

# Anandadhara-State Office

## **West Bengal State Rural Livelihoods Mission (WBSRLM)**

(A Society under the Panchayats & Rural Development Department, Govt. of West Bengal)

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### Circular

No. 665 -WBSRLM/Prog./6P-81/2013

Date. 13/10/14

Subject : Guideline for engagement of Community Service Providers for implementation of Anandadhara

Madam/ Sir,

Aajeevika/National Rural Livelihoods Mission (NRLM), launched as Anandadhara in West Bengal from 2013-14, aims to reduce poverty by enabling rural poor households to access gainful self-employment and skilled wage employment opportunities resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor.

Social mobilisation of the rural poor women into self help groups and their clusters/federations is the most important pre-requisite to achieve this objective. To strengthen these institutions, NRLM proposes to create a large pool of resource persons from community who will support the SHG movement and community in general, in the future. Though it is appreciated, there may be different types of resource persons, at this point of time, considering the need and available resources, it is felt that the following types of resource persons may be identified and strengthened.

1. Book Keepers at SHG level
2. Community Service Providers at Cluster ( Sangha) level
3. Sangha Coordinators at Cluster ( Sangha ) level and only in thirty two intensive blocks of eight selected districts.

It may be noted that all such **Book Keepers (BK)**, **Community Service Providers (CSP)**, and **Sangha Coordinators (SC)** will be engaged by SHG/Sangha and their honorarium/ incentive will be paid by these institutions.

The number of CSPs to be engaged will be decided by the Sangha depending upon the number of SHGs, health of SHGs and resource of the Sangha. In intensive blocks, WBSRLM will support Sanghas for engaging one Sangha Coordinator. Cost for engaging Sangha Coordinator in intensive blocks will be compensated separately as managerial cost. However an indication on number of CSPs which may be engaged has narrated in annexure IV.

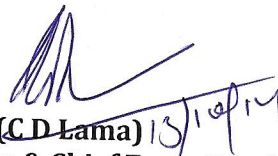
The WBSRLM will compensate Sanghas, on the basis of performance of SHGs and Upa Sanghas under them. Performance Indicators are given in Annexure VII. Process of calculating performance incentive is described in Annexure IV. The WBSRLM will give necessary technical & advisory support to Sangha regarding selection & training of CSPs and Sangha Coordinator. The overall responsibility of capacity building of CSPs and Sangha Coordinator lies with the Sangha who will engage them.

The details of the roles and responsibility, eligibility criteria of such personnel etc are enclosed as Annexures I to V.

The earlier guideline vide memo no 385/ WBSRLM /Prog./6P-81/2013 dated 11/06/14, stands cancelled and if any district has started the selection process as per above noted guideline, they are requested to revisit the process in the light of this guideline.

This order will come into effect immediately.

**Enclosure: Annexure I to VII**

  
(C.D. Lama) 13/10/14  
**Mission Director & Chief Executive Officer  
WBSRLM**

No. 665 /1(39)-WBSRLM/Prog./6P-81/2013

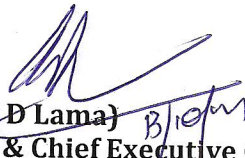
Date. 13/10/14

Copy forwarded for kind information and necessary action to:

**(1)** Principal Secretary, GTA.

**(2-19)** District Magistrate cum District Mission Director, Bankura/ Birbhum / Burdwan / Coochbehar / Dakshin Dinajpur/ Darjeeling/ Howrah/ Hooghly/ Jalpaiguri/ Alipurduar/ Malda/ Murshidabad/ Nadia/ North 24 Parganas/ Paschim Medinipur / Purba Medinipur / Purulia / South 24 Parganas / Uttar Dinajpur.

