"> what is Learning Game Purpose How to use When to use Advantages & Disadvantages 	Game, ILM
71	1:30 hrs	Demonstration	<ul style="list-style-type: none"> what is Demonstration Purpose How to use When to use Advantages & Disadvantages 	ILM, Demonstration
72	1:30 hrs	Songs & Stories	<ul style="list-style-type: none"> Role of songs & stories in community training Selection of songs & stories Situational songs& stories Use song as a method Limitations 	ILM, Songs/Stories
73	2:00 hrs	Facilitation & Communication	<ul style="list-style-type: none"> Role of Facilitator How to Facilitate When to Facilitate Different situations Facilitation to community What is communication Importance of Communication Ways of communication 	ILM, Brain Storming
74	2:00 hrs	Field Visit/Exposure	<ul style="list-style-type: none"> Need and Importance Selection of field Objective of field visit Preparation of field 	ILM, Brain storming, SGD

S. No.	Time	Topic	Content	Methodology
			 Check list for field visit  Collection of field observations  Consolidation  Summarizing	
75	1:30 hrs	Self Development	 Johari window  Feedback Principles	ILM
76	2:00 hrs	Training Plan	 Why planning  How to plan community training  Key elements in training design  How to conduct training  Feedback  Training evaluation	ILM, Brain storming
77	1:30 hrs	Documentation	 Need & Importance  When to do  How to do  Methods  Who will do  Usage of documentation	ILM, Brain Storming
78	1: ½ day	Presentations	 Individual Presentations  Feedback by trainers and trainees  Training design and presentations	Different Participatory Training Methods

Training to Community Cadres

Model Training Template (Days: Based on the theme)

S. No.	Time	Topic	Content	Methodology
1	1hr	Objectives of NRLM	<ul style="list-style-type: none"> ✚ Voice ✚ Space ✚ rights ✚ Entitlements ✚ Poverty reduction ✚ Livelihood Promotion ✚ Gender equality ✚ Women Empowerment. 	ILM
2	2hrs	Institutional Building	<ul style="list-style-type: none"> ✚ Need and importance of Social mobilization ✚ Objective of Institution building ✚ Formation of Peoples institutions ✚ core IB structure under NRLM ✚ SHG-VO-CLF 	ILM
3	1hr	Need & Importance	<ul style="list-style-type: none"> ✚ Why the services are required for community? 	ILM
4	1hr	Roles & Responsibilities	<ul style="list-style-type: none"> ✚ Clarity should be given on her/his roles and responsibilities based on the thematic 	ILM, Brain Storming
5	Based on the theme	Training on specialization	<ul style="list-style-type: none"> ✚ clear inputs should be given on the selected thematic 	Based on the theme
6	2hrs	Communication & Facilitation	<ul style="list-style-type: none"> ✚ How to communicate with CBOs (Members & Leaders) ✚ Project Staff ✚ Facilitation (what, why, whom, where, when & how..?) 	Short films, Role play, ILM, SGD
7	1hr	Do's & Don'ts	<ul style="list-style-type: none"> ✚ DO's & Don'ts in her/his responsibility 	ILM, SGD
8	Based on the specialization	Reporting	<ul style="list-style-type: none"> ✚ Formats theme based ✚ How to fill up ✚ submission etc., 	ILM
9	45 Mins	Honorarium	<ul style="list-style-type: none"> ✚ Review of work done ✚ Release of Honorarium 	ILM

Community Cadre Training























Training to SHG Book Keepers (5+3+3 Days)

S. No.	Time	Topic	Content	Methodology
1	1:30 hrs	Objectives of NRLM	<ul style="list-style-type: none"> + Voice + Space + rights + Entitlements + Poverty reduction + Livelihood Promotion + Gender equality + Women Empowerment 	ILM, Brain storming
2	1:30 hrs	Institutional Building	<ul style="list-style-type: none"> + Need and importance of Social mobilization + Objective of Institution building + Formation of Peoples institutions + Core IB structure under NRLM + SHG-VO-CLF 	ILM, Brain Storming
3	1:30 hrs	SHG concept	<ul style="list-style-type: none"> + SHG Management and financial norms, + Panchasutra + SHG meeting process + SHG meeting Agenda 	ILM, Role play
4	1:30 hrs	Bookkeeping in SHG	<ul style="list-style-type: none"> + Need and importance + Types of books 	ILM, Brain Storming
5	1:30 hrs	SHG Bookkeeper concept	<ul style="list-style-type: none"> + Selection criteria + Role and responsibilities + Do's and Don'ts 	ILM, Brain Storming
6	½ day	Meeting Minutes Book	<ul style="list-style-type: none"> + Need and importance 	ILM & Case study

S. No.	Time	Topic	Content	Methodology
			 Writing process  Do's & Don'ts	
7	½ day	Savings cum Attendance Register	 Need and importance  Writing process  Do's & Don'ts	ILM & Case study
8	½ day	Cash Book	 Need and importance  Writing process  Do's & Don'ts	ILM & Case study
9	½ day	Loan Ledger & Individual Savings cum Pass Book	 Need and importance  Writing process  Do's & Don'ts	ILM & Case study
10	½ day	General Ledger	 Need and importance  Writing process  Do's & Don'ts	ILM & Case study
11	½ day	Maasanivedika	 Need and importance  Writing process  Do's & Don'ts	LM & Case study
12	½ day	Evaluation and feed back	 Need and importance  Writing process  Do's & Don'ts	ILM
12	3 Days	Refresher Training-I		
13	3 Days	Refresher Training –II		

Community Cadre Training

Community Activists/ Mobilizer Training (20 Days)

S. No.	Time	Topic	Content	Methodology
1	2 Days	SHG concept & Management	<ul style="list-style-type: none">  Social Mobilization philosophy – Approach  SHG concept formation  SHG Management  Norms  Meeting Process 	Participatory Methods
2	4 Days	SHG Books & Book keeper Concept	<ul style="list-style-type: none">  SHG Bookkeeping  Need and importance of SHG Bookkeeping  Bookkeepers selection criteria  Bookkeepers role and responsibilities  Do's and Don'ts of Bookkeepers  Various Book of accounts in SHG  How to write various Book of accounts 	Participatory Methods
3	3 Days	VO Concept & Management	<ul style="list-style-type: none">  Why VO  VO objectives  VO Constitution  VO Role and responsibilities  VO activities  VO meeting process  VO sub committees 	Participatory Methods
4	4 Days	VO Books of Accounts	<ul style="list-style-type: none">  Need and importance of VO Bookkeeping  Various Books of Accounts in VO  How to write VO Book of Accounts 	Participatory Methods

S. No.	Time	Topic	Content	Methodology
5	5 Days	Micro Credit Plan	<ul style="list-style-type: none"> Why Micro Credit Plan What is Micro Credit Plan Preparation of Micro Credit Plan through 7 step process 	Participatory Methods
6	2 Days	Community Activist/Mobilizer	<ul style="list-style-type: none"> Who is Community Activist Role and responsibilities of CA Do's and Don'ts of CA Honorarium for CA Review of CA performance Various Government programmes and services Social Issues 	Participatory Methods

Community Cadre Training

Training to CLF Accountant on CLF Concepts & Books of Accounts (11 Days)

