

1. INTRODUCTION:

NERCORMP is a livelihood and rural development project aimed to transform the intervened lives of the poor and marginalized Tribal families in North East (NE) India. NERCORMP is a joint developmental initiative in North East India of the North Eastern Council (NEC), Ministry of DONER and International Fund for Agricultural Development (IFAD). Its broad objective can be summarized as follows:

“To improve the livelihoods of vulnerable groups in a sustainable manner through improved management of their resource base in a way that contributes to preservation and restoration of the environment”.

The Project was launched against a backdrop of not many successful Rural Development interventions in North East. Equally glaring was the weak and often absence of right Social and Developmental Institutes at the grass root level.

Therefore, one main objective was to perform a SUCCESSFUL DEVELOPMENTAL PROJECT and at the same time come up with a TRUE DEVELOPMENTAL MODEL evolved from the grass root. It also aimed to establish a sense of stakeholder ship / ownership by the Communities.

This project can proudly claim and even proclaim the establishment of SHGs as growth engines in each of our project villages.

Sustaining long-term interventions, especially in development activities, require strong and robust institutional arrangement. In our project, Institution building becomes necessary not only to respond to preferences of the community members but also to efficiently utilize the natural resources and traditional knowledge available in the area. The institutions are to provide services consistent with the people’s aspiration, taste and preferences.

It is in this context that the NERCORMP facilitated the formation of NaRMG.

2. DEFINITION OF NaRM-G:

NaRM-G is a village level inclusive and democratic planning and implementing body consisting of one male and one female from each HHs to look after the overall socio – economic development of the village with timely backward and forward linkages. These objectives are to be achieved by ensuring judicious and effective utilization of natural resources available in the village in a sustainable manner.

3. CHARACTERISTICS OF NaRM-G:

- It is a body including both men and women in almost equal proportion.

- It is a body that has been created with the full knowledge, participating and approval of the traditional village institution or village authority.
- It is a body that undertakes issues related to development of the village and also other relevant issues. Management of Villages Natural Resource & Income Generating issues come to the forefront.
- All these happen under the overall guidance and concurrence of the traditional village authority.
- NaRMGs normally is about 40 numbers of households on average as beyond this can become unwieldy.
- It is a body that has been capacitated and empowered to undertaken planning, promotion and coordination of the village development programme. It is also a body that will lobby and /or advocate for the community to secure linkages with government and /or advocate for the community to secure linkages with government and /or non-government-funded development programmes.
- Democratic norms are strongly inbuilt, whereby equal opportunity of participation is provided and leaders are elected.
- It is a platform where every member is able to expresses herself/himself and contributes. In fact everyone is encouraged to participate.
- It builds visions for the community and promotes actions that will lead to achieving those visions.
- It also strongly follows principles of transparency and accountability. For instance every penny utilized is discussed in open forum/body, accounted, recorded and audited by Chartered Accountants every year.
- NaRMGs closely follow and ensure balanced usage of natural resources in its surroundings in a sustainable manner. For this, various methodologies are adopted like resource mapping, social mapping, perspective/vision building, land use planning and even 3 Dimension Models are adopted.
- They consciously follow the goal to eventually stand on their own feet.
- They also moved gradually into formations of Associations /Federations with the objective to organize themselves into bigger entities, which can effectively deal with issues and common interests beyond individual units capacities.
- NaRMGs believe in harmonious and complimentary partnership with Traditional Institutions and SHGs.

4. FORMATION OF NaRM-G:

A. **Criteria for Formation of NaRM-G**

I. **Introduction**

- i) Criteria for formation of groups (on the basis village households those willing to join in the group)
- ii) Husband & wife will be the members of every household those who are willing to join in the group.
- iii) Need to explain why NaRM-G is required at the village level to bring the overall socio economic development of the village
- iv) Sorting out the members (ideal 35 – 50 households, in case village household is more than 50, than it is advisable to form more than one group in same village, facilitator roles is critical as observation.
- v) Fine tuning of households (Grouping and Regrouping of households based on the wealth Ranking)
- iv) Naming of the group (allow them to have their own choice, preferably local meaning)
- v) Election of the office bearers (President, Assistant President, Secretary, Assistant Secretary, Treasurer & Community Organizer based on Consensus.
- vi) **Participatory** – All the members should agree to join in the group
- vii) **Accommodative** – Willing to take any suggestion from any members & discuss on it thoroughly during meeting.
- viii) Timely address the issues raised by the members and solved it if possible, otherwise forward it to the facilitating agency.
- ix) Formulation of Rules & Regulations.

