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Government of India

Ministry of Housing and Urban Affairs

(UPA Division)

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Nirman Bhawan, New Delhi,

Dated the 18<sup>th</sup> July, 2018

**SUBJECT:-**Revised Operational Guidelines for Social Mobilization and Institution Development (SM&ID) under the Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM).

Reference is invited to this Ministry's O.M. No. K-14011/1/2013-UPA dated 24<sup>th</sup> September, 2013, vide which the operational guidelines of Social Mobilization and Institution Development (SM&ID) under the National Urban Livelihoods Mission (NULM) were issued. The printed guidelines were issued in December, 2013.

2. Over a period of time certain amendments have been made to these Guidelines. After incorporating the amendments, made so far, the consolidated Revised Guidelines are being issued for ease of use by all stakeholders. Revised guidelines have also been uploaded on the website of Ministry- <http://mohua.gov.in>.



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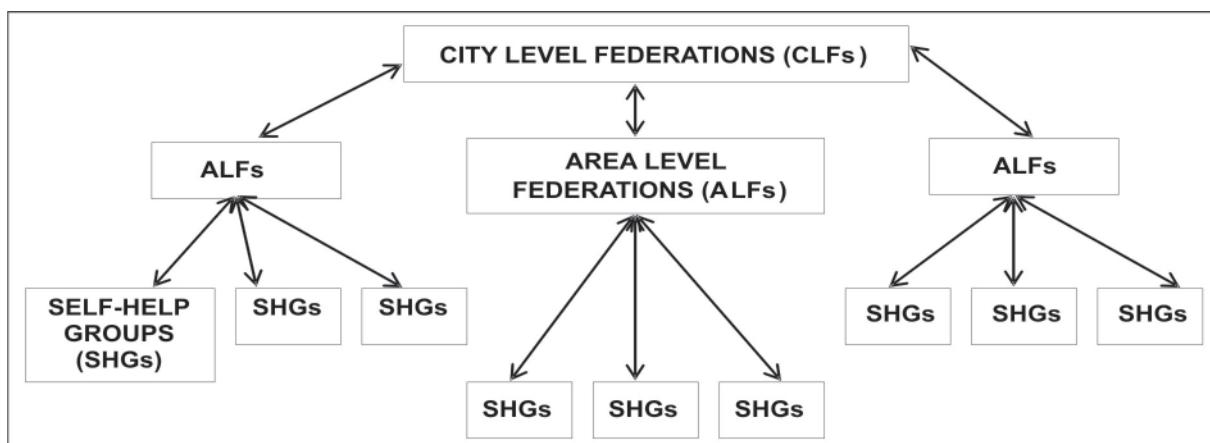
## Operational Guidelines of DAY-NULM

### Social Mobilisation and Institution Development (SM&ID)

1. Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) shall rest on the foundation that the mobilisation of urban poor households to form their own institutions is an important investment for an effective and sustainable poverty reduction programme. These institutions of the poor would partner with local self-governments, public service providers, banks, private sector and other mainstream institutions to facilitate delivery of social and economic services to the poor.

### Component Building Community Institutions – Self Help Groups and Their Federations

1.1. DAY-NULM envisages mobilisation of urban poor households into a three tiered structure with Self-Help Groups (SHGs) at the grass-root level, Area Level Federations (ALFs) at the slum / ward level and City-Level Federations (CLFs) at the city-level:



### Self-Help Groups (SHGs)

1.2 SHGs are groups of 10 to 20 women or men who come together to improve their living conditions by group savings and loans. These groups conduct regular meetings where the savings of the group is collected into a corpus fund, which is used to provide short-term loans to the members. After some time when the credit requirements of the members increase, the Self Help Group may approach to a bank for loan.

### Membership of SHGs<sup>1</sup>

1.3 Under DAY-NULM, Self Help Groups of urban poor will be formed. Non-poor may be included as members in SHGs where strong affinity or special reasons exist. However, at least 70% of the SHG members should be urban poor to qualify for funding support under

<sup>1</sup> As amended vide erstwhile M/o HUPA O.M. No. 14012/15/2016-UPA/FTS-16320 dated 22<sup>nd</sup> August 2016.

DAY-NULM. SHGs may consist of 10 to 20 members. In hilly tracts/regions and predominantly tribal dominated areas where communities are dispersed, smaller groups of less than 10 members may also be formed. SHGs of less than 10 members with minimum of 5 members may be formed for differently-abled persons. These groups need not be registered. Normally, women SHGs will be formed, however male SHGs of handicapped persons will be allowed to be formed. In case of the persons involved in vulnerable occupations like rag pickers, rickshaw pullers, sanitation workers etc., activity based SHGs of male members may also be formed. The objective is to organise all the urban poor families into SHGs; however, those areas may be taken up first where urban poor are concentrated.

### Rules and Regulations

**1.4** Each SHG will be encouraged to develop their own rules and regulations. These should cover:

- 1.4.1** Norms for membership;
- 1.4.2** Norms for group savings including the amount, date of deposit with the group;
- 1.4.3** Role of every office bearer in the SHG;
- 1.4.4** Norms for conduct of group meetings including the number of times the group meets, and the convening of special meetings;
- 1.4.5** Management of the SHG group bank account;
- 1.4.6** Maintenance of various records including minutes of meetings, member passbooks, savings and loan register and group pass book;
- 1.4.7** Withdrawal of membership, disqualification of membership, change in the rules and regulations and dissolution of the SHG;
- 1.4.8** Norms for imposition of fines/penalties on group members and amount of penalty for: [a] not attending the meetings, [b] irregular savings, and [c] non-repayment of loan on time, etc.

**1.5** To facilitate the process of development of rules and regulations of the SHGs, Model Rules and Regulations are given at **Annexure I**. However, these are for guidance only. The SHG should be encouraged to make their own Rules and Regulations covering points mentioned in paragraph 5.

#### **Box 1: Key operational Principles of SHGs:**

- Agreed conditions for meetings;
- Agreed conditions for savings;
- Agreed conditions for loans to be given
- Agreed conditions for loan repayments
- Agreed social agenda

### **Box 2: Panchsutra for a good SHG<sup>2</sup>:**

1. Regular meetings
2. Regular savings
3. Regular internal lending
4. Regular loan repayments
5. Regular book keeping

## **2. Federations of SHGs at the area level**

**2.1** An Area Level Federation (ALF) is an association of SHGs consisting of representatives from all member SHGs, with the objective of supporting member-SHGs, (guiding and monitor the functioning of SHGs and forming and training new SHGs). The federation of SHGs is essential to deal with larger issues like bank-linkage, inter-group lending, negotiations with higher level structures and to gain greater bargaining power over the rights and privileges of SHGs.

### **Membership of Area Level Federation**

**2.2** An Area Level Federation (ALF) may be formed with 10 to 20 SHGs covering an area of a ward or slum or such other geographical unit with a minimum of 2 members (nominated representatives) per SHG. However the Urban Local Body (ULB) may decide the number of SHGs in a federation as per the local conditions.

**2.3** An ALF should be registered as a society/an association under the relevant law of the State. Model bye-laws for ALFs are at Annexure II. However these are only indicative and ALF should be encouraged to make their own bye-laws.

### **2.4 Responsibilities of an ALF**

- 2.4.1** Facilitate bank linkages for member SHGs i.e. opening of their accounts and helping them getting loans;
- 2.4.2** Providing hand-holding support in the development of loan proposals by member SHGs;
- 2.4.3** Capacity Building of new SHGs as well as existing member SHGs for their successful functioning;
- 2.4.4** Facilitate member SHGs access to benefits under DAY-NULM as well as access to social assistance benefits under various government programmes;

<sup>2</sup> As amended vide erstwhile M/O HUPA OM No. 14012/15/2016-UPA/FTS-16320 Dt. 22<sup>nd</sup> August, 2016

- 2.4.5** Support the formation of new SHGs and monitor and evaluate functioning of its member SHGs (An indicative checklist for a functional SHG is at **Annexure III**);
- 2.4.6** Resolve issues raised by member SHGs in accessing credit from banks;
- 2.4.7** Raise issues of importance at the level of the City Level Federations (CLFs);
- 2.4.8** Regularly report to the ULB about the SHGs functioning.

### **3. Federations of SHGs at the city-levels**

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

#### **3.2 Responsibilities of a CLF**

- 3.2.1.** To represent the needs of the urban poor at various levels;
- 3.2.2.** Advocacy with the ULB and State Government for pro-poor planning, master plans, vendor planning, etc.;
- 3.2.3.** To facilitate access of member ALFs' and member SHGs' to banking services;
- 3.2.4.** New group formation and support;
- 3.2.5.** To identify specific training and capacity building needs of its member ALFs;
- 3.2.6.** Work closely with the respective ULB to facilitate identification of beneficiaries for various government programmes;
- 3.2.7.** Facilitate marketing of SHG produce/products.

### **4. Formation of SHGs: Engagement of Resource Organisations (ROs)<sup>3</sup>**

**4.1** The experts hired under City Mission Management Unit (CMMU) along with the Community Organizers will work at the field level for formation of SHGs under DAY-NULM. The services of ASHA / Anganwadi workers and other community level functionaries under various schemes / programmes of the Central and State Governments may also be utilised for this purpose. The expenditure on handholding,

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<sup>3</sup> As amended vide erstwhile M/o HUPA O.M. No. 14012/15/2016-UPA/FTS-16320 dated 22<sup>nd</sup> August 2016

training, nurturing of SHGs formed by CMMU/COs can be made from SM&ID funds, within the limit of Rs. 10,000/- per SHG.