S. No.	Duration	Topic	Content
1	½ Day	Objectives of NRLM	<ul style="list-style-type: none"> + Voice + Space + rights + Entitlements + Poverty reduction + Livelihood Promotion + Gender equality + Women Empowerment + Institution building SHG-VO-CLF
2	2 Days	CLF Concept & Management	<ul style="list-style-type: none"> + Need and importance + Formation + Services + Management
3	1 Day	CIF Management	<ul style="list-style-type: none"> + CIF Management Guide lines
4	1 Day	CLF Accountant	<ul style="list-style-type: none"> + Need and Importance + Eligibility + Selection + Role & Responsibilities + Monitoring + Honorarium
5	5 Days	Micro Credit Plan	<ul style="list-style-type: none"> + Importance + 7 Step MCP Process + Eligibility of SHG & VO + Appraisal process + Sanction + Documentation
6	1 Day	CLF Books of Accounts	<ul style="list-style-type: none"> + Need and importance + Types of books + Writing process

**Training to Community Trainers (IB) on
SHG, VO and CLF Concept and Management (14 Days)
Module – I: SHG Concept & Management (3 Days)**

S. No.	Time	Topic	Content	Methodology
1	1 hr	Recap	<ul style="list-style-type: none"> Awareness on SHG concept Feedback about previous inputs Meeting process Gap analysis 	ILM, Brain storming
2	3 hrs	Poverty Analysis	<ul style="list-style-type: none"> What is Poverty? Who is poor? Reasons for poverty Effects of Poverty Types of vulnerabilities Poverty Vicious circle Poverty impact on Women Ways to come out of Poverty to formation of SHG 	SGD, Case study, Brain storming, Role play, Short Films
3	2 hrs	SHG norms	<ul style="list-style-type: none"> Importance Formulation of norms –who, when and where Types of norms-financial, social and management Practicing of norms 	Flip-charts, Short-films, Case study, Game
4	2 hrs	SHG - Panchasutra	<ul style="list-style-type: none"> What are the Panchasutra Need and importance Regular meeting Regular savings Regular internal lending Regular repayment Regular Book keeping 	ILM, Short films, Case study
5	1 hr	SHG - Savings	<ul style="list-style-type: none"> Importance of Savings Compulsory Savings 	ILM, Flip-charts, Brain Storming
6	1 hr	SHG - loans	<ul style="list-style-type: none"> Importance of loans Loans <ul style="list-style-type: none"> ➤ Consumption ➤ Emergency ➤ Income Generation Activities (IGAs) ➤ Social needs <ul style="list-style-type: none"> ○ marriage ○ health ○ Education. etc., Interest Repayments 	ILM, Flip-charts, Brain Storming
7	3 hrs	SHG Meeting Process	<ul style="list-style-type: none"> Importance Meeting Frequency - Weekly/Fortnightly/Monthly, 	Flip-charts, Short-films, Case study,

S. No.	Time	Topic	Content	Methodology
			<ul style="list-style-type: none"> • Sitting in a circle • Setting the agenda- <ul style="list-style-type: none"> ○ Prayer ○ Introduction ○ Attendance ○ Review of Previous Meeting minutes ○ Collection of Savings ○ Collection of Loan installments, interest and other payments ○ Receipts & Payments ○ Sanctioning of new loans ○ Discussion on social issues ○ Other issues (if any) ○ Recording the minutes & reading ○ Signatures of members 	Role plays
8	2 hrs	Leadership	<ul style="list-style-type: none"> • Need of Leadership • Selection of the leaders • Leadership positions • Roles & responsibilities of President/secretary/Treasurer etc., • Qualities of a good leader • Rotation of Leadership 	ILM, Short Film, Flip chart, Case study, Brain storming, Game
9	1 hr	SHG Books	<ul style="list-style-type: none"> • Importance of writing books • Types of books (minutes, savings, attendance, member pass book, loan ledger etc.,) 	ILM
10	1 hr	SHG Book keeper	<ul style="list-style-type: none"> • Need • Identification • Do's and Don'ts • Honorarium 	ILM, Brain storming
11	2 hrs	Vulnerability	<ul style="list-style-type: none"> • What is vulnerability • Various types (social, financial & others) • Challenges facing by vulnerable • Coping mechanism • Role of SHG 	ILM, Brain storming
12	1.30 hrs	SHG-Social Action	<ul style="list-style-type: none"> • Need of Social Action • Identification of social issues • Discussion in the meeting • Participation in social activities 	ILM, Brain storming
13	1 hr	Conflict Resolution	<ul style="list-style-type: none"> • Cause of conflict • How to resolve • Role of SHG leaders/members and facilitators 	ILM, Flip chart, Case study, Brain storming

Module-II: SHG Credit Linkages (2 days)

S. No.	Time	Topic	Content	Methodology
14	1.30 hrs	SHG- Revolving Fund	<ul style="list-style-type: none"> • What is RF • Eligibility • Process • Documentation • Utilization 	ILM, Case study
15	½ day	Micro Credit Plan (MCP)	<ul style="list-style-type: none"> • Importance • Analysis of member loans • Types of loans (IGA, social etc.,) • Eligibility of SHG • Steps of MCP • Process of MCP preparation • MCP Appraisal by SHG 	ILM, Short Film, Case study (Sample MCP)
16	1.30 hrs	Community Investment Fund (CIF)	<ul style="list-style-type: none"> • Need & Importance • Eligibility criteria • Who will sanction, How much • Process of availing • Utilization • Interest • Repayment 	ILM, Short Film, Flip chart, Case study
17	1 hr	SHG Audit & Grading	<ul style="list-style-type: none"> • Need for Audit • Who will do • Frequency • Audit fee • Role of Members, Leaders and Book keeper during audit • Need of grading • Grading methodology 	ILM, Flip chart, Case study
18	2 hrs	SHG-Bank/ Linkage	<ul style="list-style-type: none"> • Need & importance • Eligibility • Approach • Process • Documentation requirements • Repayment 	Lecture, Short-films, flip-chart
19	1 hr	Recap	Recap on earlier inputs like SHG functions, leaders and members, book keeper roles etc.,	Brain storming, ILM

Module -III: VO Concept & Management (2 days)

































S. No.	Time	Topic	Content	Methodology
20	1.30 hrs	Concept of Village Organization & Norms	<ul style="list-style-type: none"> • Need and Importance • Role of SHGs in VO formation • When to form (no. of SHGs, demography) • Types of Norms • Bank account opening process 	ILM, Flip chart, Case study, Brain storming, Short film
21	2 hrs	VO Meeting process	<ul style="list-style-type: none"> • Importance • Frequency • Sitting pattern “U” shape • Meeting Agenda <ul style="list-style-type: none"> ➤ Prayer ➤ Introduction ➤ Attendance ➤ Review of Previous Meeting minutes ➤ Review of SHGs performance through MPR ➤ Review of functional committees ➤ Collection of Savings ➤ Collection of Loan installments, interest and other payments ➤ Receipts & Payments ➤ Sanctioning of new loans ➤ Discussion on social issues ➤ Review of CA/CM ,VBK etc., ➤ Other issues (if any) ➤ Recording and reading minutes ➤ Signatures of members 	ILM, Flip chart, Case study, Brain storming, Short film
22	1.30 hrs	Functions of VO- General Body	<ul style="list-style-type: none"> • Importance • Membership • Delegated powers • Responsibilities • Tenure • Frequency of meeting • Meeting process • Meeting agenda 	ILM, Flip chart, Case study, Brain storming, Short film














