

## RSPN Mission Statement

A prosperous Pakistan where people - especially the poor and women - are provided with equal livelihood opportunities and are not socially and economically excluded.



**Rural Support Programmes Network (RSPN)**

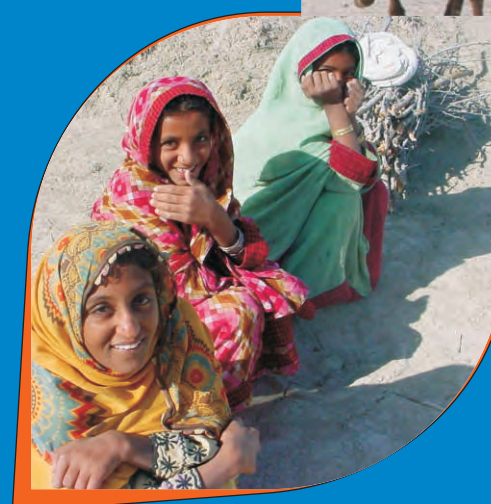
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## Operational Manual for Union Council Poverty Reduction Programme (UCPRP)



Operational Manual for Union Council Poverty Reduction Programme

**Rural Support Programmes Network**  
March, 2010



## RSPs Mission Statement

The RSPs aim to reduce poverty and improve the quality of life of the rural poor by harnessing the potential of people to manage their own development, through their own institutions.



**Operational Manual for Union Council Poverty Reduction Programme (UCPRP)**  
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# Acronyms

BDO	Business Development Officer
CBK	Community Book Keeper
CIF	Community Investment Fund
CMST	Community Management Skills Training
CO	Community Organization
CPI	Community Physical Infrastructure
CRP	Community Resource Person
DM	District Manager
GB	General Body
HH	House Hold
HRD	Human Resource Development
IGG	Income Generating Grants
LCHS	Low Cost Housing Scheme
LCVIS	Low Cost Village Improvement Scheme
MHI	Micro Health Insurance
MIP	Micro Investment Plan
MIS	Management Information System
O&M	Operations and Maintenance
PSC	Poverty Score Card
PIU	Project Implementation Unit
RSPN	Rural Support Programmes Network
RSP	Rural Support Programme
SMT	Social Mobilization Team
SMU	Social Mobilization Unit
SO	Social Organizer
SRSO	Sindh Rural Support Organization
TBA	Traditional Birth Attendant
TOP	Terms of Partnership
UC	Union Council
UCBPRP	Union Council Based Poverty Reduction Programme
UCPRP	Union Council Poverty Reduction Programme
VTP	Vocational Training Programme
VDO	Village Development Organization
VO	Village Organization

# Foreword

The Union Council Poverty Reduction Plan is a targeted, multi-sector initiative approved by the President of Pakistan and currently being funded in two Provinces by Provincial governments in Sindh and NWFP. The Plan builds upon many years of RSP experience, which now includes poverty targeting through the poverty scorecard and some social protection instruments eg cash transfers for asset creation for poor women, health insurance and a women-only managed Community Investment Fund, based on learning from the RSPN-PRSP pilot in Layyah, South Punjab.

Federal level support to the Union Plan came through its approval by the Planning Commission and the President in December 2008. In 2008 RSPN worked closely with the Planning Commission, Economic Affairs Division and the Finance Ministry for support to the Union Plan. The Union Plan is included in the Planning Commission's report of the Special Committee on Poverty Reduction, Social Protection and Women's Empowerment. Concurrent with advocacy at the federal level, RSPN assisted the RSPs to present the Plan to the four Provincial governments. Advocacy at this level led to Sindh government support to the SRSO for selected components of the Union Plan in 87 unions of two districts (Shikarpur and Kashmore). It also led to NWFP government support to the SRSP for the implementation of the Union Plan in 40 unions of four Districts (Mardan, Battagram, Upper Dir and Karak) under the Bacha Khan Poverty Alleviation Programme.

Two years into the tenure of the new government, the RSPN and the RSPs have worked hard to foster strong relationships at federal and provincial levels. As is the case with any government, a few individual champions committed to Pakistan's poor, are welcoming at all levels. Joint advocacy with the RSPs has led to success in Sindh and NWFP for the Union Plan, with Balochistan now following suite. Whereas the focus of RSPN remains on federal-level advocacy, the provincial level is key to the RSPs. With the provinces asserting their constitutional rights over their own development agenda, the RSP link with provincial governments will remain critical.

A key role of RSPN in this process has been the setting of quality standard for the Union Plan implementation, through agreeing and defining SOPs with relevant RSPs. This manual put down implementation steps of each Union Plan component, based on the field experience and best practice of the RSPs. The Manual is a user friendly document, targeted mainly to the RSP field staff. It is a flexible document, to serve as a guideline to RSPs.

RSPN would like to thank the RSPs for their intensive input into this process.

Shandana Khan  
Chief Executive Officer  
RSPN, Islamabad  
February 2010

# Preface

## **The purpose of the Manual**

The purpose of developing this Manual is to present the policies, procedures and formats of UCPRP in an organised manner to standardise its operations across RSPs and to minimise operational and financial risks.

## **Methodology**

The manual is primarily based on the field based learning from the UC based Poverty Reduction Programme (UCBPRP) being implemented by Sindh Rural Support Organisation (SRSO) with the financial assistance of the Government of Sindh in Shikarpur and Kashmore-Kandhkot districts of Sindh. The initial draft was developed during December 2009. It was shared with members of SMRT and other senior staff of RSPs during a consultative workshop especially organised for the same purpose during the month of January at RSPN office Islamabad. After incorporating feedbacks of the workshop participants the final draft of the manual was developed. The authors of the manual would like to thank to the senior management of SRSO and the participants of the workshop for their valuable inputs without which the manual would have never been developed in the current order. The authors are indebted to RSPN for providing them the necessary support, and especially to Shandana Khan, the CEO and Khaleel Ahmed Tetlay, the COO for their encouragement and guidance.

## **Note to the users**

RSPN has published separate manuals both on Social Mobilisation and CIF operations. Therefore, the users are requested to consult the respective manuals for further details.

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February 2010, Islamabad



CHAPTER ONE

# Introduction



# Introduction

## 1. The Union Council Poverty Reduction Programme (UCPRP)

Social Mobilisation is the lynchpin of the RSP fostered poverty reduction strategy. The rationale of the social mobilization model is based on the assumption that poor communities are willing and have the potential to improve their living conditions, but they can do little on their own. Social mobilisation unleashes their potential by enabling them to get organised, generate resources, learn skills through training and engage the government, donors and private sector organisations for accessing external resources and services. The Rural Support Programmes (RSPs) play the role of catalyst in this transformation. However unless the government formulate it as priority plan and provide resources transformation through social mobilization would never happen at pace. Keeping that in mind, RSPN and its member RSPs developed the UCPRP based on their 25 year experience in community development and poverty reduction across Pakistan.

Mr. Shoaib Sultan Khan, Chairman RSPN made a presentation of the proposed UCPRP to the President of Pakistan. Subsequently, the Planning Commission, Government of Pakistan, constituted a special committee on “Poverty Reduction, Social Protection and Women Empowerment”. The purpose of setting up the special committee was to suggest ways and means of making government strategy in these areas more effective. The members of the special committee reviewed the country situation and endorsed an implementation plan that will help reduce the national poverty, provide transparent and accountable social protection for the poor and would ensure effective women’s empowerment. The committee endorsed the UCPRP after some modifications.

The UCPRP aims at improving the quality of life of the rural communities specifically that of the poorest of the poor, through the conceptual package of social mobilisation of Rural Support Programmes (RSPs). This entails organising rural communities into “organisations of the poor” at the community, village and union council level. At the heart of the social mobilisation approach is the belief that there is an innate ability in each individual to improve his / her quality of life. However, what sets the poorest apart is the fact that they are not able to tap into their inherent potential. Social mobilisation is the first step in eradicating some of the barriers that the poorest face. In the case of UCPRP, it caters towards removing common hurdles such as lack of assets, credit, technical skills and inability to afford health-care, which ultimately prevent the poorest from climbing up the poverty ladder. The Government has limited outreach to the rural areas of Pakistan and its institutional mechanisms and resources are limited. In order to focus on exclusive poverty reduction in the rural areas, it is essential to decentralise the planning and implementation of services to the local level and to encourage participation of local communities and non state sectors.

# Introduction

Below are the characteristics of the UCPRP:

## Conceptual Packages:

- Targeting of The Poorest through Poverty Score card (PSC)
- Social Mobilisation – organising communities at group, village and union council level grassroots institutions owned and managed by themselves

## Productive Packages:

- Income Generating Grants
- Small Loans from the Community Investment Fund (CIF)
- Scholarships for Vocational Training
- Community Physical Infrastructures (CPIs)
- Micro Health Insurance
- Low Cost Housing Scheme
- Low Cost Village Improvement Scheme

CHAPTER TWO

**Poverty**

**Score Card**



# Poverty Score Card

## 2.1 Introduction

In order to design poverty reduction strategies, especially designing programmes for the poorest of the poor it is pivotal for policy makers and programme implementers to know who are the poor and poorest; how many poor and poorest are there; where do they live and how many of them participate in the participatory rural development model of the RSPs, and how many of them graduate poverty overtime. Quick and timely Poverty profile is useful for tracking the poor, poorest and the overall poverty in a given areas and linking development interventions according to the needs of the local people.

Poverty profiling of specific locations with full coverage would also be helpful in broadening and deepening our understanding about the different dimensions of poverty and measuring the degree to which the development interventions has been successful in reducing the poverty over time.

The tools of poverty appraisal include household surveys and participatory approaches. Income / expenditure surveys provide objective, quantitative data that can be collected on large, generalisable samples of households, examined using statistical methodology and are comparable across time and place (Deaton, 1997). However, such surveys may miss important dimensions of poverty, and are expensive, complex and time-consuming to conduct (Chambers, 1994). Moreover such surveys are also weaker on identification of poor households and individuals (Lok-Dessallien, 1995). In contrast, participatory processes are used to provide qualitative insights into local poverty issues with greater depth and detail. They are generally more rapid than the conduct and analysis of large scale socio-economic surveys. However, these techniques are usually characterised as subjective and small-scale and their results are difficult to generalise or compare across contexts.

While recognising the difficulties associated with both the methodologies (large scale socio-economic survey and participatory wealth ranking) the Grameen Foundation USA and funded by the Consultative Group to Assist the Poorest under the CGAP-Ford Social Indicators Project Mr. Schreiner introduced a poverty scorecard. Using the 2001 Pakistan Integrated Household Survey to construct an easy-to-use, objective poverty scorecard that estimates the likelihood that a participant has expenditure below the national poverty line. The scorecard uses 13 simple indicators that field workers can quickly collect and verify. Scores can be computed by hand on paper in real time. With 90-percent confidence, estimates of groups' overall poverty rates are accurate to within +/-1.1 percentage points.

The poverty scorecard can help programs target services, track changes in poverty over time, and report on poverty rates (Mark Schreiner 2006).

The scorecard is developed while keeping in view the following principles;

- Simple yet predict poverty with accuracy
- Each question should be easily verifiable and measurable
- Minimize misreporting by households

# Poverty Score Card

In order to identify and document support to the poor, RSP's are required to fill PSC at house hold level. In this regard a two-pager PSC form has been developed for recording house hold level information. PSC form contains instructions for filling the form, numeric form number, consecutive HH number per village, date of form filling, geographical location, HH head information, household roster, 13 points household information and internal control process. In order to make the process more cohesive and inclusive, provision has also been made for names and signature/ thumb impressions of the households/applicants themselves.

## 2.2 The process

1. Identification and selection of enumerators
2. All process of identification and selection of the team must be taken place at the central place of that Union Council in which the Scorecard exercise is to be undertaken.
3. A concise training session would be conducted after the identification and selection of local enumerators at same central place of Union Council where all can participate.
4. After the brief training, each enumerator should be asked to fill the Poverty Scorecard for his/ her own household.
5. After the training, a detailed plan should be prepared with the enumerators as who will be filing scorecard in which village, how many scorecards to be filled by an enumerator in a day.
6. After finalizing the plan, each survey team member should be given the Scorecard formats for data collection.
7. Each enumerator from the team must be responsible for covering at least one village depending on the size and population. If the size of the village is large, then its settlements shall be divided between team members according to the size of village.
8. A central unit will be established in each district to supervise the scorecard data collection exercise.
9. A meeting of all survey team members must take place on every evening to discuss field progress and completed formats shall be collected from the enumerators.
10. The activity/survey coordinator (Team Leader) will be responsible for checking all poverty scorecards when collected at the end of the day, making sure that all questions have been marked completely on scorecard.
11. Before data entry the completed poverty scorecard forms must be arranged/ organized village and settlement wise. Manually, a serial number should be allotted to each scorecard form before its data entry in to Poverty Classification MIS.



# Poverty Score Card

12. The data entry of filled poverty scorecards formats into MIS will take place after data collection on daily basis.

**Note:** For detailed procedure on how to fill out the PSC, please refer to Section 2 of Chapter 3 of the Operational Manual for Social Mobilization issued by RSPN

## 2.3 Team Composition for Conducting Poverty Score Card Exercise

A central unit to be established in each district to supervise the scorecard data collection exercise. It is learnt that in one union council there is need of a team of 14 persons to complete the scorecard data collection exercise in 12 days. Each team will be responsible for two UCs. The team composition with TORs is given in the following table:

Position	ToRs	Team member
<b>Team Leader</b>	RSP Professional, trained in Scorecard, S/he will check all scorecards, entries and reports, follow up on work plan for achieving the targets	1
<b>Field Supervisor</b>	RSP Professional, trained in Scorecard, S/he will monitor & coordinate field operations	1
<b>Enumerators</b>	Trained in PSC data collection, rectification of data before submission.  Must be at least graduate, age above 20, male and female	10 (need based)
<b>Key punch operators</b>	Must have knowledge of PSC data entry. Might be a Computer Assistants, with good computer skills	2 (need based)

### Team Leader:

- The Team Leader must have complete understanding of the Poverty Scorecard
- She/he must be well aware of checking of all scorecards and use of Scorecard for MIS

### Field Supervisor:

- Must have complete understanding of the PSC
- Must be able to monitor and coordinate field operations

# Poverty Score Card

## Enumerators:

- Must be at least graduate
- Should be at least 20 years of age
- Must have completed the PSC training successfully
- Must be fluent in the local language
- Must be well aware of norms and culture of the area

## 2.4 Identification and Selection of enumerators

- The potential individuals for this activity can be the field assistants, CRPs, activists and youth (male & female) who appeared or passed the exams of BA or MA. Lady Health Visitors and schools teachers can also be useful.
- Within each village of the Union Council, young local rural community members should be identified for Poverty Scorecard information collection.
- During the selection of enumerators one should be careful that they are serious, committed, motivated, and are respected by the community.
- A brief interview by the survey team (RSPs professional staff) should be conducted to find the willingness of the persons towards concerned task.
- All process of identification and selection of the team must be taken place at the central place of the Union Council where the Scorecard exercise is to be undertaken.
- Each enumerator must be responsible for covering at least one village depending on the size and population. If the size of the village is large, then its settlements shall be divided between team members according to the size of village.

## 2.5 Training of Enumerators

A concise training session would be conducted after the identification and selection of local enumerators at same central place of Union Council where all can participate.