- 4.2 However, for catalysing the formation of SHGs and their federations and to promote the financial inclusion of SHG members under DAY-NULM, autonomous registered agencies set up by State or Central Government or well established long-standing federations of SHGs or non-government organisations may be engaged as Resource Organisations (RO). The Resource Organisations will facilitate the formation of SHGs and their development, bank-linkages, their federation at the area and city-levels, training and capacity building, and establishing links to ULBs.
- 4.3 An amount of Rs.10,000/- can be spent per SHG for its formation, hand holding, training of all the members, bank linkage, formation of federation and other related activities. The ULB will decide on the area to be covered per RO depending on their capacity. An RO should cover a minimum of 50 SHGs. States or the ULB will be expected to enter into an agreement with RO and payment will be made on the basis of milestones like SHG formation, training of members, bank linkage, formation of federation at the area and city levels and access to benefits under DAY-NULM, including revolving fund. The RO will handhold the SHG for a period of two years.

## 5. The functions of the RO<sup>4</sup>

- 5.1. **Identifying Affinity Groups:** ROs should identify prior relationships of trust and mutual support and encourage those individuals to form SHGs. The membership should be preferably through participatory approach and self-selection.
- 5.2. **Capacity Building:** Once the SHG is formed, ROs will be expected to train all members of the SHG (not just the leaders/representatives) in: (a) The basic concepts of functioning of a SHG like how to conduct meetings; basics of savings, lending money, repayment habits; responsibilities of group members; (b) book-keeping and accounting, fund management, building bank and credit linkages; (c) communication, decision making, conflict resolution, self-assessment, etc.; and (d) accessing government benefits under DAY-NULM and other programmes on savings of the Government.
- 5.3. **Handholding support for at least 15 months:** Once the groups are formed, ROs will be required to attend their meetings on a regular basis. The ROs will also bring in bankers, government officials from various departments, and members from established SHGs (for cross-learning) to interact with the SHGs. The ROs will assist the Community Organiser in the evaluation of the performance of SHGs being supported by it. Within a month of

<sup>4</sup> As amended vide erstwhile M/o HUPA O.M. No. 14012/15/2016-UPA/FTS-16320 dated 22<sup>nd</sup> August 2016

formation of the SHG, all groups which do not have bank-accounts should be helped to open SHG bank accounts and the ROs will also facilitate credit to SHG from banks. Groups should be encouraged to access credit from other formal sources as well.

**5.4. Withdrawal of support between 15-24 months:** In this period, ROs will be expected to withdraw active support from those SHGs that are formed and performing satisfactorily. At this stage the level of monitoring will increase and at the end of the 24 months of support, a critical evaluation of the supported SHGs in collaboration with the Community Organiser must be undertaken to determine whether the SHG is self-sustaining.

ROs will also ensure that SHGs are federated into ALFs and work closely with ALFs and CLFs to build their capacity.

**5.5.** ROs will also facilitate UID enrolment, opening of Basic Savings Bank Deposit Account (BSBDA) and credit counselling of SHG members.

**5.6. Implementing Community Managed book of accounts for SHGs:** ROs will facilitate identification of one book keeper per SHG and one senior book keeper per ALF. Book-keepers to be provided adequate training in phased manner for maintaining book of accounts. Initial classroom training should be for at least 5 days. This should be followed by monthly refresher training and on the job training by ROs on regular basis. The gap between two trainings should not be more than 45 days. The States will adopt uniform format for books of accounts as being used under DAY-NRLM (Annexure VIII). However, some modifications may be made as per local requirements.

**5.7 Developing Internal Community Resource Persons (CRPs):** ROs will facilitate identification of two active women out of 15-20 SHGs and develop them as internal CRPs. Internal CRPs may be the active member of SHGs who have established them as role model and who are willing to provide their services to the poor community. These active women are to be provided for at least 30-45 days training in phased manner. This will include engagement with External CRPs for 10-15 days, classroom training and exposure visit to better performing SHGs/ ALFs/ CLFs. After completion of the training, the Internal CRPs will be assessed by External CRPs/ROs. If necessary, additional inputs will be provided. After clearing assessment criteria, Internal CRPs can be engaged for conducting social mobilization process in other areas.

**5.8 Reporting by ROs.** Every month, the ROs will provide report of activities performed by them to ULBs. The ULBs /SMMU will organize monthly review meetings to assess the progress of ROs. If required, the ROs will be provided training and field exposure for effective implementation of SM&ID activities.

A model framework for engagement of ROs under DAY-NULM is at **Annexure IV'A'**. Indicative Measurable Outcomes for the payment of ROs are at **Annexure IV'B'**. These are indicative and for guidance only; State/ULBs may suitably amend these based on local conditions.

## 6. Selection of ROs

- 6.1 The autonomous registered agencies set up by State or Central Government or well established long-standing federations of SHGs or non-government organisations having significant experience in managing large-scale community driven programmes and developing successful implementation strategies in social mobilization and institution building in urban or rural areas may be preferred as ROs.
- 6.2 In addition, non-government organisations may be selected as an RO on the basis of domain knowledge and prior experience in social mobilization of poor households, training and capacity building, livelihood promotion, and bank linkage. While assessing the capacity of an NGO, weightage should also be given to registration status of the organization, turnover, number of years of experience, procurement and financial management capacity and number of dedicated expert staff etc.
- 6.3 State Urban Livelihood Missions (SULMs) will be responsible for the selection of ROs across DAY-NULM cities in a transparent manner. SULMs are free to engage ROs at the state level or allow ULBs to empanel ROs on their own.
- 6.3a ROs which are already empanelled with NRLM, NABARD or any other government organisations with track record of good performance, may be directly engaged as RO<sup>5</sup>.
- 6.4 Care must be taken to ensure that the RO chosen is experienced in working with the poor at the grass-root level and preference must be given to ROs with a proven track record on this<sup>6</sup>.
- 6.5 ROs may engage Community Resource Persons (CRPs) on their team for the formation of SHGs under DAY-NULM; however sub-contracting will not be allowed. CRPs are members of a mature SHGs, who have good knowledge and experience on SHG concept, group management norms, SHG meeting process, book-keeping, agenda fixation etc. They have the ability and skills to motivating the poor and conduct trainings by drawing lessons from their personal experiences and the best practices of their SHGs. CRPs act as guides and role models for other poor individuals.

<sup>5</sup> As amended vide erstwhile M/o HUPA O.M. No. K-14011/7/2013-UPA/FTS-9789 dated 3<sup>rd</sup> August, 2015

<sup>6</sup> As amended vide erstwhile M/o HUPA O.M. No. K-14012/15/2016-UPA/FTS-16320 dated 22<sup>nd</sup> August 2016

## **Engagement of Community Resource Persons (CRPs)<sup>7</sup>**

DAY- NRLM has developed successful model of community institutions and community resource persons which can be useful for DAY-NULM also for implementing SM&ID activities. To widen the scope of social mobilisation, DAY-NULM may consider to engage CRPs from DAY-NRLM areas to support social mobilisation activities under DAY-NULM. The services of such CRPs may be taken by entering MoU with State Rural Livelihoods Mission/ State Urban Livelihoods Mission/ Federations at the State level or at ULB level.

## **7. Transition of community structures under SJSRY TO DAY-NULM**

- 7.1** Under the “Urban Community Development Network” (UCDN) component of SJSRY, the community structures like “Neighbourhood Groups” (NHGs), “Neighbourhood Committees” (NHCs) and “Community Development Societies” (CDSs) have been formed. The SHGs/Thrift & Credit Societies were also allowed to be set up separately. The SHGs/Thrift & Credit Societies formed under SJSRY may continue to function; however, the NHGs will be encouraged to transform into SHGs and do thrift and credit activities. Similarly, NHCs and CDSs can gradually migrate to community structures envisaged under DAY-NULM.
- 7.2** The Resource Organization engaged by the State/ULB will work with community structures formed under SJSRY to bring them in line with the three tiered structure of DAY-NULM. Also, the existing SHGs/Thrift & Credit Societies/NHGs formed under SJSRY will be given support for bank-linkages and training and capacity building etc. by the Resource Organization.