S. No.	Time	Topic	Content	Methodology
23	1.30 hrs	Functions of VO- Executive Committee	<ul style="list-style-type: none"> • Importance • Membership • Delegated powers • Responsibilities • Tenure • Frequency of meeting • Meeting process • Meeting agenda 	ILM, Flip chart, Case study, Brain storming
	1 hr	Functions of VO- Office Bearers	<ul style="list-style-type: none"> • Office bearers selection/ election process • Tenure • Delegated powers • Frequency of meeting • Meeting process 	ILM, Flip chart, Case study, Brain storming
24	1.30 hrs	President Secretary Treasurer Vice president Joint Secretary	<ul style="list-style-type: none"> ➤ Eligibility and Qualities ➤ Roles and responsibilities 	ILM, Flip chart, Case study, Brain storming
25	1 hr	VO sub committees	<ul style="list-style-type: none"> ➤ Need and importance ➤ Selection process ➤ No. of Members in each committee ➤ Important committees <ul style="list-style-type: none"> • Monitoring • Bank linkage/CBRM • Social action ➤ Need based committees <ul style="list-style-type: none"> • Livelihoods • Education • Health/water & sanitation etc., ➤ Roles and Responsibilities ➤ Review of sub committees ➤ Tenure of the committee members 	ILM, Flip chart, Case study, Brain storming

S. No.	Time	Topic	Content	Methodology
26	2 hrs	VO Services	<ul style="list-style-type: none"> • Training and capacity building of SHGs <ul style="list-style-type: none"> ➤ SHG Member and leaders training ➤ SHG book keepers training ➤ Active women training • Financial services <ul style="list-style-type: none"> ➤ Savings ➤ Share capital ➤ Loans • Social services <ul style="list-style-type: none"> ➤ Family counseling ➤ Prohibition of alcohol ➤ Child labour/ marriage, ➤ Insurance etc.) • Technical services <ul style="list-style-type: none"> ➤ SHG audit and grading ➤ Development of social capital 	ILM, Flip chart, Case study, Brain storming, Short film
27	30 min	VO Books	<ul style="list-style-type: none"> • Types of books • Do's & don'ts in each book • Preparation of Monthly progress Report 	ILM, Brain storming
28	30 min	VO Book keeper	<ul style="list-style-type: none"> • Importance • Roles & responsibilities • Identification/selection • Honorarium and its process 	ILM, Brain storming
29	30 min	Community Activist/Community Mobilizer	<ul style="list-style-type: none"> • Importance • Roles & responsibilities • Identification/selection • Honorarium 	ILM, Brain storming

Module-IV: VO - Financial Management (3 days)

Objective: Community Trainer will understand the various financial aspects of Village Organization

S. No	Time	Topic	Content	Methodology	Materials
30	1:00 hr	VO Need & Importance	 Need –Services  Important Financial Services	ILM, Brain storming	Charts and Markers
31	1:30 hrs	Model VO	 Profile of Model VO	Case study	Profile of VO and Case studies
32	1:00 hr	Financial Norms	 Importance  Fixation of Norms for various financial aspects & Fines	ILM, Brain storming	Charts and Markers
33	2:00 hrs	Source of Funds	 Internal Funds:  Savings  Entry Fee  Membership  Share Capital  Deposits  Interest  Fines/Donations  Resource Fee  Service Charges etc.,  External Funds:  Community Investment Fund(CIF)  Vulnerability Reduction Fund (VRF)  Livelihood Fund  Bank Linkage (Bulk Finance)	ILM, Brain storming	Charts and Markers
34	1:30 hrs	Financial Norms	 Importance of financial norms  Entry Fee  Membership  Share Capital  Savings  Deposits  Interest  Fines/Donations  Resource Fee  Service Charges etc  Community Investment Fund(CIF)  Vulnerability Reduction	ILM, Brain storming	Charts and Markers

S. No	Time	Topic	Content	Methodology	Materials
			Fund (VRF)  Livelihood Fund  Bank Linkage (Bulk Finance)  Implementation of Norms		
35	1:00 hr	Savings	 Importance of Savings  Decision on Savings Amount  Frequency  Types of Savings - Compulsory Voluntary Special Savings	ILM, Brain storming, Case study	Charts and Markers Case studies
36	1:30 hrs	Loans	 Importance of Loans  Types of Loans  Procedures  Quantity/Size  Prioritization  Installments  Gestation period  Fund Mobilization  Documentation  Repayment	ILM, Brain storming, Case study	Charts and Markers Case studies
37	1:00 hr	Interest	 Rate of interest  Decision on Internal & External funds	ILM, Brain storming	Charts and Markers
38	1:30 hrs	Fines – R. Fees, Service Charges	 Fixation of Fines  Resource fees  Service charges  Implementation	ILM, Brain storming	Charts and Markers
39	45 Mins	Revolving Fund	 Need & Importance  Revolving fund  Guidelines  Eligibility  Availing procedure  Utilization  Role of VO	ILM, Brain storming	Charts and Markers
40	2:00 hrs	Bank Linkage	 Role of CLF in SHG  Bank Linkage  Rapport building  Monitoring (Subcommittee)  Bank Linkage & Repayment  Bulk Loan – Advantages	ILM, Brain storming, Short film	Charts and Markers DVD of film

S. No	Time	Topic	Content	Methodology	Materials
			Disadvantages Management Orientation on Bank services		
41	1:00 hr	Interest Subvention	Guidelines Eligibility Procedure Availing process	ILM, Brain storming	Charts and Markers Guidelines
42	1:00 hr	CBRM	Importance Structure Formation functions Bank Mithra identification Training Positioning Registers to be maintained Payment of Honorarium CBRM Meeting Agenda. Role of Bank Manager	ILM, Brain storming, Short film	Charts and Markers DVD on film
43	1:30 hrs	Community Investment Fund	CIF Purpose Guidelines Advantages Eligibility for CLF Eligibility for VO Sanction process CIF Management Plan Installments Interest MoU between CLF-VO & VO-SHG Monitoring (subcommittee & DCB register) Grounding Documentation Repayment	ILM, Brain storming	Charts and Markers (white board and chart) CIF guidelines MoU copy
44	1:00 hr	Other Financial Institutions	Types of financial institutions Cooperatives Private banks Government Departments etc., Advantages & disadvantages	ILM, Brain storming	Charts and Markers

S. No	Time	Topic	Content	Methodology	Materials
45	1:30 hrs	Insurance	<ul style="list-style-type: none"> Need and importance Various insurance products/policies Individual & Group Asset & Live stock Enrollment process Claim settlement Role of SHG, VO and CLF 	ILM, Brain storming, Short film	Charts and Markers DVD on film Enrollment forms Claim forms
46	1:30 hrs	Audit & Grading	<ul style="list-style-type: none"> Importance of Audit Types of Audit Community Audit SHG audit by VO VO audit by CLF Statutory Audit by CA VO & CLF Social Audit Service charge Frequency of audit Grading importance Grading parameters SHGs Grading by VO VO Grading by CLF 	ILM, Brain storming	Charts and Markers

Module-V: Sub-committees concept and management (2 days)