Following is the brief contents of the training:

- Household definition (based on cooking stove i.e. **Choola**)
- Geographical location and basic information of the household (Section "A" of PSC)
- Household roaster (Section "B" of PSC)
- Household information (Section "C" of PSC)
- Highlighting the importance of each question of the poverty scorecard
- Internal process controls (Section "D" of PSC)
- Sharing experiences of most common errors where:

# Poverty Score Card

- Enumerators sublet the form filling responsibilities
- Incomplete HHs information
- Supervisors just facilitating the pick and drop service
- Supervisors taking rest in the field/ office and enumerators are supposed to fill the forms
- Supervisors do not check the forms properly
- Supervisors don't hand over the forms properly to the Team leader/ focal person
- Those who are not working properly are not immediately fired
- Compare the total No. of Scorecards with the Census data of that village / UC / Tehsil
- Not clear understanding of the geographical structure (understands settlements and revenue village)
- Not standardized survey/ rollout message conveying to the community
- No proper enumerator kit provided to the enumerators
- Lack of communication b/w supervisors and the enumerators

After the training, each enumerator should be asked to fill the Poverty Scorecard for his/ her own household. This will help in further clarifying the questions and it also gives an important feedback about the enumerator's understanding of the Scorecard. After verification of the poverty scorecard results, the short comings shall be discussed with all team members. Training of enumerators must include a physical demonstration of field level visits where trainers themselves fill PSC forms.

## 2.6 Key Punch Operators:

- Must be at least intermediate
- Must have good command over accurate data punching
- Must be Computer literate
- Must be well aware of PSC

## 2.7 Implementation

After the training, a detailed plan should be prepared with the enumerators as who will be filing scorecard in which village, how many scorecards to be filled by an enumerator in a day. Targets must be assigned to each enumerator according to the topography and demography of the village. After finalizing the plan, each survey team member should be given the Scorecard formats for data collection.

Enumerators must visit each household and ask all the questions, even if they personally know some house hold very well.

# Poverty Score Card

## 2.8 Steps/guidelines:

- Start with orientation training of all team members
- Clarify the roles and responsibilities
- Spot checking / cross checking collected information
- Data cleaning / checking by the supervisor before handing over the forms to data entry persons
- Ensure 100% HHs have been covered

## 2.9 Documents Required to Conduct PSC Exercise

- Basic profile of Union Council is should be available (from the secondary source i.e., Notification by the District Government, District Census Report, record of Union Council office) which include:
  - Name of all Revenue Villages in the Union Council, number of households and population
  - Complete list of existing COs (both active and inactive) with Name of CO, type of CO (male, female, mix), number of members (male or female), location, Revenue village
  - Printed copies of the Scorecard (given at Annex 1)
  - Checklists for field staff
  - Soft copy of the scorecard MIS

## 2.10 Payment to Enumerators

In most of the cases where Scorecard exercises have already been undertaken, the enumerators were also given honorarium. The decision about honorarium must be decided by the authorised person/s. Payments to the enumerators may be made by either of the following ways:

- Daily basis
- On the basis of area coverage or
- It may also be on the basis of fixed amount per correct and complete form.

## 2.11 Monitoring

- For the purposes of quality assurance, the team leader or the Supervisor must visit the area where the exercise is being conducted.
- A meeting of all survey team members must take place on every evening to discuss field progress and completed formats shall be collected from the enumerators.
- For verification, Team Leader will randomly pull out complete formats and recheck

# Poverty Score Card

them to ensure accuracy of information on daily basis.

- Those enumerators whose forms are found incorrect must immediately be given another round of training or they should be replaced.
- The activity/survey coordinator (Team Leader) will be responsible for checking all poverty scorecards when collected at the end of the day, making sure that all questions have been marked completely on scorecard.
- Question number one, related to family size, second question related to dependents and the fourth relating to 5-16 year children attending school, must be verified with the household information collected/ mentioned at the back side of each poverty scorecard (family roaster).
- If any scorecard is found incomplete, the concerned enumerator should be asked to go back to that household and complete the scorecard.
- For reporting purposes, some log forms has been developed to know the status of daily, village and Union Council level enumerations. All log forms are given at Annex 2.

## 2.12 Data Entry in Poverty Classification MIS

- Before data entry the completed poverty scorecard forms must be arranged/ organized village and settlement wise.
- A serial number should be allotted (manually) to each form (PSC) before its data entry in to Poverty Classification MIS.
- The data entry of filled poverty scorecards formats into MIS will take place after data collection on daily basis.
- By reviewing various reports through extracts from Poverty MIS will ensure the accuracy of the daily data entry.
- After the data entry, poverty scorecard forms must be organized in its individual village file or family number.
- During the review of the reports it is important to generate village wise reports and tally the numbers with secondary sources.

## 2.13 Conclusion

It is learnt that greater accuracy is achieved if forms are filled in the house rather than the *hujra* i.e. verification of independent “*choola*”, number of children (girls sometimes not counted) etc. However, by and large, people who have been ignored in the past want to be counted. If there is reluctance on the part of the community to be counted or the survey team cannot reach an area for some reason i.e. law and order---this gap can be filled later.

# RURAL SUPPORT PROGRAMME

Form Number: \_\_\_\_\_

Date: \_\_\_\_\_

## Section A: GEOGRAPHICAL LOCATION OF THE HOUSEHOLD

1. District \_\_\_\_\_
2. Tehsil \_\_\_\_\_
3. Union Council \_\_\_\_\_
4. Mouza \_\_\_\_\_
5. RSP Region \_\_\_\_\_
6. Field Unit/SMT \_\_\_\_\_
- 4a. Mohalla/Dhoke \_\_\_\_\_
9. Contact Address \_\_\_\_\_
7. Name of Household Head \_\_\_\_\_
- 7a. Father/Husband Name \_\_\_\_\_
8. Name of Respondent \_\_\_\_\_
- 8.a Respondent's relationship of with HH Head \_\_\_\_\_

## SECTION B: HOUSEHOLD ROSTER

10 Name	11 Gender Male = 1 Female = 2	12. Relation- ship With HH Head	13 Marital Status	14 Date of birth or age (in completed year)			15. CNIC Yes 1 No 2	16. CNIC number of adult member 18+ year of age if s/he has it.	17. Em- ploy- ment category	18. Member of CO Yes 1 No 2	19. CO Name (from Code list)	20. CO Type Male 1 Female 2 Mix 3
				DD	MM	YYYY						
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												

**Code for Sr No 12:** Head = 1; Husband = 2; Wife = 3; Child = 4; Father/Mother = 5; Sister/brother = 6;  
Grandchild = 7; Son/daughter in law = 8; sister/brother in law = 9; Father/mother in law = 10; Uncle/Aunt = 11;  
Grandfather/Grandmother = 12; Nephew/Niece = 13; Others = 14

**Code for Sr.13:** Married = 1; Unmarried = 2;  
Divorced = 3; Widowed = 4; Separated = 5

**Code for Sr No 17:** Government = 1;  
Semi-Government = 2; Private = 3; Pensioner = 4;  
Own work = 5; un-employed = 6

# Poverty Score Card

## QUESTIONNAIRE FOR THE NATIONAL SCORECARD FOR PAKISTAN

SECTION C: HOUSEHOLD INFORMATION			
How many people usually live and eat in the household? (do not list guest, visitors, etc...)			
How many people in the household are under the age of 18 or over the age of 65?	0-2 <input type="text"/>	3-4 <input type="text"/>	5-6 <input type="text"/> 7 or more <input type="text"/>
What is the highest educational level of the head of the household (completed)?	Never attended school <input type="text"/>	Less than class 1 to class 5 included <input type="text"/>	Class 6 to class 10 included <input type="text"/> Class 11, college or beyond <input type="text"/>
How many children in the household between 5 and 16 years old are currently attending school?	There are no children between 5 and 16 years old in the household <input type="text"/>	All the children between 5 and 16 years old are attending school <input type="text"/>	Only some of the children between 5 and 16 years old are attending school <input type="text"/> None of the children between 5 and 16 years old are attending school <input type="text"/>
How many rooms does the household occupy, including bedrooms and livingrooms? (do not count storage rooms, bathrooms, toilets, kitchen or rooms for business)			
What kind of toilet is used by the household?	Flush connected to a public sewerage, to a pit or to an open drain <input type="text"/>	Dry raised latrine or dry pit latrine <input type="text"/>	There is no toilet in the household <input type="text"/>
Does the household own at least one refrigerator, freezer or washing machine?	Yes <input type="text"/>	No <input type="text"/>	
Does the household own at least one air conditioner, air cooler, geyser or heater?	Yes <input type="text"/>	No <input type="text"/>	
Does the household own at least one cooking stove, cooking range or microwave oven?	Yes <input type="text"/>	No <input type="text"/>	
Does the household own the following engine driven vehicles...?	At least one car / tractor and at least one motorcycle / scooter <input type="text"/>	At least one car / tractor but no motorcycle / scooter <input type="text"/>	No car / tractor but at least one motorcycle / scooter <input type="text"/> Neither car / tractor NOR motorcycle / scooter <input type="text"/>
Does the household own at least one TV?	Yes <input type="text"/>	No <input type="text"/>	
Does the household own the following livestock...?	At least one buffalo / bullock AND at least one cow / goat / sheep <input type="text"/>	At least one buffalo / bullock BUT NO cow / goat / sheep <input type="text"/>	No buffalo / bullock BUT at least one cow / goat / sheep <input type="text"/> Neither buffalo / bullock NOR cow / goat / sheep <input type="text"/>
How much agricultural land does the household own?	Area <input type="text"/>	Unit of area <input type="text"/>	Acre <input type="text"/>
SECTION D: INTERNAL PROCESS CONTROL			
Name of Enumerator:	Signature of Enumerator _____ Signature/Thumb impression of Respondent _____		
Name of Supervisor:	Signature of Supervisor _____		

# Poverty Score Card

## Annex 2. Log forms

### FORM 2: DAILY LOG OF SCORECARDS

Supervisor full name: \_\_\_\_\_ Province: \_\_\_\_\_ District: \_\_\_\_\_ Tehsil: \_\_\_\_\_

Union Council: \_\_\_\_\_ Revenue Village/ Locality: \_\_\_\_\_

Sr.	Enumerator Name	No. of forms Handover	No. of HHs completed	Extra form used for large families	No. of Incomplete forms	No. of Annulled forms	No. of Declined forms	No. of Blank forms	No. of returned forms from enumerators	Acknowledgement
1									-	
2									-	
3									-	
4									-	
5									-	
6									-	
7									-	
8									-	
9									-	
10									-	
11									-	
12									-	
13									-	
14									-	
15									-	
<b>Total</b>										

Date: \_\_\_\_\_ Signature of the Supervisor \_\_\_\_\_



# Poverty Score Card

## FORM 3: FINAL LOG OF SCORECARDS BY VILLAGE/LOCALITY

Supervisor full name: \_\_\_\_\_ Province: \_\_\_\_\_ District: \_\_\_\_\_ Tehsil: \_\_\_\_\_

Union Council: \_\_\_\_\_ Revenue Village/ Locality: \_\_\_\_\_

Sr.	Descriptions/ Particulars	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7	Total	Remarks
1	No. of forms Handovered								-	
2	No. of HHs completed								-	
3	Extra form used for large families								-	
4	No. of Incomplete forms								-	
5	No. of Annulled forms								-	
6	No. of Declined forms								-	
7	No. of Blank forms								-	
<b>Total</b>		-	-	-	-	-	-	-	-	

Total No. of completed forms handover: -

Date: \_\_\_\_\_ Signature of the Supervisor \_\_\_\_\_

Focal Person Full Name: \_\_\_\_\_ Date: \_\_\_\_\_ Signature of the Focal Person \_\_\_\_\_

## FROM 4: FINAL LOG OF SCORECARDS BY UNION COUNCIL

Tehsil Team Leader full name: \_\_\_\_\_ Province : \_\_\_\_\_ District: \_\_\_\_\_ Tehsil: \_\_\_\_\_

Union Council: \_\_\_\_\_

Sr.	Villages/ Localities	Estimated Households (2008)	% of HHs to be Interviewed	Households to be Interviewed	No. of Households Completed	Extra form used for large families	Total No. of Completed Forms	% of HHs Interviewed	Remarks
1			100%	-			-	#DIV/0!	
2			100%	-			-	#DIV/0!	
3			100%	-			-	#DIV/0!	
4			100%	-			-	#DIV/0!	
5			100%	-			-	#DIV/0!	
6			100%	-			-	#DIV/0!	
7			100%	-			-	#DIV/0!	
8			100%	-			-	#DIV/0!	
9			100%	-			-	#DIV/0!	
10			100%	-			-	#DIV/0!	
11			100%	-			-	#DIV/0!	
12			100%	-			-	#DIV/0!	
13			100%	-			-	#DIV/0!	
14			100%	-			-	#DIV/0!	
15			100%	-			-	#DIV/0!	
<b>Total</b>		-		-	-		-	<b>#DIV/0!</b>	

Total No. of completed forms sent to Distt:  Date: \_\_\_\_\_ Signature of the Supervisor \_\_\_\_\_

Focal Person Full Name: \_\_\_\_\_ Date: \_\_\_\_\_ Signature of the Focal Person \_\_\_\_\_

# Poverty Score Card

## Annex 3. Checklists for field staff

### PAKISTAN POVERTY SCORECARDS Checklist for Field Staff

Date: \_\_\_\_\_ District: \_\_\_\_\_ Tehsil: \_\_\_\_\_ UC: \_\_\_\_\_ Village \_\_\_\_\_

#### Checklist for Enumerators

Sr.	Description	Tick the Checklist	Remarks
1	Is the supervisor provided her/ him a route plan as per planning		
2	Is the supervisor arranged proper transport to cover the survey area		
3	Has the complete enumeration kit with him/ her		
4	Has s/he hold a poverty survey identity tag (issued by the concerned RSP) available with her/ him		
5	Has s/he available provision of blank PSC forms for enumeration (as requirement)		
6	Has s/he consulted supervisor to resolve any enumeration issue or for support		
7	Is s/he marked properly the Application number on the doors/ walls of interviewed households		
8	Has s/he achieved the daily assigned individual targets		
9	Has s/he maintain daily diary to record the field experiences		
10	Is s/he checked all the filled PSC forms and found complete and correct		
11	Has s/he handed over all the completed, incomplete and annulled forms to the supervisor		
12	Is s/he provided support to the supervisor for Daily Log Sheet compilation		

# Poverty Score Card

## Checklist for Supervisors/ Team leader

Sr.	Description	Tick the Checklist	Remarks
1	Is the vehicle is arranged by the Logistic Officer timely		
2	Has she/he prepared a route plan and shared it with the enumerators		
3	Has she/he assigned equally the survey area amongst the enumerators		
4	Is the incomplete forms of previous day assign to concerned enumerator/s		
5	Has she/he the adequate stock of stationary (PSC forms, Enu. Kits, etc)		
6	Has she/he hold a poverty survey identity tag available with her/ him		
7	Has she/he conducted random spot checks during enumeration		
8	Has she/he maintain daily diary to record the field experiences		
9	Is she/he received all the complete, incomplete and annulled PSC forms from enumerators		
10	Is she/he checked all the PSC forms filled by the enumerators		
11	Has she/ he received and filed the checklist prepared by the enumerators		
12	Has she/ he given the feedback to enumerators against the checklist prepared by the enumerators		
13	Has she/he prepared, compiled and filed the Daily Log Sheet		
14	Has she/he provided 10% randomly selected filled forms to monitor for rechecking		
15	Has she/he submitted the final filled scorecard to the District Focal Person		
16	Has she/he randomly selected 10% of the total filled forms for verifications		
17	Is she/he verified all 10% filled forms by visiting households that interviewed by the enumerators		
18	Is she/he rectified mistakes and discrepancies in filled forms (if any)		
19	Has she/he recorded common mistakes in filled forms by the enumerators		

CHAPTER THREE

**Social**

**Mobilisation**



# Social Mobilisation

## 3.1 Introduction

Literally “social” means people’s collective attitude and behaviour as per their code of conduct and “mobilization” means “preparation and willingness for an action or an activity”. By definition it means “a collective movement in which people are organised and prepared to achieve their common objectives mainly through self help initiatives”.

