

**Meghalaya State Rural Livelihoods Society  
(MSRLS)**

**Training Modules under NRLM**

**For Self Help Groups (SHG)& Village Organisation (VO)**



**Prepared By:**

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## Training Modules for SHG Members

### Module 0: Village Entry Level

**Level:** Village

**Target Participant:** Village Mass

**Duration:** 2 Hours

**Objective:** To make people aware about NRLM and the MSRLS as an implementing agency.

**Outcome:** At the end of the Training the participant will get sensitized on

- What is NRLM?
- Transformation of SGSY to NRLM
- How is poverty analysed
- SHG and Importance of SHG

### Day -1

Sessi on	Time	Topic	Coverage	Methodology	Process Involve	Materials
1	20 min	Introducto ry session	Familiarize session – Welcome speech, Speech from stakeholders Staff Introduction,	Verbal speech	1.Programme will be started by a welcome speech from the village representative  2.After which staff introduction will be followed about their names, designation and the Society they belong	P.A System
	30 min	Introducti on to NRLM	1. Transition from SGSY To NRLM.  2. What is NRLM	Discussion and lecture	*1. The facilitator will give a short speech on the emergence of NRLM, its transition from the previous SGSY scheme, followed by a brief lecture on what is NRLM	Pictorial Charts , pamphlets ( should be in local dialect)

	20 min	Introduction to MSRLS	Brief Introduction of MSRLS- Structure of Society – From SMMU to BMMU, heads of Units	Lecture	Sharing from Facilitator regarding the Society structure and the staff involve	Pictorial Charts , pamphlets ( should be in local dialect)
	30 min	SHG Introduction	*WHAT SHG WHY SHG	1. Illustration. 2. Pictorial presentation.	The facilitator will share pictorial on SHG which they will ask the participant to share their understanding from the picture, follow from the answer the facilitator will try to paraphrase to come to an understanding.	Pictorial Chart on SHG,
	20 min	Clarification & interaction from The community regarding the Session with the team			Facilitator will ask the Participants to rate the trainer and the content based on their perception to understand their learning, the facilitator skill and knowledge	Pen & Paper
	Closing of the programme followed by refreshment					

### \*WHAT IS NRLM

The Swarnjayanti Gram Swarojgar Yojana (SGSY) – a holistic self employment programme for the rural poor being implemented through the District Rural Development Agency (DRDA) is now being restructured and renamed as National Rural Livelihoods Mission (NRLM).The restructured programme is being implemented in a mission mode with a time bound and outcome based approach.

The **core belief of NRLM** is that the poor have a strong desire and innate capabilities to come out of poverty. They are entrepreneur. The challenge is to unleash their innate capabilities to generate meaningful livelihoods which enable them to come out of poverty.

**NRLM vision:** “To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong and sustainable grassroots institutions of the poor.”

**Three pillars of NRLM:** Enhancing and expanding existing livelihoods options of the poor; building skills for the job market outside and nurturing self-employed and entrepreneurs (for microenterprise) are the three pillars on which NRLM will be working.

### **Meghalaya Rural Livelihoods Society (MSRLS)-**

MSRLS is the Nodal Agency of the government of Meghalaya for implementing NRLM in the State. The society is headed by the Chief Executive Officer (CEO) at the SMMU level. SMMU constitute of State Mission Managers, Project Managers and Support staff.

**At the District Mission Management Unit (DMMU) level,** the Deputy Commissioner will have oversight overall NRLM activities throughout the District, shall review and monitor the implementation of NRLM programmes. He is the controlling authority of NRLM officials in the District. The Project Director DRDA will be the Nodal Officer of the NRLM activities in the District. The DMMU constitute of the District Project Manager(DPM), District Functional Specialist such as Project Manager (Financial Inclusion and IB&CB), with other support.

**At the Block Mission Management Unit(BMMU):** At the Block level, Block Development Officer is the overall in-charge of NRLM activities in his jurisdiction and will be responsible for the end use of funds. He is also the Chairman of the Block Level Coordination Committee (BLCC). The role of this Committee is to review the progress of NRLM implementation in the block. The BMMU constitute of the Blocks Project Manager (BPM), the Block Accountant, 5 Cluster Coordinators and support staff such as Data Entry Operator and the Office Assistant.

### **\*What is a Group ?**

**A Group is:**

- ⇒ a collection of people
- ⇒ who organise themselves and work together
- ⇒ to accomplish a shared or common vision

### **Why Group?**

(a). Clap with one finger & Clap with two finger, clap with three finger, clap with four finger, clap with five finger & clap with both hands.

### **Meaning of Self Help Group**

When 10-15 **Poor people, Who have** same Socio Economic status, **Who have more or less** similar problems, Who lives nearby **come together with,**

**Unity, Trust, Understanding, Affinity, Self Help and Shared responsibilities,**

to achieve the common goal of **overcoming Poverty**,

we can call them as **Self Help Group**

**Module 1: SHG Concept seeding**

**LEVEL:** VILLAGE LEVEL      **PARTICIPANT:** 10-20 SHG MEMBERS      **DURATION:** 3 Hours 50 mins

**Objective:** To make people aware of the need of SHG, formation of SHG and Five principles.

**Outcome:** The participant will get a clear understanding on -

- WHAT SHG
- WHY SHG
- IMPORTANCE AND BENEFIT
- 5 PANCHASUTRAS /PRINCIPLES

Session	Time	Topic	Coverage	Methodology	Process Involve	Materials
1	20 min	Introductory session	(Icebreaking ) and introduction of the participant	Games	A circle will formed in which a ball will be circulated in circle with a music in the background which when stop , that person who has the ball will introduced herself and performed any action which she choose and other will followed .	Ball, Music system
	15 min	Expectation of the participant	Sharing of expectation from the training by the participant.	Interactive lecture.	The facilitator will share a pieces of paper for every one member to write down their expectation and	Pen , paper .

					share them to the group.	
2	50 min	Understanding Poverty	Understanding poverty - Poverty analysis, Relation Between Poverty And Access To Poverty	Interactive lecture: Question & Answer method (paraphrasing), Participatory Games:	<p>**1.The facilitator will give a presentation on the poverty, how it is analyzed and the relationship between poverty</p> <p>2.Role play :The facilitator will ask 2 participants to volunteer to act as a very poor woman and money lender. The poor woman is in urgent need of money for her sick child but has no money to buy the medicine, she requests from her relatives but no one is ready to help her.</p> <p>In the village there is one money lender who uses to lend money to others but only if people can't mortgage something in return and that also with interest. So the poor woman ran to the money lender to ask money from him. The money lender asked her to mortgage something before giving her money. The poor woman kept on requesting as she has nothing but just a small gold ring in her hand. In spite of</p>	Table, or Bench, Dummy cash, marbles and stone of 4 different sizes

					<p>much prayers, the land owner could lend her money only when the poor woman agreed to mortgage the ring, along with interest.</p> <p>Or</p> <p>*** Marble game (explained below)</p>	
3	60 min	Formation of SHGs	1. Why SHG 2. What SHG	Games and interactive lecture	<p>Pebble game 1: The team will start by using pebbles by spreading pebbles on the floor and asking few participants to walk over the pebbles, which afterward the same participant will be asked to walk over but with all pebbles together collecting in one place. In this regards the participant might not be able to walk as easy as before. This exercise will give the concept of how poor can come together in unity which give them strength and Identity. (or can use Clapping game). This will continue with an interactive lecture mentioned above</p>	Pebbles, Chart paper, Marker.
			Lunch Break			
4	45 min		Benefits of SHG	Participatory exercise and lecture	The participant will be divided into groups, member whom they will be	Chart paper, marker, white board.



					ask to discuss and write down the benefits of being in a group which they will present this on a chart paper. The facilitators will then share and, rework on the presentation with the whole group. Based from this benefit as discussed will have a real success stories of SHG to be shared by the group member itself	
	45 min		^SHG principles ( <i>Panchasutra</i> ) n brief	Pamphlets and pictorial discussion	Interactive lecture on the Basic 5 principle of a good SHG?	Pamphlet and pictorial charts
5	5-10 mins		Feedback from The participants regarding the Session & the Trainer		Facilitator will ask the Participants to rate the trainer and the content based on their perception to understand their learning, the facilitator skill and knowledge	Paper & Pen

**^ Detail training on 5 panchasutra will be held in membership training**

**\*\* Poverty Analysis ( Who are poor?)**

- Those having no control over their lives and highly vulnerable to external forces.
- Most disadvantaged and marginalized in the society.
- Those having no access to services.

- Those having no access to their rights and entitlements.
- Asset less
- Voice less.
- Those suffering from illiteracy and having no education.
- Victims of dependency and exploitation.
- Depend on physical labour for their livelihood.

Ultimately those suffering from social and economical deprivation.

**We may ask villagers to indicate the different between - the Rich, Middle, Poor and Very poor, the living style e.g type of house live in, land holding posses, eating style, health care, education for their children.**

**Relation between poverty and access to resources-** Poverty and its relation with the lack of opportunity

**Marble game:** The members will be divided into 4 categories with 1 pens in each categories. In Each of the category 1 person will be set as POP, Poor, Middle class and Rich. There will be heap of marble placed in a circle. Each of these categories of persons will be provided stones of different sizes that are favorable to clear the heap of marble from the circle. Members will be placed closer and farthest according to the categorization as well as the sizes that range from smaller to bigger stones. Furthest being the POP with the smallest size of stone and the nearest being the Rich with the largest piece of stone. Subsequently, it will be expected that the rich will be able to clear the heap of cards much more easily and the rest will have less or no opportunity according to the access the rich has been able to acquire.

### **Benefits from an SHG:**

1. Members know each other's Problems and holding meetings together
2. The members do savings collectively, and work for a common cause.
3. Solving personal problems of the members
4. They collectively fight against problems of the village such as corruption, illiteracy. and poverty.

5. Collectively resisting whenever some members attempt to disrupt the unity in the Group.

### **SHG PRINCIPLES (PANCHASUTRA)**

1. Regular Weekly meetings – SHG should hold weekly meetings on a specified date, time and venue.
2. Regular Weekly savings – All members of the SHG should save weekly on the amount agreed upon by the group
3. Regular inter-lending – SHG corpus to be used to meet various credit needs of the members
4. Regular repayment – SHG/ members should repay their loans regularly
5. Regular book keeping – SHG should maintain their books of records regularly

## Module 2: SHG Membership Training

**LEVEL:** VILLAGE LEVEL

**PARTICIPANT:** 10-20 SHG MEMBERS

**Duration:** 7 hours

**Objective:** To acquaint participants on the norms of SHG, SHG management, SHG roles and responsibilities and spreading awareness about the position and status of women in the society.

**Outcome:**

After the training the Participant will have a clear understand and be sensitized on

1. What is Norms?
2. Importance of Norms.
3. Roles and responsibility in a SHG
4. Process of SHG Management
5. Why leadership is required

### Day -1

Session	Time	Topic	Coverage	Methodology	Process Involve	Materials
1	10 min	Introduction and Icebreaking	Introduction of each participant through ice breaking	Game	To get the participant involve and flexible and know each other Musical chair /or ping pong game	Chair , music
	15 min	Sharing the present situation in a group.	Meeting regularly , saving, bookkeeper	Interactive Sharing and discussion.	The facilitators will ask the participant to share their current situation of the group, their gap	White board and marker

	1 hour 30 min min	5 panchasutras	1. Regular meeting.	Role play	<p>In the role play one member will act as a women who is in need of money, and the other member will be regular member attending meeting. The member who needed money urgently will try to seek money from the group. In relation to this due to non regularity of meeting the member could not get the money because they were not conducting meeting. In this case the member fails to avail help from the group because of irregular of meeting.</p> <p>OR</p> <p>The thread, bottle and pen/pencil game. In this game, 4 people will hold the end of the thread in 4 corners of the room. The pen/pencil will be tied at the centre of the thread. A bottle will be placed in the middle of the room. Then the participants will be asks to dip down inside the bottle.</p>	<p>Fake cash Note</p> <p>Fake Cash Note, 3 Boxes /thread,bottle, pen.</p>
2	1 hour 50 mins		2. Regular saving	Role play	<p>The role play will have three groups, with a box and dummy cash value note where they will show how they do their saving. GROUP 1 will saving irregular , group 2 will have</p>	

					<p>a regular saving but no regular repayment of loan , the third group will have regular saving , regular loan repayment. At the end of their saving of two month they will then have three cashier. This cashier will then have these three box counted these money and share the benefit of what a regular saving and regular repayment is important.</p>	
					<p>Or</p> <p>The Cup game .In this game, 2 group will be divided. In 1 group will be consist of 5 people and the other group will be only 1 person. Each participants will be given spoon and a cup. Facilitator will ask the participants to fill the empty cup by taking water from the other cup. Who so ever completed first is the winner.</p>	<p>8 Cups,6 spoon,water.</p>
			3. Regular internal lending.	Role Play	<p>Same game as in regular saving</p> <p>OR</p>	
			4. Regular repayment.	Role Play	<p>Sharing about the benefits of internal-lending by woman activists.</p>	
			5.Regular maintenance of	Game	<p>The game will start where facilitator will ask the entire participant to give one important item that</p>	<p>Items that participants may carried with them in their pocket like Pen, pencil, paper,</p>

			BOA		they have in their pocket and keep in the pieces of cloth which is kept in the middle of the room. After which these item will be listed in a note book by one point person. the facilitator will then ask few participant to look at the item for 5 minute without writing, which after this the participant individually will be ask to name all the item within one minutes . after four and five participant naming the item which most of the time they cannot recall , the point person who wrote down the item will share the item which show the important of recording and how small details can be missed out if not recorded.	betelnut, Knife, Books , Bags.....
<b>Lunch Break</b>						
3	2 hour 20 mins	Role & Responsibilities of SHG	# Role as a member in a group.  Role of an office bearer- President, Secretary, Treasurer  Role of a book keeper  Role of a good	Interactive and experiential discussion.	Four groups will be divided, with each group asking to list down the role and responsibility according to their understanding. Group 1 will list down on the role and responsibility of a member in a group, group 2 will list down the role of the Office bearer, group 3 of book keeper and group four for a good leader. The outcome from this group	Paper, Pen, Chart Paper, Marker

			leader and why leadership is required?		will then be share to the whole group which the facilitator will have to paraphrase and come to the correct role and responsibility.  Divide the participants into groups of 4 and ask each group to undertake the following games:  - Tower building by using matchstick in the form of a tower	<b>Materials</b> Required: Bricks or matchboxes, scissors, gum, chart paper and markers
	45 min	Norms	##1. Why norms?  2. Different between Norms and Rule.  3. Important of Norms  4. Norms for an Ideal SHG	Group discussion	The participant will be divided into group and ask for their experience so far in the group ad list down the gap and problems they face in running the group . After which the facilitators will then share with the group the importance of the Norms and filling up the gaps through proper norms in place	Paper, Pen, Chart Paper, Marker
	5min		Feedback from The participants regarding the Session & the Trainer		Facilitator will ask the Participants to rate the trainer and the content based on their perception to understand their learning, the facilitator skill and knowledge	Pen & Paper

#### Role of Office bearer:

- a) **President-** She would guide the group, ensure participation of all members, assign responsibilities among members, coordinates the activities of the group with the



Secretary and Treasurer, monitors income, expenses and financial records of the groups etc.