S. No.	Time	Topic	Content	Methodology
47	1 hr	Concept of Village Organization	<ul style="list-style-type: none"> • Need and Importance • Role of SHGs in VO formation • Types of Norms 	ILM, Flip chart, Case study, Brain storming, Short film
48	1 hr	VO sub committees	<ul style="list-style-type: none"> ➤ Need and importance ➤ Selection process • No. of Members in each committee ➤ Roles and Responsibilities ➤ Review of sub committees • Tenure of the committee members 	ILM, Brain Storming, Short film by NIRD
49	1 hr	Types of committees	<ul style="list-style-type: none"> ➤ Mandatory committees <ul style="list-style-type: none"> • Monitoring • Bank linkage/CBRM • Social action Need based committees <ul style="list-style-type: none"> • Livelihoods • Education ➤ Health/water & sanitation etc., 	ILM, Brain Storming, Short film, Short films on VO-NIRD
50	2 hrs	Functions of Committees	<ul style="list-style-type: none"> ➤ Need and importance ➤ Formation ➤ Action Plan ➤ Functioning ➤ Reporting ➤ Review ➤ Documentation ➤ Honorarium 	ILM, Flip chart, Case study, Brain storming
51	1 hr	Reporting	<ul style="list-style-type: none"> ➤ Reporting formats for different committees ➤ Submission of reports to VO 	
52	1 day		Practical Learning through field visit.	

Module-VI: Training on CLF concept and Management (2 Days)

S. No.	Time	Topic	Content	Methodology
53	1 hr	CLF Concept	<ul style="list-style-type: none"> • Need and Importance of the CLF • What is CLF • Objectives • Structure (State specific) • GB, EC and OB 	Brain storming, ILM Case study
54	1 hr	CLF Formation	<ul style="list-style-type: none"> • Formation procedure (When, How) • Eligibility for membership • Requirements to form • Staffing (community staff) • Registration process/legal entity etc., 	Brain storming ILM, Case study
55	1 hr	General Body (GB)	<ul style="list-style-type: none"> • Importance • Membership • Roles & Responsibilities • Tenure • Frequency of meeting • Meeting process • Meeting agenda • Recording Minutes 	ILM, Flip chart, Case study Brain storming, Short film
56	1 hr	Executive Committee (EC)	<ul style="list-style-type: none"> • Importance • Membership • Roles & Responsibilities • Tenure • Frequency of meeting • Meeting process • Meeting agenda • Recording Minutes 	ILM, Flip chart, Case study Brain storming
57	1 hr	Office Bearers (OB)	<ul style="list-style-type: none"> • Selection/election process • Tenure • Roles & Responsibilities <ul style="list-style-type: none"> ➤ President ➤ Secretary ➤ Treasurer ➤ Vice – President ➤ Joint Secretary • Frequency of meeting • Meeting process • Recording Minutes 	ILM, Flip chart, Case study, Brain storming
58	1 hr	Services of CLF	<p>Different types of Services</p> <ul style="list-style-type: none"> • Financial Services <ul style="list-style-type: none"> ➤ Savings, Deposits, loans, Insurance etc., 	Brain Storming, ILM, SGD

S. No.	Time	Topic	Content	Methodology
			<ul style="list-style-type: none"> ➤ Community Investment fund ➤ Vulnerability reduction fund • Social Services <ul style="list-style-type: none"> ➤ Family counseling ➤ Education ➤ Child labor ➤ Health camps ➤ Food security ➤ Child marriages • Technical <ul style="list-style-type: none"> ➤ Trainings ➤ Audit & Grading ➤ Para professionals ➤ Livelihoods (Agri& allied activities, Poultry, dairy & NTFP) • HR services in the form of CC, Accountant. Computer Operator, Bank mithra, thematic CRPs • Others <ul style="list-style-type: none"> ➤ Community Based Recovery Mechanism (CBRM), etc. 	
59	1 hr	CLF EC Meeting & Meeting Process	<ul style="list-style-type: none"> • Importance of Meeting, • Sitting in "U" shape • Setting the agenda- <ul style="list-style-type: none"> ➤ Prayer ➤ Introduction ➤ Attendance ➤ Review of Previous Meeting minutes ➤ Review of VO's performance through MPR ➤ Collection of Savings ➤ Collection of Loan installments, interest and other payments ➤ Receipts & Payments ➤ Appraisal and Sanction of new loans through MCP to VO process ➤ Discussion on social issues ➤ Other issues (if any) ➤ Recording the minutes and reading ➤ Signature of members 	ILM, Brain Storming, Case Study, SGD
60	1 hr	Source of Funds	<ul style="list-style-type: none"> • Importance of funds • Types of funds 	ILM, Brain Storming,

S. No.	Time	Topic	Content	Methodology
			<ul style="list-style-type: none"> • Internal funds: <ul style="list-style-type: none"> ➤ Savings ➤ Share capital ➤ Membership fee ➤ Entry fee ➤ Fines ➤ Interest etc., • External funds: <ul style="list-style-type: none"> ➤ Community Investment/support Fund (CIF/CSF) ➤ Vulnerability Reduction Fund • Grants/donations/Resource fee etc., 	Case Study, SGD
61	1 hr	Registration & Legal Compliances	<ul style="list-style-type: none"> • Need & importance of registration • Suitable Act • Key elements in the Act • Activities to be taken up for federation registration • Annual Audit (Internal & External) and submission of returns • Roles of Community & its Staff 	ILM, Brain Storming, Case Study, SGD
62	½ day	Practical learning through CLF visit		

Training to Community Trainers (IB) on Village Organization Registration Process (3 Days)

Objectives: Community Trainers will understand the need and importance of Registration and process

S. No.	Time	Topic	Sub topics	Methodology	Material
1	30 Mins	Discussion on Federation Concept	<ul style="list-style-type: none"> Federation Structure (SHG-VO-CLF) Formation process Difference between federation & Institution Qualities of an Institution 	ILM	Charts and Markers
2	1hr	Need for Registration	<ul style="list-style-type: none"> Activities/Services of Federations (Financial Social Technical etc.,) Scope-Scale Sustainability of organization Advantages and Disadvantages 	ILM	Charts and Markers
3	1.30 min	Registration & Process	<ul style="list-style-type: none"> How, When, Where, Who will facilitate/ initiate Process of Registration 	ILM	Charts and Markers
4	1 hr	Government Acts	<ul style="list-style-type: none"> What is an Act Available (suitable) Acts in the State 	ILM	Charts and Markers Copies of acts
5	1 hr	Cooperative Act or State specific Actm (Which is decided by SRLM)	<ul style="list-style-type: none"> Cooperative Act importance Key Features Mandatory items How our federation fits in to the Act Advantages Disadvantages 	ILM	Charts and Markers Copies of acts
7	1 hr	Bylaws	<ul style="list-style-type: none"> What is bylaw Need & Importance Who will prepare Preparation process Sharing to Board/ OB -EC- GB etc., 	ILM	Charts and Markers Copies of bylaws