The RSP approach to social mobilisation centres around the belief that the poor people have a tremendous potential and willingness to do many things themselves to come out of poverty. All that they needed is a support organisation to help them unleash their potential. RSPs generally (i) organise the rural households through social mobilisation (ii) build capacity of the local leadership (iii) train a large cadre of rural activists and service providers, and (iv) foster a framework of grassroots institutions enabling them to:

- improve and build the community infrastructure;
- get access to social services;
- mobilise local savings;
- access micro loans;
- develop human resources;
- improve natural resources; and
- establish linkage with the public and private sector agencies.

The RSPs social mobilisation begins with the socio-economic situation analysis of the selected union councils, profiling of 100 percent households of the area using the Poverty Scorecard method and dialogues with community members that leads to the establishment of a Community Organisation (CO) at the neighbourhood level, generally separate COs of men and women. COs are then agglomerated into village level Village Development Organisations (VDOs). VDOs are then further federated in to Union Council level Local Support Organisations (LSOs). The trained Community Resource Person (CRP) plays a key role in achieving the required household coverage of minimum 70 percent of the total households and 100 percent of the poorest households of the target union council. After formation of the LSO, the RSP gradually transfers maximum number of social mobilisation related activities to the community organisations. Nevertheless, the RSP provides capacity building and monitoring services to the LSO and its member organisations and help them forge development linkages with government, donor and private sector agencies.

The process of Social Mobilisation is presented here in bullet points. For further details and forms and formats the readers are requested to consult the Social Mobilisation Manual 2009 published by RSPN.

## 3.2 The Preliminary Process

- Selection of Union Council and villages for Social Mobilisation
- Conducting Poverty Score Card exercise (village should have list of PSC for all

# Social Mobilisation

households)

## 3.3 Programme introduction

- Awareness-raising about community capacities and responsibilities
- Describe RSP objectives
- Describe benefits of the development partnership with RSP
- Describe roles and responsibilities of partners
- Consensus building for social mobilisation
- Identification and selection of Community Resource Persons (CRPs)

## 3.4 Recruitment, training, deployment and monitoring of Activist/Community Resource Person

- Preparing criteria for Activist/CRP
- Identification of Activist/CRP (local/non-local)
- Terms of reference of Activist/CRP (what, where, when, for how long?)
- Signing of TOP, including performance based compensation, responsibilities and accountability
- Training of Activist/CRP
- Defining geographical area of work of Activist/CRP (how many villages?)
- Reporting formats for Activist/CRP
- Reporting line of Activist/CRP
- Follow up on Activist/CRP – Monitoring

## 3.5 CO Formation

- Activist's visit to potential COs
- Dialogue with household representatives
- Listing the names of members
- Agree upon a name for the CO
- Resolution for CO formation to be passed, includes mention of agreement on place, time and frequency of CO meetings
- Elections of office bearers
- Resolution by members on CO initiating a savings programme with amount of savings by each member
- Decide on opening bank account and its signatories
- CO president to deposit savings collected with VO and get a receipt
- Collection and depositing savings
- Preparation of micro investment plans by member households

The RSP should open a file in the name of the CO at the field unit and keep photocopies of the resolution/bank deposit slip etc



# Social Mobilisation

During the initial stage of formation, RSP staff should do follow up meetings of the newly formed COs to:

- Teach how to conduct a productive meeting
- Introduce RSP packages
- Help record-keeping on need basis
- Facilitate in preparation of MIP on need basis
- Monitor CO activities
- Monitor frequency of visits and effectiveness of CRP

## 3.6 CO Level Trainings:

- CMST training for CO leaders (each CO leader has a TOR)
- CIF identification training
- CO leaders regularly attend Activist Workshop

## 3.7 Record Keeping at CO Level:

- CO Members list
- Karwai register
- Saving and attendance Register
- Members saving pass book
- CIF Pass Book

## 3.8 Formation of special committees

- Project committees
- Audit Committee
- Maintenance Committees.

## 3.9 VO Formation

- SO visits village
- Dialogue for VO formation with CO leaders
- Election of VO leaders
- Agreement of place, time and frequency of VO meetings
- TOP signed between COs and VO
- TOP signed between VO and RSP

## 3.10 Record Keeping at VO Level

- General Body members' list (i.e. two members from each CO)
- Karwai Register (members' attendance)
- Saving ledger (of member COs)
- Resolution for opening VO bank account and keeping of bank statements
- Cash book

# Social Mobilisation

- Receipt Book (carbon copy)
- CIF/IGG register
- PSC list of houses in the village

## 3.11 VO Capacity Building

- VO has its by laws approved by GB
- VO Leaders Trained in:
  - Managerial Skills
  - Book keeping
  - Village Planning
  - CIF/IGG appraisal & Monitoring
  - Exposure visits
  - Community Leaders Managers
- VO Leaders regularly attend activist workshops
- Literate people from the village are trained as CBK (One CBK for 3 COs)
- TBA Selection criteria, TOP and assessment

## 3.12 Community Book Keepers

- Criteria for Community Book Keepers (CBK) defined
- Identification of CBK
- Terms of reference for book keepers, including how they will be compensated (performance based)
- Agreements with VOs for book keepers
- Defining geographical area of work of book keepers, e.g. number of COs to be covered?
- Training of book keepers
- Reporting line of book keepers
- Follow up on book keepers – Monitoring formats
- Refresher course for book keepers

CHAPTER FOUR

# Community Investment Fund



# Community Investment Fund (CIF)

## 4.1 Introduction

CIF as a cost-effective method of providing microfinance services to the poor and poorest women, particularly in the areas which are relatively underserved by the MFIs. It is a fund which is owned, run and managed by the poor and poorest women and their own organisations, i.e. its own beneficiaries. It focuses specifically on the poorest households through female Community Organisations by giving them access to microfinance, while at the same time increasing their levels of empowerment, confidence and skills. Essentially, CIF is based upon and linked to the three-tier social organisation framework of Community Organisations, their agglomeration into Village Organisations and finally agglomeration at the Union Council-level into a Local Support Organisation. Members of COs are encouraged to mobilise their own savings and as these build up to use them for internal lending purposes, hence complementing CIF resources.

The overarching objective of CIF is to reduce the levels of poverty in rural areas through strong institutions of the poor and the poorest women. This can be achieved by:

- Building their productive assets
- Increasing and diversifying their incomes
- Decreasing their expenditures
- Decreasing their risks
- Improving their leadership and management skills

CIF consists of two broad components: The Micro Revolving Loan (MRL) is the chief component of CIF, as 80% of the total CIF is kept aside for loan purposes (this percentage depends on the amount of extreme poverty in the area). The Income Generating Grant (IGG) consists of the remaining amount of the CIF, i.e. 20%. This grant fund is meant to provide assistance to those community members who are not able to generate enough income in order to repay loans. Grants can be provided for the purchase of productive assets or for social support of individuals faced with extreme circumstances, i.e. disabilities.

## 4.2 General Guidelines of CIF

- CIF is only for CO members
- Only for the poorest and destitute women
- PSC to be used to objectively identify the poorest and destitute members
- MIP to be developed for each CIF beneficiary
- CIF terms and conditions to be set by the CO members jointly

# Community Investment Fund (CIF)

- CIF grant preferably to be given for income generating purposes
- Terms and conditions of loan to be set by the CO in keeping the with economic condition of the individual borrower
- VO to carry out only monitoring and will be answerable to RSP
- VO Book keeper to do the record keeping of CIF both at CO and VO level
- No CIF before the availability of trained Book Keeper. One Book Keeper to keep record of not more than 3 COs

**Note:** RSPN has published a separate manual on CIF operations. Readers are requested to consult it for further details on CIF operations.

## 4.3 CIF Loan or Micro Revolving Loan (MRL)

As stated above, MRL is the chief component of CIF. The operational guidelines of MRL are given as under:

## 4.4 CIF loan Eligibility Criteria

- CIF loan will be given only to extremely poor (0 - 11) and chronically poor (12 - 18) house holds.
- Capacity of the house hold to make proper use of CIF money
- Previous loan history should be taken in to account
- One CIF loan at a time for one house hold
- Updated record of CO/VO
- Availability of trained paid book keeper (m/f) with VO

## 4.5 CIF Loan Procedures

### 1. PSC

- Conduct PSC of the entire UC
- Develop village wise PSC tables
- Verify the PSC data by the community at each village and correct it

### 2. CIF dialogue with the VO

- Introduction of CIF principles and procedures
- Clarify questions and queries
- Consensus building
- Identify Book Keeper
- Signing of ToP

### 3. Training to Book Keeper

- Training in CO/VO general record keeping
- Training in CIF record keeping

# Community Investment Fund (CIF)

## 4. Development and Approval of MIPs and MRL Request by CO

- SMT staff to explain the MIP and MRL procedure to CO members in a meeting and to ensure they have fully understood them
- All CO members to develop their MIPs; with the help of their CO leaders, CRP, book-keeper or SMT if required
- CO will identify potential MRL borrowers by asking their poorest members for requests for loans/grants in their CO meeting
- CO will discuss and decide which members are eligible for CIF grant and loan, using PSC list and their MIPs (MIPs should be used to see whether the requested amount and plan fits in with the potential CIF beneficiary's business plan)
- Having finalised the list of CIF beneficiaries, the CO passes a resolution to approve the CIF beneficiaries
- The approved resolution along with MIPs are submitted to VO for funding
- The decisions are recorded into CO minutes book
- SMT staff must monitor i) authenticity of MIP and ii) correctness of book keeping

## 5. Monitoring and Finalisation of CIF Requests by VO

- VO checks the resolutions and MIPs of the approved CIF beneficiaries (submitted by member COs) in its meeting in the light of PSC records and CIF guidelines
- VO approves the correct and complete MIPs and sends back the rejected ones to the concerned COs with notes of observations
- The decisions are recorded into the VO minutes book

## 6. Fund Release from VO to COs

- The VO Manager writes cheques in favour of individual COs and gets them signed by the concerned authority of the RSP
- She then pays the cheques to the President or Manager of the concerned COs and takes their signature on the payment voucher
- The VO Book Keeper records the payment vouchers into the VO cash book
- The Book Keeper also records the details of loans/grants of individual members into the VO CIF register

## 7. Funds Received by CO

- Upon receipt of the cheque from the VO, the CO Manager deposits it into their bank account latest by the next day.
- The entry is recorded into CO CIF register

## 8. Payment of CIF to Beneficiary Members by CO

- The CO withdraws the amount of CIF and calls its meeting
- The amount of CIF grant/loan is paid to the concerned members
- The CIF details are recorded into the Karwai register by the Manager and

# Community Investment Fund (CIF)

signature or thumb impression of the beneficiary members are taken on it

- The CIF beneficiary will obtain the loan pass book from the CO and the CO Manager will write the amount of loan paid to the member into the pass book and will sign it
- The repayment schedule of the loan is clearly explained to the CIF borrower

## 9. Recovery of CIF Loan

- The beneficiary member pays the CIF loan to CO Manager who issues a receipt and also records the repayment on the members CIF loan pass book
- The CO Manager records the repayments of the instalment into the CIF loan pass book of the member and signs it
- The CO Manager then deposits the amount with the VO Secretary and obtains the receipt and gives away the receipt to the concerned borrower

## 10. CIF Reporting

- The VO Book keeper writes the details of loan/grant into the CIF reporting format fortnightly/by the end of each month
- The concerned RSP field staff collects the reporting formats from VOs and submit to the Field Credit Officer who records the entries into the CIF MIS and submit the MIS to the Head Office on the fixed date decided by the Head Office
- The Credit Officer also shares the MIS with their team leader

## 11. CIF Records

- HH MIP
- CIF appraisal form
- CIF loan and grant register
- Member's CIF Pass book
- Savings register
- Member's Savings Pass Book
- CIF approval resolution in CO minutes book
- Receipt book
- CIF MIS
- CIF reporting format

## 12. Role of SMT

- Monitoring of PSC survey and its validation by community
- Ensure accuracy and availability of CO members' MIPs
- Follow-up on approved CIF beneficiaries regarding loan utilisation
- Monitor records of VO, COs and of CIF beneficiaries' Loan pass books



## 4.6 Income Generating Grant (IGG)

As stated above, the IGG is the second component of CIF. It is meant to the poorest and destitute families who fall under poverty bands of 0 – 11. However, not each and every household falling under 0-11 bands of PSC would automatically become eligible for IGG. The General Body of the CO will develop its own criteria and do the final selection accordingly.

## 4.7 IGG Eligibility Criteria

- IGG is one time grant fund. And it will be given only to extremely poor (0 - 11) house holds.
- One IGG at a time for one house hold
- Updated record of CO/VO
- Availability of trained book keeper (m/f) with VO

## 4.8 IGG Guidelines

- IGG is only for CO members
- Only for the poorest and destitute women falling under PSC bands of 0-11
- PSC to be used to objectively identify the poorest and destitute members
- MIP to be developed for each IGG beneficiary
- IGG grant preferably to be given for asset creation purposes
- CO will identify and select the beneficiary member while VO will carry out only monitoring and will be answerable to RSP
- VO Book keeper to do the record keeping of IGG both at CO and VO level
- No IGG before the availability of trained Book Keeper. One Book Keeper to keep record of not more than 3 COs and the VO

## 4.9 IGG Procedures

### 1. PSC

- Conduct PSC of the entire UC
- Develop village wise PSC tables
- Verify the PSC data by the community at each village and correct it

### 2. IGG dialogue with the VO

- Introduction of IGG principles and procedures
- Clarify questions and queries
- Consensus building
- Identify Book Keeper
- Signing of ToP

# Community Investment Fund (CIF)

## 3. Training to Book Keeper

- Training in CO/VO general record keeping
- Training in IGG record keeping

## 4. Development and Approval of MIPs and IGG Requests by CO

- SMT staff to explain the MIP and IGG procedure to CO members in a meeting and to ensure they have fully understood them
- All CO members to develop their MIPs; with the help of their CO leaders, CRP, book-keeper or SMT if required
- CO will identify potential IGG borrowers by asking their poorest members for requests for grants in their CO meeting
- CO will discuss and decide which members are eligible for IGG grant, using PSC list and their MIPs (MIPs should be used to see whether the requested amount and plan fits in with the potential IGG beneficiary's business plan)
- Having finalised the list of IGG beneficiaries, the CO passes a resolution to approve the IGG beneficiaries
- The approved resolution along with MIPs are submitted to VO for funding
- The decisions are recorded into CO minutes book
- SMT staff must monitor i) authenticity of MIP and ii) correctness of book keeping

## 5. Monitoring and Finalisation of IGG Requests by VO

- VO checks the resolutions and MIPs of the approved IGG beneficiaries (submitted by member COs) in its meeting in the light of PSC records and IGG guidelines
- VO approves the correct and complete MIPs and sends back the rejected ones to the concerned COs with notes of observations
- The decisions are recorded into the VO minutes book

## 6. Fund Release from VO to COs

- The VO Manager writes cheques in favour of individuals and gets them signed by the concerned authority of the RSP
- She then pays the cheques to the President or Manager of the concerned COs and takes their signature on the payment voucher
- The VO Book Keeper records the payment vouchers into the VO cash book
- The Book Keeper also records the details of loans/grants of individual members into the VO CIF register

## 7. Funds Received by CO

- Upon receipt of the cheque from the VO, the CO Manager deposits it into their bank account latest by the next day.