## **8. Component 1.2 Universal Financial Inclusion**

- 8.1** ‘Financial Inclusion’ denotes delivery of banking services and credit at an affordable cost to the vast sections of disadvantaged and low income groups. The various financial services include savings, loans, insurance, payments, remittance facilities and financial counselling/advisory services by the formal financial system<sup>8</sup>. DAY-NULM aims to achieve universal financial inclusion, beyond basic banking services, covering all urban poor individuals/households which may include the following:

### **Financial Literacy:**

- 8.2** The objectives of Universal Financial Inclusion cannot be achieved in absence of a strong support mechanism pertaining to financial literacy. In order to bring all the beneficiaries within the ambit of universal financial inclusion it is imperative that the States/ULBs

<sup>7</sup> As amended vide erstwhile M/o HUPA O.M. No. K-14012/15/2016-UPA/FTS-16320 dated 22<sup>nd</sup> August 2016

<sup>8</sup> Report by the Committee on Financial Inclusion Jan 2008' headed by C. Rangarajan.

should take positive action to achieve financial literacy to individual beneficiaries and SHGs as per their requirements:

- 8.2.1** The ROs will organise sessions on financial literacy for SHG members. In these sessions the beneficiaries will be made aware about the savings, credit, remittance, insurance etc., along with the modalities and operational requirements for accessing the same.
- 8.2.2** The banks, financial institutions, insurance agencies, micro finance agencies may be encouraged to communicate with the urban poor through City Livelyhood Centres (CLCs), campaigns etc.
- 8.2.3** ULBs will ensure availability of information and IEC material regarding financial literacy with CLCs and ROs.
- 8.2.4** The RBI has issued detailed guidelines to all the banks for opening of Financial Literacy Centres. The guidelines are contained in RBI circular RPCD. FLC. No. 12452/12.01.018/2011-12 dated June 6, 2012 and RBI circular RPCD/FLC. No. 7641/12.01.018/2012-13 dated January 31, 2013. As per these guidelines all the lead banks are mandated to open at least one Financial Literacy Centre in the office of Lead District Manager. Additional Centre can be opened as per requirement of the area. The ULBs will do the necessary coordination in their respective jurisdiction through Financial Literacy Centres (FLCs) of the banks to organise financial literacy sessions and camps.
- 8.2.5** ULB will assign targets to Community Organisers (COs) and ROs on financial literacy sessions and camps to be organised on an annual basis.

## **9. Opening of Bank Accounts<sup>9</sup>**

Holding a bank account itself confers a sense of identity, status and empowerment and provides access to the formal financial system. The Department of Financial Services, Ministry of Finance, Government of India has issued directions to all the banks to open one account per family in all rural and urban areas. In urban area, the Lead District Manager is required to allocate each ward to a particular bank for ensuring opening of an account for each family (Letter no. 6/23/2012-FI dated 24<sup>th</sup> July, 2012). Efforts should be made so that all the potential target beneficiaries should have facility of an account as a bare minimum requirement for coverage under this component. The operational steps involved are as follows:

- 9.1** Consensus on procedures/process for opening up of accounts for the beneficiaries including linkage with UID-Aadhaar (if required for KYC) at SULM, State Level Bankers Committee (SLBC) and its convenor bank's level.

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<sup>9</sup> As amended vide erstwhile M/o HUPA O.M. No. K-14012/15/2016-UPA/FTS-16320 dated 22<sup>nd</sup> August 2016

**9.2.** The SULM in coordination/ discussion with respective SLBC and its convenor banks need to ensure following:

9.2.1 Inclusion of opening up of Basic Savings Bank Deposit Accounts (BSBDAs) for DAY-NULM beneficiaries as a priority agenda in meetings of State Level Banking Committee (SLBC)

9.2.2 Operational formalities such as availability of forms at all the branches/ extension counter of the banks, CLCs, & ULBs office.

9.2.3 Organise camps within the respective jurisdiction of ULB in coordination with banks for opening up of accounts with support of COs and ROs.

9.2.4 Encourage banks to engage Business Correspondents (BC)/Business Facilitators as per the requirement of the city for effective outreach.

**9.3** The targets for opening of BSBDA for potential beneficiaries will be decided on an annual basis by SULM in discussion with respective SLBC to cover up all the potential NULM beneficiaries in a phased manner.

**9.4** All the beneficiaries should be covered with various benefits under Prime Minister Jan Dhan Yojana. The SHGs and ALFs will be made aware about the process of opening bank account under this scheme and its related benefits.

## **10. Affordable Insurance (Health, Life and Pension)<sup>10</sup>**

In order to bring the beneficiaries of DAY-NULM within the ambit of social insurance and to provide coverage from risks/ uncertainties viz: death, accident, disability, hospitalisation & retirement, the respective SULMs will ensure facilitation of low cost insurance products/ services including micro-pension to the potential beneficiaries.

**10.1** SULM should ensure maximum coverage under the existing/ on-going insurance schemes of Government of India such as Rashtriya Swasthya Bima Yojana (RSBY) for health insurance, Janashree Bima Yojna (JBY), Pradhan Mantri Jivan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, Atal Pension Yojana, any state specific insurance schemes and micro insurance products.

**10.2** Identification/finalisation of insurance schemes by SULM after analysing premium cost and product benefit of each.

**10.3** The COs/ROs/other institutions will ensure awareness about the shortlisted schemes through SHG meetings, camps etc. In these meetings, they will communicate the features,

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<sup>10</sup> As amended vide erstwhile M/o HUPA O.M. No. K-14012/15/2016-UPA/FTS-16320 dated 22<sup>nd</sup> August 2016

advantages, benefits and premium cost along with claims procedures for each scheme. Where possible ULB should ensure that representatives of insurance providers are invited to share the scheme details with the beneficiaries.

- 10.4** The ULB may explore the possibility of engaging matured SHGs as micro insurance agents in discussion with insurance providers.
- 10.5** The ULB must take care that no scheme is imposed on the beneficiaries and they should be encouraged to understand the benefits and choose scheme as per their own free will.
- 10.6** ROs and COs will prepare a list of persons interested in insurance schemes and will facilitate linkage/ enrolment to the selected scheme periodically.
- 10.7** The ULB will share annual progress made with regard to coverage of beneficiaries under various insurance scheme to SULM.

## **11. Component 1.3 Revolving Fund Support to SHGs and Their Federations**

### **Revolving Fund Support to Self-Help Groups (SHGs)<sup>11</sup>**

- 11.1** The revolving fund is provided to the Self Help Groups (SHGs) to inculcate the habit of thrift and credit. The revolving fund also builds institutional capacity of the SHGs in managing funds. The revolving fund would form part of the corpus along with their own savings. The revolving fund can also be used for internal lending and interest may be charged similar to interest charged for lending from out of their own savings.
- 11.2** A one-time Revolving Fund support of Rs.10,000 will be provided to urban poor SHGs, which have not availed such support earlier. A SHG should be functional for a period of 3 months with at least 70% of SHG members should be urban poor to become eligible for Revolving Fund support under DAY-NULM. The RF is also available to existing SHGs formed under SJSRY, which have not availed the same.
- 11.3** Initially, the SHG can route its application (in prescribed format Annexure-V) for revolving fund through ROs to ULB. The ULB will check the application along with grading of the SHG before sanctioning and releasing the revolving fund to eligible SHG. Once the Area Level Federations come into existence, they will grade the SHGs on regular basis and forward their applications to ULBs. ULB may take some random sample check of RF applications for field level verification, if required, for due diligence. The RF will be transferred directly into the bank account of the respective SHG by ULB.

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<sup>11</sup> As amended vide erstwhile M/o HUPA O.M. No. K-14012/15/2016-UPA/FTS-16320 dated 22<sup>nd</sup> August 2016

**11.4** The ULB should ensure timely release of the revolving fund to the SHG within a period of **15 days** from the date of receipt of application. The ULBs will also periodically report the progress in terms of number of SHGs having availed revolving fund to SULM for further reporting to the Ministry.

## **12. Revolving Fund Support to Registered Area Level Federations (ALFs)**

**12.1** A **one-time** Revolving Fund support to the tune of Rs. 50,000 would be available to **registered** Area Level Federations (ALFs) of SHGs. This revolving fund may be used as seed capital for the ALFs for smooth operation and will form part of corpus of the ALFs. The ALFs may utilise the revolving fund for onward lending to SHGs, providing to member SHGs various support services and for awareness creation/information dissemination etc.

**12.2.** The registered Area Level Federations (ALFs) may apply to the concerned ULB for revolving fund support in a prescribed format (**Annexure-VI**) with support of ROs. The ULBs will examine the application of an ALF for sanction and release of Revolving Fund broadly based on parameters like documentation with regard to the registration of the ALF, management of finances/ accounts and source of funds, number of meetings with periodicity, office bearers roles and responsibilities, training and capacity building of the SHGs and any other parameter as decided by the ULBs. ULB may take some random sample check of applications for field level verification, if required for due diligence. The ULB will transfer the Revolving Fund to the eligible Area Level Federations (ALFs) directly into their bank accounts.

**12.3** The ULBs will also periodically report the progress in terms of number of ALFs having availed revolving fund to SULM for further reporting to the Ministry.

## **13. Component 1.4 City Livelihood Centres**

### **Concept of City Livelihood Centres (CLCs)**

**13.1** The informal sector has traditionally been a source of services for middle and higher income groups in cities through provision of services such as security, carpentry, gardening, construction, plumbing, electrical work, health care support, housekeeping etc. However, these services are not available in organized and reliable manner in urban areas.

**13.2** The urban poor who produce marketable goods and services many times are not able to find a viable market. The urban poor also lack information regarding the various opportunities/ benefits available to them via government and other programmes (e.g. skill training opportunities, bank credit, social security benefits, etc). Therefore, the

urban poor need support services to help them access several opportunities available to them. For example, to access a micro enterprise loan they should have a project plan, documentation etc., as needed by a bank etc. They may also need help to access services for registration, accounting and legal support.

**13.3** The objective of establishing City Livelihoods Centres (CLCs) at city level is to address these gaps and create a platform where:

**13.3.1** The urban poor can offer their goods and services in an organized manner to the potential buyers i.e. the CLC would strive to bridge the gap between demand and supply of the goods and services produced by the urban poor.

**13.3.2** The urban poor can access information and business support services as and when needed by them which would otherwise be not accessible to them.