- b) **Secretary:** She would be responsible for day to day affairs and administrative matters of SHG. She would be responsible for organising and facilitating meetings.
- c) **Treasurer-** She would be responsible to keep track of the financial matters with support of book keeper and other members. Disburse loans approved by the members, and receives cash (savings, penalties etc). Inform the members about cash position during the meetings. She will also assist the group in getting accounts audited by the VO.
- d) **Book- keeper-** Preferably a literate woman from amongst the Group. She will be responsible for writing the books of records and maintain the books.

## Responsibilities of SHG members

### Meeting and Group Functioning:

- Attend the SHG meeting on a specified date, time and venue.
- Attend all the meetings of the SHG.
- Participate in all the proceeding of the SHG meeting.
- Ensure the rotation of representatives once a year
- Maintain discipline and unity in the SHG
- Provide effective suggestions during discussions so that the SHG may arrive at meaningful decisions.
- Be ethical, unbiased, fair and just in the discussions that take place.

### Saving and Loans:

- Save at least the minimum amount agreed upon by the group, every week.
- Obtain loans for valid purposes and never to misuse a loan.
- Repay loans as agreed upon in the SHG meeting and to pay interest on time.
- Keep track of one's individual savings amount and loan record.
- Ensure that all group members utilize their loans for the agreed purpose and ensure that they repay the same on time.

### Cash Management and Documentation:

- Conduct cash transactions with the SHG only during the meeting and never outside of the meeting.
- Bring passbooks for updating in each SHG meeting.

- Ensure that the cash inflow to the SHG is remitted to the savings bank account at the earliest.
- Ensure that timely maintenance of all books and records of the SHG including the individual pass book.
- Ensure that receipts are issued for any cash transactions with the SHG.
- To learn to sign one's name and also acquire basic literacy and numeracy skills (in case the members is illiterate).
- Ensure that the audit of all SHG transactions takes place every year. To discuss the audit findings in the SHG and take follow-up action.

### **Why leadership is required**

- Monitor and improve upon the group's performance
- Coordinate all the group's activities
- Nurture the group's interpersonal relationships.
- Ensure that all members participate in the group's activities.
- Take initiative in establishing linkages with external organizations.
- Provide strategic directions to the group.
- Represent the SHG in various bodies like federations, higher level federations etc.
- Express and interpret the group's vision.
- Good leadership helps to bring out the best in everybody.
- Leadership should be on rotation basis, the term of each leaders should be 1 year, maximum 2 year.

**Tower Building:** Provide locally available bricks or matchboxes to participants and ask them to construct a small tower using these bricks. The facilitator should observe the proceedings critically. One or two of the participants may stand around giving instructions while the others carry them out.

After the exercise, ask the participants to review what happened during the game.

#### **Key questions:**

- "Who was taking on the mantle of leadership at different stages in the game?"
- How did this help or hinder the group in performing the task?"
- "Why do we need leadership in an SHG?"

Participants should be able to describe good leadership and explain why leadership is needed in an SHG.

### **Role & Responsibilities of good leader**

- The good leader should help all the members to participate in group affairs.
- A good leader involves her team in planning, decision making and implementation of every activity.
- A good leader is honest in responsibility and should be an example to others.
- A good leader is not dominating the members in decision making and other related matters.
- A good leader always put the larger interest of the group before his or her personal interest

### **Rotating leadership functions**

- Rotational leadership in a SHG is important because it:
  - Creates opportunities for all members to develop leadership qualities through practice.
  - Enables the sharing of responsibilities.
  - Allows for the SAG to function smoothly even if some members are absent.
  - Creates equal opportunity in the SAG.
  - Does not allow for domination by a few members.

It is important to appoint the following year's leaders at least six months in advance, so that they have time to learn as apprentices from the group's existing leaders

## **Norms in Self-help Group**

### **Why Norms for SHG?**

SHG Norms can be classified into five types.

1. Norms regarding Meeting.
2. Norms regarding Savings.

3. Norms regarding Loans.
4. Norms regarding Leadership.
5. Norms regarding Book keeping.

### **Difference between norm and rule.**

1. People will form norms by themselves and they will follow the same.
  2. Rules will be made by some body, and imposed on us.
- *The Self Help Group members will sit together and frame their own norms.*
  - *It is the responsibility of the field staff to facilitate norms among the groups.*

### **Importance of Norms in SHG:**

- Norms bring discipline in the group.
- Norms bring progress in the group.
- Norms bring peace in the group.
- Norms bring sustainability.
- Norms bring unity in the group.

### **SHG NORMS IN AN IDEAL SHG**

- i. Formed by 10-15 women belonging to similar socio-economic background and coming from same geographical area/ hamlet.
- ii. The group should name their SHG with every member's consensus.
- iii. 2 (two) members should be selected as representatives with every member's consensus.
- iv. The group should hold weekly meetings.
- v. The group should fix time, day and venue for weekly meetings and these meetings should be held on a rotational basis (preferably weekly meetings should be held once in every member's house).
- vi. All members should be present in weekly meetings.
- vii. All members should sit in a circle during the meetings.

- viii. Weekly savings should be fixed with every member's consent.
- ix. A convener should be selected for every weekly meeting.
- x. Book Keeper of the group should be selected by every member's consent.
- xi. Meeting should be organized in the house of the meeting convener.
- xii. Every member should attend training on SHG management.
- xiii. Every Book Keeper should attend 3- 5-days training programme on Book Keeping.
- xiv. Agenda of the weekly meeting should be finalized with every member's consent.
- xv. Weekly meetings should be conducted as per the meeting agenda.
- xvi. Every member should pray and introduce herself at the start of the meeting. Meeting convener should take attendance after introduction by every member.
- xvii. Weekly savings should be deposited by members in weekly meetings only.
- xviii. Every member should discuss the loan requirements and loans should be prioritized and given to more needy members.
- xix. After deciding the loan requirement, amount, principal, interest and installments should be finalized.
- xx. The SHG books of records should be introduced in the weekly meetings – Attendance Book, Minutes Book, Savings Ledger, Loan Ledger, General Ledger, Cash Book, Individual Passbook and Monthly Report.
- xxi. All books of records should be written by the Book Keeper during the meeting.
- xxii. At the end of the meeting, Book Keeper should read out the proceeding book and then all members should sign it.
- xxiii. Cash at hand should be with the Treasurer of the group.
- xxiv. Maximum cash at hand should be decided by the group.
- xxv. Absent members, members arriving late, members who do not save, members who do not repay on-time should be penalized by the group.
- xxvi. Convener and venue for next week's meeting should be fixed by the members.

xxvii. After writing, reading and signing the books of records, they should be kept with the convener of the next meeting.

xxviii. Group should open a savings bank account in the name of the SHG within 1 month of its formation.

## 2<sup>nd</sup> Day : SHG membership Training

**Duration:** 5 hours

### Objective:

- Make participants understand the objective of the training and assess their entry behaviour and understanding and facilitate learning of the member.
- To make participants feel ease and to tune them in the objective of the training, to know and understand each other and also to be familiar about the trainers
- To raise awareness on the present status of women in the village area
- To help the participant relook the past life and reflect on the journey of life from childhood till now and learn from life.

### Outcomes:

1. Participants understood their journey in their life, and cherishing them and also aware the benefit of being involved in the group
2. Participants will also aware about the need to be empowered as women in their society.

Ses sion	Time	Topic	Coverage	Methodolo gy	Process Involve	Materials
1	30 min	Introductor y session	Expectation mapping and Sharing of Objective	Sharing & Interaction	1)The trainer would ask about what is their expectation.2) Describe the objective by trainer, ( the purpose of the training would be enhanced understanding of SHG so that they can be proud to be member of SHG	Chart Paper and Marker
	15 min		Code of	Sharing, paraphrasin	1)Role of participants after the training, not only to have better	Chart Paper

			Conduct	g	understanding but they have to act collectively for betterment of their association 2) Sharing about code of conduct like every one should speak, every one should be heard, time for taking break, maintain cleanliness and other discipline.	and Marker
	15 min	Introductory session	Singing - Ice-breaking	Sing together to energise the Group	Songs from the participants and the trainers. Songs that participant may have – Khyndiam u pnar U bhoi u war (for Khasi team). Garo May have their own energizer song.	
2	1 hour 15 min		Introduction	Sharing of self	Each member will make one friend with whom each member share about herself and family and after sharing each member introduce her friend to the group, facilitator/trainers also follow the same process	
	45 min	Gender sensitivity	Ten questions on women's life	To raise awareness on the present status of women in the village area	Interactive discussion on the questions: who of you are married before age of 18? Who of you did social marriage? How many of you did attend school? Who studied more than her brother? How many of you have some asset of your name? How many of you have some saving of your name? How many of you went outside your area alone for some work? whose husband shared responsibility in managing household affairs? who of you take major decisions at home? Who of you did raise some issue in Dorbar/council	White Board, Marker

	1 hour		Relooking childhood though game		Ask the participants to recall the games they use to play during childhood, ask them to choose one group game among pool of game, divide the entire participants in two groups and conduct a game .	
	1 hour	Journey of life	Relooking the journey of life from childhood till now	Group Discussion and sharing  Game	<p>Make sub groups of four members, four participants and one facilitator, number of participants will be around 25, there will be around six sub groups, every one including facilitator would share about their life from childhood to till now, focusing on as a woman what we face in our life and then one or two present about the striking points of group's discussion in plenary ( <b>Facilitator's role is reinforcing the strength and potential in each women taking instances from her own life</b>)</p> <p><b>Rope Game</b> -The facilitator will ask strong members 3-4 s to bring the rope, and hold the rope in one end. One person will ask to pull the rope. The person who pull the rope cannot do so as the team in one end is stronger than her. Again two members may be ask to join the single member and try to pull the rope, but they also cannot as they have less member and weaker than the other team. This process may continue till 3-4 members do the same. This game indicate that strong people/strong team have</p>	Rope



					chances to win easily as compared to weak person.	
		Objective of SHG	wholistic approach of SHG	Group discussion and sharing	Group Discussion and sharing	

### 3<sup>rd</sup> Day

**Duration: 4 hours**

**Objective:**

1. To make participants aware about the need to be organise,
  2. To sensitize members to take collective action and stand by each other in times of crisis
- To make them create the indicators, and to create awareness on improving the health of their SHG

Sessi on	Time	Topic	Coverage	Methodolo gy	Process Involve	Materials
<b>1</b>	<b>5 mins</b>	Prayer song	Starting with song	Sing together	All members will sing an SHG song to be initiated by one member.	
	30 mins	Recap of 1st Day	Fresh up 1st day's learning		Interaction in sub groups of 3-4 and presentation in large group	Chart Paper and Marker
	5 mins	Video Show			Movie on "When women united"	Projector, Laptop and sound box
	10 mins	Assessment of participation	Assessment		Categories participants according to their participation.	Chart Paper and Marker
<b>2</b>	30 mins	Member's Life issue	need to be organized		Lion and Goat game	
	50 mins		Need to address members' life issue		Taking example of issues shared in introduction generate discussion if there is any need to take collective action, facilitators may draw example of other groups if they had dealt with	Chart Paper and Marker

					similar issue	
			Lunch Break			
<b>3</b>	1 hour	Indicator of good group	Fixing indicator for good group	Interaction in large group	Facilitator will again divide into groups and were asks to discuss on how they will tackle the above issues and make a plan on it followed by presentation on the action plan by the participant.	Chart Paper and Marker
	45 mins		How to improve the Health of SHG	sharing learning	Documenting the action plan for follow up.	Chart Paper and Marker
	5 mins		Oath taking		<p>Take a oath for working for development of women's life through SHG e.g Today the .... Day of 2016, in this place, we all the members of we the members of ..... SHG, promise that we will help each other members, work together in bringing positive change to our family and also towards the society through each one of us and also all the members of the group.</p> <p>Longlive!!!</p>	

<b>Module 3 : BOOK KEEPING TRAINING (RESIDENTIAL)</b>
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**Venue-** Cluster Level/ Block Level

**Participants :** 20-30 SHG Book-Keepers

**Objectives:** To equipped the participants with the Book-keeping skills in maintaining the Books of records.

**Outcome:**

Participants will be aware about the books maintained by an SHG, and also equip with the skills of writing these books independently – such as individual passbook, minutes book , cash book and ledger. They are also aware about their roles and responsibilities.