# Community Investment Fund (CIF)

- The entry is recorded into CO IGG register

## 8. Payment of IGG to Beneficiary Members by CO

- The CO withdraws the amount of IGG and calls its meeting
- The amount of IGG grant is paid to the concerned members
- The IGG details are recorded into the Karwai register by the Manager and signature or thumb impression of the beneficiary members are taken on it
- The IGG beneficiary will obtain the pass book from the CO and the CO Manager will write the amount paid to the member into the pass book and will sign it

## 9. IGG Reporting

- The VO Book keeper writes the details of grant into the CIF/IGG reporting format fortnightly/by the end of each month
- The concerned RSP field staff collects the reporting formats from VOs and submit to the Field Credit Officer who records the entries into the CIF/IGG MIS and submit the MIS to the Head Office on the fixed date decided by the Head Office
- The Credit Officer also shares the MIS with their team leader

## 10. IGG Records

- HH MIP
- IGG appraisal form
- IGG grant register
- Member's Pass book
- IGG approval resolution in CO minutes book
- Receipt book
- CIF/IGG MIS
- CIF/IGG reporting format

## 11. Role of SMT

- Monitoring of PSC survey and its validation by community
- Ensure accuracy and availability of CO members' MIPs
- Follow-up on approved IGG beneficiaries regarding grant utilisation
- Monitor records of VO, COs and of IGG beneficiaries' passbooks

# Community Investment Fund (CIF)

## CIF Forms and Formats

### CIF TERMS AND CONDITIONS

Name of VO \_\_\_\_\_ Village \_\_\_\_\_ UC \_\_\_\_\_

Dist. \_\_\_\_\_

We the undersigned General Body members of VO \_\_\_\_\_ discussed the terms and conditions for CIF in our meeting held on \_\_\_\_\_ and unanimously agreed upon the following terms and conditions:

1. Maximum period of CIF loan \_\_\_\_\_ months
2. Service Charge \_\_\_\_\_ percent
3. Repayment schedule ( Lump sum/ instalments: monthly/quarterly)
4. Number of Instalments \_\_\_\_\_
5. Others (specify) \_\_\_\_\_

#### Name and signatures of the General Body members

S. No	Name of member	D/W/O	Member CO Name	Signature/thumb impression
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				

# Community Investment Fund (CIF)

## HOUSE HOLD MICRO INVESTMENT PLAN

Name of CO: \_\_\_\_\_ Name of Village \_\_\_\_\_

Union Council \_\_\_\_\_ Tehsil/District \_\_\_\_\_

### A: Household Profile

Name of HH head \_\_\_\_\_ Father/Spouse \_\_\_\_\_ C/NIC No \_\_\_\_\_

Poverty Score No \_\_\_\_\_ Poverty Status \_\_\_\_\_ Economically active members:

Male \_\_\_ Female \_\_\_ Total \_\_\_\_\_

#### A.1 Profile of Family members

S. No	Name	Age	Health status	Education	Occupation	Average Monthly Income
1						
2						
3						
4						
5						
6						
7						

#### A.2 Current Household Income and Expenditure (Last six months)

Descriptions	Average Monthly Income	No of months	Annual Income	Issues
<b>Income</b>				
Animal husbandry				
Agriculture				
Labour				
Salary				
Others				
Total Income				
<b>Expenditures</b>				
Food				
Fuel				
Clothes				
Festivities				
Education				
Health				
Others				
Total Expenditures				
Net surplus/(Deficit)				

# Community Investment Fund (CIF)

## B: New income generation plan

### B.1 Description of the Plan

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### B.2 Resources required

Type of Resource	Quantity	Cost	From Own sources	Support required from CO
Total				

### B.3 Expected Income from the Plan

Year 1	Year 2	Year 3	Total

## C: Human Resource Development Plan

S. No	Name	Age	Education Status	Skills required
1				
2				
3				
4				
5				
6				
7				

\* Formal Education for school aged and adult literacy for elder members

# Community Investment Fund (CIF)

## D: Asset Creation Plan

S. No	Asset Type	Existing		Year 1		Year 2		Year 3	
		No	Value	No	Value	No	Value	No	Value
1	Land (Kanal/Acre)								
2	Cow								
3	Buffalo								
4	Goat								
5	Sheep								
6	House								
7	Agr. Machinery								
8	Furniture								
9	Home appliances								
10	Savings (cash and kind)								
	Total								

Signature of the Member \_\_\_\_\_

Signature of CO President \_\_\_\_\_ Signature of CO Manager \_\_\_\_\_

Date \_\_\_\_\_

**Note:** Additional formats of section B can be used in case of more than one Income Generation Plan

## MICRO INVESTMENT PLAN

Name of CO \_\_\_\_\_ # Members \_\_\_\_\_ CO formation date \_\_\_\_\_ Village/VDO \_\_\_\_\_  
 UC/LSO \_\_\_\_\_ Field Unit \_\_\_\_\_ Dist. \_\_\_\_\_ Date of MIP \_\_\_\_\_

S. No	Member Name	Parentage	PSC No	Income Generation Plan		Skills Development Plan		Asset Building Plan	
				Plan	RSP Support	Plan	RSP Support	Plan	RSP Support
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									



# Community Investment Fund (CIF)

## RESOLUTION FROM CO TO VO TO ACCESS CIF FUNDS

Name of CO: ..... CO ID: .....

Meeting venue.....Meeting date.....

We the members of the above mentioned CO, in our meeting reviewed loan and grant applications from members as per policies of CIF. We found that all applicants are eligible for the loan and grant and their needs are legitimate. Please release amounts of loan and grants as mentioned against the member's name through a cheque in favour of our CO:

### List of Members eligible for Loan

S. No	Name of member	Parentage/wife of	PSC	Loan amount
1				
2				
3				
4				
5				
Total				

### List of Members eligible for Grant

S. No	Name of member	Parentage/wife of	PSC	Loan amount
1				
2				
3				
4				
5				
Total				

### Resolution signed by the following WO members

S. No	Name of member	Member ID	Designation	Signature/Thumb impression
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

Signature of the Manager: \_\_\_\_\_ Signature of Accountant: \_\_\_\_\_

# Community Investment Fund (CIF)

## REPAYMENT SCHEDULE

Instalment No:	Due Date	Principal Amount Due	Service Charges Due	Total Amount Due	Receipt Number
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					

# Community Investment Fund (CIF)

## FUNDS REQUISITION FOR CIF

Dated: \_\_\_\_\_

Name of Village Organization (VO): \_\_\_\_\_

Name of Village: \_\_\_\_\_

Union Council: \_\_\_\_\_

Name of SMU \_\_\_\_\_

Taluka /Tehsil /Subdivision: \_\_\_\_\_

District: \_\_\_\_\_

VO Bank Account Number: \_\_\_\_\_ Branch: \_\_\_\_\_

Total Amount Required (CIF/IGG): \_\_\_\_\_

CIF Amount Required: \_\_\_\_\_ H Holds Beneficiaries: \_\_\_\_\_

In words: \_\_\_\_\_

<b>Requested BY:</b> _____ Incharge SMU Name with Stamp	<b>Checked BY:</b> _____ CIF Professional Name with Stamp	<b>Recommended BY</b> _____ District Manager Name with Stamp	<b>Approved BY:</b> _____ Team Leader Name with Stamp
--	--	---	--

# Community Investment Fund (CIF)

**CIF Report for the month of \_\_\_\_\_ Year \_\_\_\_\_**  
**From VO \_\_\_\_\_ UC \_\_\_\_\_ District \_\_\_\_\_**

S. No	Name of borrower	D/W of	CO name	CIF Loan Amount		CIF Loan Repayment		CIF Loan Balance				
				Principal	S. Charge	Total	Principal	S. Charge	Total	Principal	S. Charge	Total
1.												
2.												
3.												
4.												
5.												
6.												
7.												
8.												
9.												
10.												
11.												
12.												
13.												
14.												
15.												
16.												
17.												
18.												
19.												
20.												
21.												
<b>Name of Community Book Keeper</b>				<b>Signature</b>		<b>Date</b>						

# Community Investment Fund (CIF)

## RECEIPT BOOK

Date: ..... Receipt Number: .....

Name of the W/CO : .....

Received a sum of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_)

from member \_\_\_\_\_ (member ID: \_\_\_\_\_)

on account of \_\_\_\_\_.

\_\_\_\_\_  
**Stamp/Signatures**

Manager

\_\_\_\_\_  
**Stamp/Signatures**

Accountant

# Community Investment Fund (CIF)

## CASH BOOK

Date	Particulars	Receipt/Bill No	Cash Received	Cash Paid	Balance

# Community Investment Fund (CIF)

## BANK BOOK

Date	Particulars	Receipt/Bill No	Cash Received	Cash Paid	Balance

# Community Investment Fund (CIF)

## BANK RECONCILIATION STATEMENT

Bank Reconciliation Statement (Account no: .....)

For the period of one month from \_\_\_\_\_ to \_\_\_\_\_

Particulars	Amount	Amount
Balance as per Bank Book		xxxxx.xx
<b>Add :</b>		
<ul style="list-style-type: none"> <li>• Interest credited in Bank Statement but not recorded in Bank Book</li> <li>• Cheque issued by the WO but not presented for payment</li> </ul>	xxx.xx xxx.xx	xxxxx.xx
<b>Less :</b>		
<ul style="list-style-type: none"> <li>• Interest debited in Bank Statement but not recorded in Bank Book</li> <li>• Cheque deposited but not yet credited in Bank Statement</li> <li>• Bank Charges debited in Bank Statement but not recorded in Bank Book</li> <li>• Other Service Charges debited in Bank Statement but not recorded in Bank Book</li> </ul>	xxx.xx xxx.xx xxx.xx xxx.xx	xxxxx.xx
Balance as per Bank Statement		xxxxx.xx
Manager		Accountant



CHAPTER FIVE

# Community Book Keeper



# Community Book Keeper

## 5.1 Introduction

CIF is basically community finance; hence it carries all financial management related risks with it. Transparency is the key tool to mitigate those risks. And proper record keeping is needed to ensure transparency. Therefore, availability of a trained book keeper at VO level is an important prerequisite in UCPRP. The training of the CBK must be carried out by a ToT graduate in financial and non financial record keeping at CO and VO level.

## 5.2 Selection Criteria

- Literate with know how of basic numeracy
- Can spare time
- Nominated by VO
- One community Book keeper will maintain books of accounts for up to three COs and one VO

## 5.3 Process

- Identification, selection and signing of TOP
- Class room based training of book keeping and general record keeping both at CO and VO level
- Follow up and on the job training on need basis
- Monitoring by SMT

## 5.4 CO Level Record Keeping

CBK would be responsible for record keeping of both financial and non financial records at CO level until the CO Manager is trained and takes over the responsibilities. S/he will:

- Record minutes of CO meetings in to CO *karwai register*
- Record CO savings into saving register and members' pass books
- Record CIF loan and IGG transactions into members' pass books
- Train CO managers in record keeping

## 5.5 VO Level Record Keeping

- Record amount of IGG, CIF, CPI and others received from RSP in VO cash book
- Record payments, from VO bank account, into VO cash book
- Record amount of CIF repayment from members in to VO cash book

# Community Book Keeper

- Record COs' amount of savings deposited in /withdrawn from VO bank account into VO cash book and saving ledger
- Reconcile VO Bank account and prepare bank reconciliation statement on monthly basis
- Record CIF payments and recoveries into CIF loan register
- Prepare monthly CIF progress report and submit to SMU and VO office bearers
- Prepare CO wise saving statement on monthly basis and reconcile with savings records at VO

## 5.6 Formats

- TOP for CBK
- Progress Report format (CIF/IGG/savings/attendance/minute writing/cash books updated etc)
- CBK Monitoring Format

# Community Book Keeper

CBK Forms and Formats

## SHORT TERM CONTRACT FOR (CBK)

Dear Mr/Ms. \_\_\_\_\_ S/ W/D/o \_\_\_\_\_

Address:

I am pleased to offer you to work as Community Book Keeper (CBK) in Village \_\_\_\_\_ of UC \_\_\_\_\_. This is a temporary assignment. You will report to the SMU In-charge \_\_\_\_\_ and perform the following duties:

### **CO Level Record Keeping**

- Record minutes of CO meetings in to CO *karwai register*
- Record keeping of CO savings entries into saving register and members' pass books
- Record keeping of CIF entries into member's pass books

### **VO Level Record Keeping**

- Record amount of IGG, CIF, CPI and others received from RSP in VO cash book
- Record all payments from VO bank account into VO cash book
- Record amount of CIF repayment from members in to VO cash book
- Record COs' amount of savings deposited in /withdrawn from VO bank account into VO cash book and Savings Ledger
- Reconcile VO Bank account and prepare bank reconciliation statement on monthly basis
- Record CIF payments and recoveries into CIF loan register
- Prepare monthly CIF progress report
- Prepare CO wise saving statement on monthly basis
- Verify grant/loan appraisals forms from PSC to ensure that they are in line with IGG/CIF procedures.

# Community Book Keeper

## Reporting

- Agree on a monthly work plan with your supervisor
- Submit monthly progress reports to the SMU In-charge against agreed targets on the format attached with the agreement.

## Honorarium and other terms and conditions

- To perform the above mentioned duties, you will be responsible to do record keeping of the following VO and COs:  
1. \_\_\_\_\_ 2. \_\_\_\_\_  
3. \_\_\_\_\_ 4. \_\_\_\_\_

You will be paid an honorarium for your services according to the agreed monthly work plan which include:

1. Rs \_\_\_\_ for complete record keeping of VDO.
  2. Rs \_\_\_\_ for complete record keeping of a CO
- You will be given required training and guidance by your supervisor to perform your duties properly and effectively
  - RSP has all rights to discontinue the contract at any time in case of poor performance and violation of the agreed terms of partnership from your side.