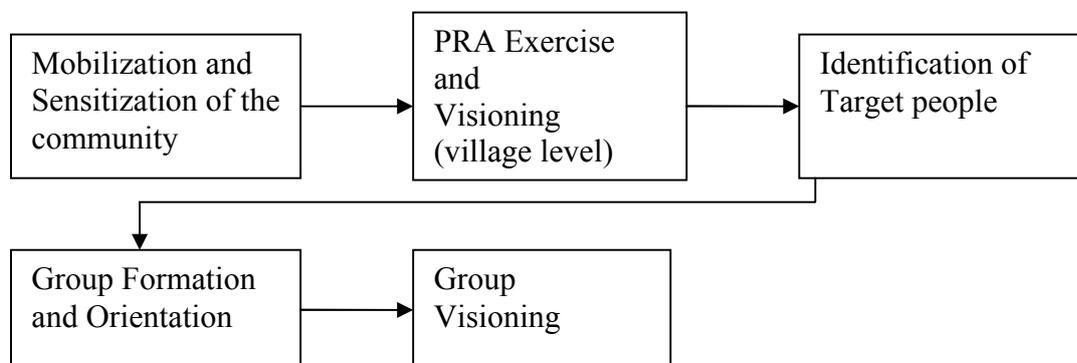
II. **Orientation**

- i) After the group formation the basic concepts of What is Group? needs to be make clear to the group members
- ii) Concept of NaRM-G
- iii) Structure of NaRM-G
- iv) Why NaRM-G for alternate model of development
- v) What kind of membership NaRM-G should have?

- vi) How is NaRM-G suitable for the rural poor for Socio Economic Development?
- vii) Aims and objectives of the NaRM-G (Broad overview)
- viii) Functions of NaRM-G
- ix) Farming Rules and Regulations of NaRM-G
- x) How to conduct meeting (Proceedings, agenda, recording of minutes books etc.)
- xi) Planning and Resource mobilization (IGAs, Livelihood development, Natural Resource Management, Catchment Area protection, etc)
- xii) Importance of book – keeping
- xiii) Importance of Leadership rotation
- xiv) Collective responsibility and accountability/ decision-making
- xv) Facilitate about the NaRM-G Grading
- xvi) The importance of linkages with Govt. departments & other developmental agencies. (Sustainability of NaRM-G)
- xvii) Facilitator may impart the concept of Cluster Association
- xviii) IGAs, Livelihood development, Natural Resource Management, Catchment Area protection, etc why it is require. (Insurance, Health Issues, Gender Issues, Payment services, remittances, etc.
- xix) Fund management.
- xx) Basic Documentation