**Day 1**

<b>Session 1- Introductory Session</b>
--

**Objective-** To make the Participants familiar with each other.

**Duration-** 30 minutes.

**Methodology-** Ice Breaking Game

**Process-**

This round involves the whole group to stand up and follow the instructions of the facilitator. The instructions are as follows-

1. Please move around freely in this room and greet everyone in a non-verbal manner.
2. Form groups of three and introduce oneself and learn three things which are significant for you other group members.
3. Again move around freely in this room but rapidly.
4. Form groups of three and discuss what were the two most important tasks which you had to leave behind to come to this training and how are they getting managed.
5. Again move around this time in a slow motion manner.

6. Make groups of three again and share one thing you are proud of
7. Again start moving around in this room but in a zig zag fashion.
8. Stop! Make groups of four and share why in accounting important in an SHG.
9. Again start moving around the room and this time you have to walk backwards.
10. Stop! Make groups of four and discuss – Share your expectations from the training.
11. Brief sharing from the entire participant about the discussions in the groups.

## Session 2 (Importance of recording)

**Objective-** To make the participants understands the importance of books keeping record in a Group

**Outcome-** Participants would be able to understand the important of recording

**Duration-** 30 minutes

**Methodology-** Memory Game.

**Process-**

1. Each participants are asked to bring valuable things that they have with them to place it on the centre. (In the mean time facilitator asks one of the participants to come outside the training hall and tell him to record all the items to be places by the participants on her notebook. And also request her to maintain the secrecy of it. And ask her not to participate in the session when the facilitator asks the name of the items.)
2. The facilitator asks all participants to see carefully and try to remember all the items.
3. One participant will be asked to name all the items placed in the centre.
4. Mean while, the facilitator will try to distract the participants by telling stories.
5. Then the Facilitator will ask one or two participant to voluntarily come forward to memorise all item in 30 sec.
6. Feedbacks from the participant about those participants who came and tried to memorize, whether they manage to remember all the items.

7. The facilitator will ask that participant (assigned recorder) who have been assigned to list out the items place in the centre to read out in 30 sec.
8. Feedback from the house what kind of difference found & Why?
9. Facilitator would consolidate the learning's and explains the importance of recording in SHG.

### **Session 3 (Need of book keeping in an SHG)**

**Objective-** To seek ideas from the participants the basic concept of Accounting

**Outcome-** Able to understand to need of book keeping in an SHG

**Duration-** 30 min

**Methodology-** Individual Exercise.

**Process-**

1. Ask the participants to note down the income of their family in one column and their expenditure in one column.
2. One sample sharing from the participants regarding above followed by narration from facilitator on the need of recording.

### **Session 4(Roles and responsibilities of the book keepers)**

**Objective-** To make the participants understand the roles and responsibilities of book keeper in an SHG

**Outcome** – The participants would be aware of their roles & Responsibilities and will follow in the Group

**Duration-** 30 min

**Methodology-** Lecture Method

**Process** - The facilitator will facilitate the discussion by asking the participants-

- Who is a Book Keeper?
- What are the selection criteria of Book Keeper?

- What are the duties of a Book Keeper?

**One who writes the books of records of a SHG is called a Book Keeper**

The facilitator will explain the roles and responsibilities of a book keeper as mentioned below-

**DO's of Book keeper-**

- Book Keeper should come 10 minutes earlier to the meeting.
- She should collect the SHG books of records from the president/Secretary.
- She should write all books of records of the SHG in the meeting.
- She should follow the meeting agenda and write about all transactions in the books of records in front of all members.
- At the end of the meeting, she should read out the minutes of the meeting and get it signed by all members of the group.
- At the end of the meeting, she should return all books of records to the President/Secretary.
- She should prepare the monthly report and submit it to the president of the group.
- She should be present during all trainings of the SHG.
- She should assist in the audit of her SHG.
- She should respect all the members of the group and not be biased.
- She should teach illiterate members of the SHG to at least sign their names.

**Don'ts of a Book Keeper-**

- She should not come late to the weekly meetings.
- During the meetings, she should not comment or attempt to influence any decision of the group.
- She should not handle cash of the SHG.
- She should not cut, scribble or dirty the SHG books of records.
- She should not communicate the transactions of the SHG to outsiders.
- She should not keep the SHG books of records.
- She should not be biased towards any member of the SHG.
- She should not discuss any issue discussed in the group to outsiders.
- She should not have any bad habits.

## **Lunch Break**

### **Session 5 (Introduction to Books of Accounts)**

**Objective-** To get the book keepers acquainted with all the books of accounts

**Outcome-** The Book- Keeper will be equipped in maintaining the Books of Accounts

**Duration-** 1 hour

**Methodology-** Lecture Method, Sample Sharing.

**Process-**

The facilitator shall write all the books of account on the board and showcase the books of account one by one to the trainee and briefly explain the Books.

#### **Some of the Books maintained in an SHG:**

- Minutes Book
- Attendance Register Book
- Cash Book
- Loan Ledger Book
- General Ledger Account Book
- Individual Pass Book
- Assets register
- Sales Register

#### **What is Minutes Book?**

This book is the mother book, because it reflects all the transactions, discussions, processes and progress of the Group on a weekly basis.

#### **What is Cash Book?**

Cash Book is a primary book of all SHGs. A SHG knows about the cash in hand and cash at bank balance for a particular date through the Cash Book. It is necessary for all SHGs to know how much cash they have received, how many payments they have made and what

the cash and bank balance is in a particular period. For this purpose they maintain the Cash Book.

### **Loan Ledger**

Loan Ledger records the transactions of the group related to credit taken by members and their repayment

### **What is General Ledger?**

General ledger is a book in which head of account wise folios are allotted. The Bookkeeper will post entries under each head of account from the cash book.

### **What is Individual Passbook?**

Individual Passbook records the savings and loan details of individual members. This book remains with the member for her own reference.

**Voucher:** Voucher is a documentary evidence for all receipts and payments. The voucher may be debit and credit voucher. Thus voucher is an essential part of the SHGs for make the expenditure in correct manner. Without voucher the payment cannot be done. The voucher should be authenticated and should be approved by the SHG members in the SHG meeting.

**Note:** Feedback from The participants regarding the Session & the Trainer.

**Process:** Facilitator will ask the Participants to rate the trainer and the content based on their perception to understand their learning, the facilitator skill and knowledge.

**Material Required:** Pen & Paper

## **Day 2**

### **Session 1 (Recap of the first day)**

**Objective-** To recall the first day's learning's

**Duration-** 15 mins

**Methodology-** Participants sharing.

**Process-**



Some participant has to share the recap of the previous session. And all the participants has to share atleast one learning from the previous session.

## **Session 2(Introduction to Minutes book)**

**Objective-** To get the book keepers acquainted with the minutes book.

**Outcome-** The Book- Keeper will be equipped in maintaining the Minutes Book

**Duration-** 1 hour

**Methodology-** Lecture, Pratical and role play

**Process-**

All meeting discussions, decisions and transactions should be recorded in the Minutes Book.

**The facilitator will talk about the Importance of Minutes Book through role play which is follows**

The facilitator shall initiate by asking the participants what could be needed to record on the minutes book. And tell them to list out on the notepad. The facilitator shall ask the participants to pair into three. Wherein one in the pair shall be the speaker and the other will note down the spoken words and the third to monitor the process. Thereafter, the facilitator shall ask the writers to read out the written words. this shall be validated by the speaker and the monitor. This shall transcend into the explanation of importance of taking notes on the happening events, which will be then related to their groups. The first book of record, "the mother book" will then take shape into a lecture. The participants after the lecture shall be asked how they feel on the exercise.

### **Dummy Exercise**

Facilitator asks the trainees to practice the given format of the minutes book and he facilitator will check and also give them homework by giving a hypothetical group meeting.

**Agenda to be Sample format of the Minutes Book is given below.**

No. Of Members attended the Meeting:

Date:

No. of Members absent in the meeting:

Time:

Meeting preside by:

Place:

**Agenda to be discussed:**

1. The Meeting is started by song/ prayer.
2. Introduction of all members present in the meeting.
3. Reading of the last Minutes Meeting.
4. Saving of the member.
5. Loan Repayment (if any).
6. New Loan

**Collection of Savings:**

Sl. NO.	Name of the Member	Saving Amount

**Other Collection:**

Sl. No.	Particulars	Amount	Received From	Purpose	Any Other
1	Membership Fee				
2	Donation				
3	Fines				

Loans:

Sl.No.	Name of the member	Purpose of loan	Amount of loan	Amount which can be sanctioned	Reasons for not giving loan	No. of installments in which loan to be repay
1						
2						
3						

### Session 3 (Introduction to Individual Passbook)

**Objective-** To get the book keepers acquainted with the individual passbook.

**Outcome- The Book- Keeper will be equipped in maintaining the individual passbook.**

**Duration- 1 Hour**

**Methodology- Lecture and Dummy Exercise**

**Process-**

**The Facilitator will talk about the importance of Individual Passbook as under-**

- The part I or the Savings- gives the remittance and cumulative savings balance of the concerned SHG member. It is useful to find out the Savings amount remitted by the concerned member on different dates.
- The part II- Loan repayment, gives the details of Loan repayment of the member.
- It remains with the member for her own reference

**Then he or she will explain how to maintain of Individual Passbook:**

**Dummy Exercise-**

Participants will prepare individual passbook for SHG members. Participants will share and check the filled sheet with one another.

### Sample of Individual Passbook

#### 1<sup>st</sup> Part: Savings Details:

Date	Savings Received	Total Savings	Signature of the Treasurer


## 2<sup>nd</sup> Part of the Individual Pass Book

### Loan Details of the SHG Member

Loan No: .....

Issue

Date:

.....

Installment: .....

No. of Installment:.....

Purpose Of Loan Taken: .....

Installment No.	Date for Repayment of Loan			
		Principal	Interest	Total

Loan Amount: .....

Interest:

.....

Installment Amount: .....

Repayment

Time: .....

Loan Ledger No: .....

Repayment Of Loan					Outstanding Money	Signature of the Treasurer
Date of Repayment	Principal	Interest	Total	Fines		

**Key points:**

- The entries in the individual Pass Book should be made by the book keeper during the SHG meeting
- SHG members should bring their individual pass book to the SHG meeting.
- Opening balance of each member to be carried forward in saving side.
- For multiple loan of a member, separate page to be maintain in loan repayment part.
- In loan repayment part, balance includes only the outstanding principle amount.

**Lunch Break****Session 2(Introduction to Cash book)**

**Objective-** To get the book keepers acquainted with the Cash book.

**Outcome-** The Book- Keeper will be aware on the importance of the Cash book.

**Duration-** 1 hour

**Methodology-** Lecture and sample sharing

**Process-**

**The facilitator will talk about the Methods of Accounting which is as under-**

Transactions are recorded in two different ways: -

1. Single Entry
2. Double Entry

**1. Single Entry:** -It is incomplete system of recording transactions. The SHGs maintains only cash book and personal accounts of debtors and creditors. So the complete recording of transactions cannot be made and trail balance cannot be prepared.

**Double Entry:** -In this system every transaction is having a twofold effect of benefits giving and benefits receiving aspects. The recording is made on the basis of both these aspects. Double Entry is an accounting system that records the effects of transactions and other events in at least two accounts with equal debits and credits.

**Pro forma of Cash Book- Double Entry**

Receipt Side

Payment Side

Date	Particulars	L.F	Cash Amount (Rs)	Bank Amount (Rs)	Total (Rs)	Date	Particulars	L.F	Cash Amount (Rs)	Bank Amount (Rs)	Total (Rs)

**Note:** Feedback from The participants regarding the Session & the Trainer.

**Process:** Facilitator will ask the Participants to rate the trainer and the content based on their perception to understand their learning, the facilitator skill and knowledge.

**Material Required:** Pen & Paper

**Day 3**

**Session 1 (Recap of the previous day)**

**Objective-** To recall the first day's learning's

**Duration-** 15 mins

**Methodology-** Participants sharing

**Process-** Some participant has to share the recap of the previous session. And all the participants have to share at least one learning from the previous session.

## **Session 2(Cash book Exercise)**

**Objective-** to get the book keepers acquainted with the Cash book.

**Outcome-** The Book- Keeper will be equipped in maintaining the Cash book.

**Duration-** 3 hour

**Methodology-** Exercise

**Process-**

Facilitators will do a Practical Exercise with the participants to prepare a cash book using the sample below:-

Date	Particulars	Amount
	Opening Balance of Cash Book:	
	Withdrawn from Bank for the purpose of giving loan to Member 'C' Rs.... and paid on	
	Collection of members savings in weekly meeting(1st) on .....	
	Collection of interest on internal loan (from 3 members) –.....	
	Collection of Fine / Penalties (Absent from meeting without information)- 2 Member	
	Collection of Installment repayment against loan(from 3 members)	
	Travelling Expenses	
	Pen, Paper expenses	
	Loan paid to 2 Members Member 'A'= Rs.... , Member 'B'= Rs...	
	Revolving Fund Received from SMMU through dtd. ....	
	Bank Loan received from Bank with ..... interest per month	
	Collection of members savings in weekly meeting	

	Collection of interest on internal loan (from 3 members)- 3 members	
	Collection of Fine / Penalties(Late coming for Meeting)	
	Collection of Installment repayment against loan(from 3 members) – Rs.....	
	Travelling Expenses- For Attending Meeting In Block Office	
	Pen, Paper expenses	
	Loan paid to 3 Members Member 'A'= Rs...., Member 'B'= 300, Member 'D'= Rs....	
	Deposit in the Bank by cash on....	
	Collection of members savings in weekly meeting(3rd) on .....	
	Collection of interest on internal loan (from 3 members)	
	Collection of Installment repayment against loan (from 2 members) Rs.....	
	Collection of members savings in weekly meeting(4th) on .....	
	Collection of interest on internal loan (from 3 members)	
	Collection of Installment repayment against loan(from 3 members) Rs.....	
	Loan repayment to Bank	
	Interest repayment to Bank	
	Money paid to VO for contribution	

**Practical Exercise:**

**Case Study (A):** Following are the financial statements of Tora SHG meeting held on 05/01/2014.

- a. Opening Cash in Hand : Rs. ....
- b. Opening Balance in Bank a/c : Rs. ....
- c. Collection of Savings : Rs....
- d. Late fee from one member : Rs. ....
- e. Loan repayment : Principal –Rs. ...., Interest – Rs.....