Yours sincerely,

**(XYZ)**

District Manager \_\_\_\_\_

District \_\_\_\_\_

Rural Support Programme

\_\_\_\_\_

I agree to the terms and conditions detailed in this agreement

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Address: \_\_\_\_\_

Tel #: \_\_\_\_\_

Name and address of contact person: \_\_\_\_\_

## ***Documents attached:***

1. *Format for monthly progress report*

# Community Book Keeper

## WORK PLAN AND MONTHLY PROGRESS REPORT (CBK)

For the month of \_\_\_\_\_ Year \_\_\_\_\_

1. District \_\_\_\_\_ 2. SMU \_\_\_\_\_ 3. UC \_\_\_\_\_

S. No	Activities	Performance		
		Target	Achievement	Remarks
1	No of VO records updated			
2	No of CO records updated			

Name of CBK \_\_\_\_\_ S/ W/D/O \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

I hereby verify that the Community Book Keeper has accomplished the above stated tasks according to agreed standards. I therefore, recommend paying his/her monthly honorarium as per follows:

S. No	Activity	No	Rate	Amount
1	Record keeping of VO			
2	Record keeping of COs			
Total				

Name of Supervisor \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

# Community Book Keeper

## MONITORING OF CBK BY SMU

S. No	Check list	Means of verification
<b>A: CO LEVEL RECORD KEEPING:</b>		
1	Record minutes of CO meetings in to CO <i>karwai</i> register	CO Karwai register
2	Record keeping of CO savings entries into saving register and members' pass books	CO Savings register and members' book
3	Record keeping of CIF entries into member's pass books	Members' CIF pass books
<b>B: VO LEVEL RECORD KEEPING</b>		
1	Record amount of IGG, CIF, CPI and others received from RSP in VO cash book	VO Cash Book
2	Record payments from VO bank account into VO cash book	VO Cash Book
3	Record amount of CIF repayment from members into VO cash book	VO Cash Book
4	Record COs' amount of savings deposited in /withdrawn from VO bank account into VO cash book and Savings Ledger	VO Cash Book Savings Ledger
5	Reconcile VO Bank account and prepare bank reconciliation statement on monthly basis	Bank Reconciliation Statement
6	Record CIF payments and recoveries into CIF loan register	CIF Loan Register
7	Prepare monthly CIF progress report on monthly basis	CIF Report
8	Prepare CO wise saving statement on monthly basis	Savings Statement

Name of Monitor \_\_\_\_\_

Designation: \_\_\_\_\_

Date: \_\_\_\_\_



CHAPTER SIX

**Community  
Physical  
Infrastructure**



## 6.1 Introduction

Rural infrastructure development is one of the priority areas of interventions in Union Councils Poverty Reduction Programme (UCPRP). The villages will be given scheme/s of CPI. The labour used for the construction of the CPI will be sourced from extremely poor and chronically poor households of the village, with market-based wages being provided. Complete cost of CPIs would be covered through the programme cost i.e. UCPRP and there will be no community contribution whether it be in cash or in kind. The objectives of this activity are:

- To motivate VO to rehabilitate closed or non functional drinking water supply schemes and at the same time carry out *mohallah* level sanitation projects on self help basis
- To devise a mechanism for their take over by Village Organizations for making functional the non functioning schemes and as well be responsible for their management, operation and maintenance if within the capacity of the Village Organizations
- To Motivate Village Organizations to provide skilled labour and unskilled labour for the infrastructure schemes on the basis of food for work methodology.
- To increase income of the poor
- To empower poor, especially women
- To increase the access of the poor communities to infrastructure for improving their livelihoods.
- To improve the local environmental conditions
- To create sense of ownership and responsibility

## 6.2 Selection Criteria

- Regular meetings and savings of the CO/VO
- Proper record keeping at CO/VO level
- No Scheme will be given to CO/VO having default.

## 6.3 CPI Profile

The engineer will develop CPI profile of the village including existing infrastructure and their status and the need for their improvement and demand for new infrastructure in consultation with VO leaders

## 6.4 Identification

The engineer and SO will hold a meeting with VO to identify a CPI through a prioritization exercise. The VO will submit a resolution to this effect and submit to the SO.

### 6.5 Pre - Feasibility

The resolution from VO will be received by SMU and submitted to the PIU/District Office with the recommendation of SMU in charge. In response the CPI professional will, along with the concerned SO, carry out the feasibility study. Engineer will submit a report on the viability of the project.

The main features of the report shall include:

- Need of the community.
- Socio Economic set up of the community.
- Benefits and beneficiaries of the project.
- Capacity of the community to implement and maintain the project.
- Technical viability of the projects.
- Cost estimates
- Cost estimates should be based on the standard specification and prevailing market rates.
- Man-days of the skilled and unskilled labour will also be worked out on the basis of prevailing market rates.

### 6.6 Project Preparation

On the basis of the report submitted by Field Engineer, the SO in charge will give the approval for carrying out the project preparation including, detailed technical survey, design, estimates and feasibility proposal.

### 6.7 Technical Survey

Engineer will conduct the detailed survey of the project .VO will nominate the required number of VO members to assist Field Engineer during the survey for site measurements, levelling and mapping.

### 6.8 Design & Estimates

After completing the survey the Field Engineer will design the project, prepare the drawings and cost estimates. Cost estimates should be based on the standard specifications and prevailing market rates. Man-days of the skilled and unskilled labour will also be worked out on the prevailing market rates.

### 6.9 Feasibility Proposal

Engineer will submit the feasibility proposal document along with his recommendations to the qualified Engineering Manager for approval.

### 6.10 Approval of Project

Engineer will submit the feasibility proposal along with his recommendations to the Manager for approval. Authorized person will give the approval of the project.

### 6.11 Dialogue for initiation of Project:

- Upon receiving approval from the competent authority a dialogue will be held with the VO general body.
- The dialogue will be headed by the Team Leader/ District Programme Manager along with SO and Engineer.
- The dialogue must state that the community will be responsible for resolving disputes aroused over the project, ensure provision of maximum labour opportunities to poorest families, proper record keeping of project finances and proper execution and implementation of the project according to the project specifications.
- The dialogue must also very specifically state that the amount being spent on CPI is a public money and for its proper utilization due diligence must be taken into account.
- It must be mentioned that the community will be responsible for proper management and maintenance of the project after its completion. In this dialogue TOP of the CPI will be explained, discussed and agreed upon.

### 6.12 Terms of Partnership

- Terms of Partnership (TOP) must be signed with the VO for initiating the project.
- The project size, specification, cost contribution by VO, disbursements schedule, implementation process and procedure, time to complete the project and annual O&M plan and cost will be underlined.
- TOP will be signed by designated office bearers of the VO. When a scheme is approved, terms of partnership (TOP) should be signed in VO general body meeting, where responsibilities of VO and respective RSP should be clearly spelled out. After signing of TOP following project committees will be formed for implementing the project:
  - Project Implementation/Construction/Purchase Committee
  - Audit Committee
  - Maintenance Committee

TOP will include the following points:

- **Project Specification:**
  - The project size, specification, disbursements schedule implementation process and procedure, time to complete the project and annual O&M plan and cost will be underlined.

## Community Physical/Productive Infrastructure (CPI)

- Provision of labour opportunities to the poorest families (PSC 0 – 23).
- **Project Implementation Committee**
  - This committee will be responsible for overall implementation of the project and for providing labour opportunities to the poorest families. (PSC 0 – 23)
- **Project Maintenance committee**
  - The role of this committee is to manage operation and maintenance of the project upon its completion.
- **Financial Management**
  - The Payments for execution of the project will be made in minimum two and maximum four instalments to the VO.
  - The first instalment will be paid in advance after signing the TOP.
  - The second and subsequent instalments will be released on the basis of the actual work done at site and proper record keeping of the project fund by the VO.
  - The payments will be made to the VO through crossed cheques.
  - Final Instalment will be released after the completion of work according to the Design and Estimation verified by Engineer.

# Community Physical/Productive Infrastructure (CPI)

## CPI Forms and Formats

### FLOW CHART OF CPI

#### NEED IDENTIFICATION

The project identified & agreed upon by the community in their general body meeting is forwarded to Regional Office/ Project Management Unit. RGM / RPM/ Project Coordinator with his own comments forward it to the Regional/ Project Engineer.



#### FEASIBILITY STUDY

Engineer & Social Organizer in collaboration & consultation with CO/VO members conduct a feasibility study of a particular need. The study considers the financial costs, commitments and capacity of CO/VO to implement & maintain an initiative.



#### DESIGN & ESTIMATION

Design, drawings & cost estimates are prepared according to the market rates of labour & material needed. The CO/VO is informed regarding the source, type and conditions of financial and technical assistance. The amount of contribution & commitment from donors.



#### TERMS OF PARTNERSHIP

When the project is approved Terms of Partnership are drawn up which all partners once having agreed upon, sign. In addition to the terms of partnership, the consensus amongst the CO/VO members is documented in the form of Resolution signed by CO/VO members.



## Community Physical/Productive Infrastructure (CPI)

### IMPLEMENTATION

During different stages of the execution, the field/project engineer visits the CO/VO to see that the work is being carried out according to the drawing & design. Also extends technical support during the process of execution.



### DISBURSEMENT TO COMMUNITY

The amount of financial assistance agreed upon in TOP is given to CO/VO in instalments, agreed upon. Having once issued the CO/VO with the first instalment, the CO/VO is required to forward proof of expenditures and project progress before subsequent instalments are released.



### PROJECT MONITORING

RSP staff monitors the project during implementation process and after completion on a regular basis. RGM / RPO/Project Coordinator should also visit the site. The project is also reviewed in the weekly staff meeting. In addition to that the project is also monitored by the CO/VO members themselves. Monthly and quarterly reports on status of the project are prepared by RSP field staff.



### OPERATION & MAINTENANCE

All the beneficiaries of the project are responsible for the operation and maintenance. After the completion of the project, the CO/VO forms a committee consisting of three to four members. This committee is responsible for the O&M of the project. All members contribute a fixed amount as decided by the CO/VO in their general body meeting and deposit in their separate bank account which is operated by the members of the committee.



## Community Physical/Productive Infrastructure (CPI)

### CHECK LIST FOR TECHNICAL APPROVAL FOR PHYSICAL INFRASTRUCTURE SCHEMES

■ Site Plan of the Project	YES <input type="checkbox"/>	NO <input type="checkbox"/>
■ Drawing and Cross Sections	YES <input type="checkbox"/>	NO <input type="checkbox"/>
■ Design / Design Calculations	YES <input type="checkbox"/>	NO <input type="checkbox"/>
■ Calculations As Per Drawing ( Estimation )	YES <input type="checkbox"/>	NO <input type="checkbox"/>
■ Specification of the Materials	YES <input type="checkbox"/>	NO <input type="checkbox"/>
■ Justification for transportation Cost	YES <input type="checkbox"/>	NO <input type="checkbox"/>
■ Available Man days in a CO (two man days per household for three months / Required man days for a project of 12 months )	YES <input type="checkbox"/>	NO <input type="checkbox"/>
■ Maintenance Cost Calculation	YES <input type="checkbox"/>	NO <input type="checkbox"/>
■ Capacity of CO to bear the operation and maintenance Cost	YES <input type="checkbox"/>	NO <input type="checkbox"/>
■ Market rates of the area	YES <input type="checkbox"/>	NO <input type="checkbox"/>
■ Rate of Skilled and Unskilled labour	YES <input type="checkbox"/>	NO <input type="checkbox"/>
■ Availability of the required machinery with the CO	YES <input type="checkbox"/>	NO <input type="checkbox"/>
■ Possibility of the required training with available resources	YES <input type="checkbox"/>	NO <input type="checkbox"/>

## FORMAT FOR PROJECT DIGEST

### 1. PROJECT SUMMARY (One Page):

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#### Project Location & Description:

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#### Description of the Area:

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#### Estimated Cost:

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#### Project Justification:

##### ■ Benefits

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##### ■ Net Present Value

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##### ■ Cost Benefit Ratio

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##### ■ Internal Rate of Return

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### 2. INTRODUCTION:

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# Community Physical/Productive Infrastructure (CPI)

## 2.1 Project Location & Description

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## 2.2 Project Identification

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## 2.3 Objective of the project

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## 2.4 Social Organization

Name of CO/VO	Date of Formation	Beneficiary Households	Members	Saving (Rs.)	Type of Scheme	Total Cost Rs.	Name of President	Name of Manager

## 2.5 Socio - Economic Setup

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## 3. DESIGN & COST ESTIMATES:

### 3.1 Design

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### 3.2 Quantities & Cost Estimates

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# Community Physical/Productive Infrastructure (CPI)

## 3.3 Operation & Maintenance (O&M) Plan

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## 4. ENVIRONMENTAL ASSESSMENT

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## 5. PROJECT IMPLEMENTATION

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## 6. PROJECT MANAGEMENT

### 6.1 Project Committee & Maintenance Committee

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### 6.2 Audit Committee

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## 7. ECONOMIC ANALYSIS

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### a) Project Cost

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### Total Cost

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### b) Annual Maintenance Cost

## Community Physical/Productive Infrastructure (CPI)

### SUMMARY OF COST

Name of Region: ----- District: ----- Tehsil: -----

Field unit: ----- Union council: ----- Village: -----

Name of CO: ----- Type of Scheme: -----

#### **B) MATERIAL:**

#### **A) LABOUR :**

PARTICULARS	ESTIMATED COST (Rs)
Skilled :	
Unskilled	
<b>Sub Total</b>	
i)	
ii)	
iii)	
vi)	
<b>Sub Total</b>	
<b>Total A+B</b>	
Cost of Sign Board	
<b>Grand Total</b>	
Percentage	100%

FIELD ENGINEER: ----- REGIONAL/PROJECT ENGINEER: -----

# Community Physical/Productive Infrastructure (CPI)

## SCHEME ESTIMATE PROFILE

Name of Region: ----- District: -----Tehsil: -----

Field unit: -----Union council: -----Village: -----

Name of CO: -----

Type of Scheme: -----

■ New: \_\_\_\_\_

■ Rehabilitation: \_\_\_\_\_

■ Extension: \_\_\_\_\_

5. Date of Estimate Prepared: \_\_\_\_\_

6. Estimated Cost (Rs): \_\_\_\_\_

7. Maintenance Cost (Rs): \_\_\_\_\_

8. Beneficiary Households: \_\_\_\_\_

9. Material Cost (Rs): \_\_\_\_\_

10. Labour Cost (Rs): \_\_\_\_\_

11. Man Days: \_\_\_\_\_

■ Skilled : \_\_\_\_\_

■ Unskilled : \_\_\_\_\_

12. Description: (Length, Breadth, Volume etc.

\_\_\_\_\_  
\_\_\_\_\_

13. Brief History / Objective:

\_\_\_\_\_

The history should indicate whether it is a new scheme, old scheme or extension.  
Why this scheme is needed and how it will benefit the community.

### TERMS OF PARTNERSHIP BETWEEN RSP & VO FOR IMPLEMENTATION OF CPI

We the undersigned members/office bearers of the VO have fully understood the objectives, procedures and terms of partnership of RSP and hereby agree to the following:

1. VO will ensure the provision of skilled/unskilled labour opportunities to the persons of house holds falling under category of PSC (0 - 18) for completion of the scheme.
2. The financial support received by the VO from RSP is a one time contribution for implementation of the VO physical infrastructure scheme. VO will ensure the completion of the work within the estimated financial support and will not demand for additional amounts.
3. After completion of scheme, VO will manage all kind of repairs and maintenance and also collect Rs. ----- annually from the beneficiaries for its repair and maintenance.
4. No compensation will be paid by RSP or any other financing agency against the land, utilized for scheme construction.
5. During construction, the instructions of the RSP engineers will be followed.
6. It is responsibility of every member of the VO and concerned COs to monitor the expenditure of the scheme.
7. The cost expenditure of the scheme will be released in ----- instalments. The VO will pass a resolution (signed by at least 80% of the members) for release of each instalment, duly signed by the respective field engineer and social organizer.
8. VO will be responsible for proper storage of the construction materials and observe necessary precautions during movement/transportation of these materials.
9. The VO will nominate two members to deal bank transactions for purchase of construction materials.
10. On the request of RSP the VO will provide details of expenditure of previous instalments. These accounts should be recorded in a register.