**(20-39)** Additional District Mission Director, DMMU for Anandadhara, Bankura/ Birbhum / Burdwan / Coochbehar / Dakshin Dinajpur/ GTA/ Howrah/ Hooghly/ Jalpaiguri/ Alipurduar/ Malda/ Murshidabad/ Nadia/ North 24 Parganas/ Paschim Medinipur / Purba Medinipur / Purulia / South 24 Parganas / Uttar Dinajpur / Siliguri

  
(C.D. Lama) 13/10/14  
**Mission Director & Chief Executive Officer  
WBSRLM**

## **Annexure I : Roles and Responsibility of Book Keepers, Community Service Providers, and of Sangha Coordinators**

1. **Book keepers:** Each SHG will identify one of its members as Book-Keeper (BK) and she will be responsible for maintenance of books including meeting books. The BK will also prepare a monthly report for submission to the Sangha. In case it is not possible to find such member within the SHG, she may be identified from a neighbouring SHG. The BK may be paid by the SHG but no financial support towards her honorarium will be reimbursed by WBSRLM. Their trainings, however, may be arranged by WBSRLM through Sanghas/BMMU.
2. **Community Service Providers (CSP) :** Sangha may engage Community Service Providers in the three following sectors –

- a) Institution building and social inclusion,
- b) Fund management
- c) Bank linkage and livelihood promotion.

### **A. Main responsibilities of CSP ( Institution Building ):**

- (a) Formation of new SHGs with NRLM target households .
- (b) Imparting training and handholding support to SHGs on group management, meeting process, role of leadership, decision making etc with special emphasis on Panchasutra, as per guidelines.
- (c) Formation and handholding of Upa-Sangha
- (d) Preparation, maintenance & updating village & SHG level database
- (e) Facilitating AGM of Upa Sangha
- (f) Any other work assigned by Sangha/BMMU

### **B. Main responsibilities of CSP (Fund Management):**

- (a) Hand holding of SHG Book keepers
- (b) Monitoring of SHG book keeping.
- (c) Compilation of monthly financial report from SHGs
- (d) Facilitating Audit of SHG accounts
- (e) Facilitating accounts keeping of Upa Sangha
- (f) Any other work assigned by Sangha/BMMU

### **C. Main responsibilities of CSP ( Bank Linkage and Livelihood Promotion) :**

- (a) Facilitating bank linkage of SHGs
- (b) Providing support to the SHGs/SHG members in preparing Micro-Investment Plan (MIP)s
- (c) Supporting SHGs in livelihood promotion by organising seasonal camps, linking with Government department / institutions etc
- (d) Any other work assigned by Sangha/BMMU

**3. Main responsibilities of Sangha Coordinator (in 32 intensive blocks only)**

- a) Assisting Sangha in mobilising & managing Community Investment Fund (CIF), Vulnerability Reduction Fund (VRF) and other funds
- b) Providing handholding support to all sub-committees for ensuring effective functioning of Sanghas and Upa-Sanghas
- c) Collection & analysis of data, preparation of reports at the Sangha level and to regularly update the Executive Committee (Parichalan Samiti) of Sangha
- d) Assist Executive Committee (Parichalan Samiti) of Sangha to monitor the activities of CSPs
- e) Provide managerial and execution support to Sangha for effective implementation of NRLM
- f) Maintaining the books of accounts and other registers of Sangha
- g) Coordinating training or meeting related to Sangha/Upa-Sangha/SHGs etc.
- h) Report to Sangha regarding the progress of Upa-Sanghas and SHGs
- i) Act as a coordinator with the BMMU (Anandadhara Block Office)
- j) Any other works as assigned by Sangha/ BMMU

All functionaries are to work in the spirit of cooperation and coordination with each other.

## **Annexure II : Eligibility criteria**

### **1. Community Service Provider - CSP**

#### **i. A CSP**

- Must be A woman, and at least 21 years of age.
- Must have passed Madhyamik or equivalent examination.
- For CSP (Institution building ) educational qualification can be relaxed for exceptional candidates based on her previous proven track record. But she must have passed Class VIII. For assessing previous track record, written certificates from Block Nodal Officer/ Block Development Officer is required.
- who has been a member of an SHG which is active and following Panchasutra for the last 3 years.
- Who has taken credit from SHG at least 3 times and taken a minimum of Rs 50,000/- and is not a defaulter on payment.
- must have training & communication skills
- must have desire to learn new skills & acquire knowledge and is physically fit.
- Is willing to go outside block / state / district as and when required.
- Must not continue to act as an office bearer of any Upa Sangha/ Sangha/Maha-Sangha
- Can not continue to act as an employee or office bearer of PRI.
- Can not continue to render service as an ICDS worker or as an ASHA activist or as a full time employee of any government organisation/ NGO.
- The member must have sound knowledge about the geographical areas for which she is selected
- For CSP (Fund Management), she must have knowledge about bookkeeping of SHGs, and must have first-hand experience of bookkeeping.

ii. Erstwhile GPRPs having above qualifications skills and attitudes may be considered for selection.