- f. New loan sanctioned : Rs. ....
- g. New loan disbursed : Rs. ....
- h. Purchase of Register : Rs.....
- i. Cash in Hand : Balance as per calculation

Place the transactions in the Cash Book (whichever is applicable).

**Case Study (B):** President of Laxmi SHG, Ms. Jonali Sangma of Village Alagre received a Cheque of Rs. .... dtd. .... as Resource Fee from Akashitora VO. She came to her SHG meeting on ..... with the cheque. The Group has decided to deposit the cheque in their SB a/c on ..... The Group also decided to withdraw Rs. .... from their SB a/c on ..... for giving loan to one of the member as internal loan.

Place the transaction in the cash book including other financial transactions as mentioned in Case 1. (All transaction applied in)

Place the transactions in the Cash Book (whichever is applicable)

**Case Study (C)::** President of Iakyrshanlang SHG, Ms. wanda of Village Jakrem received a Cheque of Rs. .... dtd. \_\_\_ on \_\_\_ as Training Fee from Iakyrshanlang NGO. She came to her SHG meeting on \_\_\_ with the cheque. The Group has decided to deposit the cheque in their SB a/c on \_\_\_\_\_. The secretary of the SHG Ms. Phida came to meeting with Rs. .... which was received by her on \_\_\_\_\_ earned by the group for harvesting. The Group also decided to deposit Rs. .... in their SB a/c on .....

Place the transaction in the cash book including other financial transactions as mentioned below.

- a. Opening Cash in Hand : Rs. ....
- b. Opening Balance in Bank a/c : Rs. ....
- c. Collection of Savings : Rs.....
- d. Late fee from one member- Ms. Aida : Rs. ....
- e. Penalty from member Ms. Sofia for delay in loan repayment : Rs. ....
- f. Loan repayment : Principal –Rs. ...., Interest – Rs.....
- g. New loan disbursed : Rs. ....
- h. Purchase of Stamp Pad & Pencil :Rs. ....

- i. Cash in Hand: Balance as per calculation.

**Key points:**

- Numbering of the pages to be done and verified by president and secretary.
- Book Keepers should write the cash book during SHG weekly meeting only.
- Book Keeper should note each financial transaction carefully before recording them on the Cash Book.
- Book Keepers should write cash in hand of closing balance of last weekly meeting as a opening balance of current weekly meeting in Cash column of receipt side.
- Book Keepers should write cash in Bank of closing balance of last weekly meeting as an opening balance of current weekly meeting in Bank Column of receipt side.
- For a new SHG at first the opening balance of Cash and Bank column would be zero.

**Lunch Break**

**Session 3 (Introduction to Ledger book)**

**Objective-** to get the book keepers acquainted with the ledger book

**Outcome-** The Book- Keeper will be aware on the importance of the Ledger book.

**Duration-** 2 hour

**Methodology-** Lecture and Group Exercise

**Process-**

Facilitators will reveal the different themes or heads from the general ledger. After every one theme the trainer shall give a class work for the participants. The facilitator will divide the participants into ten groups and each group will be given to do an exercise of one head of the general ledger.

**Different Heads of General Ledger:**

1. Attendance & Saving particulars
2. Bank Transaction
3. Member's Loan disbursement Details
4. Loan Repayments( Principal + Interest)
5. Loans To be Paid

6. SHG Funds Account ( Received)
7. SHG Repayment (To other Agencies)
8. Deposit of Funds A/c
9. Expenditure of Funds A/c

**\*\*\*The facilitator will check the exercises done by the group.**

**Note:** Feedback from The participants regarding the Session & the Trainer.

**Process:** Facilitator will ask the Participants to rate the trainer and the content based on their perception to understand their learning, the facilitator skill and know

## Module 4: REFRESHER TRAINING ON BOOK KEEPINGS

**LEVEL:**CLUSTER/BLOCK LEVEL

**PARTICIPANTS:** 20 – 30 SHG BOOKEEPERS

**DURATION:** 7 hours 10 min

**Objective:** To further capacitate the participants in maintaining book of accounts in their SHGs and encourage the weak participant to rely on self and be confidence in writing their books.

**Outcome:** Participants will gain confidence and further capacitated in maintaining their books of accounts where their doubts will also be clarified

### Day 1

Session	Time (in minutes)	Topic	Coverage	Methodology	Process Involve	Materials
1	10 min	Introductory session	Self Introduction Raising expectation	Interaction & Discussion	1. Facilitator will asked the participants to share their names and the group they belong, followed by sharing on the expectation that every participants eager to receive from the training by noting down in a piece of paper.	Pen, paper, whiteboard and marker
2	10 min	Sharing of issues and problems	Sharing of issues faced by the book keeper while maintaining their books followed by sharing from the Trainer (staff) on issues mostly practiced by the SHG	Interaction and Group Discussion	1. Facilitator will ask the participants to divide into two groups. The Groups will be assigned to list down the problems faced by Group while writing and maintaining their books in their SHG and note those problems in the chart paper. 2. The issues will be discussed in the training. The trainer will also shred their finding on the errors practice by the SHG.	Sketch pen, chart paper
3	90 min	Exercise on Minutes Book, Individual Pass book, Cash book	Practical Exercise on Minutes Book, Individual passbook	Dummy exercise	1. Facilitator will ask few participants to form a group. Few members will be SHG representatives – President Secretary and Treasurer. Secretary will also be the book keeper. Remaining participants will be SHG members. President will be ask to conduct a group meeting as usually done in their group	Sample

					<p>2. The book keeper will write the proceeding of the meeting. Before conclusion of the meeting the book keeper will read the minutes wrote by her.</p> <p>3. The Minutes wrote by the book keeper will be discussed and share in the training. Participants will be ask to clarify the doubts faced by them while writing the minute where facilitator will clarify by checking their minutes.</p> <p>Facilitator will also enquired from participants regarding the problems faced by the book keeper while maintaining the records, and their doubts will be discussed.</p>	Pen, paper, whiteboard and marker
4	2 hours	Cashbook exercise	Exercise on cashbook	Individual Exercise	<p><b>The Facilitator remind the participants on the importance of Individual Passbook as under-</b></p> <ul style="list-style-type: none"> <li>▪ The part I or the Savings- gives the remittance and cumulative savings balance of the concerned SHG member. It is useful to find out the Savings amount remitted by the concerned member on different dates.</li> <li>▪ The part II- Loan repayment, gives the details of Loan repayment of the member.</li> <li>▪ It remains with the member for her own reference</li> </ul> <p><b>The facilitator will briefly share on the Methods of Accounting which is as under-</b></p>	Cashbook sample paper, pen pencil, eraser, sample statement

					<p>Transactions are recorded in two different ways: -</p> <ol style="list-style-type: none"> <li>3. Single Entry</li> <li>4. Double Entry</li> </ol> <p><b>1. Single Entry:</b> -It is incomplete system of recording transactions. The SHGs maintains only cash book and personal accounts of debtors and creditors. So the complete recording of transactions cannot be made and trail balance cannot be prepared.</p> <p><b>3. Double Entry:</b> -In this system every transaction is having a twofold effect of benefits giving and benefits receiving aspects. The recording is made on the basis of both these aspects. Double Entry is an accounting system that records the effects of transactions and other events in at least two accounts with equal debits and credits.</p> <p><b>Dummy Exercise-</b></p> <p>A dummy exercise will be facilitated as given below*. Participants will prepare the cashbook and check the filled sheet with one another.</p>	
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**Sample format of the Minutes Book is given below.**

No. Of Members attended the Meeting:

Date:

No. of Members absent in the meeting:

Time:

Meeting preside by:

Place:

**Agenda to be discussed:**

4. The Meeting is started by song/ prayer.
5. Introduction of all members present in the meeting.
6. Reading of the last Minutes Meeting.
7. Saving of the member.
8. Loan Repayment (if any).
9. New Loan

**Collection of Savings:**

Sl. NO.	Name of the Member	Saving Amount

**Other Collection:**

Sl. No.	Particulars	Amount	Received From	Purpose	Any Other
1	Membership Fee				
2	Donation				
3	Fines				

Loans:

Sl.No.	Name of the	Purpose of	Amount of	Amount	Reasons	No. of
--------	-------------	------------	-----------	--------	---------	--------

	member	loan	loan	which can be sanctioned	for not giving loan	installments in which loan to be repay
1						
2						
3						

Then he or she will explain how to maintain of Individual Passbook:

### Sample of Individual Passbook

#### 1<sup>st</sup> Part: Savings Details:

Date	Savings Received	Total Savings	Signature of the Treasurer

#### 2<sup>nd</sup> Part of the Individual Pass Book

##### Loan Details of the SHG Member

Loan No: .....

Issue

Date:

.....

Installment: .....

No. of Installment:.....

Purpose Of Loan Taken: .....



Installment No.	Date for Repayment of Loan			
		Principal	Interest	Total

Loan Amount: .....

Interest:

.....

Installment Amount: .....

Repayment Time:

.....

Loan Ledger No: .....

Repayment Of Loan					Outstanding Money	Signature of the Treasurer
Date of Repayment	Principal	Interest	Total	Fines		

#### Key points:

- The entries in the individual Pass Book should be made by the book keeper during the SHG meeting

- SHG members should bring their individual pass book to the SHG meeting.
- Opening balance of each member to be carried forward in saving side.
- For multiple loan of a member, separate page to be maintain in loan repayment part.
- In loan repayment part, balance includes only the outstanding principle amount.

### **Pro forma of Cash Book- Double Entry**

Receipt Side

Payment Side

Date	Particulars	L.F	Cash Amount (Rs)	Bank Amount (Rs)	Total (Rs)	Date	Particulars	L.F	Cash Amount (Rs)	Bank Amount (Rs)	Total (Rs)

### **\*Process-**

Facilitators will do a Practical Exercise with the participants to prepare a cash book based on the following Statements:-

Date	Particulars	Amount
	Opening Balance of Cash Book: Cash= Rs...., Bank = Rs.....	
	Withdrawn from Bank for the purpose of giving loan to Member 'C' Rs.... and paid on ....	
	Collection of members savings in weekly meeting(1st) on ....	
	Collection of interest on internal loan (from 3 members) –Rs ....	
	Collection of Fine / Penalties (Absent from meeting without information)- 2 Member	
	Collection of Installment repayment against loan(from 3 members)	

	Travelling Expenses	
	Pen, Paper expenses	
	Loan paid to 2 Members Member 'A'= Rs....., Member 'B'= Rs....	
	Revolving Fund Received from SMMU through dtd. ....	
	Bank Loan received from Bank with 5 % interest per month	
	Collection of members savings in weekly meeting(2nd) on .....	
	Collection of interest on internal loan (from 3 members)- 3 members	
	Collection of Fine / Penalties(Late coming for Meeting)	
	Collection of Installment repayment against loan(from 3 members) – Rs....	
	Travelling Expenses- For Attending Meeting In Block Office	
	Pen, Paper expenses	
	Loan paid to 3 Members Member 'A'= Rs...., Member 'B'= 300, Member 'D'= Rs....	
	Deposit in the Bank by cash on .....	
	Collection of members savings in weekly meeting(3rd) on .....	
	Collection of interest on internal loan (from 3 members)	
	Collection of Installment repayment against loan(from 2 members) Rs.....	
	Collection of members savings in weekly meeting(4th) on .....	
	Collection of interest on internal loan (from 3 members)	
	Collection of Installment repayment against loan(from 3 members) Rs.....	
	Loan repayment to Bank	
	Interest repayment to Bank	
	Money paid to VO for contribution	

**Practical Exercise:**

**Case Study (A):** Following are the financial statements of Tora SHG meeting held on .....

j. Opening Cash in Hand : Rs. ....

- k. Opening Balance in Bank a/c : Rs. ....
- l. Collection of Savings : Rs.....
- m. Late fee from one member : Rs. ....
- n. Loan repayment : Principal –Rs. ...., Interest – Rs.....
- o. New loan sanctioned : Rs. ....
- p. New loan disbursed : Rs. ....
- q. Purchase of Register : Rs....
- r. Cash in Hand : Balance as per calculation

Place the transactions in the Cash Book (whichever is applicable).

**Case Study (B):** President of Lamjingshai SHG Ms. Rika Swer of Village Umsaw received a Cheque of Rs. .... dtd. \_\_\_\_ on \_ 20\_ as Resource Fee from Umsaw VO. She came to her SHG meeting on \_\_\_\_ with the cheque. The Group has decided to deposit the cheque in their SB a/c on \_\_\_\_\_. The Group also decided to withdraw Rs. .... from their SB a/c on ..... for giving loan to one of the member as internal loan.

Place the transaction in the cash book including other financial transactions as mentioned in Case 1. (All transaction applied in)

Place the transactions in the Cash Book (whichever is applicable)

**Case Study (C)::** President of Iatreilang SHG, Ms. Rosi of Village Jakrem received a Cheque of Rs. .... dtd. .... on ..... as Training Fee from Iakyrshanlang NGO. She came to her SHG meeting on \_\_\_\_ with the cheque. The Group has decided to deposit the cheque in their SB a/c on \_\_\_\_\_. The secretary of the SHG Ms. Dora came to meeting with Rs. .... which was received by her on 2<sup>nd</sup> June 20... earned by the group for harvesting. The Group also decided to deposit Rs. .... in their SB a/c on 8<sup>th</sup> June, 20...