CHAPTER SEVEN

# Vocational Training Programme



# Vocational Training Programme

## 7.1 Introduction

The objective of providing vocational training to the family members of the poorest households is:

- To enable them to be self employed; or
- To be employed with an entrepreneur/producer and
- Earn livelihood for their family.

## 7.2 Selection Criteria

- **From organised house holds:**
  - Vocational training opportunity must be provided to the persons who themselves are members of the CO or they are relatives (blood relation) of the CO member/s. (should be of same households / dependant)
  - CO member house hold must fall under PSC (0 – 18)
  - The person who is availing this opportunity must be between the age group of 16 – 35, so that after the successful completion of the training s/he could support her/his family
  - Both men and women from the organized house hold can participate in the trainings offered by RSP
- **One scholarship per house hold:**
  - Vocational training under UCPRP is fully funded programme i.e. scholarship. The programme bears all relevant costs including travel.
  - This scholarship opportunity is for only one person per household.
  - If any other person from that house hold wants to attend vocational training s/he can attend that course by paying full cost of respective course

## 7.3 Process

- **Training need identification**

For the purposes of introducing various technical/vocational trades in an area under UCPRP training need is identified:

  - Market need is assessed to introduce those vocational trades in respective area which result into employable skills and marketable produce. And after the training the trained personnel can easily find their place in the job market.
  - Village assemblies can be hold and focus group discussions may also be conducted to identify the indigenous training needs
- **Training Needs Assessment**
  - Through PSC identify the target group. And then conduct a semi

# Vocational Training Programme

structured interview to assess their specific training needs

- Assessed needs must be from employable technical trades or it should lead to marketable self employment opportunities
- Training assessment officer should conduct individual interview to assess her/his seriousness in the training, capacity to undertake that respective trade and willingness to continue that specific trade for income generation.

- **Design of training module/s**

- The training institute must design the training modules based on the need assessed.
- While designing the training module, the local culture, language and local needs, must be taken into account
- The design must include Pre and post tests to assess the learning curve of each participant
- The modules must describe the mechanism to cater the needs of slow learners.
- The module must clearly specify the ratios of theoretical part and the practical part. And provide justification in this regard

- **Establishment of training facilities**

- According to training needs assessed, the training institute will establish the training facilities/workshops in respective trades

- **Close Liaison of SMT with the training Institute**

- Both, training institute and social mobilization team, must develop mutual understanding on the VTP.

- **Programme introduction to Assembly of COs at Village Level in VO**

- SO must introduce the VTP component to the community
- SO shall ensure the clear message to the community e.g. one scholarship for one household, the household must fall in the prescribed poverty band etc.
- SO should clearly convey the purpose of VTP
- SO shall communicate the available trades under the VTP

- **Identification of trainees by CO**

- After the programme introduction, the community should be able to identify the appropriate candidate for respective trades

## Vocational Training Programme

- CO should provide the list of candidates for VTP, through resolution, to the concerned SO
- SO must prepare a list on the prescribed format and submit it to training Institute or its representative. The list of candidates must be duly signed by SO and Training Institute representatives
- A copy of duly signed list of identified candidates must be kept by both, the Training Institute and SMT

- **Screening & Assessment by Training Institute**

- The training institute must have team of assessment officers
- The assessment officer shall receive the duly signed list of identified candidates
- The assessment officer shall approach/ visit each candidate personally
- The assessment officer shall meet the candidate at his/her house so that s/he could easily assess her/his economic conditions.
- The assessment officer shall assess the candidate and record the responses on the prescribed format.
- The assessment officer shall submit her/his assessment report with recommendation/s stating the reasons for selection or rejection, to the training institute
- The training institute shall prepare the final list of the successful candidates and forward the same to the concerned SMT. The training institute shall also communicate the reasons for rejecting a candidate, if any.
- Training Institute shall communicate the training schedule/s to the candidates and SMT

- **Selected trainees will be sent into Training Institute**

- Training institute will make necessary arrangement for travel of the candidates from the decided location to the training institute
- All travel, boarding and lodging expenses shall be born by the programme

- **Post Training Service**

- Recruitment of Business development Officers (BDOs)
- Conduct market survey to assess scope of opportunities for VTP graduates
- BDO should link VTP graduates with the market and place them
- Development of Business associations, specially for women, for self employment

## Vocational Training Programme

- Conduct Business Management Skills Training (BMST) for VTP graduates interested in self employment
- BDOs must be responsible to ensure that VTP graduates are linked with the market and are able to generate income for livelihood of their families
- **VTP Management Information System (MIS)**
  - The training shall develop a state of the art MIS for tracking the candidates
  - MIS shall contain all necessary information related to identification of the candidates to the selection of candidates and pre to post training status of the candidates.
  - MIS must ensure timely and need based reliable reports

### 7.4 Formats:

- Registration form
- Attendance sheet
- Evaluation forms
- TNA forms
- Identification list from SMT to Training Institute
- Employment Survey Form
- VTP MIS

# Vocational Training Programme

## VTP Forms and Formats

### NEED ASSESSMENT FORMAT (For beneficiaries of VTP)

#### Personal Information

Name \_\_\_\_\_ S/O D/O W/O \_\_\_\_\_ Age \_\_\_\_\_ (years)

Gender \_\_\_\_\_ N.I.C. number \_\_\_\_\_ Caste \_\_\_\_\_

Marital status \_\_\_\_\_ Qualification \_\_\_\_\_

Reasons for discontinuation of education \_\_\_\_\_

Further education plans \_\_\_\_\_

\_\_\_\_\_ Language proficiency \_\_\_\_\_ (Urdu: speak read write)

Mailing Address \_\_\_\_\_

Contact number \_\_\_\_\_ Relation Ship with CO  
Member \_\_\_\_\_

#### **a) Employment/ self employment plan**

Area of interest and past experiences

\_\_\_\_\_

Prior efforts for employment/ self employment

1) \_\_\_\_\_

2) \_\_\_\_\_

3) \_\_\_\_\_

Outcomes \_\_\_\_\_

Problems encountered \_\_\_\_\_

Future Plan (pls discuss) \_\_\_\_\_

\_\_\_\_\_

## Vocational Training Programme

Why? \_\_\_\_\_

What plan do you have in mind after the training? \_\_\_\_\_

Resources required \_\_\_\_\_

Names of supportive persons and relation with trainee (one from the household one from outside)

Nature of support (from the above people) \_\_\_\_\_

### **b) PO HRD & extension reassessment and final recommendations**

Needs willingness / seriousness of the trainee \_\_\_\_\_

What would the trainee do after the training? \_\_\_\_\_

Final recommendation on basis of observations \_\_\_\_\_

Signature of PO HRD & extension \_\_\_\_\_ Date \_\_\_\_\_



CHAPTER EIGHT

# Micro Health Insurance



## 8.1 Introduction

Under UCPRP micro health insurance component is made an integral part to avert health related shocks that push the vulnerable below poverty line and the poor to chronically poor. The organised communities will be linked to the micro health insurance.

The objective of this activity is:

- To Provide micro health insurance as a social safety net
- To pre-empt the beneficiaries falling back into the poverty trap because of a health related accident.
- To train, motivate and build capacity of organized members and create linkages with various other programmes for monitoring and feedback on service delivery of BHUs and water supply & sanitation facilities in their respective villages / localities.

## 8.2 Introduction to Clients

- The RSP field staff (social organizers and field workers) is responsible for introducing the micro-insurance product to the community members, through programme introduction and CO/VO meetings.
- The product will be introduced to almost all community members in entire operational districts of the RSP programme area and the process is ongoing.

## 8.3 Insurance Clients and Membership Criteria

- All CO members having PSC between 0 – 18, and who are member of the family (family composition is irrespective of the number of family members and also includes parents and unmarried sisters) are entitled to avail the insurance facility.
- Non CO members who are interested can avail the insurance through the voluntary insurance package and by paying the premium amounting Rs. 550 for 12 months period.

## 8.4 Premium Collection and Payment

- The annual premium for each CO member is Rs. 500 and includes RSP's service charge.
- Under UCPRP, the premium for each CO member will be paid by RSP
- The service charge covers RSP's cost of disseminating information, collecting and compiling data, collecting, processing and forwarding the premium, scrutinizing the insurance claims, forwarding information to the Insurance Company and finally making payments to the clients.

## 8.5 Process

- All the client information is collected by the field staff and a receipt is issued to every client.
- The client information is sent to the Head office by the field unit to the district/regional office at the end of each working day.

# Micro Health Insurance

- The detail of client is forwarded to the RSP Head Office (HO) monthly by the regions through the Insurance Management Information system.
- At the HO level the micro-insurance coordinator is responsible for, checking all the information received from the District, consolidating and reconciling of the data.
- The finalized data along with relevant premium payable is sent to the Insurance Company on monthly basis.
- Premium is thus payable to insurance company through HO on monthly basis.
- The insurance coordinator gets approval from General Manager of Insurance Company. And once the payment is approved, the Finance and Accounts (F&A) section at the RSP HO issues a cheque for the relevant amount which is submitted to the Insurance Company along with a cover letter specifying the number of clients and amount.
- The Insurance Company provides acknowledgment letter to RSP after receiving the cheque.

## 8.6 Claims Processing

- The insurance policy covers clients for both, hospitalization and accidental death or disability.
- In case of hospitalization claim in an Insurance Company panel facility within the RSP programme area, the system is cash free i.e. the Insurance Company settles all the bills directly with the facility and the Subscriber is not supposed to pay anything.
- In case of treatment at a facility of Subscriber's choice outside the programme area, the client should save all bills and receipts issued by the hospital upon discharge. In order to claim hospitalization coverage, the clients need to have been hospitalized for at least twenty-four hours.
- The bills along with the relevant documentation have to be submitted to the nearest RSP field unit.

## 8.7 Documents required for Claims in case of Hospitalization

- Complete claim form
- Hospitalization discharge report
- Original laboratory bills
- Invoices for medicines along with doctor's prescription
- Other supporting documents (ID card copy and premium receipt)
- Medical history (if required)

## 8.8 Documents required for Claims in case of Accidental Death or Disability

In the case of accidental death or disability, the insured person or his/her legal heir can contact the RSP office for guidance. The RSP staff then guides them regarding the procedures and documentation required for submitting the claim. The following documents

# Micro Health Insurance

are required in case of accidental death or disability:

- Death certificate
- Police report (if required)
- Doctor's report on the disability or death
- Copy of the NIC of the person insured
- Copy of the NIC of the insured client's legal heir in case of death

## 8.9 Insurance Claim Process

- After the documentation is complete, the claims sent to the District office
- At District Office the relevant and responsible RSP officer reviews the claims, verifies the provided documents and confirms that the information provided matches the data in the MIS.
- The documentation is then technically verified by a RSP employed doctor.
- In case there is any objection (either the documentation is incomplete or the doctor raises an objection) the claims are returned to the client for completion through the relevant field unit.
- Claims that are checked and reviewed at the regional level are then forwarded to the insurance company for further processing and payment.

## 8.10 Claims Payment

- RSP submits all the verified claims to the insurance company for payment.
- The Insurance Company appoints project officer and doctor and they are responsible for the verification of the claims.
- If further information or verification is needed by Insurance Company regarding to a specific client, they communicate this to the RSP HO in writing.
- The relevant District office then provides the required information to Insurance Company through the RSP HO.
- The payment for all the claims having no objection at the insurance company end is made to RSP within a fifteen days time period.
- Furthermore, alongside the cheque, the Insurance Company also sends details of each claim including intimated amount, amount paid by Insurance Company, and amount deducted, if any, along the reason of deduction.
- The RSP HO supervises overall Micro Insurance programme and coordinates with the District and the insurance company.
- Within the same day as the RSP HO receives the claims cheque from the Insurance Company, the insurance coordinator at the HO sends the payment details to concerned District office.
- The District office then prepares individual cheques and issues them to the clients through the field units.
- The field staff collects acknowledgements from the clients.
- One copy of acknowledgment remains in the District office, and one copy each send

to the RSP HO and the Insurance Company.

## 8.11 Rejected Claims

Claims can be rejected by the relevant personnel at any of the following levels:

- At the RSP District office,
- RSP Head office and
- At the Insurance Company.

Claims are rejected if:

- The claim is for any clinical treatment (as policy is for hospitalization)
- Treatment of any a pre-existing illness
- The treatment is for a specific disease<sup>1</sup>
- Documentation/Claim is found to be fake during verification

All the rejected claims are sent back to the clients through the respective regions/districts with the reasons of rejection.

---

<sup>1</sup> Diseases are not covered under the insurance policy

# **Annex**

**Standard Operating Procedures (SOPs)  
for Union Council Based  
Poverty Reduction Programme  
(UCBPRP)**

**Sindh Rural Support Organization**

**NOTE:-**

The Sindh Rural Support Organisation (SRSO) is the first RSP in Pakistan that implemented the UCPRP under the name of Union Based Council Poverty Reduction Programme (UCBPRP) in two districts of Sindh with the financial assistance of the Government of Sindh. RSPN, in consultation with SRSO management, developed Standard Operating Procedures for UCBPRP. These SOPs have been given as annexes to the manual for wider replication across RSPs.



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## Annex - 1

### Poverty Score Card

#### Prerequisite

Basic profile of Union Council (from the secondary source i.e., Notification by the District Government, District Census Report, record of Union Council office) which includes:

- Name of all Revenue Villages in the Union Council, number of households and population
- Complete list of existing COs (both active and inactive) with Name of CO, type of CO (male, female, mix), number of members (male or female), location, Revenue village
- Printed copies of the Scorecard
- Checklists for field staff
- Soft copy of the scorecard MIS

#### Process:

- Identification and Selection of enumerators
- All process of identification and selection of the team must be taken place at the central place of the Union Council where the Scorecard exercise is to be undertaken.
- Each enumerator must be responsible for covering at least one village depending on the size and population. If the size of the village is large, then its settlements shall be divided between team members.
- A concise training session would be conducted after the identification and selection of local enumerators at same central place of Union Council where all can participate.
- After the brief training, each numerator should be asked to fill the Poverty Scorecard for his/ her own household.
- After the training, a detailed plan should be prepared with the enumerators as who will be filing scorecard in which village, how many scorecards to be filled by an enumerator in a day.
- After finalizing the plan, each survey team member should be given the Scorecard formats for data collection.
- A central unit will be established in each district to supervise the scorecard data collection exercise.
- A meeting of all survey team members must take place on every evening to discuss field progress and completed formats shall be collected from the enumerators.

# Annex

- The activity/survey coordinator (Team Leader) will be responsible for checking all poverty scorecards when collected at the end of the day, making sure that all questions have been marked completely on scorecard.
- Before data entry the completed poverty scorecard forms must be arranged/organized village and settlement wise. Manually, a serial number should be allotted to each scorecard form before its data entry in to Poverty Classification MIS.
- The data entry of filled poverty scorecards formats into MIS will take place after data collection on daily basis.