S. No.	Time	Topic	Sub topics	Methodology	Material
			<ul style="list-style-type: none"> Amendments & Approvals Roles & Responsibilities of GB-EC-OB as per the Act 		
8	1.30 hrs	Pre Registration	<ul style="list-style-type: none"> Constitution of bylaw preparation Committee Member Education on Act Approval 	ILM,SGD	Charts and Markers
9	1.30 hrs	Registration Process	<ul style="list-style-type: none"> How to Register Registration requirements Documentation Submission etc., 	ILM,SGD	Charts and Markers
10	1 hr	Implementation of Act	<ul style="list-style-type: none"> Changes in the structure (if necessary) Books of Records Changes in the Services Non negotiable 	ILM	Charts and Markers
11	2 hrs	Legal Compliances	<ul style="list-style-type: none"> Annual General Body Appointment of Auditor & Statutory Audit Filing Returns etc., 	ILM,SGD	Charts and Markers

Training to Community Trainers (IB) on Village Organization BYLAWS (2 days)

S. No.	Time	Topic	Sub topics	Methodology	Material
1	1:30 hrs	Definitions	<ul style="list-style-type: none"> • Act • Bye Laws • Board • Office Bearers • Chief Executive • General body • Member • Registrar. • Rules of business and administration • Self Help Group. 	Lecture & Case study	Charts and Markers Case studies
2	2 hrs	Membership	<ul style="list-style-type: none"> • Objective • Activities and Services • Eligibility for Membership • Procedure for obtaining Membership • Minimum Performance of Members • Exercise of Voting Rights and other Membership Rights • Rights of Members • Disqualification/Ineligibility Criteria for Membership • Cessation of Membership • Liability of Members: • Services to Non Members 	ILM & Case study	Charts and Markers Case studies
3	1 hr	General Body	<ul style="list-style-type: none"> • Powers and Functions • Meetings of General Body • Annual Meeting • Special General Body Meetings • Notice and Quorum for Meetings • Voting Rights and Usage • Representative General Body 	ILM & Case study	Charts and Markers Case studies
4	1 hr	Board of Directors	<ul style="list-style-type: none"> • Constitution of Board • Eligibility for being director of Board • Duties and Functions of BoD • BoD Meetings 	ILM & case study	Charts and Markers Case studies

S. No.	Time	Topic	Sub topics	Methodology	Material
			<ul style="list-style-type: none"> • Special Meeting of BoD • Notice for BoD Meetings • Quorum • Voting at BoD Meetings • Delegation of Powers by BoD 		
5	1 hr	Roles & Responsibilities of Key functionaries	<ul style="list-style-type: none"> • President • Secretary • Treasurer • Chief Executive 	ILM & Case study	Charts and Markers Case studies
6	1 hr	Financial Management	<ul style="list-style-type: none"> • Share Capital • Financial Resources • Maximum Borrowing Limit • Financial Prudence • Loan Policy 	ILM & Case study	Charts and Markers Case studies
7	1 hr	Accounting & Audit	<ul style="list-style-type: none"> • Accounting Year • Auditor • Allocation of Net Surplus • Costing of Reserves 	ILM & Case study	Charts and Markers Case studies
8	1 hr	Disputes	<ul style="list-style-type: none"> • Settlement of Disputes 	ILM	Charts and Markers
9	1 hr	Dissolution	<ul style="list-style-type: none"> • Procedures 	Lecture	Charts and Markers

Training to Community Trainer (Book keeping) on SHG Concept & Book keeping (12 days)

S. No.	Time	Topic	Content	Methodology
1	30 mins	Introduction	<ul style="list-style-type: none"> • Introduction • Setting the norms 	ILM
2	1 hr	Community Trainer	<ul style="list-style-type: none"> • Need & Importance • Roles & Responsibilities • Do's & Don'ts 	ILM
3	2 hrs	SHG Concept & Management	<ul style="list-style-type: none"> • Concept and formation • SHG – Panchasutra • Norms • SHG –Savings • SHG – loans 	Flip-charts, Case study, Game
4	2 hrs	SHG Meeting Process	<ul style="list-style-type: none"> • Importance of Weekly Meeting, • Sitting in circle • Setting the agenda- <ul style="list-style-type: none"> ➤ Prayer ➤ Introduction ➤ Attendance ➤ Review of Previous Meeting minutes ➤ Collection of Savings ➤ Collection of Loan installments, interest and other payments ➤ Receipts & Payments ➤ Sanctioning of new loans ➤ Discussion on social issues ➤ Other issues (if any) ➤ Recording the minutes & reading ➤ Signatures of members 	Flip-charts, Short-films, Case study, Game
5	2 hrs	Credit Linkages	<ul style="list-style-type: none"> • Revolving Fund • Micro credit plan • Bank Linkage • Community Investment Fund 	ILM
6	2 hrs	SHG Books	<ul style="list-style-type: none"> • Need and Importance • Types of books (Initial books) <ul style="list-style-type: none"> ➤ Savings ➤ Attendance ➤ Loan ledger ➤ Member pass book • Second phase books <ul style="list-style-type: none"> ➤ Cash book ➤ General ledger 	Flip-charts, Short-films, Case study, game

S. No.	Time	Topic	Content	Methodology
			➤ Monthly progress report	
7	1 day	Meeting minutes Book	<ul style="list-style-type: none"> Writing process Do's and Don'ts 	ILM, Exercise, Brain Storming
8	½ day	Savings cum Attendance Register	<ul style="list-style-type: none"> Writing process Do's and Don'ts 	ILM, Exercise, Brain Storming
9	½ day	Loan Ledger	<ul style="list-style-type: none"> Writing process Do's and Don'ts 	ILM, Exercise, Brain Storming
10	½ day	Individual Savings cum Pass Book	<ul style="list-style-type: none"> Writing process Do's and Don'ts 	ILM, Exercise, Brain Storming

Secondary Books (4 days)

S. No.	Time	Topic	Content	Methodology
11	2 hrs	Recap	<ul style="list-style-type: none"> Recap of earlier training inputs and gap filling 	
12	1 day	Cash Book	<ul style="list-style-type: none"> Writing process Do's and Don'ts 	ILM, Exercise, Brain Storming
13	1 day	General Ledger	<ul style="list-style-type: none"> Writing process Do's and Don'ts 	ILM, Exercise, Brain Storming
14	½ day	Monthly progress report	<ul style="list-style-type: none"> Writing process Do's and Don'ts 	ILM, Exercise, Brain Storming
15	½ day	SHG Audit & Grading	<ul style="list-style-type: none"> Need of Audit Aspects of audit (funds, attendance, book keeping, social status etc.,) Who will do Frequency of audit Audit fee Role of Members, Leaders and Book keeper during audit Need of grading Grading parameters Who will grade 	ILM, Flip chart, Case study
16	½ day	SHG Audit & Grading	<ul style="list-style-type: none"> Need of Audit Aspects of audit (funds, attendance, book keeping, social status etc.,) Who will do Frequency of audit Audit fee Role of Members, Leaders and Book keeper during 	ILM, Flip chart, Case study

S. No.	Time	Topic	Content	Methodology
			audit <ul style="list-style-type: none"> • Need of grading • Grading parameters • Who will grade 	

Refresher Training- I (I set Books) (2 days)

S. No	Time	Topic	Content	Methodology
17	½ day	Recap	<ul style="list-style-type: none"> • Recap • Identification issues in book keeping 	ILM, brain storming
18	½ day	<ul style="list-style-type: none"> • Minutes book • Savings / Attendance 	<ul style="list-style-type: none"> • Problems & solutions 	Case study, exercise, ILM
19	1 day	<ul style="list-style-type: none"> • Loan ledger • Member pass book 	<ul style="list-style-type: none"> • Problems & solutions 	Case study, exercise, ILM