Place the transaction in the cash book including other financial transactions as mentioned below.

- j. Opening Cash in Hand : Rs. ....
- k. Opening Balance in Bank a/c : Rs. ....
- l. Collection of Savings : Rs.....
- m. Late fee from one member- Ms. Rida : Rs. ....
- n. Penalty from member Ms. Sofia for delay in loan repayment : Rs. ....
- o. Loan repayment : Principal –Rs...., Interest – Rs.....

- p. New loan disbursed : Rs. ....
- q. Purchase of Stamp Pad & Pencil :Rs. ....
- r. Cash in Hand: Balance as per calculation.

**Key points:**

- Numbering of the pages to be done and verified by president and secretary.
- Book Keepers should write the cash book during SHG weekly meeting only.
- Book Keeper should note each financial transaction carefully before recording them on the Cash Book.
- Book Keepers should write cash in hand of closing balance of last weekly meeting as a opening balance of current weekly meeting in Cash column of receipt side.
- Book Keepers should write cash in Bank of closing balance of last weekly meeting as an opening balance of current weekly meeting in Bank Column of receipt side.
- For a new SHG at first the opening balance of Cash and Bank column would be zero.

Session	Time (in minutes)	Topic	Coverage	Methodology	Process Involve	Materials
1	10 min	Recap	Recap of previous day	Interaction & Discussion	Each member will be ask to mention at least one of the discussion being discussed during the first day, the same process will be followed by other sitting next to her where all member should be participated and the information will be note down in the board. Facilitators will also ask participants to raise any clarity if required from their end, so as to clarify in the session.	whiteboard and marker
2	90 min	Loan Ledger	Practical Exercise on Loan ledger	Practical exercise	Base on the above cash book generated, facilitator will ask the participants to fill the information as per the heads of the ledger. Weak participants will be identified and assist in writing the records.	Loan ledger, general ledger sheet, pen pencil, eraser, whiteboard marker, and duster
3	5 mins	Game		Participatory game	Frog game where facilitator will ask the participants to form a circle. The facilitator will make a command that every one should jump in if she said "Water" and jump backward if she says "land" as per her command. If any one found not proceeding as per her command then she will be out of the game. The Facilitator can change her command as per her wish.	No materials required
4.	90 min	General Ledger	Practical Exercise on General Ledger		Base on the above cash book generated, facilitator will ask the participants to fill the information as per the heads of the ledger. Weak participants will be identified and assist in writing the records.	General Ledger book, pen, pencil, eraser, Whiteboard, marker and duster
5	5 mins	Feedback		Writing in a paper	A piece of paper will be given to all the participants and they	Pencil, paper

					will be ask to note down their feelings about the training imparted to them and also if further training required from their end with regards to the same, where it will be follow up during the group meetings.	
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Facilitators will reveal the different themes or heads from the general ledger. After every one theme the trainer shall give a class work for the participants. The facilitator will divide the participants into ten groups and each group will be given to do an exercise of one head of the general ledger.

**Different Heads of General Ledger:**

10. Attendance & Saving particulars
11. Bank Transaction
12. Member's Loan disbursement Details
13. Loan Repayments( Principal + Interest)
14. Loans To be Paid
15. SHG Funds Account ( Received)
16. SHG Repayment (To other Agencies)
17. Deposit of Funds A/c
18. Expenditure of Funds A/c

## TRAINING MODULES FOR VILLAGE ORGANISATION (VO)

### Module 1: Village Organisation (VO) concept seeding and formation

**Venue:** Village Level

**Participants:** All SHG Members

**Duration :** 5 hours 30 mins

**Objective:** To seed the concept of VO and make participants understand the need, benefits of VO and selection of their Representatives

**Outcome:** SHG members will understand the Need of V.O and are in position to select the VO representatives

#### DAY 1

Session	Time (in minutes)	Topic	Coverage	Methodology	Process Involve	Materials
1	20 min	Introductory session	Introduction and Ice Breaking	Passing the ball Games	A circle will formed in which a ball will be circulated in circle with a music in the background which when stop , that person who has the ball will introduced herself and performed any action which she choose and other will followed .	Ball, Music system
			Expectation	Participants sharing	First the facilitator will ask the participants why they are here and what is going in your mind. He will ask the participant to listen and share their expectation. The facilitator will summarize the responses and share the objective	Pen, paper
	1 hr 30 min	VO Concept	Need of VO	Group discussion, brief lecture, pictorial	1. Participants will be divided into two groups and ask them to jot down some points their visions about the future of	Pen, marker , white board, chart paper, video clippings, pictorial



					<p>their SHGs and their village</p> <ol style="list-style-type: none"> <li>2. The points will be note down from both the group and then compiled in the board by the facilitator</li> <li>3. Facilitator will ask the participants to share their discussion about visions</li> <li>4. Followed by explanation from the facilitator about the need of VO</li> <li>5. Facilitator will ask the participants out of above visions, how many can be manage from their end and how many as a group or to be done in a large group.</li> <li>6. <b>Games:</b> Goat and Tiger: the facilitator will call 2 women from the house, then he/she will call another 20 women. After the women has come forward the facilitator will ask the two women one to be goat and one Tiger, then the rest of the women will formed a circle and act as a wall for the goat, then one women who is tiger will be outside of the circle and will try to hop inside the circle and try to eat the goat and the rest of the</li> </ol>	presentation
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					women circling the goat will defend the goat from the entry of the tiger. After the game the facilitator will explain the concept of the game and collectiveness	
2	45 mins		Why VO Formation & Criteria for membership in VO	Films/Lecture method	<ol style="list-style-type: none"> <li>1. *Facilitator will explain why VO is required through pictorial presentation</li> <li>2. Also mentioned on the criteria for being membership in VO</li> <li>3. Success story of VO Videos</li> </ol> <p>All the SHGs who are following <i>Panchsutra</i> would be the members of the VO. SHGs not following <i>Panchsutra</i> would be given sufficient time to improve and become member of the VO. VO would put special efforts to improve weak SHGs.</p>	Films presentation / videos from success Vo from Andhra Pradesh.
	45 mins min		What is VO	Interactive Lecture method	<p>The facilitator will explain on the definition of VO as follows:-</p> <ol style="list-style-type: none"> <li>1. It is a primary level institution where all SHG members are its members at the village level.</li> <li>2. An organization where SHGs representatives attend monthly meetings.</li> <li>3. A village level forum for the poor where all</li> </ol>	Pictorial Presentation s where there is no electricity in the village and through SHG group, the whole village which suffer got back the electricity

					<p>members participate directly and address issues which cannot be solved in their own SHGs.</p> <p>4. A support organization to facilitate and strengthen SHGs.</p> <p>5. An intermediary organization between SHGs and Federation to bring village level issues of the poor to Federation level forum and assist the members in seeking solutions/ conflict resolution</p> <p>6. A channelizing agency which receives knowledge and information about various government programs and services and conveys them to the SHG members to generate awareness and facilitate in accessing them for their socio-economic uplift.</p> <p>7. a forum which builds a cadre of professionals/resource persons for the benefit of SHGs and their members for achieving effective linkages with government institutions, programs and services.</p> <p>8. Acts as a village level financial intermediary to promote Financial Inclusion of SHGs</p>	
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					<p>under SHG Bank linkage program.</p> <p>9. Identification of poor/ pop/ left out HH</p>	
3	60 min		Structure of VO	Lecture method	<p>The facilitator will explained on the structure of VO formation. VO consists of three structures –</p> <ol style="list-style-type: none"> <li>1. General Body (GB)</li> <li>2. Executive committee (EC)</li> <li>3. Functional sub-committee.</li> </ol> <ol style="list-style-type: none"> <li>1. The GB of the village organization comprises of all members of the SHGs who are enrolled into the VO.</li> <li>2. The EC of the VO constitutes two representatives from each SHG.</li> <li>3. The EC will select/elect 5 Office bearers viz., President, Secretary, Vice President, Joint Secretary and Treasurer as OB.</li> <li>4. The GB will form various Functional Sub-committees as decided by the VO/GB from among the members of the EC and GB.</li> <li>5. The EC, EC-Office bearer as well as the Functional Sub-committees will be selected/ elected for</li> </ol>	White Board & marker, flip chart

					tenure of 1-2 year only.	
			Why representation required?	Lecture & Participatory Game	Facilitator will pose some questions to the participants on whether they all can sit in every monthly meeting or some representative will do it. And why? Wait for the response from the participants and will explain that from every group they need representatives to attend the VO meeting.	4 glass of water keeping sand, salt, sugar and plain water.
	60 min	VO roles and responsibilities		Video clips/ Group discussion/Sharing	Facilitator will divided participants into two groups and assigned them to list down role and responsibilities of VO. Then it will be shared among the large group for discussion and interaction. Given below are note on role and responsibilities of VO.	Video clips/ Chart paper/marker
	5-10	Feedback from The participants regarding the Session & the Trainer		Facilitator will ask the Participants to rate the trainer and the content based on their perception to understand their learning, the facilitator skill and knowledge		Pen & Paper

### Why VO formation?

1. VO helps to strengthen SHGs.
2. The VO provides facilitation support to all SHGs to nurture best practices in group norms, financial norms, Book Keeping and SHGs meeting processes.
3. The VO brings all SHGs under one umbrella to address social issues and provide easier access to all Government programmes and services at village level.
4. The VO facilitates the left over POP and excluded BPL households to form new SHGs/enroll in the existing SHGs.

5. The VO acts as a financial intermediary to arrange resources for the SHGs for the members' socio-economic uplift.
6. VO arranges for training and capacity building of the SHG members through its resource persons.
7. VO contributes towards social integration by bringing together all the members of SHGs belonging to different categories (SC/ST/OBC/General/Minorities etc).
8. VO contributes towards elimination of middlemen and exploitation through collective actions such as collective procurement and marketing of produce etc.
9. Facilitator will explain on the following - The GB of the village organization comprises of all members of the SHGs who are enrolled into the VO.
10. The EC of the VO constitutes two representatives from each SHG. The VO will ensure that the EC shall consist of members drawn from the poorest of the poor households.
11. The EC will select/elect 5 Office bearers viz., President, Secretary, Vice President, Joint Secretary and Treasurer as OB.
12. The GB will form various Functional Sub-committees as decided by the VO/GB from among the members of the EC and GB.
13. The EC, EC-office bearer as well as the Functional Sub-committees will be selected/elected for tenure of one year only

### **VO Role and responsibilities:**

- Formation of new SHGs and inclusion of left out poor
- Strengthening existing SHGs
- To give grading to SHGs based on certain performance indicators, identify strong, moderate and weak SHGs and give guidance for improvement of moderate and weak SHGs
- To conduct monthly Executive Committee meeting by inviting two representatives from each of the SHGs
- To conduct bi-monthly General Body meeting by inviting all the members from each of the SHGs
- To act as a coordinating agency in linking SHGs to banks under SHG bank linkage programme and monitoring the recovery performance

- Creating awareness of the SHG-members on various social issues, their legal rights & entitlements. PrLF can also take up various social security schemes for our benefit like life insurance, cattle insurance, health insurance, etc.
- To establish linkage with local Government institutions like primary school, ICDS, PHC, Sub-centers, veterinary dispensary, etc., and enable the SHG members to access the programmes and services
- Take up some of the common Community services on service charge model or collective business activities such as purchase and marketing.
- Contact the various financial institutions for mobilizing various resources to cater to their needs and for development of village as a whole
- Provide the audit services to all the SHGs at least once in a year or as and when required.
- Channelizing funds from its own corpus/from other sources to SHGs
- Tracking and Ensuring timely repayment
- Regular Assessment of the groups on the basis of MPR
- To lead the PIP Process.
- To resolve the conflicts at SHGs and ensure smooth functioning
- To improve quality of SHGs, monitoring key activities (meeting, savings, book-keeping etc.), promoting self-grading and audit of the SHGs.
- To increase participation of SHG members in Gram Sabha and establish linkages with PRI and government schemes at village/panchayat level.
- Identification and orientation to VO-Community Facilitators and VO-Book Keepers
- To mentor and strengthen (through orientation, training, exposure, information dissemination, on-site support, etc.) the capacity of member-SHG in different aspects (bookkeeping, accounting, advocacy, bank-linkage, accessing government schemes etc.)

## Module 2: VO Management

**Venue:** Village Level

**Participants:** All VO Members

**Duration :** 5 hours 40 min

**Objective:** To help the VO to select their office bearers, norms setting and to seed the concept of sub-committee

**Outcome:** Participants will have a clear understanding on the process of selection of office bearers and understood the importance of having sub committee.