### **2. Sangha Coordinator - SC**

#### **i. A Sangha Coordinator (SC)–**

- Must be A woman, and at least 23 years of age
- Must have passed Higher Secondary or equivalent.
- However, those who have not passed higher secondary, but passed Madhyamik and have at least two years of experience of handling books of accounts of Sangha/Maha Sangha, may be considered..
- who has been a member of an SHG which is active and following Panchasutra for the last 5 years.
- Who has taken credit from the SHG at least 5 times and a cumulative amount of at least Rs 60,000/- and not be a defaulter for any loan.
- should have good communication skills & managerial skill
- should have at least 3 years of cumulative experience of writing books of records for SHG/Upa Sangha/ Sangha
- Must not continue to act as an office bearer of any Upa Sangha/ Sangha/Maha-Sangha
- must not continue to render service as an ICDS worker or as an ASHA activist or as a full time employee of any government organisation/ NGO/PRI.
- Must not continue to act as office bearer of PRI.



### **Annexure III: Selection Procedure**

**A. Where Sangha exists and is active:**

- i. The BMMU will share the concept of Community Service Providers & Sangha Coordinators, their job descriptions, honorarium pattern etc. with the Sangha Governing Body.
- ii. Sangha should share the concept of Community Service Providers & Sangha Coordinators, their job descriptions, honorarium pattern etc. with SHGs.
- iii. Sangha Parichalan Samity will invite proposals from SHGs for potential Community Service Providers & Sangha Coordinator.
- iv. Each Sangha Parichalan Samity will prepare a list of potential Community Service Providers & Sangha Coordinator. Maximum three candidates per position may be called for interview vide a transparent screening process based on the eligibility criteria stated above.
- v. The Sangha will communicate the list to BMMU & DMMU.
- vi. An interview process will be organised jointly by DMMU, BMMU and representative of Sangha Parichalan Samity .
- vii. Engagement of the Community Service Providers & Sangha Coordinator would be done by the Parichalan Samiti of the Sangha after duly recording in the resolution book.
- viii. During engagement following issues should be properly addressed:
  - o Period of engagement – Should not be more than 1 year.
  - o Honorarium structure
  - o Reporting to the Sangha
  - o Attendance in Training
  - o Termination process

**B. Where Sangha is yet to be formed or not functional:**

A committee may be formed with Upa Sangha office bearers, or, where Upa Sangha is not functional with SHG leaders and BMMU and DMMU representatives following same process of selection. In these areas, honorarium etc will be disbursed from BMMU end. However to continue to receive assistance from WBSRLM, Sangha has to be formed and made functional within six months from initiation.

### **Annexure IV: Honorarium to CSPs, SC & Incentive to Sangha**

The number of CSPs to be engaged will be decided by the Sangha depending upon the number of SHGs, health of SHGs and resource of the Sangha. Ideally one **(1) CSP (IB) can monitor and hand hold not more than 50 SHGs and there may be one (1) CSP (Fund Management) and one (1) CSP (Bank linkage and Livelihood Promotion)** per Sangha. In intensive blocks there may be one (1) Sangha Coordinator and their honorarium will be reimbursed separately as managerial cost. Sangha will allocate the responsibilities to look after SHGs to CSPs. They will submit quarterly reports to Sangha.

CSP(IB) taking input from other CSPs will submit quarterly report as detailed in Annexure VI. Based on that report the performance of the Sangha will be judged by BMMU/Block level Nodal officer looking after NRLM and allocate funds accordingly. The WBSRLM will compensate Sanghas on the basis of performance of SHGs and Upa Sanghas under them. Reporting format & performance indicators are given in Annexure VI & VII. Process of calculating Performance incentive is described below :

A Sangha can get a maximum performance incentive of Rs.5/- per SHG Member per month.