B. Process for Formation of NaRM-G

I. Flow Chart



II. **Process of Community Mobilization and Sensitization**

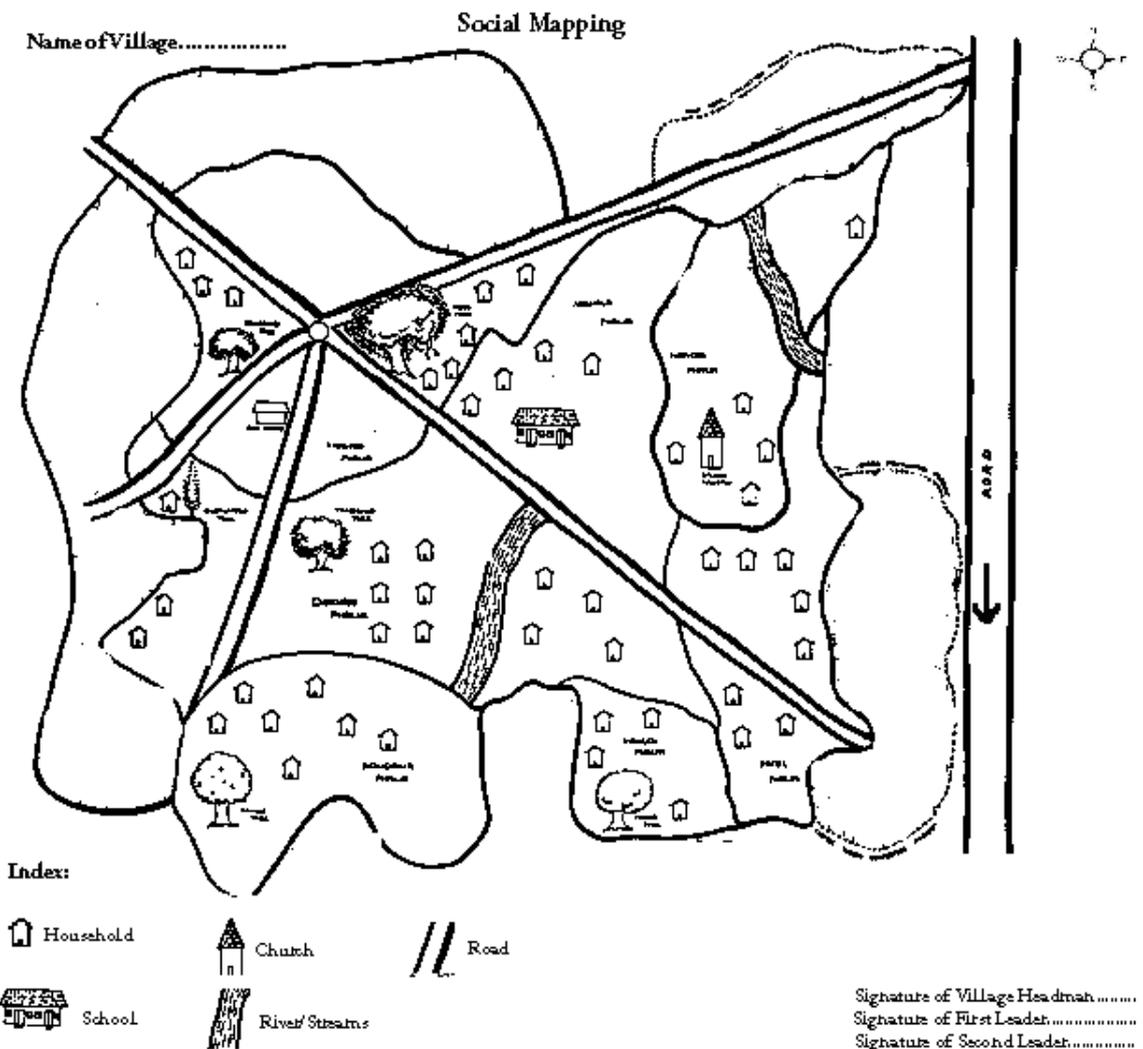
- i) Selection of village should be according to criteria, if applicable
- ii) Collate information of the villages from the different line departments e.g. revenue, statistics, election, etc.
- iii) Selection of field staffs is very critical and important
- iv) Orientation of field staffs
- v) Demeanor (attitude, behavior) of the field staffs during the field visit is vital.
- ii) Interaction with village elders, youth groups, women groups, etc. preferably separately and explain to them the reason for the visit.
- ii) Fixed the date, time and venue for the meeting at their own convenience
- iii) Venue should be located at a location that could be relatively easy accessible by all the villagers, especially women.
- iv) Take a local person/s into confidence for getting a real picture
- v) Take a tour around the village to have a sense of the surrounding
- vi) Ample time should be given for conducting the meeting
- vii) Meeting should be chaired most preferably by the Village Headman
- viii) Explanation should be to the point, precise, and clear.
- ix) The importance of having NaRMG should be explained.
- x) Meeting should be interactive and inclusive.
- xi) **Project concept/philosophy has to be explained in details.**
- xii) Elicit suggestions/ comments from the communities