### Day -1

Session	Time (in minutes)	Coverage	Topic	Methodology	Process Involve	Materials
1	10 min	Introductory session	Introduction by all the participants	Ice Breaking	Ping pong ball game. The first member will introduce herself about her name and SHG, and then will also introduce the person whom sits next to her left and right hand. The process will followed by all members.	No material needed
2	30 mins	Selection of Office bearer	Types of office bearers & How to select the OB?	Participants sharing, interaction and discussion/pictorial presentation	The facilitator will enquired from the SHG members what are the Office bearer they would like to have? & How will they select? Then followed by facilitation from facilitator about the types of Office bearers required in the VO - President, Vice President, secretary Vice Secretary and treasurer.	Whiteboard and marker



3	60 mins	Role and responsibilities of Office Bearer	Roles of each Office bearer	Focus Group discussion/Interaction and sharing/Role play	Facilitator will divided the participants into 5 groups and assigned them to note down the role of the Office Bearer to each Group, after which they will make a presentation and final presentation will be given by the Facilitator.	Video clips
4	1 hour 30 mins	VO meeting process	Meeting process and agenda	Sharing/Participatory Games	The facilitator will explain on the process of meeting and agenda as given below*	Chart paper, marker
5	1 hour	VO Bank a/c Opening	Details on opening of A/C, When to open the Bank A/C and where?	Demonstration/Sharing and paraphrasing	Participants will be ask to shared on the documents required while opening of SHG Bank A/C, followed by sharing from Facilitator that similar documents are also required for opening of VO account. E.g Given below	PPT/White board/ marker
6	1 hour 30 mins	VO Resource Mobilisation	What is resource Mobilisation and How to mobilised?	Group discussion/ Presentation	Facilitator will discussed VO mobilizes funds as given *	Chart paper/ marker
5-10 mins	Feedback from The participants regarding the Session & the Trainer		Facilitator will ask the Participants to rate the trainer and the content based on their perception to understand their learning, the facilitator skill and knowledge			Pen & Paper

### Roles of Office bearer:

#### 1. President:

- The EC shall select from among its members a President for a period of 1-2 year. The EC has the right to remove a President at any time during their tenure and select a new President from among the existing EC members.
- The President shall preside over all the EC and GB meetings of the VO.
- The President shall represent the VO in other forums/ Federation.
- The President will be the first signatory to all bank transactions as well as legal documents after approval of the EC of the VO.
- The President shall ensure that the decisions taken by the VO-EC/GB are implemented properly and on time.

## **2. Vice President:**

- The VP will preside over VO-GB and EC meetings in the absence of the President.
- The VP will assist the President in preparing the agenda and conducting the proceedings of the meeting.
- The VP will assist the President in implementing the decisions taken by VO-EC and GB.
- The VO will act as VO representative to attend Federation meetings and represent in other forms in absence of the President.

## **3. Secretary:**

- Secretary convenes and participates in the GB, EC meetings and ensures implementation of the resolutions and decisions.
- Secretary ensures maintenance and security of the books of records of the VO.
- Secretary acts as a custodian for safe custody of properties of the VO.
- She exercises administrative control on all staff of the VO.
- She acts as the second signatory for all financial transactions after having proper approval from the VO-EC.
- Secretary signs and carries out correspondence on behalf of the VO.
- Secretary performs all functions assigned by the EC and the President
- She notifies the list of members and members eligible to vote and lists of members ceased (in case of election).

## **4. Joint Secretary(JS):**

- The JS will ensure that the VO members are aware about the meeting dates and places of meeting for VO-EC and GB.
- The JS will assist the Secretary in making the necessary arrangements for the VO-EC and GB meetings.
- The JS will ensure proper record keeping in the books of records of the VO.
- The JS will assist the Secretary in ensuring the audit of the VO from time to time and present this audit and progress report during the VO-GB meeting.

- The JS will attend Federation level meetings along with the VO president in absence of the Secretary.

#### **5 . Treasurer:**

- The Treasurer will be responsible to receive and arrange receipts for all financial transactions, fines and loan installments
- She will manage the funds subject to the control of President and EC and arrange for maintenance of accounts of the VO.
- She will be responsible for disbursement of loans as per the approval of the VO.
- The Treasurer will be responsible for maintenance of all bank transactions.
- The Treasurer will be responsible for preparation of receipts and payments statement, income and expenditures statement and present the same in the VO-EC meeting.
- The Treasurer will present reports on financial transaction in the VO meeting.
- The Treasurer will undertake activities related to banking of VO.
- She will provide information and support for repayment, social audit and procurement and on all other financial matters.

#### **VO Meeting Process:**

1. VO will conduct two types of meetings one is monthly Executive Committee(EC) Meeting where two representatives from each of the SHG will attend, whereas the other one is bimonthly General Body Meeting where all members of each of the SHG will attend.
2. VO Office Bearers(VO-OB) will conduct both the Executive Committee and General Body Meetings and the president of the VO will preside over these meetings
3. The VO Office Bearers shall make necessary arrangements for conducting the meeting
4. The VO Executive Committee meeting shall be held in the venue fixed which accommodate all members. A standard seating arrangement will be made for VO-EC and VO-GB meetings
5. The VO-OB namely President, Vice president Secretary, Joint Secretary and Treasurer will sit in one row and the SHG representatives together SHG wise will sit facing the OB members for the convenience of discussion and decision making in the meeting. The VO book keeper will sit near these Office bearer.

6. The VO-OB in consultation with all members will prepare the agenda for the meeting. Neither the VO staff nor the project staff attending the meeting shall prepare the meeting agenda
7. The VO-OB in whose custody the records are kept, shall hand over the records to bookkeeper for writing the Books in the meeting only
8. The VO president shall conduct the proceedings of the VO meeting by fixing the time for each item of the agenda
9. The book keeper will record the agenda item wise and the decisions taken in the form of resolution in the minutes book and readout all the resolutions
10. The book keeper shall write all the records in the meeting only and obtain the signatures of all the members at the end of the meeting and hand over them to VO-OB for safe custody
11. Since the SHG representatives are the members of the VO-EC, they only shall attend the VO-EC meeting but not other members
12. The VO shall ensure that two representatives from each SHG shall attend the VO-EC meeting and all the SHGs members attend the VO-GB meeting. However incase some representative / some members are unable to attend the meetings, the VO-EC / GB meetings shall be held if atleast not less than 50% of the SHGs representatives / Members attend the EC / GB meetings respectively for the purpose of quorum to conduct the meetings.
13. The VO-EC and VO-GB meeting shall conduct during day time only as the SHG meetings are held during the nights
14. VO-EC shall fix the norms in the GB meeting for imposing fines on late comers, absentees, defaulters etc.,
15. VO-EC shall fix the norms in the GB meeting with regard to venue, date and time for VO-EC and VO-GB meetings and shall strictly observe them.

#### **VO OPENING OF SAVINGS ACCOUNT**

Within 3 month of formation of the VO, a savings account in the name of the VO should be opened in the bank.

the following documents are required :

- Resolution from the VO indicating their decision to open the bank account mentioning bank and branch name.

- Authorization from the VO authorizing at least two members to jointly operate their account. The copy of the resolution along with the filled in application form should be submitted to the bank along with proof of identity and address proof of the operators.
- Copy of the rules and regulations of the VO.

VO bank account would be opened. President & Secretary would be the two signatories for operating the bank account and for all financial transactions.

**VO will mobilized funds from :**

- Share Capital from SHGs/SHG Members
- Annual Membership Fee/Contribution from SHGs and/or SHG Members
- Savings by SHGs
- Members' savings towards Gender Fund, Food, Nutrition and Health etc.
- Start-up Funds
- Vulnerability Reduction Fund (VRF)
- Interest income
- Income/Surplus from collective business activities
- Funds from village and other convergence
- Commission/Service charges for the services of VO
- Livelihoods Fund against Business Plan(s)
- Interest margin from Community Investment Fund (CIF) flows against Micro Credit Plans (MCPs)
- Loans from Banks and other agencies
- Grants from other organizations
- Others

### Module 3: VO Sub committee Training

**Venue:** Block/Cluster

**Participants:** All VO Members

**Duration :** 4 hours 35 mins

**Objective:** To help the VO understood their roles and responsibility as the subcommittee

**Outcome:** Participants will have a clear understanding on the roles and responsibility of their sub committee .

Session	Time (in minutes)	Coverage	Topic	Methodology	Process Involve	Materials
1	5 min	Introductory session	Introduction by all the participants	Ice Breaking	Introduction of each participants on their names, designation and VO name and address.	No material needed
2	30 min		Expectation mapping	Game and interaction	<b>Game Positive stroke:</b> The facilitator will ask all members to stand in circle. Each member will look to another member without showing any sign and with no talking. Secondly, each member will greet to every member with a smile. This will continue to all members but without talking. Thirdly, each member will greet everyone by talking. Fourthly, all members will move randomly and greet every one and discussed with one partner regarding their experience being in a VO and their expectation on	No materials required

					this training. The discussion along with partner will be discussed among the team,	
3	60 mins	Sub-committee	Why sub committee	Video clips & citing example from facilitator / Examples (Durbar, Nokma council Church)	Video clips on honey bee/ants sharing their responsibilities  Facilitator cite example on the traditional Durbar/council of nokma, how the durbar or the council have different sub-committee to look after the welfare of the village example, Health and sanitation committee , Village Employment Committee etc.	Video Clips/ Chart paper, Marker
	10 mins	Motivation Game		Playing Frog Game	Participants will mentioned on the Frog - Jump Game as When facilitator says Water –all participants will get into the circle, and when saying land, the participants will move outside from the circle and keep saying like this. The Facilitator will confused the participants by exchanging the word and meaning and whoso ever confused will be out of the game.	No materials required
4	2 hours 45 mins	Types of Committee	1. Monitoring 2. Social	,Lecture method,	The subcommittee formation will be	Chart paper/mark

		& brief on the roles	mobilisation committee 3. Bank Linkage 4. Convergence 5. Social audit committee 6. Social Action Committee 7. Repayment committee 8. Procurement committee	group discussion and interaction, Role play on Sub committee	finalized by the group themselves. For e.g. Bank linkage committee, monitoring committee, , Social audit committee, Repayment committee, Procurement committee  Facilitator will ask participant to divide into two group and designed a role play on the sub committee.	er
5	5 mins	Feedback		Give feedback in a given format	Participants will be ask to give their feedbacks on the training as per format given to them	Format, Pen

### What are types of functional sub -committee?

#### ▪ **Monitoring Committee:**

1. The Committee would visit member SHGs on random basis to ensure that all our SHGs are following the Panchsutras and also monitor their fund management activities.
2. Identify weak and defunct SHGs from time to time and provide facilitation support for their improvement viz. assist the weak SHG in maintaining book keeping, oversee the progress of their taking up of Income generating activity..
3. Collect Monthly Progress Reports (MPR) and SHG transaction card from the SHG
4. The Committee will ensure training and capacity building of its member SHGs in SHG and VO management, and also do a training and support need assessment for the SHGs

#### ▪ **Social Mobilization Committee : (PIP and Social mobilisation)**

1. The Committee will identify left over POP and BPL excluded families and mobilized these people to form new groups.



2. Identify the social issues in the village that needs to be addressed and take appropriate steps to address those concerns in an effective and sustainable manner.
3. Generate awareness among its members on various social issues.

• **Social Action Sub-committee –**

1. Identify the social issues in the village that needs to be addressed and take appropriate steps to address those concerns in an effective and sustainable manner.
2. Generate awareness among its members on various social issues.
3. Facilitate vulnerable groups to access social entitlements and do follow up action
4. Prepare an action plan to address the social needs of the members identified during the VO meetings/village visits.
5. It would also ensure convergence with other line departments, etc

▪ **Repayment Committee:**

1. The Committee will regularly monitor the SHGs and members to ensure timely repayment of loans.
2. The Committee will identify defaulter SHGs and counsel them to repay on time.
3. Additionally, bank and CIF repayment as well as proper end utilisation of the loan amount would also be ensured by this committee

▪ **Procurement Committee:**

1. The Procurement Committee will ensure that all the procurement rules<sup>1</sup> are followed in procuring goods or services.
  2. The committee will collect and maintain schedule of rates for every item.
  3. The Procurement Committee will scrutinize all payments and recommend for disbursement.
  4. It will issue Utilization Certificate for each fund release.
  5. Request letters for each installment by the SHG will be made to the VO through this Committee once the targets of the previous installments are achieved.
  6. Help the VO in appraising the CIF (Community Investment Fund) proposal/ Micro Credit Plan (MCP).
  7. Give all assistance to the Social Audit Committee in completing the audit of the VO/ SHGs.
  8. Give all assistance to the Auditors of the VO/CLF in completing the audit of the VO/CLF.
-

- **Bank Linkage Committee:**

- It will assist the SHG in opening of bank account (if required)
- It will mobilize bank loans to the eligible SHGs and assist them in loan application.
- It will assist the SHG and its members in MCP preparation
- It will assess and evaluate the SHGs for bank linkage by conducting the SHG grading exercise with the support of the concerned BMMU/DMMU.
- It will assist in repayment of loans from member to SHG to VO.
- It would attend CBRM meeting, act as an interface between the SHGs and the bank and ensure bank linkages..

- **Convergence committee**

- Liaise with external agencies, government departments to generate awareness and avail services to address the issues of their SHG/VO
- Identify opportunities from banks/government department/others and converge for development of their group.

- **Social audit committee**

- The committee will perform the audit of the SHGs.
- The Committee will monitor the loan utilization by participating in the SHG weekly meetings and holding discussion with the SHG members. It will counsel the SHG members to utilize the loan as per the approval of VO.
- The committee will present/publish all the findings for the general public at least twice in a year.

## **Module 4: BOOK KEEPING TRAINING FOR VLLAGE ORGANISATION (VO)**

**LEVEL:** Block Level

**PARTICIPANTS:** 30 VO book keepers

### **OBJECTIVE:**

To equip the participants with the book keeping skills in maintaining book of records in their organisation.

### **OUTCOME:**

Participants will be equipped with the skills of writing the books of record independently and well understood about their roles.

### **Day 1**

#### **Session 1- Introductory Session**

**Objective-** To make the Participants familiar with each other.

**Duration-** 30 minutes.

**Methodology-** Game Positive stroke

#### **Process-**

6. All members will stand in a circle. Each member will face to another member, and this will continue to all other members without talking.
7. Secondly, each member will look to another member showing a smile to her and this will continue for all other members.
8. Thirdly, each member will talk to the next member and to continue greeting to all other members.
9. All the above members will move randomly and share to one another about their name, their feelings being in an SHG with feedback/suggestion. The whole team will now re organised into circle and introduced their name and SHG.