#### **14. Establishment of CLCs<sup>12</sup>**

**14.1** The primary responsibility of establishing and running the CLC will rest with the ULB. The ULB will be required to allocate space/ premises for establishing the CLC. It is essential that the CLC is located at a central and convenient location which the urban poor can access easily. If such a space is not available with the ULB, they should hire space for establishing the CLC. ULBs may also outsource the functioning of CLC to a Community Based Organisation (CBO) (e.g. CLF) or any other organisation/agency, if needed.

**14.2** Establishment of City Livelihood Centres will be permissible as per the following norms:

<b>Population of City</b>	<b>Ceiling on Number of CLCs to be established</b>
Between 1-3 lakh	1
More than 3 lakh and upto 5 lakh	2
More than 5 lakh and upto 10 lakh	3
Above 10 lakh	8
District HQ towns and other Statutory Towns with population below 1 lakh.	1

#### **15. Process steps for establishment of CLCs by ULBs**

**15.1 Preparation of CLC proposal (including action plan)** – The ULB is required to prepare a proposal for establishing a CLC which will be submitted to SULM for approval and sanction. A letter of allotment of building premises (own/ rental) from Urban Local Body

<sup>12</sup> As amended vide erstwhile M/o HUPA O.M. No. 14011/2/2012-UPA/FTS-5196, dated 19<sup>th</sup> February 2016.

should be attached with the proposal submitted to SULM. The proposal must list out the services that the CLC intends to offer and the business model of the CLC. **The proposal should contain details as provided at Annexure VII.**

### **Approval of proposal by SULM**

**15.2** SULM will scrutinise the proposal and accord sanction or rejection of the proposal.

### **Publicity and awareness campaign**

**15.3** Once the sanction order is received by the ULB, a publicity campaign should be organised in the CLC operational area to create awareness among the urban poor as well as the city residents. Publicity campaign may use pamphlets, local TV/radio/newspaper ads, announcements, posters, banners, wall writings, etc., in order to have a wider coverage and information to the citizens.

### **Establishment of infrastructure**

**15.4** The requisite infrastructure viz., chairs, computers, phones, tables, racks etc., should be placed at the CLC. The suggested space for establishing CLC is 1,000 sq.ft with two rooms and a wash room.

### **Recruitment of staff**

**15.5** Initially, 1-2 persons may be recruited to run the CLC. In case any agency (CBO or Agency) has been given responsibility of managing the CLC, the agency will need to hire the requisite staff.

### **Funding for Establishment of CLCs**

**16.** Each CLC will be provided a non-recurring grant of Rs. 10 Lakh as untied fund. The amount will be released in 3 instalments. The milestones for release of instalments may be as follows:

**16.1 Release of first instalment** – The first instalment of 30% should be released by SULM to ULB within one week after the proposal is approved and sanction order is sent.

**16.2 Release of second instalment** – The second instalment of 40% can be released once the staff of CLC is recruited as per the action plan.

**16.3 Release of third instalment** – The third instalment of 30% can be released once the CLC is launched and the services are rolled out as per the action plan.

## 17. Non-permissible activities for usage of CLC funds<sup>13</sup>

Central share released for CLCs should not be used for construction of physical infrastructure. However, funds could be utilised for renovation of existing infrastructure provided it does not adversely affect the funds required for other activities of the CLC.

### Services of CLCs

**17.1** The urban poor will be provided information and necessary support for opening of Bank Accounts, information on training/ employment opportunities under DAY-NULM and other schemes, information on social welfare schemes, enrolment for UID/Aadhar Card etc.

**17.2** The CLCs will provide support for marketing of goods and services of the urban poor who are registered with the CLCs. The CLCs may charge a registration fee from those urban poor who are offering their services and products. The registration may be renewed every year on charge of renewal fee. The registration and renewal fee will be fixed by the ULB after consultation with the urban poor in the area.

**17.3 Fee based services:** The CLCs will also offer certain fee based service which the urban poor may avail by paying a nominal fee. The fee for each of these services will be fixed by the ULB after consultation with the urban poor in the area. The list of fee-based services along-with their prices will be displayed at the CLC. An indicative list of these services are as under:

**17.3.1 Information on market demand and market strategy-** Urban poor who run small businesses may be given support to gain a better understanding of what the market needs, demand of the products produced by them, prices, where to sell, etc.

**17.3.2 Sales/Marketing outlets-** CLCs can provide marketing/sales outlets for the products manufactured by urban poor.

**17.3.3 Registration, licensing, accounting and legal services for micro-enterprises-** CLCs can facilitate the registration of micro-enterprises and obtaining of necessary licences required, accounting and other legal services for establishing and running of micro-enterprises.

**17.3.4 Placement services-** CLC may facilitate finding suitable jobs for the urban poor matching their skills by having linkages with industries and their associations in the area.

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<sup>13</sup> As amended vide erstwhile M/o HUPA O.M. No. K-14011/7/2013-UPA/FTS-9789, dated 3<sup>rd</sup> August 2015.

## 18. Other Services

**18.1 Bidding/contracts for citizen services** - CLCs may obtain direct work orders or bid for Annual Maintenance Contracts, municipality contracts/ housing associations service needs viz., plumbing, electricity, carpentry, dispatch of electricity bills, property bills etc. and service the contracts through the registered urban poor offering such services. However, care should be taken that CLC should take up activities relevant for urban poor only to avoid possibility of interest of urban poor pushed into background by other commercial interests.

**18.2** CLCs may charge **placement fee** from industries/companies, industry associations, etc. for placing the urban poor as per their requirement (e.g. CLCs may tie up with malls or retail outlets for placing basic housekeeping staff or data-entry operators in companies, etc.).

**18.3 Training venue** – If sufficient space and infrastructure is available with CLC, the premises may be provided as training venue also.

**18.4 Crèche service** – In case working mothers of members require crèche services, feasibility of setting up crèche service may be explored by CLC.

**18.5** CLC may explore the possibility of collaboration with UID for issuance of UID/Aadhar card for citizens in the CLC area.

**18.6** Provide access to various government departments, banks, insurance agencies and other organisations to communicate with the urban poor.

**18.7** The above lists are only indicative. The ULBs may decide the services (fee based or otherwise) to be offered to by the CLCs based on local needs and after due consultation with the urban poor.

## Management and Functioning of City Livelihood Centres

**19** CLCs may be considered to be functional when the services are rolled out. Each CLC should develop its business plan and identify the services and their fee structure as per market requirement, affordability and viability.

**19.1** In order to manage the day-to-day operations at CLCs, staff should be hired depending on the nature and type of the services provided by the CLCs.

**19.2** In case of contracts/ bids, CLCs will assign tasks among the members and pay them as per the standard rates applicable. In case of individual service calls attended by members (e.g. plumbers, electricians, carpenters, etc.), these will be noted, consolidated and accounted for no later than the end of every month.

**19.3** A separate bank account should be opened in the name of CLC and should be operated as joint signatory (with one representative from ULB or organisation/agency and manager of CLC). All the required books of accounts viz., membership details, share capital, business transactions etc., should be maintained properly at the CLC level.

### **Review of CLC performance**

**19.4** The performance of CLC will be reviewed by the ULB.

### **Registration of CLC**

**19.5** CLCs may be registered under any suitable act applicable in the state. CMMU or Agency (if entrusted) may take up the responsibility of registering the CLCs at the city level.

### **Collaboration and Linkages**

**19.6** CLCs are expected to collaborate with a variety of government departments to provide needed services to its members such as property tax collection, electricity bills distribution, birth certificates etc.

## **Component 1.5 Training for Community Institutions, SHGs and Their Federations<sup>14</sup>**

**20.** The basic objective of imparting the training and other capacity building inputs to the community members is to equip them with requisite skills to manage their community institutions.

**20.1** A multi-pronged strategy consisting of exposure visits to model institutions, developing master community resource persons and using them for training the community members should be adopted for continuous capacity building of community structures viz., SHGs and their federations.

**20.2** The minimum training set to the community members should include functioning and management of SHGs and Federations, bank linkages, book keeping, micro planning etc.

**20.3** A pool of CRPs, professionals, civil society organisations, resource agencies with domain expertise and experience (e.g. issues like bank linkage, book keeping and accounts, micro-planning, micro-investment process, roles and responsibilities of members, etc.) should be identified and engaged for providing capacity building inputs to the community institutions. States may utilize the Community Master Trainers and resource persons developed under DAY-NRLM to conduct training under DAY-NULM.

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<sup>14</sup> As amended vide erstwhile M/o HUPA O.M. No. K-14012/15/2016-UPA/FTS-16320 dated 22<sup>nd</sup> August 2016.

These Community Master Trainers from NRLM may also be engaged with training agencies for providing training to mission staff and community.

**20.4.** An average amount of Rs. 7,500 per trainee can be used for training the members of ALFs and CLFs.

### **Monitoring & Evaluation<sup>15</sup>**

**21.** The SMMU at the State level and CMMU at the ULB level will closely monitor progress of activities / targets under this component, undertake reporting and evaluation. The experts and officials at SMMU, CMMU and COs will undertake regular field visits to monitor the performance of ROs, assess quality of community institutions and providing handholding support for effective functioning of SHGs and federations. The SULM and the ULB/executing agencies shall report timely progress in formats prescribed by the Mission Directorate from time-to-time, indicating the cumulative achievement monthly and upto the end of the quarter and key issues in implementation.

**21.1** In addition, under DAY-NULM, a comprehensive and robust IT-enabled MIS will be established for tracking targets and achievements. States and ULBs will be required to submit their progress reports online and may also use this tool to monitor progress on the ground. In the spirit of proactive disclosure of information and ensuring transparency under DAY-NULM, key progress reports under SM&ID will also be made available on the public domain in a timely manner.