*If a Sangha's performance score is Y out of 100, then*

*Sangha's performance incentive for each month of next quarter = (Number of SHG members under the Sangha) x (Rs. 5) x (Y/100).*

*To calculate Performance Score of the Sangha, format given in Annexure VII should be used.*

Sanghas can determine the incentive to be received by different CSPs/Sangha Coordinator depending upon their performance.

A Sangha will get additional incentive per quarter as given below :

<b>Additional Incentive per quarter</b>	
<b>Dimension</b>	<b>Amount</b>
Bank credit (including Cash Credit & Term Loan)	If outstanding external loan of an SHG > Rs. 1 lakh then Rs 50 per such SHG
Toilet use	(No of members constructed and started using toilet in this quarter) x (Rs.5)
Any special work in the field of Education, health, anti human trafficking, social welfare etc ( as assessed by BMMU & recommended by DMMU – a special report has to be submitted to SMMU through DMMU)	Rs 1000/-

**Fund for managerial support to Sanghas in intensive blocks:**

Sanghas in intensive blocks will get additional support for managerial costs, and a part of which can be utilised for honorarium to Sangha Coordinator. The amount of such support will be as follows –

No. of SHGs in the Sangha	Proposed Monthly support	Condition to get Managerial Cost from WBSRLM beyond 12 months
Less than 100	Rs.3000	Within 12 months Sangha must become A category and Min. 50% Upa-Sanghas are in A category. Guideline for grading of Sanghas & Upa Sanghas will follow.
More than 100 but less than 150	Rs.3500	
More than 150 SHGs	Rs.4000	

**NOTE:**

- i. Actual travelling expense is permissible for visit to Block/District HQ.
- ii. For outstation visits outside her own block to and fro bus fare/train fare (sleeper class) is permissible on actual basis through shortest route between main stations. City bus/ share auto fare is permissible to nearest bus stand/ Rly station.
- iii. For lodging & food outside block up to Rs 400/ per night is permissible if lodging and food is not provided by project or otherwise.
- iv. While attending meeting outside the GP area, the President/Secretary of the Sangha will authenticate the attendance with signature and seal.
- v. Grading format for Upa-Sangha & Sangha would be developed and shared with the districts shortly.
- vi. Performance Appraisal of the Sangha Coordinator will be done on half-yearly basis. On the basis of the performance appraisal (which is based upon data of grading of Sanghas & Upa- Sanghas), the Sangha Coordinator will be paid honorarium & incentive / disincentive deducted amount for next three months.
- vii. Performance appraisal formats for the Sangha Coordinator will be developed by the Sangha with assistance from BMMU/DMMU.



## **Annexure V: Role of stakeholders**

### **1. Role of Sangha in relation to Community Service Providers**

- a) Engage Community Service Providers as per norms.
- b) Disbursement of monthly incentive and honorarium to the CSPs on the basis of their performance.
- c) Drawing up monthly action plan for the utilization of the services of a CSPs.
- d) Verification of field movement register and monthly performance register and claims and forwarding them to BMMU (attached herewith).
- e) Conduct quarterly performance appraisal of CSPs/ SC
- f) Ensure that all CSP and SCs are trained.

### **3. Role of BMMU / Block:**

- a) The Block Project Manager/Block Nodal Officer looking after NRLM will provide necessary guidance to the Sanghas and Upa-Sanghas for effective monitoring of activities of SC, CSPs and Book Keepers.
- b) Support Sanghas to supervise engagement, re-engagement and performance appraisal of CSPs / SCs, and to support Sanghas & Upa-Sanghas to monitor quality of service provided by Book Keepers.
- c) Keep database of all CSP, SC, Book Keeper, SHG, Sangha and upa Sangha and help Sangha in identifying training and Capacity building needs, and organising training programmes.
- d) Ensure timely release of funds to Sanghas and collect UCs of funds released.

**Annexure VI : Reporting format of CSP & Sangha**

CSPs will submit the report in this formats and Sangha will compile the report in the same format.