III. **PRA Exercise and visioning (village level)**

Steps for Conducting PRA Exercise

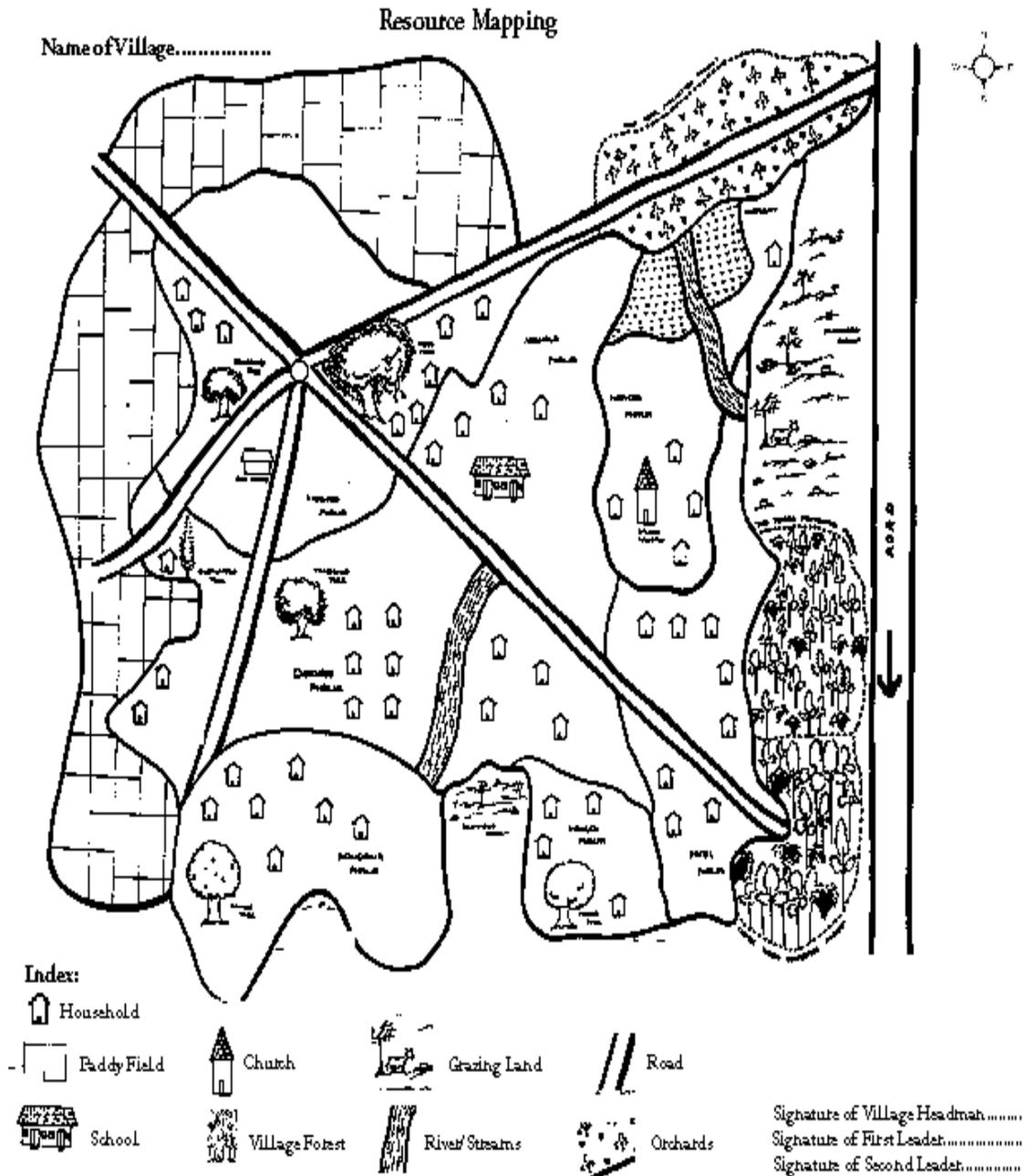
- i) Material to be used
 - a. Village Map
 - b. Chart paper,
 - c. Rangoli Powder (four to five colours)
 - d. Markers/sketch pen
 - e. Pencil & eraser
 - f. Scale/ruler

- g. Local material such as stones, green leaves, bamboo, etc.
- ii) To obtain permission from the village headman/chief to conduct PRA.
- iii) Facilitator should make a one day Night Halt prior to the PRA exercise (To make Time Line of the village and Internalization of the ethos of the village and rapport building with the villagers)
- iv) PRA Exercise start
- v) **Social Mapping:** Communities take part in demarcating their village boundary to identify numbers of households, church, schools, institutions, village link roads, etc. This information will be vital to know the social structures of the villages. Sample map is given below:



- vi) **Resource Mapping:** Is a tool to demarcate the resources available in the village such as Jhum land, terrace land, orchards, forest cover, catchment area, rivers and streams, agricultural land, terrace

cultivation, etc. This information will be vital to know the actual socio-economic condition of the villagers. Sample map is given below:



vii) **Seasonal work schedule:** The communities have to prepare a chart showing the monthly work plan in the village. This will be helpful to the implementing agency to know the actual work schedule of the communities. Based on this information implementing agency can suggest the communities to take up various activities. Sample format is given below:

Activities	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
Rainfall												
Jhum												
Terrace Cultivation												
Orchards (Fruit)												
Livestock												
Infrastructure												
Education												
Labour												

viii) **Linkages:** linkages with government line department & financial institutions and other agencies to enhance the skills and financial position.

ix) Resources (Inflow/Outflow):

- a. Inflow: The communities have to list down what are the items coming from outside to their villages.
- b. Outflow: The communities have to list down what the items are going out from their villages.

For Example :

<u>Inflow</u>	<u>approx.</u> <u>Qty./No</u>	<u>Outflow</u>	<u>approx.</u> <u>Qty/ No</u>
1. Salt		1. Livestock	
2. Utensils		2. Vegetable	
3. Sugar		3. Ginger	
4. Tea Leaf		4. Orange	
5. Soap and detergent		5. Broom Grass	
6. Livestock		6. Arecanut	
7. Kerosine			
8. Dal			
9. Muster Oil			
10. Fish & Dry Fish, meat, etc.			
11. Potatoes, Onion, etc.			
12. Iron			
13. Cosmetics items			
14. Watch, Radio, Tape, TV, etc.			
15. Sandal, Shoes			
16. Electrical Items			
17. Building Materials			
18. Books, register, pen, pencil, etc.			
19. Cloths			
20. Others			

After this exercise the community will realize what are the item inflow to the village every month from outside market and what are the items & quantity going from the village every month to nearest market.

x) **WEALTH RANKING EXERCISE:**

i. Village Development Committee/NaRM-G will be formed based on the Wealth Ranking (WR) data.

- a. Listing out households by names
- b. Explain the exercise of WR (Better off, Middle, Poor & Poorest)
- c. For each household distribute one piece of paper to write HHs names & number.
- d. Fix economic categories of people (Separate for Better off, Middle, Poor & Poorest)

ii) **Wealth Ranking:-**

After completing Social, Resource Mapping, resources inflow/outflow & group visioning they should categories every households based on the resource available in the village and itself also. The facilitator should ask every household to put themselves in which categories they belong.

It is the facilitator roles to follow up and suggest them to follow the Criteria for selection of category which is given below for reference.

Grade – A (Better Off)

1. There should be enough rice for the whole year (From wet terrace or from Jhum)
2. There should be income through permanent Orchards.
3. At least one member from household should be a service holder or master roll.
4. At least one member from household should be a petty businessman.
5. They should rare livestock such as cow more than – 5 nos., pigs more than – 10 nos., Goat more than– 5-10 nos., Chicken more than 15-20 nos., etc.
6. Gross annual income should be more than Rs.70, 000/-

7. At least two to three educated persons in the family & children are going to school.
8. Semi pucca or pucca concrete house with electrification.
9. Semi to Pucca sanitary system in the house.
10. Permanent asset like Sewing machine, T.V., Radio, Tape, Furniture and vehicle like scoter, bicycle etc.

Grade – B (Middle)

1. There should be enough rice for 6 months (From wet terrace or from Jhum)
2. Less area under Permanent Orchards
3. No service holder in the family.
4. No side petty business in the family.
5. Livestock in between: - cows less than– 2 nos., pigs less than 2-3 nos., Goats less than– 2-4 nos., Chicken less 8 -10 nos., etc. approximately
6. Gross annual income should be in between Rs.30, 000 to Rs.50, 000.
7. Level of educated persons in the family low.
8. Thatch & Bamboo house, but not electrified.
9. Population in the family is more than the family income.
10. Asset like radio only.
11. No sanitary system in the house.

Grade – C (Poor)

1. Enough rice for only two to three months (from wet terrace or jhum)
2. Totally dependent on daily wages in the village or near by village for rest of the year.
3. Earning members in the family is a widow, single weak earner.
4. Parents cannot afford to send their Children to school.
5. Land and Orchards are limited, to marginal size (below 1.5 hac.)
6. Only thatch & Bamboo house.
7. No asset in the house.
8. Gross annual income is less than Rs.25, 000.