#### **Session 2 (Need and Importance of recording)**

**Objective-** To make the participants understands the need and importance of books keeping record in an Organisation.

**Outcome-** Participants would be able to understand the important of recording

**Duration-** 30 minutes

**Methodology-** Memory Game, Sharing and interaction.

**Games you will use:**

**The coin Game:** Ask a volunteer from the group to distribute 'fake' money to a few participants. Ask her to take the money back and redistribute it to some other participants. Ask her to recollect how much money she has distributed and to whom. Repeat the process again and again until the payments and receipts have become quite complicated! Now ask the volunteer to list out how much money she has distributed and to whom. Ask the Participants how much money they have received in the course of the game. What might happen if transactions are not recorded in an SAG? It is possible to recollect all transactions that have taken place?

**Message:** Frequent transaction cannot be remembered after a while and have to be recorded somewhere.

### **Need and importance of VO Bookkeeping:**

- a. Bookkeeping is needed in order to keep an accurate record of all transactions and decisions taken in the organization.
- b. VO receive/borrows CIF loans from Cluster Level Federation (CLF)/SRLM and on lends to SHG.
- c. VO collects loans recoveries from SHGs, retains its margins and remits loan repayments to CLF.
- d. VO conducts regular EC and GB meetings and takes various decisions on financial management, access to Government programmes and services, reviews of SHGs performance and review of VO staff etc.,
- e. VO conducts review of SHGs and give grading to SHGs about their performance.

- f. VO shall maintain transparency in all its financial transactions decisions and resolutions.

### **Session 3 (Roles and responsibilities of the book keeper)**

**Objective-** To make the participants understand the roles and responsibilities of book keeper in an SHG

**Outcome** – The participants would be aware of their roles & Responsibilities and will follow in the Group

**Duration-** 30 min

**Methodology-** Lecture Method

**Process** - The facilitator will facilitate the discussion by asking the participants-

- Who is a Book Keeper?
- What are the selection criteria of Book Keeper?
- What are the duties of a Book Keeper?

**One who writes the books of records of a SHG is called a Book Keeper**

The facilitator will explain the roles and responsibilities of a book keeper as mentioned below-

**DO's of Book keeper-**

- Book Keeper should come 10 minutes earlier to the meeting.
- She should collect the SHG books of records from the president/Secretary.
- She should write all books of records of the SHG in the meeting.
- She should follow the meeting agenda and write about all transactions in the books of records in front of all members.
- At the end of the meeting, she should read out the minutes of the meeting and get it signed by all members of the group.
- At the end of the meeting, she should return all books of records to the President/Secretary.
- She should prepare the monthly report and submit it to the president of the group.

- She should be present during all trainings of the SHG.
- She should assist in the audit of her SHG.
- She should respect all the members of the group and not be biased.
- She should teach illiterate members of the SHG to at least sign their names.

Don'ts of a Book Keeper-

- She should not come late to the weekly meetings.
- During the meetings, she should not comment or attempt to influence any decision of the group.
- She should not handle cash of the SHG.
- She should not cut, scribble or dirty the SHG books of records.
- She should not communicate the transactions of the SHG to outsiders.
- She should not keep the SHG books of records.
- She should not be biased towards any member of the SHG.
- She should not discuss any issue discussed in the group to outsiders.
- She should not have any bad habits.

**Lunch Break**

#### Session 4 (Introduction to Books of Accounts)

**Objective-** To get the book keepers acquainted with all the books of accounts

**Outcome-** The Book- Keeper will be equipped in maintaining the Books of Accounts

**Duration-** 1 hour

**Methodology-** Lecture Method, Sample Sharing.

**Process-**

The facilitator shall write all the books of account on the board and showcase the books of account one by one to the trainee and briefly explain the Books.

**Books maintained in SHG:**

Following Books are to be maintained by the VO:

- **Minutes Book**

- **Cash Book**
- **General Ledger/ Loan ledger**
- **Fixed Asset Register (FAR).**
- **SHG Contribution Register**
- **Stock Register,**

**VO also maintains -**

- a) Nominee Detail,
- b) Sales & purchase Register
- c) General File
- d) Meeting registers of general body and Executive Committee.
- e) Monthly receipt and payment report.
- f) Monthly income and expenditure report.
- g) Bank reconciliation statement.
- h) Record of the items purchased by the VO
- i) Records of assets and liabilities at VO.
- j) Procurement meeting register.
- k) Name and address of members, membership register and details of share purchased by members.
- l) Annual progress report, Annual audit report, Annual Action Plan and annual budget.
- m) Monthly MIS and progress report.
- n) Staffing details with Bio-data
- o) Relevant documents, vouchers, account registers has to be kept in safe for 8 years.
- p) Bye-laws and registration certificate of VO (if available)

**What is Minutes Book?**

This book is the mother book, because it reflects all the transactions, discussions, processes and progress of the Group on a weekly basis. It contains not only the proceedings of the group meeting but also the financial transactions which have taken place on the day of the meeting. It helps the VO to review the decisions taken in the previous meeting, action taken and the follow-up required

**What is Cash Book?**

Cash Book is a primary book. A Cash Book is a chronological record of all monies received and all monies spent. The monies received are entered on the Receipt side (left hand side) and the monies spent are entered on the Payments side (right hand side) according to their respective dates in a chronological order.

### **What is General Ledger?**

A Ledger is a Book of account which records all the transactions of each Account Head for a year, in a chronological order on separate pages or leafs earmarked for each Account Head. General ledger is a book in which head of account wise folios are allotted. The Bookkeeper will post entries under each head of account from the cash book

### **What is Loan Ledger**

Loan Ledger records the transactions of the group related to credit taken by members and their repayment

**What is Fixed Asset Register (FAR):** After purchasing of assets, accession number is to be allotted for all the assets. Further, the assets are to be issued to the concerned EC representatives for security and maintenance. Maintenance of issuing register is very important. PrLF office assets are to be insured by reputed Insurance Company.

### **What is SHG Individual Passbook?**

SHG Individual Passbook records the savings and loan details of individual SHG. This book remains with the SHG for their own reference.

**Note:** Feedback from The participants regarding the Session & the Trainer.

**Process:** Facilitator will ask the Participants to rate the trainer and the content based on their perception to understand their learning, the facilitator skill and knowledge.

**Material Required:** Pen & Paper

## **Day 2**

### **Session 1 (Recap of the first day)**

**Objective-** To recall the first day's learning's

**Duration-** 15 mins

**Methodology-** Participants sharing.

**Process-**



Some participant has to share the recap of the previous session. And all the participants has to share at least one learning from the previous session.

## **Session 2(Introduction to Minutes book)**

**Objective-** To get the book keepers acquainted with the minutes book.

**Outcome- The Book- Keeper will be equipped in maintaining the Minutes Book**

**Duration- 1 hour**

**Methodology-** Lecture, Practical and role play

**Process-**

. All meeting discussions, decisions and transactions should be recorded in the Minutes Book. Most importantly, each meeting would compulsorily focus on **previous meeting and plan for the next month**, agenda wise:

The following agenda maybe discuss to be minuted:

- Prayer
- Introduction
- Attendance
- Review of the previous meeting
- Review progress of all member SHGs (based on the monthly report) :
- Savings by the SHGs
- Repayment of CIF/VRF by SHG to VO
- Repayment of CIF from VO to CLF (once available)
- Payment to the book keeper, community cadre etc.
- Monitoring of timely repayments from SHGs to banks
- Presentation by one of the OB on Income Expenditure and Receipt Payment
- Discussion on loan sanction based on application/MCP
- Review of community cadres
- Review of Sub-Committees

- Discussion on common social issues - entitlements, safety nets, MNREGA, etc
- Discussion on Convergence with PRI/line departments
- Discussion on Inclusion of left out poor and vulnerable communities/HH and progress towards saturation
- Any other issues
- Next month's action plan
- Reading out meeting minutes with financial details

We would review, add and modify the agenda depending upon the need and interventions required.

- Make strategy if there is irregular saving, internal lending and repayment at SHG and VO through sub committees
- Distribute the group establishment materials i.e. books of records, saving box, communication materials etc.
- Identify space and set up our VO office with facilitation and assistance from SRLM.
- Identify the Community Facilitators and Book Keepers from amongst us.
- Payment of VO community cadre would be taken care by the us
- Discuss other relevant issues and activities.

### **Dummy Exercise**

Facilitator asks the trainees to practice the given format of the minutes book and he facilitator will check and also give them homework by giving a hypothetical group meeting.

**Sample format of the Minutes Book is given below.**

### **Collection of Savings:**

Sl. NO.	Name of the SHG	Saving Amount

### **Other Collection:**

Sl. No.	Particulars	Amount	Received From	Purpose	Any Other
1	Donation				
2	Fines				
3					

**CIF:**

Sl.No.	Name of the SHG	Amount of CIF sanctioned	No. of installments in which interest to be repay	CIF Amount repaid	Balance amount
1					
2					
3					

**Session 3 (Introduction to VO Individual Passbook)**

**Objective-** To get the book keepers acquainted with the VO individual passbook.

**Outcome-** The Book- Keeper will be equipped in maintaining the individual passbook.

**Duration-** 1 Hour

**Methodology-** Lecture and Dummy Exercise

**Process-**

**The Facilitator will talk about the importance of Individual Passbook as under-**

- The part I or the Savings- gives the remittance and cumulative savings balance of the concerned SHG. It is useful to find out the Savings amount remitted by the concerned SHG on different dates.
- The part II- Loan repayment, gives the details of Loan repayment of the SHG.
- It remains with the member for her own reference

Then he or she will explain how to maintain of Individual Passbook:

### Dummy Exercise-

Participants will prepare individual passbook for SHG. Participants will share and check the filled sheet with one another.

### Sample of Individual Passbook

#### 1<sup>st</sup> Part: Savings Details:

Date	Savings Received	Total Savings	Signature of the Treasurer

#### 2<sup>nd</sup> Part of the Individual Pass Book

##### Loan Details of the SHG

Loan No: .....

Issue

Date:

.....

Installment: .....

No. of Installment:.....

Purpose Of Loan Taken: .....

Installme	Date	for	
-----------	------	-----	--

nt No.	Repayment of Loan			
		Principal	Interest	Total

Loan Amount: .....

Interest:

.....

Installment Amount: .....

Repayment Time:

.....

Loan Ledger No: .....

Repayment Of Loan					Outstanding Money	Signature of the Treasurer
Date of Repayment	Principal	Interest	Total	Fines		

### Key points:

- The entries in the individual Pass Book should be made by the book keeper during the meeting
- SHG should bring their individual pass book to the VO meeting.
- Opening balance of each SHG to be carried forward in saving side.
- For multiple loan of a SHG, separate page to be maintain in loan repayment part.
- In loan repayment part, balance includes only the outstanding principle amount.

## Lunch Break

## Session 2(Introduction to Cash book)

**Objective-** To get the book keepers acquainted with the Cash book.

**Outcome- The Book- Keeper will be aware on the importance of the Cash book.**

**Duration- 1 hour**

### Methodology- Lecture and sample sharing

## Process-

**The facilitator will talk about the Methods of Accounting which is as under-**

Transactions are recorded in two different ways: -

5. Single Entry
6. Double Entry

**1. Single Entry:** -It is incomplete system of recording transactions. The VO maintains only cash book and personal accounts of debtors and creditors. So the complete recording of transactions cannot be made and trail balance cannot be prepared.

**Double Entry:** -In this system every transaction is having a twofold effect of benefits giving and benefits receiving aspects. The recording is made on the basis of both these aspects. Double Entry is an accounting system that records the effects of transactions and other events in at least two accounts with equal debits and credits.

Date	Particulars	L.F	Cash Amount (Rs)	Bank Amount (Rs)	Total (Rs)

**Pro forma of Cash Book- Double Entry**

Receipt Side

Payment Side

**Note:** Feedback from The participants regarding the Session & the Trainer.

**Process:** Facilitator will ask the Participants to rate the trainer and the content based on their perception to understand their learning, the facilitator skill and knowledge.

**Material Required:** Pen & Paper**Day 3****Session 1 (Recap of the previous day)****Objective-** To recall the first day's learning's**Duration-** 15 mins**Methodology-** Participants sharing

**Process-** Some participant has to share the recap of the previous session. And all the participants have to share at least one learning from the previous session.

**Session 2(Cash book Exercise)****Objective-** to get the book keepers acquainted with the Cash book.**Outcome-** The Book- Keeper will be equipped in maintaining the Cash book.**Duration-** 3 hour**Methodology-** Practical Exercise**Process-**

Facilitators will do a Practical Exercise with the participants to prepare a cash book based on the following Statements:-

Date	Particulars	Amount
	Opening Balance of Cash Book: Cash= Rs..., Bank = Rs....	
	Start up cost received with bank	
	Withdrawn from Bank for the purpose of giving CIF to SHG 'C' Rs..../- .	
	Collection of SHG savings in monthly meeting(1st) on June'14 ( Rs. ... per SHG	
	Collection of interest on CIF (from 2 SHG ) –Rs 50 .....	
	Collection of Fine / Penalties (Absent from meeting without information)- 2 Member	
	Travelling Expenses	
	Pen, Paper expenses	
	CIF paid to 2 SHG, SHG 'A'= Rs....., SHG 'B'= Rs.....	
	Interest received from Bank	
	Collection of SHG savings in monthly meeting(2nd) on June'14 ( Rs. 40 for 5 SHG )	
	Collection of Fine / Penalties(Late coming for Meeting)	
	CIF Received from SRLM to their bank account	
	Deposit to bank	
	Travelling Expenses- For Attending Meeting In Block Office	
	Withdrawn from bank Rs. ..../-	
	Purchasing Cashbox	
	Interest received from Bank	
	Collection of SHG savings in monthly meeting(3rd) on June...	
	CIF interest paid by SHG	
	Travelling Expenses- For Attending Meeting In Block Office	
	Deposit to bank	



**Key points:**

- Numbering of the pages to be done and verified by president and secretary.
- Book Keepers should write the cash book during meeting only.
- Book Keeper should note each financial transaction carefully before recording them on the Cash Book.
- Book Keepers should write cash in hand of closing balance of last weekly meeting as a opening balance of current weekly meeting in Cash column of receipt side.
- Book Keepers should write cash in Bank of closing balance of last weekly meeting as an opening balance of current weekly meeting in Bank Column of receipt side.
- For a new SHG at first the opening balance of Cash and Bank column would be zero.