(Above books may be State specific)

Note: After conducting of 1st set of books training with a 1month gap this has to be conducted

Refresher Training- II (II set Books) (2 days)

S. No.	Time	Topic	Content	Methodology
20	½ day	Recap	<ul style="list-style-type: none"> • Recap • Identification issues in book keeping 	ILM, brain storming
21	½ day	Cash book	<ul style="list-style-type: none"> • Problems & solutions 	Case study, exercise, ILM
22	½ day	General ledger	<ul style="list-style-type: none"> • Problems & solutions 	Case study, exercise, ILM
23		Monthly progress report	<ul style="list-style-type: none"> • Problems & solutions 	Case study, exercise, ILM
24	½ day	Field visit		

(Above books may be State specific)

Note: (After conducting of 2nd set of books training with a 1month gap this has to be conducted)

Training to Community Trainer (Book keeping) on VO Concept and Book keeping (10 days)

S. No.	Time	Topic	Content	Methodology
1	30 Mins	Recap and gap filling	Recap of previous inputs (VO concept and it's management etc.,)	ILM
2	1:00 hr	VO Book Keeper	<ul style="list-style-type: none"> Who will be a VBK Identification/Selection Honorarium and its process Responsibilities Do's & Don'ts 	ILM, Brain Storming, Exercise
3	2:00 hrs	VO Concept & Management	<ul style="list-style-type: none"> Concept and formation Roles & Responsibilities of OB, EC, GB & Sub – Committees 	Flip-charts, Case study, Game
4	1:00 hr	VO Meeting Process	<ul style="list-style-type: none"> Importance of Monthly Meeting, Sitting in “U” shape Setting the agenda- <ul style="list-style-type: none"> ➤ Prayer ➤ Introduction ➤ Attendance ➤ Review of Previous Meeting minutes ➤ Review of SHGs performance through MPR ➤ Collection of Savings ➤ Collection of Loan installments, interest and other payments ➤ Receipts & Payments ➤ Appraisal and Sanction of new loans through MCP process ➤ Discussion on social issues ➤ Review of CA/CM/VBK etc., ➤ Other issues (if any) ➤ Reading minutes ➤ Signatures of members 	Flip-charts, Short-films, Case study, Game
5	2:00 hrs	Fund Management	<ul style="list-style-type: none"> ➤ Own fund (savings, share capital, membership, interest, fines etc.,) ➤ Other source of funds to VO (Start up Fund, CIF & VRF etc., and its utilization & rotation) 	

S. No.	Time	Topic	Content	Methodology
6	1:00 hr	VO Books (suggestive)	<ul style="list-style-type: none"> • Need and Importance • Types of books (State Specific) <ul style="list-style-type: none"> ➤ Minutes Books ➤ Savings ➤ Attendance ➤ Loan ledger ➤ Cash Book ➤ General ledger ➤ Monthly Progress Report (MPR) ➤ Voucher Book ➤ Receipt Book ➤ Cheque Issue Register ➤ Stock Register ➤ Inward and Outward Register ➤ Pass book ➤ Visitors Register 	
7	2:00 hrs	Meeting minutes Book	<ul style="list-style-type: none"> • Writing process • Do's and Don'ts 	ILM, Exercise, Brain Storming
8	1:00 hr	Savings cum Attendance Register	<ul style="list-style-type: none"> • Writing process • Do's and Don'ts 	ILM, Exercise, Brain Storming
9	½ Day	Loan Ledger	<ul style="list-style-type: none"> • Writing Process • Dos & Don'ts 	ILM, Exercise, Brain Storming
10	½ Day	VO Cash book	<ul style="list-style-type: none"> • Importance of Cash Book • Writing process • Do's and Don'ts 	ILM, Exercise, Brain Storming
11	½ Day	General Ledger	<ul style="list-style-type: none"> • Writing process • Do's and Don'ts 	ILM, Exercise, Brain Storming
12	½ Day	Demand Collection Balance (DCB) Register	<ul style="list-style-type: none"> • Importance of DCB • Writing process • Do's and Don'ts 	ILM, Exercise, Brain Storming
13	½ Day	Monthly Progress Report	<ul style="list-style-type: none"> • Writing Process • Dos & Don'ts 	ILM, Exercise, Brain Storming, Case Study
14	1:00 hr	Receipt & Voucher Book	<ul style="list-style-type: none"> • Writing Process • Dos & Don'ts 	ILM, Exercise
15	1:00 hr	Cheque Issue Register	<ul style="list-style-type: none"> • Writing Process 	ILM, Exercise

S. No.	Time	Topic	Content	Methodology
			<ul style="list-style-type: none"> Dos & Don'ts 	
16	1:00 hr	Stock Register	<ul style="list-style-type: none"> Writing Process Dos & Don'ts 	ILM, Exercise
17	1:00 hr	Inward & Outward Register	<ul style="list-style-type: none"> Writing Process Dos & Don'ts 	ILM, Exercise, Brain Storming,
18	30 Mins	Pass Book	<ul style="list-style-type: none"> Writing Process Dos & Don'ts 	ILM, Exercise, Brain Storming,
19	30 Mins	Visitors Register	<ul style="list-style-type: none"> Writing Process Dos & Don'ts 	ILM, Exercise
20	½ day	Field visit to resource VOs		
21	½ day	Recap of Field Visit and Action Plan	ILM	

Note: Refresher training after the gap of 1-2 months of first Module training

Refresher Training - I - 1st Set of Books (2 days)

S. No.	Time	Topic	Content	Methodology
22	2 hrs	Recap	<ul style="list-style-type: none"> Recap Identification issues in book keeping 	ILM, Brain Storming
23	2 hrs	<ul style="list-style-type: none"> Minutes book Savings / Attendance 	<ul style="list-style-type: none"> Problems & solutions 	ILM ,Case study, Exercise
24	½ day	<ul style="list-style-type: none"> Loan ledger Member pass book 	<ul style="list-style-type: none"> Problems & solutions 	ILM, Case study, Exercise
25	½ day	<ul style="list-style-type: none"> Receipt & Voucher Book 	<ul style="list-style-type: none"> Problems & solutions 	ILM , Case study, Exercise
26	2 hrs	VO Audit & Grading	<ul style="list-style-type: none"> Need of Audit Aspects of audit (funds, attendance, book keeping, social status etc.,) Who will do Frequency Audit fee Role of Members, Leaders and Book keeper during audit Need of grading Grading parameters Who will grade 	ILM, Flip chart, Case study

Refresher Training-II – 2nd Set of Books (2 days)

S. No.	Time	Topic	Content	Methodology
27	2 hrs	Recap	<ul style="list-style-type: none"> Recap Identification issues in book keeping 	ILM, Brain Storming
28	2 hrs	<ul style="list-style-type: none"> Cash Book Demand Collection Balance (DCB) 	<ul style="list-style-type: none"> Problems & solutions 	ILM, Case study, Exercise
29	½ day	<ul style="list-style-type: none"> General ledger & loan ledger 	<ul style="list-style-type: none"> Problems & solutions 	ILM, Case study, Exercise
30	2 hrs	SHG Audit & Grading	<ul style="list-style-type: none"> Need of Audit Aspects of audit (funds, attendance, book keeping, social status etc.,) Who will do Frequency Audit fee Role of Members, Leaders and Book keeper during audit Need of grading Grading parameters Who will grade 	ILM, Flip chart, Case study