9. No sanitary system in the house
10. Population in the family is higher than the family income.
11. No electricity in the house.

Grade – D (Poorest)

1. Enough rice for only one month (from wet terrace or jhum).
2. Family totally dependent on daily wages exclusively in the village.
3. Annual income of the family less than Rs.15,000/-
4. No livestock in the family.
5. No assets in the house.
6. Absence of family land & property.
7. Open defecation practiced.
8. Kutcha house (thatched)
9. Area of jhum plot owned by the family is marginal.
10. No land and Orchards in the family.
11. Family members are mostly old & unable to work.
12. All illiterate in the family.

xii) **SWOT Analysis of the village:** The community has to carry out SWOT analysis to find out their Strength, Weakness, Opportunities and Threats of the villagers in details on a chart paper.

5. Structure of NaRM-G:

- i) Ideally 40-50 Household in the NaRM-G is more manageable.
- ii) One man and one woman of each Household must be a member in the NaRM-G.
- iii) Representatives from the Youth Club are also encourage to join in the NaRM-G
- iv) Office Bearers (President, Vice President, Secretary, Assistant Secretary, Treasurer, One Women Representative, 4 Executive Members, 1 Community Organizer)

- v) Formation of Sub Committees (Sub Committees: Procurement, Construction, Monitoring, Social and Cultural, Marketing, Water and Sanitation, Maintenance, etc.)
- vi) Roles and Responsibilities of President, Vice President, Secretary, Assistant. Secretary, Treasurer, Women Representative, 4 Executive Members.)
- vii) All Officer Bearers should not replaced at one time.
- vii) New Office Bearers may be elected before 6 six months or 1 year from the expiry of the current incumbent Office Bearers.

6. Vision and Mission of NaRM-G:

- i) Facilitator needs to remind the communities/ households what the group needs to achieve in the next 10-15 years down the lines.
- ii) Need to list down the Weaknesses, Strengths, opportunities & threats of households.
- iii) What they like to achieve (list down its dreams each households and as well as of the group)
- iv) Arrive at a collective dream, decision and come up with consensus (self-dependency)
- v) Vision needs to be addressed and pasted on the minutes and white sheet paper /notice boards/ meeting place.
- vi) Expression of the individual talents.
- vii) Mission – Actions/Steps towards realization of his dream
- viii) Discuss about the VALUES. What is good or bad by the Society?
- x) Value systems (Define values: it is a belief, perception accepted by the society in general.
- xi) Divide the participants into groups (identification of the groups which should be workable)
- xii) SWOT Analysis exercises
- xiii) Process of visioning
- xiv) Group Brain Storming
- xv) **Past, Present and Future** (listing out various wish lists) good health care, credit availability with right amount and at the right time.

- xvi) Goals and mission
- xvii) Prioritization of wish list.
- xviii) SMART exercise
- xix) Facilitate in such a manner to make them form a group
- xx) Who is going to take up all these; who are the agent of change, is there any need for an organized body; yes or no;
- xxi) Need to form an organization.

7. **FUNCTIONS of NaRMG:**

i. **Regular Group Meetings**

- There should be regular meeting
- Time, Place should be fixed

ii. **Community mobilization**

- Cleaning drive within village
- Socio Economic Development of Village & and discussion on Health, Hygiene, education, should be encouraged.

iii. **Community contribution**

- Community contribution should be encourage, such as local available materials, social work, for example in a week one day free labour contribution, etc

iv. **Developmental works:-** Income Generating Activities

- i) Identification of individual/ group activities
- ii) Prioritization of economic activities for members according to needs and resources available in village
- iii) Create Awareness about the cluster production approach
- iv) Sensitizing the need to Federate

- v) Understand the strength and the potential of collectivity

- v. **Linkages**
 - NaRM-G should compulsorily go for linkages with government line department & financial institutions and other agencies to enhance the skills and financial position.