## **Formats:**

- Pakistan Poverty Scorecard
- Log forms
- Final log of Scorecard by village/ Locality
- Final log of Scorecard by Union Council
- Checklists for field staff
- Checklist for Supervisor/Team Leader
- PSC list provided to all villages

## Annex - 2

### Social Mobilization

#### Process

- Selection of Union Council and villages for Social Mobilisation
- Conducting Poverty Score Card exercise (village should have list of PSC for all households)
- **Activists/Community Resource Person**
  - Preparing criteria for Activist/CRP
  - Identification of Activist/CRP (local/non-local)
  - Terms of reference of Activist/CRP (what, where, when, for how long?)
  - Signing of TOP, including performance based compensation, responsibilities and accountability
  - Training of Activist/CRP
  - Defining geographical area of work of Activist/CRP (how many villages?)
  - Reporting formats for Activist/CRP
  - Reporting line of Activist/CRP
  - Follow up on Activist/CRP – Monitoring
- **CO Formation**
  - Activist's visit to potential COs
  - Dialogue with household representatives
  - Resolution for CO formation to be passed, includes mention of agreement on place, time and frequency of CO meetings
  - Elections of office bearers
  - Resolution by members on CO initiating a savings programme
  - CO president to deposit savings collected with VO and get a receipt
  - Collection and depositing savings
  - Preparation of micro investment plans by member households
- **CO Level Trainings:**
  - CMST training for CO leaders (each CO leader has a TOR)
  - CIF identification training
  - CO leaders regularly attend Activist Workshop
- **Record Keeping at CO Level:**
  - CO Members list

- Karwai register
- Saving and attendance Register
- Members saving pass book
- CIF Pass Book
  
- **VO Formation**
  - SO visits village
  - Dialogue for VO formation with CO leaders
  - Election of VO leaders
  - Agreement of place, time and frequency of VO meetings
  - TOP signed between COs and VO
  - TOP signed between VO and RSP
  
- **Record Keeping at VO Level:**
  - General Body members' list (i.e. two members from each CO)
  - Karwai Register (members' attendance)
  - Saving ledger (of member COs)
  - Resolution for opening VO bank account and keeping of bank statements
  - Cash book
  - Receipt Book (carbon copy)
  - CIF/IGG register
  - PSC list of houses in the village
  
- **VO Capacity Building**
  - VO has its by laws approved by GB
  - VO Leaders Trained in:
    - Managerial Skills
    - Book keeping
    - Village Planning
    - CIF/IGG appraisal & Monitoring
    - Exposure visits
    - Community Leaders Managers
  - VO Leaders regularly attend activist workshops
  - Literate people from the village are trained as CBK (One CBK for 3 COs)
  - TBA Selection criteria, TOP and assessment
  
- **Community Book Keepers**
  - Criteria for Community Book Keepers (CBK) defined

# Annex

- Identification of CBK
- Terms of reference for book keepers, including how they will be compensated (performance based)
- Agreements with VOs for book keepers
- Defining geographical area of work of book keepers, e.g. number of COs to be covered?
- Training of book keepers
- Reporting line of book keepers
- Follow up on book keepers – Monitoring formats
- Refresher course for book keepers

## Annex - 3

### Community Book Keeper

#### Criteria

- Literate with know how of basic numeracy
- Can spare time
- Nominated by VO
- One community Book keeper will maintain books of accounts for up to three COs and one VO

#### Process

- Identification, selection, signing of TOP and training

#### CO Level Record Keeping

(CBK would be responsible for record keeping of both financial and non financial records at CO level until the CO manager is trained and takes over the responsibilities)

- Record minutes of CO meetings in to CO *karwai register*
- Record CO savings into saving register and members' pass books
- Record CIF transactions into members' pass books
- Train CO managers in record keeping

#### VO Level Record Keeping

- Record amount of IGG,CIF, CPI and others received from RSP in VO cash book
- Record payments, from VO bank account, into VO cash book
- Record amount of CIF repayment from members in to VO cash book
- Record COs' amount of savings deposited in /withdrawn from VO bank account into VO cash book and saving ledger
- Reconcile VO Bank account and prepare bank reconciliation statement on monthly basis
- Record CIF payments and recoveries into CIF loan register
- Prepare monthly CIF progress report and submit to SMU and VO office bearers
- Prepare CO wise saving statement on monthly basis and reconcile with savings records at VO

#### Formats

- TOP for CBK
- Progress Report format (CIF/IGG/savings/attendance/minute writing/cash books updated etc)
- CBK Monitoring Format



## Annex - 4

### Income Generating Grants (IGG)

#### Criteria

- IGG is used as a grant fund. And it will be given only to extremely poor (0 - 11)
- Only to a women member
- One IGG for one house hold
- Updated record of CO

#### Process

- Using PSC data. to identify the extremely poor house holds
- Dialogue with CO to explain IGG objectives and operations
- CO members will decide terms and conditions of IGG purpose, amount and period. All the decisions are recorded in *karwai registers* of the CO
- CO office bearers collect demand for IGG from eligible members, fill in appraisal forms, and then the list is discussed and approved in CO meeting
- CO Manager to submit the approved list of IGG borrowers with their plans and amount to SMU via resolution
- SMU will verify the validity of the CO request for IGG in the light of PSC and MIP and note the decision in *karawai* register
- RSP will verify the request and upon satisfaction, disburse to individual through bearer cheque
- CO office bearers follow up on proper utilization of IGG
- RSP will prepare monthly/quarterly updates on IGG in Cos

#### Formats

- Appraisal form
- Resolution by CO to SMU
- Fund requisition by SMU to PIU

## Annex - 5

### Community Investment Fund (CIF)

#### Criteria

- CIF is used as a revolving fund. And it will be given only to extremely poor (0 - 11) and chronically poor (12 - 18) house holds.
- Previous loan history should be taken in to account
- One CIF at a time for one house hold
- Updated record of CO/VO
- Availability of trained paid book keeper (m/f) with VO

#### Process

- Using PSC data to identify the extremely poor and chronically poor households
- RSP will train the Community Book Keeper in record keeping of CIF/IGG, savings and other financial records of VO and member COs.
- Dialogue with CO/VO to explain CIF objectives and operations
- CO members will decide terms and conditions of CIF purpose, loan amount, and period. VO will decide rate of service charge in consultation with member COs. All the decisions are recorded in *karwai registers* of respective organizations (Format)
- CO office bearers collect demand for CIF loans from eligible members, fill in appraisal forms, and then the list is discussed and approved in CO meeting
- CO Manager to submit the approved list of CIF borrowers with their plans and amount of loan to VO via resolution
- VO will verify the validity of the CO request for CIF in the light of PSC and MIP and note the decision in *karwai* register
- VO will prepare a consolidated list for CIF and submit to RSP
- RSP will verify the request and upon satisfaction, disburse to VO through crossed cheque
- The VO will pay the agreed amount to CO members in the form of a bearer cheque
- The Community Book Keeper (CBK) will record its details in VO *karwai* register
- CBK will record the individual borrowers' detail in CIF register
- CO/VO office bearers follow up on proper utilization and timely repayment of CIF
- CIF borrowers will repay CIF loan according to their repayment schedule and get receipt from VO office bearer at the time of repayment
- VO will report to SMU on the prescribed format
- RSP will prepare monthly/quarterly updates on CIF loans in COs/VOs

#### Formats

- Appraisal form
- Resolution from CO to VO
- Resolution by VO to SMU
- Fund requisition by SMU to PIU

## **Annex - 6**

### **Community Physical Infrastructure (CPI)**

#### **Selection Criteria**

- a) Proper record keeping at VO and CO level
- b) No Scheme will be given to VO having default.

#### **CPI Profile**

The engineer will develop CPI profile of the village including existing infrastructure and their status and the need for their improvement and demand for new infrastructure in consultation with VO leaders

#### **Identification**

The engineer and SO will hold a meeting with VO to identify a CPI through a prioritization exercise. The VO will submit a resolution to this effect and submit to the SO.

#### **Feasibility**

The resolution from VO will be received by SMU and submitted to the PIU/District Office with the recommendation of SMU in charge.

In response the CPI professional will, along with the concerned SO, carryout the feasibility study. Engineer will submit a report on the viability of the project.

The main features of the report shall include:

- Need of the community.
- Socio Economic set up of the community.
- Benefits and beneficiaries of the project.
- Capacity of the community to implement and maintain the project.
- Technical viability of the projects.
- Cost estimates
- Cost estimates should be based on the standard specification and prevailing market rates. Man-days of the skilled and unskilled labour will also be worked out by the prevailing market rates.

#### **Approval of Project**

Engineer will submit the feasibility proposal along with his recommendations to the Manager for approval. Authorized person will give the approval of the project.

## **Dialogue for initiation of Project:**

Upon receiving approval from the competent authority a dialogue will be held with the VO general body. The dialogue will be headed by the Team Leader/ District Programme Manager along with SO and Engineer. The dialogue must state that the community will be responsible for resolving disputes aroused over the project, ensure provision of maximum labour opportunities to poorest families, proper record keeping of project finances and proper execution and implementation of the project according to the project specifications. The dialogue must also very specifically state that this is a public money and for its proper utilization due diligence must be taken into account. It should further be stated that the community will be responsible for proper management and maintenance of the project after its completion. In this dialogue TOP of the CPI will be explained, discussed and agreed upon.

## **Terms of Partnership**

TOP will include the following points:

- **Project Specification:**
  - The project size, specification, disbursements schedule implementation process and procedure, time to complete the project and annual O&M plan and cost will be underlined.
  - Provision of labour opportunities to the poorest families (PSC 0 – 23).
- **Project Implementation Committee**
  - This committee will be responsible for overall implementation of the project and for providing labour opportunities to the poorest families. (PSC 0 – 23)
- **Project Maintenance committee**
  - The role of this committee is to manage operation and maintenance of the project upon its completion.
- **Financial Management**
  - The Payments for execution of the project will be made in minimum two and maximum four instalments to the VO.
  - The first instalment will be paid in advance after signing the TOP.
  - The second and subsequent instalments will be released on the basis of the actual work done at site and proper record keeping of the project fund by the VO.
  - The payments will be made to the VO through crossed cheques.
  - Final Instalment will be released after the completion of work according to the Design and Estimation verified by Engineer.

## Annex - 7

### Vocational Training Programme

#### Selection Criteria

- From organised house holds in PSC (0 – 18 )
- Both men and women
- One scholarship per house hold

#### Process

- Training need identification
- Training Needs Assessment for employable technical trades
- Design of training module and establishment of training facilities
- Programme introduction to CO by SMU
- Identification of trainees by CO and submit to SMU through resolution
- SMU to prepare a list on the prescribed format and submit to HRD District Team Leader under the signatures of concerned SMU in charge
- Assessment and selection of the trainees by HRD Assessment team
- Selected trainees will be sent into respective technical training centres
- On the successful completion of the training course, the Business Development Officer (BDO) will guide him/her about the market needs and employment opportunities
- The HRD to keep MIS of trained people with their contact information.

#### Formats:

- Registration form
- Attendance sheet
- Evaluation forms
- TNA forms/ study
- Identification list from SMU to HRD
- Individual Assessment Form
- Employment Survey Form
- HRD MIS

## Annex - 8

### **VO Management Training**

#### Selection Criteria

- From VO office bearers (President, Secretary and Treasurer)

#### Process

- Development of training module
- Identification of office bearers by VO and submit to SMU through resolution
- SMU to prepare a list on the prescribed format and submit to HRD District Team Leader under the signatures of concerned SMU in charge
- Verification of the trainees by HRD Assessment team
- Organization and delivery (conduction) of training
- The HRD to keep MIS of trained people with their contact information.
- Follow up by SMU in their VO meetings to monitor the use of the learned skills

#### Formats:

- Registration forms
- Attendance Sheet
- Evaluation forms of training, trainer and trainees.
- Identification list from SMU to HRD
- HRD MIS

## Annex - 9

### **VO CIF & Monitoring Training**

#### Selection Criteria

- Members of VO General Body

#### Process

- Development of training module
- Identification of trainees by VO and submit to SMU through resolution
- SMU to prepare a list on the prescribed format and submit to HRD District Team Leader under the signatures of concerned SMU in charge
- Verification of the trainees by HRD Assessment team
- Organization of training
- The HRD to keep MIS of trained people with their contact information.
- Follow up by SMU in their VO meetings on training utilization

#### Formats:

- Registration forms
- Attendance Sheet
- Evaluation forms of training, trainer and trainees.
- Identification list from SMU to HRD
- HRD MIS

## Annex - 10

### VO Planning Training

#### Selection Criteria

- Members of VO General Body

#### Process

- Development of training module
- Identification of trainees by VO and submit to SMU through resolution
- SMU to prepare a list on the prescribed format and submit to HRD District Team Leader under the signatures of concerned SMU in charge
- Verification of the trainees by HRD Assessment team
- Organization of training
- The HRD to keep MIS of trained people with their contact information.
- Follow up by SMU in their VO meetings on training utilization

#### Formats:

- Registration forms
- Attendance Sheet
- Evaluation forms of training, trainer and trainees.
- Identification list from SMU to HRD
- HRD MIS



## Annex - 11

### Book Keeping Training

#### Selection Criteria

- Permanent resident of the village
- Will be identified From VO
- Literate with know how of basic numeracy
- Can spare time

#### Process

- Development of training module
- Identification of trainees by VO and submit to SMU through resolution
- TOP between CBK and CO/VO
- SMU to prepare a list on the prescribed format and submit to HRD District Team Leader under the signatures of concerned SMU in charge
- Assessment and selection of the trainees by HRD Assessment team
- SMU to prepare a list on the prescribed format and submit to HRD District Team Leader under the signatures of concerned SMU in charge
- Delivery of training
- Post training follow ups and refresher training
- The HRD to keep MIS of trained people with their contact information.
- SMU to Ensure on monthly basis that the CBK is maintaining the record as per training

#### Formats:

- Registration forms
- Attendance Sheet
- Evaluation forms of training, trainer and trainees.
- Identification list from SMU to HRD
- HRD MIS

## **Annex - 12**

### **Monthly Community Leaders' Conference at the District Level**

#### **Selection Criteria**

- CO and VO leaders and Community Book Keepers to participate in and contribute to MCLCs at the district
- Over one year, at one CO/VO leader should have attended these conferences

#### **Process**

- District Manager develops an annual schedule for MCLCs, keeping in view national and religious holidays
- MCLC schedule is shared with all staff members and CO/VO leaders so that all are aware
- Senior management representatives to attend these conferences
- Senior management to invite various stakeholders to attend these conferences
- MCLCs can be held at the district head quarter or rotated at Tehsil levels
- District Manager to prepare conference agenda
- District Manager to invite CO and VO leaders through effective communication means
- Participants will arrive at venue
- District Manager will conduct the conference
- Selected COs/VOs leaders will share their experiences and highlight their successes in various programme related activities as well as their own initiatives
- HRD Professional will prepare conference proceedings
- HRD Professional will keep list of participants
- RSP will cover some costs of local transport

#### **Formats:**

- Agenda
- Attendance Sheet
- HRD MIS
- Proceedings

## **Annex - 13**

### **Exposure Visits**

#### **Selection Criteria**

- VO leaders and activists
- Group should be in the range of 15 – 30 persons

#### **Process**

- SMU/HRD to develop exposure visit objectives and plan in consultation with the officials of the visiting area/ organization
- SMU to invite VO leaders through invitation letter, that will include date, time, place and plan
- VOs will duly nominate the participants and ensure arrival of participants at the prescribed venue
- HRD will organise the exposure visit
- HRD to generate report of the exposure visit, highlighting what VO leaders have learnt
- The HRD to keep MIS of the participants of the exposure visit

#### **Formats**

- Agenda
- Attendance Sheet
- Visit evaluation forms
- HRD MIS

## **Annex - 14**

### **Community Management Skills Training (CMST)**

#### **Selection Criteria**

- CO leaders (President and Manager)