Note: Refresher –II training after the gap of 2-3 months of first Refresher

Training to Community Trainer (Book keeping) on CBO –AUDIT (3 days)

Objective: Participants will understand the importance of Audit and ATR

S. No.	Time	Topic	Content	Methodology
1	1:30 hrs	Audit Need & Importance	<ul style="list-style-type: none"> What is Audit 	ILM, Brain storming
			<ul style="list-style-type: none"> Objectives of Audit Advantages of Audit 	ILM, Brain storming
2	1:00 hr	Users	<ul style="list-style-type: none"> Audit Users purpose of usage 	Case study
3	2:00 hrs	CBO Audit	<ul style="list-style-type: none"> Why CBOs to be Audited Types of Audit – Who does the Auditing Frequency of Audit 	ILM, Brain Storming
4	2:00 hrs	Financial & Social Audit	<ul style="list-style-type: none"> Why Financial & Social Audit Content of Financial & Social Audit Who does the Auditing Audit fee procedure 	ILM & Brain Storming
5	1:00 hr	CBO- Auditors	<ul style="list-style-type: none"> Who is CBO Auditor Selection of CBO Auditors Training of CBO Auditors Immersion of CBO Auditor Payment procedure to CBO Auditors 	ILM & Brain Storming
6	1:30 hrs	CBO- Audit Board/ Committee	<ul style="list-style-type: none"> Why Audit Board/Committee Duties of Audit Board Constitution of Audit Board Size of Audit Board Training of Audit Board Payment procedure to Audit Board 	ILM & Brain Storming
7	1:30 hrs	Financial Audit	<ul style="list-style-type: none"> Books required for conducting Audit Bills , Supporting Vouchers, Statements required Whom to present at the time of audit 	ILM & Brain Storming
8	1:30 hrs	Social Audit	<ul style="list-style-type: none"> What is social Audit What are measurable parameters Mile stones 	ILM & Brain Storming
9	1:30 hrs	Action Taken Report	<ul style="list-style-type: none"> What is ATR How it will be rectified the objections Stages of rectification (GB, EC,OB) Reporting on ATR 	ILM & Brain Storming
10	1:00 hr	Grading	<ul style="list-style-type: none"> Why Grading, Grading Parameters Allocation of Marks For A/B/C grade Recommendations after Grading, steps 	ILM & Brain Storming
11	1 Day	SHG Audit	Practical Exercise with Case Studies or Direct SHG Audit in the Field	

Training to Community Trainers (MCP) on SHG, VO and CLF Concept and Management (5 Days)

Module – I: SHG Concept & Management (2 Days)

S. No.	Time	Topic	Content	Methodology
	1 hr	SHG Concept	Social Mobilization Formation	
1	1 hr	SHG norms & Panchasutra	<ul style="list-style-type: none"> • Importance • Formulation of norms –who, when and where • Types of norms-financial, social and management • Practicing of norms • What are the panchasutra • Need and importance • Regular meeting • Regular savings • Regular internal lending • Regular repayment • Regular Book keeping 	Flip-charts, Short-films, Case study, Game
2	30 min	SHG -Savings	<ul style="list-style-type: none"> • Importance of Savings • Compulsory Savings 	ILM, Flip-charts, Brain Storming
3	30 min	SHG - loans	<ul style="list-style-type: none"> • Importance of loans • Loans <ul style="list-style-type: none"> ➤ Consumption ➤ Emergency ➤ Income Generation Activities (IGAs) ➤ Social needs <ul style="list-style-type: none"> ○ marriage ○ health ○ Education. etc., • Interest • Repayments 	ILM, Flip-charts, Brain Storming
4	30 min	SHG Meeting Process	<ul style="list-style-type: none"> • Importance • Meeting Frequency - Weekly/Fortnightly/Monthly, • Sitting in a circle • Setting the agenda- <ul style="list-style-type: none"> ○ Prayer ○ Introduction ○ Attendance ○ Review of Previous Meeting minutes ○ Collection of Savings ○ Collection of Loan installments, 	Flip-charts, Short-films, Case study, Role plays

S. No.	Time	Topic	Content	Methodology
			<ul style="list-style-type: none"> interest and other payments ○ Receipts & Payments ○ Sanctioning of new loans ○ Discussion on social issues ○ Other issues (if any) ○ Recording the minutes & reading ○ Signatures of members 	
5	1 hr	SHG Books & Book keeper	<ul style="list-style-type: none"> • Importance of writing books • Types of books (minutes, savings, attendance, member pass book, loan ledger etc.,) • Need of book keeper • Identification • Do's and Don'ts • Honorarium 	ILM
6	1 hr	Conflict Resolution	<ul style="list-style-type: none"> • Cause of conflict • How to resolve • Role of SHG leaders/members and facilitators 	ILM, Flip chart, Case study, Brain storming

Module – II: SHG Credit Linkages

S. No.	Time	Topic	Content	Methodology
7	1 hr	SHG- Revolving Fund	<ul style="list-style-type: none"> • What is RF • Eligibility • Process • Documentation • Utilization 	ILM, Case study
8	1 hr	Community Investment Fund (CIF)	<ul style="list-style-type: none"> • Need & Importance • Eligibility criteria • Who will sanction, How much • Process of availing • Utilization • Interest • Repayment 	ILM, Short Film, Flip chart, Case study
9	1 hr	SHG-Bank/ Linkage	<ul style="list-style-type: none"> • Need & importance • Eligibility • Approach • Process • Documentation requirements • Repayment 	Lecture, Short-films, flip-chart

Module – III: VO Concept & Management (2 Days)

S. No.	Time	Topic	Content	Methodology
10	1 hr	Concept of Village Organization & Norms	<ul style="list-style-type: none"> • Need and Importance • Role of SHGs in VO formation • When to form (no. of SHGs, demography) • Types of Norms • Bank account opening process 	ILM, Flip chart, Case study, Brain storming, Short film
11	1 hr	VO Meeting process	<ul style="list-style-type: none"> • Importance • Frequency • Sitting pattern “U” shape • Meeting Agenda ➤ Prayer ➤ Introduction ➤ Attendance ➤ Review of Previous Meeting minutes ➤ Review of SHGs performance through MPR ➤ Review of functional committees ➤ Collection of Savings ➤ Collection of Loan installments, interest and other payments ➤ Receipts & Payments ➤ Sanctioning of new loans ➤ Discussion on social issues ➤ Review of CA/CM ,VBK etc., ➤ Other issues (if any) ➤ Recording and reading minutes ➤ Signatures of members 	ILM, Flip chart, Case study, Brain storming, Short film
12	1 hr	Functions of VO-GB, EC & OB	<ul style="list-style-type: none"> • Importance • Membership • Delegated powers • Responsibilities • Tenure • Frequency of meeting • Meeting process • Meeting agenda 	ILM, Flip chart, Case study, Brain storming, Short film
13	1 hr	President Secretary Treasurer Vice president Joint Secretary	<ul style="list-style-type: none"> ➤ Eligibility and Qualities ➤ Roles and responsibilities 	ILM, Flip chart, Case study, Brain storming