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<sup>15</sup> As amended vide erstwhile M/o HUPA O.M. dated 14012/15/2016-UPA/FTS-16320 dated 22<sup>nd</sup> August 2016.

## Annexure I : Model SHG Rules and Regulations

1. The name of the group shall be \_\_\_\_\_ and herein after referred to as “The SHG”.
2. The \_\_\_\_ <SHG NAME> \_\_\_\_ is located in \_\_\_\_\_ city and the address of the group is as follows:

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Pin-code: \_\_\_\_\_

3. **Objectives:** The objectives of the SHG are:

- a. To promote regular savings among members of the group
- b. To make available credit to members of the group to meet urgent domestic needs
- c. To form a group that would be eligible to receive benefits under the Deendayal Antyodaya Yojana-National urban Livelihoods Mission (DAY-NULM) and other schemes of the Government of India and State Governments and would be able to articulate a demand for the same.
- d. To build leadership skills of members so that they can manage the group in rotation.

4. **Membership:**

- a. Persons above 18 years of age at the time of joining
- b. Persons who are desirous of saving his/her money with the SHG
- c. Persons who are willing to take a loan from the SHG
- d. Persons who have been a resident of \_\_\_\_\_ <name of a slum/area> \_\_\_\_\_ since \_\_\_\_\_ <enter year here> \_\_\_\_\_
- e. Persons from families that have been identified as “poor” by the State Government
- f. Not more than one member per family shall be allowed to join a group
- g. The total number of members at any time should not exceed 20 persons or be less than 10 persons.

## 5. **Savings:**

- a. Every member shall save Rs. \_\_\_\_\_ (in figures and words) per month and on \_\_\_\_\_ (specify date here) all members will deposit their individual savings with the Treasurer of the SHG
- b. The SHG shall decide the savings amount on a regular basis from time to time. Any changes to this amount and the reason for the same will be reflected in the record of the meetings of the SHG
- c. If a member does not pay savings money on a decided date, s/he will be fined with Rs. \_\_\_\_\_ (in figures and words) per \_\_\_\_\_ (specify per month, per week or per day)

## 6. **Group Management:**

- a. There shall be a management committee for the SHG responsible for its day-to-day and strategic management
- b. The Management Committee shall consist of three office bearers – Chairperson, Secretary and Treasurer – who shall each be elected by all members of the group from among the members for a period of 1 (one) year.
- c. These office bearers cannot remain in office continuously for more than 2 terms.
- d. In case the group elects to have more than one member per family as members of the group, then no two members of the same family should stand for elections as SHG office bearers at the same time.
- e. Responsibilities of the Chairperson:
  - i. Presides over the regular meetings and any other meetings of the SHG;
  - ii. Signs (or puts thumb impression) to approve the decision and resolutions of the SHG taken at various meetings;
  - iii. Call for or postpone a special meeting;
  - iv. Solve a complaint with the help of other office bearers and members, if required;
  - v. Check and coordinate the activities of the Secretary, Treasurer and other members;
  - vi. Maintain relationships within and outside the SHG, especially with the banks and Urban Local Body to ensure credit to the group (and individual SHG members).

members) as well as access of SHG members to benefits under all relevant components of DAY-NULM;

vii. Regularly report progress of the SHG to the ULB along with any other details requested in a timely manner.

f. Responsibilities of the Secretary:

i. Call meetings with the prior permission of the Chairperson and prepare the agenda for every meeting;

ii. Maintain a record of the proceedings of all regular and special meetings and read them out at the next meeting;

iii. Write resolutions made at each meeting and read them out at the same meeting;

iv. The Secretary will maintain the membership register, attendance register, and activity and resolution register;

v. Conduct all meetings and chair a meeting if the Chairperson is absent;

vi. Verify the books of account of the SHG regularly and report to the members in every meeting;

vii. Maintain relationships within and outside the SHG, especially with the banks and ULB to ensure credit to the group (and individual SHG members) as well as access of SHG members to benefits under DAY-NULM;

viii. Regularly report progress of the SHG to the ULB along with any other details requested in a timely manner.

g. Responsibilities of the Treasurer:

i. Preserve all important papers and documents related to financial matters of the SHG;

ii. Maintain all accounts of the SHG i.e. members' savings and loan register, member pass books, group bank pass book and loan book, cash transaction register;

iii. Deposit all cash collected at meetings within two days of collection;

iv. Pay loans approved by the SHG to members and receive savings, repayment, interest, fines, etc.;

v. Present all financial reports of the group.

## 7. Meetings:

- a. The group will meet \_\_\_ <specify number here> \_\_\_\_ time/s every month. The dates of the meetings are \_\_\_ <specify dates here> \_\_\_\_.
- b. In case of an urgent and important issue, the group can hold special meetings at a shorter notice.
- c. A minimum of 80% of the group's members with at least 2 out of 3 of the office bearers must be present for decisions to be valid. Where decisions on group funds above Rs. \_\_\_\_\_ (in figures and words) or changes in the rules and regulations are to be made, all members must be present.
- d. The SHG \_\_\_ will hold its Annual General Meeting on \_\_\_ <specify date here> \_\_\_\_\_ every year. This meeting will review the last year's activities and financial progress and plan the activities for the next year. (The group may use this meeting to conduct regular annual elections for the posts of office bearers of the Managing Committee).
- e. In case of special meetings or change in the conduct of regular meetings, the Secretary of the group is supposed to give \_\_\_\_\_ days notice to the members about such meetings.
- f. If a member does not attend \_\_\_ <specify number of meetings> \_\_\_\_\_ consecutive periodic meetings without any prior information, s/he will have to face a penalty of Rs. \_\_\_\_\_ (in figures and words) per meeting.

## 8. Maintenance of Group Records:

- a. Every member will be given a savings and loan passbook where savings and loan balances for each member are recorded and updated regularly. It is the responsibility of the Treasurer to make all entries.
- b. Membership, attendance, activity and resolution registers will be kept with the Secretary to register membership, proceedings, attendance and resolutions of all meetings.
- c. Savings and Loan register will be kept with the Treasurer at the group level to maintain all individual records of savings and loans
- d. Cash book and bank loan register will be maintained by the Treasurer who will update the position of all income and expenditure as well as bank loans received and repaid.

- e. Group Bank Pass Book to be maintained by the Treasurer and updated regularly at each deposit and withdrawal.
- f. All group records are to be made available freely for examination by each individual member during the meetings and at other times, with reasonable notice to the relevant office-bearer of the Managing Committee. SHGs may engage a non-member for book-keeping fixing a token payment for the service. However members providing this service to their own SHG will do so on a volunteer basis without payment.

#### **9. Managing the Group's funds:**

- a. The loan limit for each individual member shall be decided by the SHG. The amount will not exceed Rs. \_\_\_\_\_ (in figures and words) at a time.
- b. The interest rate shall be Rs. \_\_\_\_\_ (in figures and words) per month per Rs. 100.00 (Rupees Hundred Only).
- c. The loan repayment procedure shall be decided by all members of the SHG.
- d. On sanction of the loan, the record of the loan, including agreed repayment schedule must be written in the applicant's saving and loan passbook and the group's saving and loan register. Thereafter, all repayments (and defaults, if any) must also be recorded in the applicant's savings and loan passbook and the group's savings and loan register.
- e. The loan shall be granted as long as:
  - i. The member has repaid any previous loan amount in full, along with the interest
  - ii. The member has been depositing regular savings with the SHG for a period of at least 3 months
- f. All the income that accrues to the SHG from interest on savings and loans and returns from penalties and fees will be added to SHG corpus.

#### **10. Managing the Group's Bank Account:**

- a. The SHG account shall be kept in the nearest bank. The Treasurer, Chairperson and/or Secretary (any two) shall have joint signatory power. All withdrawals to be supported by a resolution of the SHG.

#### **11. Withdrawal of Membership :** < Group members should discuss in detail the procedure and terms of refund of money if a member proposes to leave the group. This should be recorded in the Bye-Laws of the group>

**12. Disqualification of Membership:** A member may be disqualified by the SHG on the following criteria:

- Non-participation in regular group meetings for more than \_\_\_\_\_ times
- Not depositing regularly for more than \_\_\_\_\_ months
- Not repaying the loan received from the group
- Not following the rules of the group

**13. Change in the rules and regulations:** The rules of the SHG or any part thereof can be amended by all members present at a General Body Meeting convened for the purpose.

**14. Dissolution of the group:** In the event of group dissolution, members need to discuss the formalities and terms of group money distribution and group payables and receivables among themselves before the group can be dissolved. The agreed conditions of dissolution and re-distribution of funds should then be recorded in the bye-laws of the group. Members with a majority vote may decide to dissolve the group.