#### **Process**

- Development of training module in the light of UCBPRP
- Nomination of office bearers by CO and submit to SMU through resolution
- SMU to prepare a list on the prescribed format and submit to HRD District Team Leader under the signatures of concerned SMU in charge
- Verification of the trainees by HRD team
- Organization and delivery of training
- The HRD to keep MIS of trained people with their contact information.
- Follow up by SMU in their CO meetings on training utilization

#### **Formats**

- Registration forms
- Attendance Sheet
- Evaluation forms of training, trainer and trainees.
- Identification list from SMU to HRD
- HRD MIS

## Annex - 15

### **CIF Identification & Appraisal Training (For CO leaders)**

#### **Selection Criteria**

- From CO leaders

#### **Process**

- Development of a training module
- Identification of trainees by CO and submit to SMU through resolution
- SMU to prepare a list and submit to HRD District Team Leader under the signatures of concerned SMU in charge
- Verification of the trainees by HRD team
- Organization and delivery of training
- The HRD to keep MIS of trained people with their contact information.
- Follow up by SMU in their CO meetings on training utilization

#### **Formats:**

- Registration forms
- Attendance Sheet
- Evaluation forms of training, trainer and trainees.
- Identification list from SMU to HRD
- HRD MIS

#### **Contents of Training**

- Poverty and poverty targeting
- PSC
- CIF/IGG policy
- Appraisal of household capacity to implement CIF
- Categorization of households eligible for IGG and CIF

## **Annex - 16**

### **Productivity Enhancement Training**

#### **Selection Criteria:**

- The trainees will be selected in the field of Livestock, Poultry, Agriculture, Fisheries and enterprise development by VO according to their needs
- Can spare time
- Preference will be given to literate and unemployed and prior relevant experience

#### **Process**

- TNA & Development of training modules in the specified fields
- Identification of trainees by VO and submit to SMU through resolution
- SMU to prepare a list on the prescribed format and submit to HRD District Team Leader under the signatures of concerned SMU in charge
- Assessment and selection of the trainees by HRD Assessment team
- Delivery of training
- The HRD to keep MIS of trained people with their contact information
- Follow up by SMU in their VO meetings on training utilization

#### **Formats:**

- Registration forms
- Attendance Sheet
- Evaluation forms of training, trainer and trainees.
- Identification list from SMU to HRD
- HRD MIS

## Annex - 17

### **Traditional Birth Attendant (TBA) Training**

#### Selection Criteria

- A permanent resident of the village
- Will be identified From VO
- Must be married, if unmarried must be 30 years old.
- Maximum Age limit will be 50 years
- Preferably having prior working experience

#### Process

- Development of training module
- Identification of trainees by VO and submit to SMU through resolution
- SMU to prepare a list on the prescribed format and submit to HRD District Team Leader under the signatures of concerned SMU in charge
- Assessment and selection of the trainees by HRD Assessment team
- SMU to prepare a list on the prescribed format and submit to HRD District Team Leader under the signatures of concerned SMU in charge
- Delivery of training
- The HRD to keep MIS of trained people with their contact information.
- Follow up by SMU in their VO meetings on training utilization

#### Formats

- Registration forms
- Attendance Sheet
- Evaluation forms of training, trainer and trainees.
- Identification list from SMU to HRD
- HRD MIS

## **Annex - 18**

### **Orientation Training Workshop for New Staff**

#### **Selection Criteria:**

- For all project staff

#### **Process**

- Development of OTW course (contents, curriculum, materials, handouts, presentations, duration, etc)
- Preparation of batches for OTW
- Identification of resource persons to deliver OTW
- Organization and delivery of OTW
- HRD to keep MIS of trained people with their contact information
- Shorter refresher OTW on a regular basis

#### **Formats**

- Registration forms
- Attendance Sheet
- Evaluation forms of training, trainer and trainees.
- HRD to prepare a list of project staff, including those who will attend OTW and those who have attended OTW
- HRD MIS



## **Annex - 19**

### **Health Micro Insurance**

#### **Introduction to Clients**

- RSP staff to have full information about health micro insurance, e.g. leaflets, etc
- RSP field staff (social organizers and field workers) is responsible for introducing the health micro insurance product to the community members, through programme introduction and CO/VO meetings.
- Health micro insurance will be introduced to all community members in entire operational districts of the RSP programme area

#### **Insurance Clients and Membership Criteria**

- All community members having PSC score of between 0 – 18, and who are member of the family (family composition is irrespective of the number of family members and also includes parents and unmarried sisters) are entitled to avail the insurance facility.
- Non CO members who are interested can avail the insurance through the voluntary insurance package and by paying the premium amounting Rs. 550 for 12 months period.

#### **Premium Collection and Payment**

RSP will pay Rs 500 per CO members household for health micro insurance for one year coverage (details of policy to shared with CO leader and members)The annual premium for each CO member is Rs. 500 and includes RSP's service charge. The service charge covers RSP's cost of disseminating information, collecting and compiling data, collecting, processing and forwarding the premium, scrutinizing the insurance claims, forwarding information to the Insurance Company and finally making payments to the clients.

All the client information is collected by the field staff and a receipt is issued to every client. The client information is sent to the Head office by the field unit to the district/regional office at the end of each working day. The detail of client is forwarded to the RSP Head Office (HO) monthly by the regions through the Insurance Management Information system. At the HO level the micro-insurance coordinator is responsible for, checking all the information received from the District, consolidating and reconciling of the data. The finalized data along with relevant premium payable is sent to the Insurance Company on monthly basis.

Premium is thus payable to insurance company through HO on monthly basis. The insurance coordinator gets approval from General Manager of Insurance Company. And once the payment is approved, the Finance and Accounts (F&A) section at the RSP HO issues a cheque for the relevant amount which is submitted to the Insurance Company along with a cover letter specifying the number of clients and amount. The Insurance Company provides acknowledgment letter to RSP after receiving the cheque.

## **Claims Processing**

The insurance policy covers clients for both, hospitalization and accidental death or disability. In case of hospitalization claim in an Insurance Company panel facility within the RSP programme area, the system is cash free i.e. the Insurance Company settles all the bills directly with the facility and the Subscriber is not supposed to pay anything. In case of treatment at a facility of Subscriber's choice outside the programme area, the client should save all bills and receipts issued by the hospital upon discharge. In order to claim hospitalization coverage, the clients need to have been hospitalized for at least twenty-four hours. The bills along with the relevant documentation have to be submitted to the nearest RSP field unit.

## **Documents required for Claims in case of Hospitalization**

- Complete claim form
- Hospitalization discharge report
- Original laboratory bills
- Invoices for medicines along with doctor's prescription
- Other supporting documents (ID card copy and premium receipt)
- Medical history (if required)

In the case of accidental death or disability, the insured person or his/her legal heir can contact the RSP office for guidance. The RSP's staff then guides them regarding the procedures and documentation required for submitting the claim.

## **Documents required for Claims in case of Accidental Death or Disability**

- Death certificate
- Police report (if required)
- Doctor's report on the disability or death
- Copy of the NIC of the person insured
- Copy of the NIC of the insured client's legal heir in case of death

After the documentation is complete, the claims sent to the District office where the relevant and responsible RSP officer reviews the claims, verifies the provided documents and confirms that the information provided matches the data in the MIS. The documentation is then technically verified by a RSP employed doctor. In case there is any objection (either the documentation is incomplete or the doctor raises an objection) the claims are returned to the client for completion through the relevant field unit. Claims that are checked and reviewed at the regional level are then forwarded to the insurance company for further processing and payment.

## **Claims Payment**

RSP submits all the verified claims to the insurance company for payment. The Insurance Company appoints project officer and doctor and they are responsible for the verification of the claims. If further information or verification is needed by Insurance Company regarding to a specific client, they communicate this to the RSP HO in writing. The relevant District office then provides the required information to Insurance Company through the RSP HO. The payment for all the claims having no objection at the insurance company end is made to RSP within a fifteen days time period. Furthermore, alongside the cheque, the Insurance Company also sends details of each claim including intimated amount, amount paid by Insurance Company, and amount deducted, if any, along the reason of deduction.

The RSP HO supervises overall Micro Insurance programme and coordinates with the District and the insurance company. Within the same day as the RSP HO receives the claims cheque from the Insurance Company, the insurance coordinator at the HO sends the payment details to concerned District office. The District office then prepares individual cheques and issues them to the clients through the field units. The field staff collects acknowledgements from the clients. One copy of acknowledgment remains in the District office, and one copy each send to the RSP HO and the Insurance Company.

## **Rejected Claims**

Claims can be rejected by the relevant personnel at any of the following levels: at the RSP District office, RSP Head office and at the Insurance Company.

Claims are rejected if:

- The claim is for any clinical treatment (as policy is for hospitalization)
- Treatment of any a pre-existing illness

## Annex

- The treatment is for a specific disease<sup>2</sup>
- Documentation/Claim is found to be fake during verification

All the rejected claims are sent back to the clients through the respective regions/districts with the reasons of rejection.

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<sup>2</sup> Diseases are not covered under the insurance policy

## **Annex - 20**

### **Low Cost Housing Scheme**

#### **Selection Criteria**

- Households falling in PSC 0 -11
- Must be CO Member
- Have no house (shelter less)
- Only to a women member

#### **Identification**

SO will hold a meeting with CO to identify eligible households for Low Cost Housing Scheme (LCHS) through a prioritization exercise. The CO will pass a resolution to this effect and submit to the SO.

#### **Verification**

The resolution from CO will be received by SMU and submitted to the PIU/District Office with the recommendation of SMU in charge.

In response the CPI professional along with the concerned SO will verify the need, implementation capacity and viability of the project. Engineer will submit a report on the viability of the project.

The main features of the report shall include:

- Need of the house hold.
- Benefits and beneficiaries of the project.
- Capacities of the household to implement the project
- Verification of site
- Cost estimates

#### **Approval of Project**

Engineer will submit his report to the District Manager for approval

#### **Dialogue for initiation of Project:**

Upon receiving approval from the competent authority a dialogue will be held with the CO members. The dialogue must state that the community will be responsible for

resolving disputes aroused over the project and ensure provision of total labour. The dialogue must also very specifically state that this is a public money and for its proper utilization due diligence must be taken into account. In this dialogue TOP of the LCHS will be explained, discussed and agreed upon.

## **Terms of Partnership**

TOP will include the following points:

- **Project Specification:**

The project size, specification, disbursements schedule, implementation process and procedure, time to complete the project and cost will be underlined and the provision of total labour by the beneficiary must also be stated.

- **Project Implementation Committee**

This committee will be responsible for overall implementation of the project and for providing total labour. The committee will comprise of the beneficiary, President/Manager of CO and one male nominated by CO or beneficiary.

- **Financial Management**

The Payments for execution of the project will be made in minimum two and maximum four instalments to the household. The first instalment will be paid in advance after signing the TOP. The second and subsequent instalments will be released on the basis of the actual work done at site. The payments will be made to the household through bearer cheques.

Final instalment will be released after the completion of work according to the Design and Estimation verified by Engineer.

## **Annex - 21**

### **Low Cost village Improvement Scheme**

#### **Selection Criteria**

- Proper record keeping at VO and CO level
- Two projects per UC
- VO must have track record of self help initiatives in health, hygiene, sanitation, environment and enrolment of children in School
- CPI villages will not be eligible
- No Scheme will be given to VO having default.

#### **Low Cost Village Improvement Scheme Profile**

The engineer will develop LCVIS profile of the village including existing infrastructure and their status and the need for their improvement and demand for new infrastructure in consultation with VO leaders

#### **Identification**

The engineer and SO will hold a meeting with VO to identify a Low cost village improvement scheme (LCVIS) through a prioritization exercise. The VO will submit a resolution to this effect to the SO.

#### **Feasibility:**

The resolution from VO will be received by SMU and submitted to the PIU/District Office with the recommendation of SMU in charge.

In response the CPI professional along with the concerned SO will carryout the feasibility study. Engineer will submit a report on the viability of the project.

The main features of the report shall include:

- Need of the community.
- Socio Economic set up of the community.
- Benefits and beneficiaries of the project.
- Capacity of the community to implement and maintain the project.
- Technical viability of the projects.
- Cost estimates
- Cost estimates should be based on the standard specification and prevailing market rates. Man-days of the skilled and unskilled labour will also be worked out by the prevailing market rates.

## **Approval of Project**

Engineer will submit the feasibility proposal along with his recommendations to the Team Leader for approval. The Team Leader will give the approval of the project.

## **Dialogue for initiation of Project:**

Upon receiving approval from the Team Leader a dialogue will be held with the VO General Body. The dialogue will be headed by the Team Leader/ District Programme Manager along with SO and Engineer. The dialogue must state that the community will be responsible for resolving disputes aroused over the project, ensure provision of maximum labour opportunities to poorest families, proper record keeping of project finances and proper execution and implementation of the project according to the project specifications. The dialogue must also very specifically state that this is a public money and for its proper utilization due diligence must be taken into account. It should further be stated that the community will be responsible for proper management and maintenance of the project after its completion. In this dialogue TOP of the LCVIS will be explained, discussed and agreed upon.

## **Terms of Partnership**

TOP will include the following points:

- **Project Specification:**
  - The project size, specification, disbursements schedule implementation process and procedure, time to complete the project and annual O&M plan and cost will be underlined.
  - Provision of labour opportunities to the poorest families (PSC 0 – 23) will be highlighted.
- **Project Implementation Committee**

This committee will be responsible for overall implementation of the project and for providing maximum labour opportunities to the poorest families. (PSC 0 – 23)
- **Project Maintenance committee**

The role of this committee is to manage operation and maintenance of the project upon its completion
- **Financial Management**

The Payments for execution of the project will be made in minimum two and maximum four instalments to the VO. The first instalment will be paid in advance after signing the TOP. The second and subsequent instalments will be released on the basis of the actual work done at site and proper record keeping of the project fund by the VO. The payments will be made to the VO through crossed cheques.

Final Instalment will be released after the completion of work according to the design and estimation verified by the Engineer.



## Annex - 22

### Contents of OTW

- Historical Background of Social Mobilization & Principles of Participatory development
- Poverty and its assessment and Poverty Score Card
- Introduction of RSP and its different Sectors
- Introduction to Project UCBPRP and its components
  - Micro Health Insurance
  - Vocational Training Programme
  - Income Generating Grants
  - Low cost Housing
  - Community Investment Fund
  - Community Physical Infrastructure
  - Productivity Enhancement Intervention
  - Education enhancement Programme
  - CO/ VO Capacity Building Programme
- How to do Programme Introduction? Key questions?
- What, Why and How CO/VO/LSO
- Role of Social Organizer
- Role of Activist/ CRP
- How to Conduct effective CO meeting
- Record keeping at CO level
  - Karwai register
  - Resolution
  - Saving Register
  - Saving Pass Book
  - CIF Pass Book
- Productive Linkages
- Micro Investment Plan
- Communication and Presentation skills
- Conflict management skills
- Motivational Skills
- Time Management
- Gender and development
- RSP's Gender Policy
- Village and UC development Planning

## Annex - 23

### Contents of CMST

- What and Why of Social Mobilization
  - Principles of Participatory development
  - Why targeting the poorest - PSC and MIP ( Example from UCBPRP)
  - What, Why and How CO/VO
  - Role of President/Manager and Members of CO
  - How to Conduct effective CO meeting
  - CO record keeping
    - Karwai register
    - Resolution
    - Saving Register
    - Saving Pass Book
    - CIF pass book
  - Introduction to Micro Health Insurance, VTP,IGG and low cost Housing
  - Communication, Conflict resolution and Motivation Skills
- Role of Women and men in Development