S. No.	Time	Topic	Content	Methodology
14	1 hr	VO sub committees	<ul style="list-style-type: none"> ➤ Need and importance ➤ Selection process ➤ No. of Members in each committee ➤ Important committees <ul style="list-style-type: none"> • Monitoring • Bank linkage/CBRM • Social action ➤ Need based committees <ul style="list-style-type: none"> • Livelihoods • Education • Health/water & sanitation etc., ➤ Roles and Responsibilities ➤ Review of sub committees ➤ Tenure of the committee members 	ILM, Flip chart, Case study, Brain storming
15	1 hr	VO Services	<ul style="list-style-type: none"> • Training and capacity building of SHGs <ul style="list-style-type: none"> ➤ SHG Member and leaders training ➤ SHG book keepers training ➤ Active women training • Financial services <ul style="list-style-type: none"> ➤ Savings ➤ Share capital ➤ Loans • Social services <ul style="list-style-type: none"> ➤ Family counseling ➤ Prohibition of alcohol ➤ Child labour/ marriage, ➤ Insurance etc.) • Technical services <ul style="list-style-type: none"> ➤ SHG audit and grading ➤ Development of social capital 	ILM, Flip chart, Case study, Brain storming, Short film
16	30 min	VO Books	<ul style="list-style-type: none"> • Types of books • Do's & don'ts in each book • Preparation of Monthly progress Report 	ILM, Brain storming
17	30 min	VO Book keeper	<ul style="list-style-type: none"> • Importance • Roles & responsibilities • Identification/selection • Honorarium and its process 	ILM, Brain storming
18	30 min	Community Activist/Community Mobilizer	<ul style="list-style-type: none"> • Importance • Roles & responsibilities • Identification/selection • Honorarium 	ILM, Brain storming

Module – IV: Training on CLF concept and Management (1 Day)

S. No.	Time	Topic	Content	Methodology
19	1 hr	CLF Concept	<ul style="list-style-type: none"> • Need and Importance of the CLF • What is CLF • Objectives • Structure (State specific) • GB, EC and OB 	Brain storming, ILM, Case study
20	1 hr	CLF Formation	<ul style="list-style-type: none"> • Formation procedure (When, How) • Eligibility for membership • Requirements to form • Staffing (community staff) • Registration process/legal entity etc., 	Brain storming ILM, Case study
21	1 hr	GB, EC & OB	<ul style="list-style-type: none"> • Importance • Membership • Roles & Responsibilities • Tenure • Frequency of meeting • Meeting process • Meeting agenda • Recording Minutes 	ILM, Flip chart, Case study Brain storming, Short film
22	1 hr	Services of CLF	<p>Different types of Services</p> <ul style="list-style-type: none"> • Financial Services <ul style="list-style-type: none"> ➤ Savings, Deposits, loans, Insurance etc., ➤ Community Investment fund ➤ Vulnerability reduction fund • Social Services <ul style="list-style-type: none"> ➤ Family counseling ➤ Education ➤ Child labor ➤ Health camps ➤ Food security ➤ Child marriages • Technical <ul style="list-style-type: none"> ➤ Trainings ➤ Audit & Grading ➤ Para professionals ➤ Livelihoods (Agri& allied activities, Poultry, dairy & NTFP) • HR services in the form of CC, Accountant. Computer Operator, Bank mithra, thematic CRPs • Others 	Brain Storming, ILM, SGD

S. No.	Time	Topic	Content	Methodology
			<ul style="list-style-type: none"> ➤ Community Based Recovery Mechanism (CBRM), etc. 	
23	1 hr	CLF EC Meeting & Meeting Process	<ul style="list-style-type: none"> • Importance of Meeting, • Sitting in "U" shape • Setting the agenda- <ul style="list-style-type: none"> ➤ Prayer ➤ Introduction ➤ Attendance ➤ Review of Previous Meeting minutes ➤ Review of VOs performance through MPR ➤ Collection of Savings ➤ Collection of Loan installments, interest and other payments ➤ Receipts & Payments ➤ Appraisal and Sanction of new loans through MCP to VO process ➤ Discussion on social issues ➤ Other issues (if any) ➤ Recording the minutes and reading ➤ Signature of members 	ILM, Brain Storming, Case Study, SGD
24	1 hr	Source of Funds	<ul style="list-style-type: none"> • Importance of funds • Types of funds • Internal funds: <ul style="list-style-type: none"> ➤ Savings ➤ Share capital ➤ Membership fee ➤ Entry fee ➤ Fines ➤ Interest etc., • External funds: <ul style="list-style-type: none"> ➤ Community Investment/support Fund (CIF/CSF) ➤ Vulnerability Reduction Fund (VRF) • Grants/donations/Resource fee etc., 	ILM, Brain Storming, Case Study, SGD
25	½ day	Practical learning through CLF visit		

Training to Community Trainer (MCP) on Micro Credit Plan Preparation Process (7 days)

S. No.	Time	Topic	Content	Methodology
26	1 hr	SHG selection Criteria for MCP	 Eligibility of VO for MCP  Eligibility of SHG for MCP	SGD, ILM
27	2 hrs	Step - 1	 SHG comprehensive Profile	ILM, BS
28	2 hrs	Step - 2	 SHG Member wise Socio-Economic Profile	ILM
29	2 hrs	Step - 3	 SHG Member wise Income & Expenditure	SGD, ILM
30	3 hrs	Step - 4	 SHG Members House hold Investment plan	SGD, ILM
31	2 hrs	Step - 5	 Prioritization of Members	SGD, ILM
32	1 hr	Step - 6	 Preparation of Rotation Plan	SGD, ILM
33	1 hr	Step - 7	 Terms of Partnerships.  Member - SHG  SHG - VO/Bank  VO - CLF  Repayment of loan  Absence of VO  Presence of VO	SGD, ILM
34	2 hrs	Role of facilitator	 Need and importance  Basic facilitation skills  Who will do facilitation  When, how to do  Before, during and after  Do's & Don'ts	SGD, ILM
35	45 mins	Field Task	 Formation of Groups - Do's & Don'ts during the field visit	ILM
36	---	Transit to Village		
37	1 day	Interaction with VO	 Briefing about the field Task	Group Work
38		Preparation of MCP in the field	 1& 2 Formats	
39	1 day	Preparation of MCP in	 3 & 4 Formats	Group Work

S. No.	Time	Topic	Content	Methodology
		the field		
40	1 day	Preparation of MCP in the field	<ul style="list-style-type: none"> 5 & 6 Formats & Terms of partnership between Members-SHG 	Group Work
41	2 hrs	Appraisal of MCP	<ul style="list-style-type: none"> Presentation of MCPs by SHGs Terms of partnerships- SHG-VO VO-CLF Appraisal process - Absence of VO Presence of VO 	Group Work
42	2 hrs	Consolidation of MCP	<ul style="list-style-type: none"> Purpose When, How to do Documentation Utilization 	
43	1 day	Sharing of field Experience	<ul style="list-style-type: none"> Presentations by sub groups Clarifications Documentation. 	Group Presentation & ILM
44	2 hrs	Documentation	Importance of Documentation	ILM
45	1 hr	Action plans	<ul style="list-style-type: none"> Preparation of Action plans & Presentations. 	Group Presentation & ILM