## Annexure II : Model Bye-Laws for ALFs

1. The name of the federation shall be \_\_\_\_\_ and hereinafter referred to as “The Federation”.
2. The \_\_\_\_\_ <FEDERATION NAME> \_\_\_\_\_ shall accept as members, Self-Help Groups (SHGs) of \_\_\_\_\_ ward and the address of the group is as follows:

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Pin code: \_\_\_\_\_

3. **Objectives:** The objectives of the Federation are:

- a. To provide a forum for regular interaction and networking between member SHGs and assist in the formation of new SHGs wherever needed;
- b. To take up activities that strengthen member SHGs, but cannot be taken up by individual SHGs on their own such as facilitate bank linkages for member SHGs provide handholding support for the development of member SHGs loan proposals;
- c. To facilitate member SHGs access to benefits under DAY-NULM and other Government of India and State Government schemes and to create linkages with institutions of relevance for their welfare e.g. facilitate insurance;
- d. Work as an information dissemination body by facilitating member SHGs access to skill training and micro-enterprise formation support under DAY-NULM as well as access to social assistance benefits under various government programmes, e.g. insurance;
- e. Handhold and build the capacity of new member SHGs and regularly review the functioning and strengthen the capacity of existing member SHGs, to continue to successfully function;
- f. To successfully represent the Federation and member SHGs at the City Level Federation;
- g. To build leadership skills of members so that they can manage the member SHGs and the federation.

#### 4. **Membership:**

- a. SHGs in the area defined above which have:
  - i. Been in existence for at least 6 months;
  - ii. Been meeting and saving regularly (not less than 80% of the members);
  - iii. Been repaying any loans given (not less than 90% repayment);
  - iv. Paid the prescribed admission fee and the fixed yearly subscription fees.
- b. Each member SHG will elect two of its members to represent the group in the Executive Committee of the Federation for a one year term. One of these members shall be an SHG office bearer; the other one may be a general SHG member or an office bearer.

#### 5. **Contributions:**

- a. At the time of admission, each SHG shall pay an admission fee of Rs. \_\_\_\_\_ (in figures and words).
- b. Each member SHG shall pay a subscription fee of Rs. \_\_\_\_\_ (in figures and words) per year.
- c. If a member SHG does not pay the yearly subscription fee on the decided date, it will be fined Rs. \_\_\_\_\_ (in figures and words) per \_\_\_\_\_ (e.g. per month / week / day).

#### 6. **Group Management:**

- a. An Executive Committee (EC) shall comprise two representatives per member SHG.
- b. From the EC, five members shall be selected as the Management Committee who shall be responsible for strategic and day-to-day management of the federation.
- c. The Management Committee shall consist of 3 office bearers—Chairperson, Secretary, Treasurer, and some members as volunteers (such as Livelihood Volunteer, Social Security Volunteer and Financial Inclusion Volunteer).
- d. These office bearers can remain in office continuously for only 2 terms.
- e. All three office bearers must be from three different SHGs.
- f. Responsibilities of the Chairperson:

- i. Presides over the regular meetings and any other meetings of the Federation;
- ii. Signs (or puts thumb impression) to approve the decision and resolutions of the Federation taken at various meetings;
- iii. Call for or postpone a special meeting;
- iv. Check and coordinate the activities of the Secretary, Treasurer and other members;
- v. Maintain relationships within and outside the Federation, especially with the banks and Urban Local Body of \_\_\_\_\_ (name of the city) to ensure credit to the group (and individual SHG members) as well as access of SHG members to benefits under all relevant components of DAY-NULM;
- vi. Regularly report progress of the Federation to the Urban Local Body of \_\_\_\_\_ (name of the city) along with any other details requested in a timely manner.

g. Responsibilities of the Secretary:

- i. Call meetings with the prior permission of the Chairperson and prepare the agenda for every meeting;
- ii. Maintain a record of the proceedings of all regular and special meetings and read them out at the next meeting;
- iii. Write resolutions made at each meeting and read them out at the same meeting;
- iv. The Secretary will maintain the membership register, attendance register, and activity and resolution register;
- v. Conduct all meetings and chair a meeting if the Chairperson is absent;
- vi. Verify the books of account of the Federation regularly and report to the members in every meeting;
- vii. Maintain relationships within and outside the Federation, especially with the banks and Urban Local Body of \_\_\_\_\_ (name of the city) to ensure credit to the group (and individual SHG members) as well as access of SHG members to benefits under all relevant components of DAY-NULM;
- viii. Regularly report progress of the Federation to the Urban Local Body of \_\_\_\_\_ (name of the city) along with any other details requested in a timely manner.

- h. Responsibilities of the Treasurer:
  - i. Preserve all important papers and documents related to financial matters of the Federation;
  - ii. Maintain all accounts of the Federation i.e. cash book, loan ledger, and receipt and payment vouchers;
  - iii. Deposit all cash collected at meetings within two days of collection;
  - iv. Pay loans approved by the Federation to members and receive savings, repayment, interest, fines, etc.;
  - v. Present all financial reports of the group.
- i. Responsibilities of the Livelihood Volunteer:
  - i. Identify employment sectors which would increase income for SHG members;
  - ii. Provide support for setting up new enterprise ventures under DAY-NULM linking the members to credit and advisory services;
  - iii. Provide linkage with skill training opportunities under DAY-NULM.
- j. Responsibilities of the Social Security Volunteer:
  - i. Evaluate the social security needs of member SHGs;
  - ii. Liaise with ward officials in charge of health, education and other social security such that member SHGs are linked with benefits available in the city;
  - iii. Compile and update a list of schemes in the city whose benefits member SHGs can access and disseminate this information through the ALF.
- k. Responsibilities of the Financial Inclusion Volunteer:
  - i. Ensure that member SHGs are linked with banks;
  - ii. Ensure that member SHGs are linked with financial institutions for insurance and money remittances;
  - iii. Ensure that individuals from member SHGs have Basic Savings Bank Accounts;
  - iv. Ensure that all member SHGs undergo financial literacy training.

## 7. Meetings:

- a. The Executive committee of ALF will meet \_\_\_\_ <specify number here> \_\_\_\_ time/s every month. The dates of the meetings are \_\_\_\_ <specify dates here> \_\_\_\_.
- b. In case of an urgent and important issue, the group can hold special meetings at a shorter notice.
- c. A minimum of 80% of the group's members with at least 2 out of 3 of the office bearers must be present for decisions to be valid. Where decisions on group funds above Rs. \_\_\_\_\_ (in figures and words) or changes in the bye-laws are to be made, all members must be present.
- d. The Federation will hold its Annual General Meeting on \_\_\_\_ <specify date here> \_\_\_\_\_ every year. This meeting will review the last year's activities and financial progress and plan the activities for the next year. (The group may use this meeting to conduct regular annual elections for the posts of office bearers of the Managing Committee).
- e. In case of special meetings or change in the conduct of regular meetings, the Secretary supposed to give \_\_\_\_\_ days' notice to the members about such meetings.
- f. If an SHG representative does not attend \_\_\_\_ <specify number of meetings> \_\_\_\_\_ consecutive periodic meetings without any prior information, the SHG will have to face a penalty of Rs. \_\_\_\_\_ (in figures and words) per meeting.

## 8. Maintenance of Group Records:

- a. Membership, attendance, activity and resolution registers will be kept with the Secretary to register membership, proceedings, attendance and resolutions of all meetings.
- b. Cash book and bank loan register will be maintained by the Treasurer who will update the position of all income and expenditure as well as bank loans received and repaid.
- c. Group Bank Pass Book to be maintained by the Treasurer and updated regularly at each deposit and withdrawal.
- d. All group records are to be made available freely for examination by each member SHG during the meetings and at other times, with reasonable notice to the relevant office-bearer of the Managing Committee.

## 9. Managing the Group's funds:

- a. Loans will be considered during periodic meetings of the federation based on a written application from any member SHG addressed to the Chairperson of the Managing Committee of the federation. While representatives of the member SHG applying for the loan may take part in the discussions, they will not be allowed to vote at the time of taking a decision on the loan.
- b. The loan limit for each individual member SHG shall be decided by the full Executive Committee considering the financial position of the federation and its obligations to meet the credit needs of a number of member SHGs.
- c. The interest rate shall be Rs. \_\_\_\_\_ (in figures and words) per month per Rs. 100.00 (Rupees Hundred Only).
- d. The loan repayment procedure shall be decided by the Executive Committee of the Federation.
- e. On sanction of the loan, the record of the loan, including agreed repayment schedule must be recorded in the Activity, Resolution, Saving and Loan registers. Thereafter, all repayments (and defaults, if any) must also be so recorded.
- f. The loan shall be granted as long as:
  - i. The member SHG has paid all federation membership fees due and has repaid any previous loan amount in full, along with the interest;
  - ii. The proposed loan purpose is viable;
  - iii. The member SHG is meeting and saving on a regular basis, is following its bye-laws and takes an active interest in the Federation.
- g. All the income that accrues to the Federation from interest on savings and loans and returns from penalties and fees will be re-invested in the Federation fund.

## 10. Managing the Group's Bank Account:

- a. The Federation account shall be kept in the nearest bank. The Treasurer, Chairperson and/or Secretary (any two) shall have joint signatory power. All withdrawals to be supported by a resolution of the Executive Committee of the Federation.
11. **Withdrawal of Membership:** <The Executive Committee should discuss in detail the procedure and terms of refund of money if a member SHG proposes to leave the group. This should be recorded in the Bye-Laws of the group>

**12. Disqualification of Membership:** A member SHG may be disqualified by the Federation on the following criteria:

- Non-participation in regular federation meetings for more than \_\_\_\_\_ times;
- Not paying the subscription fee;
- Not repaying the loan received from the federation;
- Not following the rules of the group.

**13. Change in the Bye-Laws:** The rules of the Federation or any part thereof can be amended by all members present at a General Body Meeting convened for the purpose.