- vi. **Promote gender equity**
 - Raising gender equity issues in the villages

- vii. **Legal issues**
 - Basic knowledge about women rights
 - child rights,
 - domestic violence

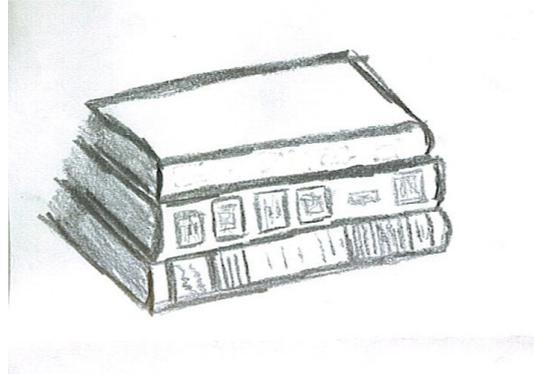
- viii. **Impart Trainings:**

- ix. **Marketing (Village level):**

- x. **Advocacy**
 - i) Encouraging to take part in decision making at the village level
 - ii) Encouraging participate/attend the training programme organized by any developmental agencies.

- xi. **Maintaining books of records**
 - i) Membership Book
 - ii) Attendance book
 - iii) Minute Book
 - iv) Cash Book
 - v) Ledger

- vi) Receipt and payment voucher
- vii) Loan Document Books
- viii) Individual Pass Book
- ix) Bank Pass Book
- x) Cheque Pass Book
- xi) Labour register
- xii) Monitoring Records
- xiii) Visitor's Book



xii. **Incorporate Traditional Institutions**

xiii. **Conflict resolution**

xiv. **Monitoring and Evaluation**

- Quarterly activity monitoring through community participation.
- Self Pictorial Participatory Impact Monitoring

Implementing agency has to frame the quarterly monitoring format covering the sector & sub sector relating to NaRM-G functions. It will provide all the information to implementing agency to know how the NaRM-Gs are progressing or if they do need more training or future guidance. Based on this information the implementing agency will maintain the management information system at central level. The implementing agency will be in a position to provide the day-to-day information to the donor agency.

xv. **Internal/External Auditing**

As any financial guideline the donor agency would like to know the utilization of fund by the NaRM-Gs. Quarterly Internal auditing of all the books of account is must to provide the transparency & accountability among the members. Regular internal auditing will help the implementing agency to know the performance of the NaRM-Gs and it will encourage the NaRM-Gs to do the better work.

The group should maintain audit file and necessary action must be taken on audit observations. The audit reports are the credibility report of the group evaluated by the internal / external agencies which outside agencies believed on. It is also a report financial status of the group and capacity to handle fund.

xvi. **Social Audit**

Hired NGOs has to conduct a social audit on half yearly basis to know the overall functions of NaRM-G, such as maintaining of Books of accounts, loan utilization, benefits, and mind set of NaRM-G and participation of members. Implementing agency has to frame a checklist based on the activities the NaRM-G are doing for the last six months or one year. The NGOs have to submit final reports, finding and their recommendation. The implementing agency has to take immediately action based on the NGOs recommendation for the improvement of NaRM-Gs/, so that in future they will not do the same mistake what they have done. It will also bring the moral confident of NaRM-Gs members to do the better work in future.

xvii. **Resource Mobilization/ management of natural resources**

xviii. **Formulation of Annual Work Plan**

xix. **Forest and Biodiversity Conservation**

xx. **Social and Infrastructural development**

xxi. **Maintenance of Assets created**

8. RULES AND REGULATIONS of NaRM-G:

i. **Name of the Groups:**

ii. **Office Address:**

iii. **Vision of the group:**

iv. **Objectives:**

- ❖ To establish forum wherein community can critically analyse their socio-economic situation
- ❖ To build up self-confidence and spirit of cooperation among villagers
- ❖ Economic empowerment of women in society aimed at self-reliance and self-sufficiency.
- ❖ To enable community to insure themselves against various types of risks (lives, health, animals, crops etc
- ❖ To establish linkages with banks, government line departments and other institutions for socio-economic development.
- ❖ To conduct seminars/workshop on the development sectors
- ❖ To ensure maintenance of village assets
- ❖ To ensure judicious and effective utilization of natural resource based in a sustainable manner
- ❖ To establish awareness among the community on forest and biodiversity conservation
- ❖ To collaborate with the Traditional Institutions
- ❖ To promote and ensure preservation and documentation of Indigenous Technology Knowledge (ITK)
- ❖ To develop short and long term perspective plans and translate into Annual Work Plan and Budget (AWPB)