The compiled report will be sent to the BMMU/ Block level Nodal officer for calculation of Performance Score using the format given in Annexure VII

**PART A****SHG monitoring**

**Report for the Quarter -**

Name of Sangha-

Name of Block

Name of CSP-

Name of Gram Panchayat

Name of District -

Sl No	Name of SHG	General Information					Savings			
		Year of formation	No of members	No of meetings to be held As per decision of SHG during reporting quarter	No of meetings held during reporting quarter	No of members attended meetings (sum of all meetings)	No of members deposited savings fully in reporting quarter	Amount of savings in reporting quarter	Cumulative savings till Date	Target of Savings in reporting quarter
A	B	G1	G2	G3	G4	G5	S1	S2	S3	S4
1	ABC									
2	PQR									
3	XYZ									
.....										
	<b>TOTAL</b>		<b>X1</b>	<b>X2</b>	<b>X3</b>	<b>X4</b>	<b>X5</b>	<b>X6</b>	<b>X7</b>	<b>X8</b>

**PART A**

Sl No	Name of SHG	Internal lending								
		No of members taken loan in reporting quarter	Amount of loan taken in reporting quarter	Total outstandi ng as on date	Total no of loan as on date	No of members NOT taken loan till date in last one year	No of members failed to repay scheduled installment in reporting quarter	Amount of Sum of defaulted installmen t(s) as on date	Total no of defaulter members as on date	Target of repayment during reporting quarter (INTERNAL LOAN)
A	B	L1	L2	L3	L4	L5	L6	L7	L8	L9
1	ABC									
2	PQR									
3	XYZ									
.....										
	<b>TOTAL</b>	<b>X9</b>	<b>X10</b>	<b>X11</b>	<b>X12</b>	<b>X13</b>	<b>X14</b>	<b>X15</b>	<b>X16</b>	<b>X17</b>

**PART A**

Sl No	Name of SHG	External Credit							
		No of members taken loan in reporting quarter (individually/ Jointly)	Amount of loan taken in reporting quarter	If used jointly then no of members involved in investment/ economic activity	If used jointly then Amount invested	Total outstanding loan from bank as on date	No of members failed to deposit their installment as on date	Amount of such installment (overdue) as on date	Target of repayment during this quarter (EXTERNAL LOAN)
A	B	E1	E2	E3	E4	E5	E6	E7	E8
1	ABC								
2	PQR								
3	XYZ								
.....									
	<b>TOTAL</b>	<b>X18</b>	<b>X19</b>	<b>X20</b>	<b>X21</b>	<b>X22</b>	<b>X23</b>	<b>X24</b>	<b>X25</b>

**PART A**

Sl No	Name of SHG	Whether following registers are properly updated up to last day of the quarter (Yes/No)						MIP	Special work
		Individual pass book of all members	Meeting Resolutio n	Savings	Loan	General ledger	Cash book	Whether prepared MIP	No of members constructed and started using new toilet in reporting quarter
A	B	R1	R2	R3	R4	R5	R6	M1	Q1
1	ABC								
2	PQR								
3	XYZ								
.....									
	<b>TOTAL</b>	<b>X26</b>	<b>X27</b>	<b>X28</b>	<b>X29</b>	<b>X30</b>	<b>X31</b>	<b>X32</b>	<b>X33</b>

For X26 to X32, only 'Yes' to be counted.

<b>PART B                      New SHG Formation</b>		
	No of new SHGs formed in reporting quarter	
	No of new member included in new/ existing SHG	

<b>PART C                      Meeting of Sub cluster/Upa Sangha</b>					
Sl No	Name of Subcluster	No of GB meetings held in reporting quarter	No of member SHG	No of SHG represented in the mtg	No of meetings decided to be held during reporting quarter
A	B	V1	V2	V3	V4
1					
2					
3					
.....					
	<b>TOTAL</b>	<b>A1</b>	<b>A2</b>	<b>A3</b>	<b>A4</b>