**14. Dissolution of the federation:** In the event of group dissolution, members need to discuss the formalities and terms of group money distribution and group payables and receivables among themselves before the group can be dissolved. The agreed conditions of dissolution and re-distribution of funds should then be recorded in the bye-laws of the group. Members with a majority vote may decide to dissolve the group.

### Annexure III : Checklist for a Functional SHG<sup>16</sup>

This is to be applied monthly

S. No.	Factor to be checked	Checklist
1	Group Size	Number of members in a group
2	Types of Members	70% urban poor to ensure Revolving Fund access
3	Meetings	<ul style="list-style-type: none"> <li>• Minimum once in a week.</li> <li>• Members are sitting in a circle.</li> <li>• Chairperson is selected in each meeting for conducting the proceedings of meeting.</li> <li>• Minutes of meeting are recorded in the meeting itself and are read out loudly by book-keeper/office bearers.</li> <li>• Social agenda is included in SHG meeting.</li> <li>• Meeting- to be held in the house of each member on rotation basis.</li> <li>• Agenda of meeting will be decided by SHGs. This may include- attendance, saving, internal lending, loan repayment, information of income &amp; expenditure, benefits under different components of DAY-NULM, rights &amp; entitlements, benefits under government programmes, social issues etc.</li> </ul>
4	Rules of SHGs	The rules of SHGs should be framed and rules followed in every meeting
5	Attendance of members per meeting	Minimum 90% attendance per meeting
6	Savings collection within the group	Savings deposited by all members in each regular scheduled meeting held
7	Internal Loan repayment from members	All internal loans repaid on time by SHG members as per the loan repayment schedule
8	Maintenance of records	<ul style="list-style-type: none"> <li>• Book keeper is identified for SHGs.</li> <li>• There should be a record of every meeting in the minute book with signature / thumbprint of all members.</li> <li>• Every meeting should have a record of attendance.</li> <li>• Savings and internal loans register should be updated in every meeting.</li> <li>• Bank passbook to be updated once a month.</li> </ul>

<sup>16</sup> As amended vide erstwhile M/o HUPA O.M. dated 14012/15/2016-UPA/FTS-16320 dated 22<sup>nd</sup> August 2016

S. No.	Factor to be checked	Checklist
9	Management Committee	<ul style="list-style-type: none"> <li>• All three office bearers (Chairperson, Secretary and Treasurer or their equivalents) have been elected.</li> <li>• Elections have been carried out once a year.</li> <li>• All three office bearers have attended at least 90% meetings each.</li> <li>• No two members of the same family are office bearers in the SHG.</li> </ul>
10	Bank linkages	<ul style="list-style-type: none"> <li>• The SHG should have a bank account.</li> <li>• The SHG should have been successful in grading by a bank for credit access.</li> </ul>
11	Capacity Building	<ul style="list-style-type: none"> <li>• Every SHG member has gone through a basic SHG training at least once.</li> <li>• Every SHG member has gone through basic financial literacy training at least once.</li> <li>• SHG office bearers have undergone leadership and SHG management training.</li> </ul>

## **Annexure IV 'A' : Model Framework for Engagement of Resource Organisations (ROs) for the formation of SHGs under DAY-NULM**

**(These are simply an indication of how ROs can be engaged by the SULM for community mobilisation. Each SULMs are free to adopt or amend these to suit their requirements)**

### **Section A: Background**

The Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) aims at reducing poverty and vulnerability of the urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities, resulting in an appreciable improvement in their livelihoods on a sustainable basis, by building strong grassroots level institutions of the poor.

To ensure accomplishment of social mobilization, DAY-NULM will partner with Resource Organisations (ROs) to promote the formation of SHGs in urban areas. ROs will be engaged to facilitate the formation of SHGs, their development and bank linkages, their federation at the area and city levels, training and capacity building, and establishing links to ULBs and to mitigate social, occupational and residential vulnerabilities.

### **Section B: Expected outcomes of the engagement with ROs**

1. At least 1 member from each identified urban poor household, preferably a woman has to be a member of an SHG.
  - 1.1. At least 70% of the members of SHGs should be urban poor.
  - 1.2. ROs to train SHGs to build their capacity on issues such as: (a) the SHG concept (including savings), how to conduct meetings, responsibilities of group members, etc; (b) book-keeping and accounting, fund management, building bank and credit linkages; (c) communication, decision making, conflict resolution, self-assessment; and (d) accessing government benefits under DAY-NULM, and other social programmes of the central, state and local governments
  - 1.3. All SHGs to have a bank account for deposit of savings;
  - 1.4. All SHGs to be linked to banks for credit;
  - 1.5. All new SHGs formed access revolving fund support under DAY-NULM
2. SHGs will be federated at the area-level and at least one City-level Federation will be formed per City.
  - 2.1. ROs to ensure that all members of ALFs/CLFs undergo training to build their capacity on issues such as: (a) the federation concept (including savings), how to

conduct meetings, responsibilities of group members, federations etc; (b) book-keeping and accounting, fund management, building bank and credit linkages; (c) communication, decision making, conflict resolution, self-assessment; and (d) accessing government benefits under DAY-NULM, and other social programmes of the central, state and local governments;

- 2.2. All ALFs/CLFs to be registered;
- 2.3. All new ALFs formed access revolving fund support under DAY-NULM

### **Section C: Principles of partnerships with ROs**

1. At the city-level, the work on DAY-NULM will begin with a mapping of the existing SHGs and social mobilisation that already exists in urban areas under DAY-NULM, the erstwhile Swarna Jayanti Shahari Rozgar Yojana (SJSRY) and other local schemes. This exercise will also identify pockets where the urban poor have not been mobilised into SHGs at the city-level. The aim of this exercise is to assess the quality of existing SHGs (and where applicable, federations), identify the need for interventions in existing SHGs / Federations to strengthen them and transition them from SJSRY to DAY-NULM, and identify where further / new community mobilisation is needed.
2. Resource Organisations will be selected on the basis of strict criteria including registration status of the organization, turnover, number of years of experience, sound procurement and financial management capacity, number of dedicated expert staff, domain knowledge and prior experience in social mobilisation of poor households, training and capacity building, livelihood promotion and bank linkage of the community organisations.
3. Based on the mapping exercise, SULMs will evolve a plan for engagement of ROs for the community mobilisation and institution development under DAY-NULM in each state; selection of ROs will be done in a transparent manner.
4. In each city, ULBs will be responsible for developing key deliverables for and concrete targets for ROs.
5. The ULB will assign the RO to a compact geographical area of the city within which the RO will function; this assignment will be done on the basis of the capacities of the respective ROs. The RO should cover a minimum of 50 SHGs. As per local conditions, more than one city may be covered by a single RO to achieve critical mass and ensure quality training.
6. ROs will report to ULBs for their day-to-day functioning.

## Section D: Selection criteria for ROs

1. Government institutions such as state missions of Kerala (Kudumbasree) and Andhra Pradesh (MEPMA) and other similar missions may be engaged as ROs.
2. Only those NGOs with a strong and proven track record of working in the field should be engaged.
3. As per of legal requirements, the potential RO should be a registered body.
4. All potential ROs should maintain its accounting records and have properly audited annual statements of income and expenditure.
5. The orientation and philosophy of potential ROs should confirm to the essential features of community mobilisation and institution building under DAY-NULM namely, adherence to participatory processes, belief in the objective of self-reliance and empowerment of the urban poor, experience in the formation of affinity groups, preferably groups managing credit and involved in income generating activities, and experience of capacity building of grass root institutions of the poor.
6. The potential RO has a base in the city in which it proposes to work and has field experience in the area with an adequate number of trained field-level staff and a clear understanding of the socio-economic, cultural and political situation of the area. A demonstrable rapport with the community in which the potential RO proposes to work will be an advantage.
7. Resource Organisations may engage Community Resource Persons (CRPs) on their team for the formation of SHGs under DAY-NULM, however sub-contracting will not be allowed.
8. The RO should have successfully promoted the formation and bank linkage of at least 100 SHGs.
9. The potential RO should be secular in nature and not be affiliated with any political organisation.
10. The potential RO should be willing to sign a Memorandum of Understanding with SULMs or ULBs committing itself:
  - 10.1. To pursue the objectives and components of DAY-NULM;
  - 10.2. To make changes within its strategy and systems if there are obstacles in achieving the objectives of the project;
  - 10.3. To nurture and support SHGs formed as per the guidance and philosophy of DAY-NULM;

10.4. To attend meetings and contribute to the feedback systems and procedures required by DAY-NULM, including regular reporting.