Lunch Break

**Session 3 (Introduction to Ledger book)**

**Objective-** to get the book keepers acquainted with the ledger book

**Outcome-** The Book- Keeper will be aware on the importance of the Ledger book.

**Duration-** 2 hour

**Methodology-** Lecture and Group Exercise

**Process-**

The facilitator will explain on ledger that each Account Head for the year will be written separately in a chronological order, on one or two more pages of an account book called the Ledger.

- ⇒ E.g. Stationery might be purchased every month and will be written in the Cash Book , as and when the expense is made. But the amounts will be spread all through the year in the Cash Book. You will not get a total of the Stationery amount. Whereas in a Ledger the same amounts will come continuously in one or more pages allotted for it in the year, under the heading on the top of the Ledger as **STATIONERY A/C.** At the end of the year, the Total is easily available.
- ⇒ ALL our VOs have two Ledgers
  - General Ledger - General Accounts
  - Loan Ledgers only for Loan Accounts which maintain all the loans.

⇒ Facilitators will reveal the different themes or heads from the general ledger. After every one theme the trainer shall give a class work for the participants. The facilitator will divide the participants into 6 groups and each group will be given to do an exercise of one head of the general ledger.

**Different Heads of General Ledger:**

1. SHG savings
2. Start up cost detail
3. Bank Transaction
4. CIF loan Details
5. Interest received from CIF
6. Loans To be Paid
7. VO Repayment (To other Agencies)
8. Sales
9. Purchase
10. Etc

**\*\*\*The facilitator will check the exercises done by the group.**

**Note:** Feedback from The participants regarding the Session & the Trainer.

**Process:** Facilitator will ask the Participants to rate the trainer and the content based on their perception to understand their learning, the facilitator skill and know

### Module 5: Micro Credit Plan Exercise

**Level: Block/Cluster Level    Participants: Vo (SHG members)    Duration: 13 hours 10 mins (3 days)**

**Objective :** To make participants able to analyze their present status of life, articulate their goals to achieve in coming 3-5 years.

**Outcome:** At the end of the first day of MCP the SHG members were able to analyze their present status of life, articulate their goals to achieve in coming 3-5 years.

Session	Time (in minutes)	Coverage	Topic	Methodology	Process Involve	Materials
<b>Day 1</b>						
1	10 min	Introductory session	Introduction by all the participants	Sharing Interaction	Members introduce themselves about their name, SHG name, their village and also shared on their expectation of the training.	No material needed
	15 mins	MCP objective	Expectation mapping and sharing objective	Sharing interaction and game	Each and every participants will ask to share their expectation from the training , where each participant should be given the opportunity.	
2	4 hours	Process of Micro plan	Significance of MCP and process of MCP, element of micro plan,	Game, and sharing and paraphrasing, group discussion	Facilitator will facilitate on monsoon game on the importance of MCP, followed by an explanation on significance of MCP, its prerequisite and its process as given below Then Facilitator will take example on the seven rivers using	White Chart papers, Sketch pen packet, SHG minutes book, Tape/gum, relevant formats related to member profile and inflow and

					<p>the following:</p> <p>Placing one's family in seven rivers</p> <p>How was life in the five years back and how is it now?</p> <p>Where do you want to reach in coming three years?</p> <p>How to reach in a better state of well being?</p>	outflow
3	10 mins	Feedback and learning		Interaction and paraphrasing	Facilitator will ask each participant to give their feedbacks and learning as well as suggestion from the training and noting down in the chart paper.	Chart paper, marker
<b>Day 2</b>						
1	10 mins	Recap of 1 <sup>st</sup> Day	Recap of last session	Interaction, Sharing	Facilitator will ask each participants to share their learning. of previous day session, and clarification if required.	Chart paper, Marker
1	2 hour	Micro Credit Plan	Individual Planning	Interaction, Exercise	Facilitator will asked the participants to prepare income and expense statements and prepare details of their plan of activities which includes the activity, how much would be the total investment, how much would be her own contribution and what amount	Whiteboard and marker and all necessary formats as mentioned below.

					she needs as a loan from SHG, along with the plan of repayment.	
2	2 hour		Priotization of loan(step IV)	Interaction, paraphrasing	Facilitator will help participant to prioritize the demand of credit considering the need and urgency of a particular SHG member.	Chart paper/marker
3	5 mins		Feedback from participants	Writing and sharing	Each participant will write one learning and is any suggestion for the trainer in a piece of paper and share their learning	Paper marker
<b>Day 3</b>						
1	15 mins	Recap	Recap of last session	Sharing interaction and documentation	Each participant will share the recaps of previous day and to be noted down in the chart paper. Clarification from doubts will be made by the facilitator	Chart paper, marker
2	4 hours	MCP step VI-VII	Rotation Plan & Partnership sample	Sharing & interaction, mock exercise	Facilitator will explain on ration plan using the format given.  After completion of all the six steps, facilitator will share sample MOU to be signed by the VO.	PPT, whiteboard and marker, necessary format
3	5 mins	Feedback		Sharing and interaction	Each participants need to write down their feedback on the training and also suggestion for the facilitator.	Paper, marker

**Note: 1<sup>st</sup> three steps information to be collected prior to the training**

**\*Monsoon game:**

The participants were divided into four sub-groups to reflect on the experience of four families – One family on planting rice, 2<sup>nd</sup> family on planting potato, 3<sup>rd</sup> family on rearing poultry, 4<sup>th</sup> Family on rearing pigs and vegetable garden. One person will keep as announcer the even that cause natural problems which affect the production. 1<sup>st</sup> year rice cultivation failed due to heavy rain, whereas, piggery is doing good. Second year, all poultry rearing lost due to plagues an so on. Participants should be wise enough to make their plant in choosing their livelihoods activity.

**Significance of MCP:** Through Micro Credit plan a poor family or woman would be able to:

- Set her own and her family's goal
- Identify the resources available
- Analyze the gaps
- Strategize for livelihood and other needs
- Monitor her own progress
- Enhance her degree of confidence

**Significance of MCP for SHG and V.O.:**

- Leveraging the institutional strength in mobilizing and harnessing resources for
  - Financial support
  - Technical support
  - Moral and psychological support
- It strengthens the capabilities of the individuals and institutions to take decision.
- It is a way to prepare institutions of poor for shouldering responsibilities for bringing a change in member's life.
- It strengthens the financial management skills

**Element of Micro Plan:**

- Current status of the family
- Desired state of the family
- Resource situation of the family
- Challenges

- Ways of achieving the desired state

#### **Pre-requisite of MCP:**

- Strong Group - Panchsutras are followed within the SHGs, Saving : Interloaning, Gp dynamics, etc
- The group shall have Bank Account.
- Members are fully aware of the financial transactions of the group.
- At least 6 month is to be completed from the date of the inception of the group.
- Conducting “inflow and outflow of the family” with every SHG members
- This exercise to be done involving members from other SHGs of same V.O.

#### **Process of MCP:**

First day of MCP started in following way:

- Asking participants to discuss on what is “what do you understand by well being”, “define well being in your term”,
- Facilitator will attend, para-phrase, assess participation, encourage silent members and summing-up with some indicative pictures
- Asking participants to discuss on” how do you define a poor family”
- Divide the participants into two groups and one sub group will draw the features of a well-to-do family and other sub-group will draw the features of a poor family
- Asking participants to “Have you seen some body to develop?” ask them to tell the story.
- How long was the journey?
- Now the facilitator introduce the exercise of seven rivers and Facilitate the participants to place their present status in the seven states of life
  - ✓ The Facilitator will asked the participants to draw seven lines and facilitate to understand the pictures of well being state and participation in panchayat. Now the facilitators asked the participants to place themself how far they reached in seven rivers in terms of their socio economic. while placing individual family in seven rivers the facilitators will ask other members'opinion for verification

- ✓ The facilitators will ask them to think how far they aim to develop their families considering the resources available with each families and to identify a stage where each member of the group want to reach in seven rivers in coming 3-5 years, the facilitator ask each participant to articulate what kind of change they want to see in their life in coming 3-5 years.
- ✓ All the paricipants will discuss on how to proceed, what are new initiative they have to take, what kind of obstacle they will face, how to overcome those, all will be written in minutes book, the facilitators would ask the SHG members to keep the chart with them and would show the chart paper in the V.O. meeting

In the action plan the main strategy to achieve the target are following:

- Orient V.O. EC members on MCP
- Facilitate the EC member to conduct the exercise of income expenditure statement of every SHG member of the V.O.
- Conduct MCP in batch wise (2 SHGs in one MCP) taking help of V.O. EC members



## Loan History Form

Name of SHG:

[illegible]

## Micro Credit Plan

### Step - I SHG PROFILE

1 Name of the SHG :

2 No. of Members :

SC	ST	BC	OC	Total

3 Name of the Village :

4 Name of the Mandal :

5 Date of Starting :

Frequency of  
6 Meetings :

7 No. of meetings held :

8 Percentage of Attendance :

9 Total Savings :

10 Individual savings :

11 Funds Received by the SHG

Sl. No.	Category	Amount Received	Amount Repaid	Balance
1				
	<b>Total</b>			

13 Interest Collected from the members :

14 Bank Balance :

15 Penalties :

16 Other Incomes :

17 Resource Fee :

18 Total Corpus :

19 No. of Loans given by the SHG  
to members :

20 Total Loan Amount :

21 Average Loans per member :

22 Average Loan amount Per member :

23 Loan outstanding :

24 Recovery percentage :

25 SHG Corpus rotation ratio :

## Step II – SHG Memberwise Profile

[illegible]

Cont...

[illegible]

### **Step - III SHG MEMBER INCOME AND EXPENDITURE**

Name of SHG :

Village Name :

Name of the Member:

Husband's Name :

S No	Income	Total	S No	Expenditure	Total
<b>1</b>	Daily Wage Earnings (Agri)		<b>1</b>		
	(Rs.--- X60---)		<b>2</b>		
<b>2</b>	Construction Wage labour		<b>3</b>		
	(Rs.--- X---- Days)		<b>4</b>		
<b>3</b>	From Goat Rearing Business		<b>5</b>		
	(Rs.---- X ----nos)		<b>6</b>		
			<b>7</b>		
			<b>8</b>		
			<b>9</b>		
			<b>10</b>		
			<b>11</b>		
			<b>12</b>		
			<b>13</b>		
			<b>14</b>		
	Total			Total :	<b>0</b>

### Step - IV MICRO CREDIT PLAN

[illegible]

**Step – V MCP 1<sup>st</sup> Phase Loanee Members (Prioritization Plan)**

Sl No	Name of the Member	Proposed Activity (may be more than 1 activity)	Total Investment	Self Contribution	Loan from SHG	Income generated P.M.	Expenditure	No.of Installments	Repayment			Remarks
									Prl.	Int	Total	
1												
2												
3												
4												
5												
6												
	<b>Total :</b>											

Repayment of laons  
(Rs...../- P.M.)

**Step – VI MCP 2<sup>nd</sup> Phase Rotation Plan (Method)**

S No	Name of the Member	Proposed Activity	Total Investment	Self Contribution	Loan from SHG	generated P.M.	Expenditure	No.of Installments	Repayment			Remarks (from which month)
									Prl.	Int	Total	
1												
2												
3												
4												
5												
	<b>Total :</b>											

**Receipts**

- 1 Recovery from 1st Phase loanees  
(Rs...../-)

**Payments**

- 1 Repayment to V.O. / Bank  
(Rs...../-)



**Step – VII MCP TERMS OF PARTNERSHIP**

<b>Between Member and SHG</b>	<b>Between SHG and Village Organization</b>	<b>.Between VO &amp; Cluster Level Federation</b>
. Every member of the SHG should attend the meetings regularly	The SHG must identify the poorest of the poor for sanctioning loan	The VO must follow the MS norms
Every member must make regular savings in the SHG	The VO must identify the left over poor and organize them into SHGs	. Every month, the VO should attend the MS RGB meeting by deputing the VO President and secretary
The intended asset for which MCP loan has been borrowed, must be purchased within 15 days of sanctioning	The SHG must follow the V.O norms	. The CIF borrowed from MS must be repaid as per the agreed installments
. The value of the asset purchased must correspond to the loan amount borrowed	The SHG must depute 2 representatives to the monthly VO meeting	The VO must give priority to SHGs with POP and poor households
The poorest of the poor must be given priority while sanctioning the loan	5.They must attend meeting along with Maasa Nivedikas ( monthly MIS of the SHG)	The VO must utilize the services of MS staff viz., MTC, MBK and CCs, CVs and CFs
Livestock purchased must necessarily be insured	The SHG must repay the loan in 40 monthly installments to the VO	The VO must verify the assets purchased by the SHG members and MS committees should take interest in the member utilization of the MCP loan
. The loanee member must certainly show the asset purchased to the SHG members	The VO must ensure that SHG members purchasing livestock assets must get insurance done	The MS should provide necessary trainings to SHG, book keepers, animators
The loanee must make repayments of principal and interest as per the due date of the installments	The SHG representatives must attend special meetings of the VO	
	9. The SHG must take part in Govt. programmes	

	and utilize the services of VO activists eg. CA, CHA, LSA	
	The assets purchased by SHG members must be shown to the VO committee members	
	Every SHG must obtain membership of the VO and should have paid the membership fee and share capital	
	The Banking transactions should be conducted regularly and SHG should never fall due for the loan borrowed from the VO	