**Annexure VII : FORMAT FOR PERFORMANCE SCORE CALCULATION**

SI No	Performance Area	Total Marks	Formula to Calculate Marks	Explanation	Secured Marks
1	Number of meeting of SHGs	5	$(X3/4)*5$	(No of meetings held/Desired no weekly meetings )*5	
2	Attendance in the meeting by SHG members	5	$[X4/(X1*12)]*5$	(Total no of members attended/Desired attendance)*5	
3	Representation of SHG in Upa Sangha meeting	5	$(A3/A2)*5$	(No of SHG represented/Total SHG)*5	
4	Group Savings ( Regularity)	10	$(X5/X1)*10$	(No of members deposited thrift /total member)*10	
5	Quantum of Savings	10	$(X6/X8)*10$	(Total savings in this quarter/ target of savings)*10	
6	Credit mobilisation (Internal Lending)	20	$(X11/X7)*20$	(credit mobilised/total savings)*20	
7	Recovery	20	$[(X17+X25)-(X15+X24)]/(X17+X25)*100$ IF % OF RECOVERY >=98% , MARKS =20 IF % OF RECOVERY >=95% BUT <98% THEN MARKS =5, OTHERWISE 0	Recovery %=total overdue/total outstanding	
8	BOOK KEEPING	20	$[(X26+X27+X28+X29+X30+X31)/(6*No. OF SHG)]*20$	No of updated ledgers and report to Sangha	
9	SHGs Prepared MIP	5	$(X32/Total SHG)*5$	No of SHGs doing MIP/Total SHG	
	<b>TOTAL</b>	<b>100</b>			

**Annexure VIII : Model Contract between Sangha & CSP/SC**

\_\_\_\_\_ সংঘ, ঠিকানা \_\_\_\_\_ এবং

শ্রীমতি \_\_\_\_\_, স্বামী / পিতা \_\_\_\_\_,  
ঠিকানা \_\_\_\_\_ এর মধ্যে

**চুক্তি পত্র**

শ্রীমতি ----- অদ্য ----- তারিখ থেকে -----  
তারিখ পর্যন্ত (----- মাস) সংঘ দ্বারা স্বনির্ভর দলের সহায়তার জন্য  
কমিউনিটি সার্ভিস প্রভাইডার (CSP) / সংঘ কোর্ডিনেটর হিসাবে নিযুক্ত হলেন। সংঘ  
দ্বারা তাঁকে তাঁর দায়িত্ব সম্পূর্ণ ভাবে বুঝিয়ে দেওয়া হল।

কাজের দায়িত্ব যথাযথ ভাবে পালন করিবার জন্য শ্রীমতি -----  
কে মাসে ----- টাকা সাম্মানিক প্রদান করবে। স্বনির্ভর  
দলের অবস্থান অনুযায়ী এই সাম্মানিক কম বা বেশী হতে পারে।

শ্রীমতি ----- প্রতি মাসে / তিন মাসে / প্রয়োজন অনুযায়ী সংঘের  
কাছে সংযোজিত নির্দেশ অনুযায়ী রিপোর্ট জমা দেবেন। যখন প্রশিক্ষণের জন্য ডাকা  
হবে তখনই তিনি অবশ্যই প্রশিক্ষণ উপস্থিত হবেন।

এছাড়া সংঘ দ্বারা বা স্বনির্ভর দলের উন্নয়নের জন্য অন্য কোন কাজের দায়িত্ব দিলে  
তা সর্বান্তকরণে পালন করিবেন।

সংঘের পরিচালন সমিতি নিম্নলিখিত কারণের জন্য চুক্তির মাঝখানে শ্রীমতি -----  
----- কে তার দায়িত্ব থেকে অবহ্যতি দিতে পারেন।

১) পর পর তিনটি মিটিং এ অনুপস্থিত থাকলে

২) আশানুরূপ অগ্রগতি না হলে

৩) দায়িত্ব পালনে অসমর্থ হলে

৪) যদি কোনো অসৎ / অপরাধমূলক কাজের সঙ্গে যুক্ত হন

৫) সংঘের পর্যাণ্ত অর্থ না থাকলে

৬) -----

৭) -----

শ্রীমতি ----- যদি চান তাহলে একমাসের নোটিস দিয়ে দায়িত্ব থেকে অবহ্যতি পেতে পারেন।

স্বাক্ষর \_\_\_\_\_

স্বাক্ষর \_\_\_\_\_