### **Section E: Scope of work of ROs**

The tasks of ROs will include the following in a specific geographical area within a city assigned to them:

1. Implementing the model of institution building as outlined under DAY-NULM via guidelines and advisories issued from time-to-time.
2. Mobilising the poor on the basis of affinity groups and building quality SHGs and their federations. The selection of members and the formation of SHGs should be participatory in nature.
3. The RO should ensure that at least 70% of SHG members are urban poor.
4. Building the capacity of these institutions by organising training and exposure visits and learning events in order for them to further support livelihoods of their members and also facilitate social action.
5. Once the SHG is formed, ROs will be expected to train ALL members of the SHG (not just the leaders/representatives) in basic issues such as: (a) The SHG concept including savings, how a meeting of an SHG is conducted, responsibilities of group members, federations, etc.; (b) book-keeping and accounting, fund management, building bank and credit linkages; (c) communication, decision making, conflict resolution, self-assessment, etc.; and (d) accessing government benefits under DAY-NULM (especially universal financial inclusion, skill training and micro-enterprise development) and other social programmes of the central, state and local governments.
6. Handholding support for at least 15 months: Once the groups are formed, ROs will be required to attend their meetings on a regular basis, bring in bankers, government officials from various departments, and members from SHGs established for a period of at least 2 years (for cross-learning) to interact with the SHGs (at the SHG and federation-levels). At this stage, ROs will also organise capacity building and encourage members of the SHG to access benefits under DAY-NULM. The ROs will assist the Community Organiser in the evaluation of the performance of SHGs being supported by it. Within a month of formation of the SHG, all groups that are not linked with bank-accounts, should be helped to open SHG bank accounts.
7. Withdrawal of support between 15-24 months: In this period, ROs will be expected to withdraw active support from those SHGs that are formed and performing satisfactorily. At this stage the Internal CRPs and bookkeepers will be well trained for nurturing of

the SHGs. Here ROs will encourage SHGs to federate into ALFs and work closely with ALFs and CLFs to build their capacity to take over the handholding function after the RO fully withdraws support.

8. Orchestrating convergence of relevant government programmes including facilitating UID enrolment, opening of basic service accounts and credit counseling of SHG members.

## **Section G: Monitoring & Evaluation**

DAY-NULM is process intensive and at levels it will constantly review, assess and learn from the qualitative and quantitative progress achieved. A robust IT-based Monitoring & Evaluation MIS would be in place to facilitate this and support informed decision making at all levels. The SULM will put in place various mechanisms for monitoring the progress of the programme in the state. These will include:

1. Accountability in SHGs including institutional self-monitoring, peer internal audit of processes and local social audit
2. MIS based input-output monitoring
3. Independent social audit, and third-party evaluation
4. Impact assessments through baseline assessments, and impact evaluation studies on key result indicators
5. Annual reports

Internal review mechanisms including monthly/quarterly planning/progress reporting, field visits by staff/officials, joint half-yearly/annual review, review and consultation workshops and meeting of convergence fora, and coordination committees at various levels.

## Annexure IV 'B' : Indicative measurable outcomes related to Payment to ROs<sup>17</sup>

S. No.	Particulars	% of Release	Amount
1	Acceptance of Terms & Conditions	10%	1000
2	<ul style="list-style-type: none"> <li>Revival of old SHGs</li> <li>Formation of new SHGs and Bank Account opening</li> <li>Identification of book keeper@1 per SHG from within the SHG members</li> <li>Basic orientation to book keeper for recording the minutes of meeting</li> <li>Identification of active women @2 women out of 15-20 SHGs</li> <li>MIS entry of SHGs formed</li> </ul>	20%	2000
3	<ul style="list-style-type: none"> <li>Basic training to SHG members (Meeting process, SHG fund management, social agenda, book keeping, role of office bearers etc.)</li> <li>Four days training to book keepers (Meeting proceeding register, individual passbook)</li> <li>3 days training to Active Women (to develop them as Internal CRPs)</li> <li>First Grading of SHGs and submission of application for revolving fund to SHGs</li> </ul>	25%	2500
4	<ul style="list-style-type: none"> <li>Hand holding support to SHGs (training on leadership, conflict resolution, concept of ALFs)</li> <li>2<sup>nd</sup> round training to book keepers (on Monthly progress report of SHG, loan register and cash book)</li> <li>On the job training to Active women/Internal CRPs</li> <li>Documentation for bank linkage, grading for bank linkage submission of loan application to banks</li> <li>Formation of ALF</li> </ul>	25%	2500
5	<ul style="list-style-type: none"> <li>Training of Internal CRPs for ALF management</li> <li>Action Plan for Internal CRPs for ALF management</li> <li>Gap analysis and skill training to SHG members and book keepers</li> <li>Training on different components of DAY-NULM and other schemes and programmes for urban poor and role of Community Institutions in convergence with schemes</li> </ul>	20%	2000

<sup>17</sup> As amended vide erstwhile M/o HUPA O.M. No. K-14012/15/2016-UPA/FTS-16320 dated 22<sup>nd</sup> August 2016

## Annexure V : Application for Revolving Fund Support to SHGs under Day-NULM

### Application for Revolving Fund (RF) Support to Self Help Group (SHG) under DAY-NULM

(Attach Requisite Documents)

Details of Office Bearers of the SHG							Remarks by	Remarks by	Overall Remarks By	Approved <input type="checkbox"/>	Date of Transfer of RF to SHG <input type="checkbox"/>
President	Name	Signature	Ph No	RO/ field coordinator	CMMU representative	ULB Competent Authority					
Secretary	Name	Signature	Ph No	Name	Signature	Name					
Treasurer	Name	Signature	Ph No	Date	Ph No	Ph No					

Application No	Date of Application	Name of Self Help Group (SHG)	Complete Address with Pin code/ Ph No	Landmark	Date of formation of SHG	Date of opening of Bank Account	Bank Account number	Bank Name	Branch Name	Branch Address	

## Annexure VI : Application for Revolving Fund Support to ALFs under DAY-NULM

### Application for Revolving Fund (RF) Support to Area Level Federation (ALF) under DAY-NULM

(Attach Requisite Documents)

Details of Office Bearers of the ALF		Remarks by		Remarks by	Approved <input type="checkbox"/>	Date of Transfer of RF to ALF	
President	Name	Signature	Ph No	RO/ field coordinator	CMMU representative	ULB Competent Authority	Rejected <input type="checkbox"/>
Secretary	Name	Signature	Ph No	Name	Signature	Name	Signature
Treasurer	Name	Signature	Ph No	Date	Ph No	Ph No	
					Date	Date	

## **Annexure VII : Proposal Details for Establishment of CLCs**

The proposal submitted by ULB to SULM should have the following details

1. Name of the Municipality:
2. Total wards in the municipality:
3. Total slums in the municipality:
  - a. Official :
  - b) Not specified:
4. Name (s) of the ward(s) covered by CLC:
5. Total population in the area
6. Total Urban Poor covered in the area
7. Potential no. of members expected to be covered by CLC
8. Major services possible through CLC in the area
9. Scope for growth of CLC in the area
10. Details of the premises given for CLC by ULB
  - a. Area
  - b. Location
  - c. Is the location nearby to ULB office
11. Plan for facilitation of CLC – Resource Agency/ ULB
12. Proposal Prepared by
13. Proposal Assessed by
14. Name and designation of the forwarding authority
15. Business Plan of CLC – to include break-even and viability

## Annexure IX : Suggestive training modules for ALFs, CLFs, CRPs and COs<sup>18</sup>

S. N.	Module Name	Issues to be included
1	SHG Training Module	<ul style="list-style-type: none"> <li>• Different dimensions of poverty</li> <li>• SHG concept &amp; Management (meeting process, agenda fixation)</li> <li>• Panchasutra</li> <li>• Leadership</li> <li>• Conflict resolution</li> <li>• Financial Inclusion/SHG Bank Linkage</li> <li>• Various components of DAY-NULM</li> <li>• Gender &amp; Social Inclusion</li> <li>• Convergence</li> </ul>
2	Book Keepers' Module	<ul style="list-style-type: none"> <li>• Different dimensions of poverty</li> <li>• Role of SHGs in poverty reduction</li> <li>• Various components of DAY-NULM</li> <li>• Importance of book keeping</li> <li>• Different types to books to be maintained in SHGs</li> <li>• Role and Responsibility of Book- Keepers</li> <li>• Do's &amp; Don'ts for book keepers</li> </ul>
3	Internal CRPs' Module	<ul style="list-style-type: none"> <li>• Different Dimensions of Poverty</li> <li>• Concept of Social Mobilization (formation and management of SHGs/ALFs)</li> <li>• Tools for Social Mobilizations &amp; Participatory Trainer Skills</li> <li>• Sharing of Case Studies by Individual members</li> <li>• Financial Inclusion &amp; Micro-plan for SHG bank linkage</li> <li>• Different components of DAY-NULM</li> <li>• Role and responsibility of CRPs</li> <li>• Action Plan</li> </ul>
	ALFs' Training Module	<ul style="list-style-type: none"> <li>• Concept &amp; management of ALFs</li> <li>• Meeting process, agenda fixation</li> <li>• ALFs books of Accounts</li> <li>• Grading of SHGs by ALFs</li> <li>• Review and Monitoring of SHGs</li> <li>• Monitoring of CRPs &amp; Book keepers</li> <li>• Capacity Building of SHGs and CRP</li> <li>• Convergence with ULBs and other departments</li> <li>• Linkage with CLF, City Livelihood Center and other institutions</li> </ul>

<sup>18</sup> As amended vide erstwhile M/o HUPA O.M. No. K-14012/15/2016-UPA/FTS-16320 dated 22<sup>nd</sup> August 2016

<b>S. N.</b>	<b>Module Name</b>	<b>Issues to be included</b>
	Module for COs/ROs to handhold SHGs/ Federations	<ul style="list-style-type: none"> <li>• Participatory training methods</li> <li>• Concept of Social Mobilization &amp; Institution Development under DAY-NULM</li> <li>• Process related to formation and operationalization of SHG/ALF/ CLF/CLCs</li> <li>• CRP strategy and role of various kind of CRPs</li> <li>• Identification and training of CRPs</li> <li>• Addressing Social Agenda and Convergence through Institutions</li> <li>• Do's &amp; Don'ts for social mobilization</li> </ul>