v. **Membership to the group**

- ❖ Eligibility criteria for membership includes:
 - i. Should have attained above 18 years of age
 - ii. Should be actively involved in all the activities of NaRM-G.
 - iii. Should fill in NaRM-G prescribed application form and sign it (Households Profile).
 - iv. Should pay their annual membership fees
- ❖ Membership is not restricted to the group on the ground of tribes, creed and language, religion, sex, etc.
- ❖ The NaRM-G reserve the right to dismiss members who do not abide by the norms or members whose behaviour is offensive to objectives of the group.
- ❖ In the event of resignation, death or mental ill health or if the respective NaRM-G members withdraws their recommendation the membership will be cancelled. If the membership in the NaRM-G is cancelled the membership fees will not be refunded.

vi. **Contribution**

- ❖ The members will contribute to meet their operating cost and maintenance cost as per their requirement.
- ❖ The members should contribute to build up their common fund.
- ❖ The contribution, earnings, income and interest should be recorded in the appropriate books of accounts at the time of meeting.

vii. **Loan:**

- ❖ Credit need assessment
- ❖ The NaRM-G have to be define their credit need, whether it is for short, medium or long term
- ❖ NaRM-G can avail loan form the Commercial Bank for specific work.

viii. **Meeting**

- ❖ Normally the President will chair the meeting. In the event of his absent the Vice President or any Executive Member may chair the meeting. The involvement of every member should be encouraged.
- ❖ The date, time and venue for next meeting should be decided in the meeting.
- ❖ At every meeting the group will deliberate and discuss financial matter as ones of their agenda.

a. Attendance

- ❖ All the members who attend the meeting should sign the minutes book and members who do not sign the attendance will be treated absent.
- ❖ Non-members who want to attend NaRM-G meeting should obtain prior permission from the group and they will not be allowed to vote or give opinions.
- ❖ If a member is not able to attend NaRM-G meeting he/she should submit application of leave or inform the reason of absent to the president, which will be read to the house and decided by the members.
- ❖ A member who fails to attend NaRM-G meeting without prior notice and leave application will be fined Rs.5 – 10 per meeting as decided by the group.

b. Proceeding of the Meeting

- ❖ Taking of chair by the Chairperson of the meeting
- ❖ The Secretary will place the proceeding of the previous meeting and the President and the secretary will sign the proceeding only after the approval by the house.
- ❖ Reading out agenda for the meeting by the chairperson and taking other agenda if any.
- ❖ Discussion will be as per the decided agenda only.
- ❖ The Secretary should record all the proceeding of the meeting at meeting in minute book.
- ❖ The Secretary should read out the proceeding at the end of the meeting.
- ❖ The Treasurer should inform the house and record all the financial transaction during the meeting.

- ❖ Vote of Thanks from the Chair.

c. **Quorum**

- ❖ A minimum of 60% attendance of the total membership will form a quorum for a meeting
- ❖ For special meeting a minimum of 50% attendance is required as a quorum if a quorum is not obtained the meeting is postponed for an hour and when reconvened the meeting is considered official provided the attendance above 35%.
- ❖ No financial decision will be taken during special meeting.

d. **Vote**

- ❖ If a group decides to elect its members, one member, is eligible to vote only once.
- ❖ A member who has not paid their membership will not be eligible to vote.
- ❖ In the event of any member getting equal vote chairperson of the NaRM-G has the deciding/casting vote.

ix. **Signatories**

- ❖ There will be three signatories of the NaRM-G Account and at least one of the signatories will be a woman member.

x. **Fund Management:**

- Funds received from the government and other institutions for development activities can be managed as per the agreed terms and conditions with the donor agencies.
- Saving account have to be open as per RBI norms in commercial bank in the name of the Group
- Saving account have to be open in the Group
- Regular update of Pass Book will help to reconciliation of Cash Book

a. **Office bearer & their Functions & Responsibilities:**

Ideal Size (35-40 Households/Families)

- i) Selection of office bearers
 - a) President
 - b) Vice President
 - b) Secretary
 - d) Assistant Secretary
 - e) Treasurer
 - f) Community Organizer

- ii) Roles and responsibilities of President/Vice President/ Secretary/ Assistant Secretary /Treasurer & Community Organizer:

President: The president has to chair and preside over every meeting. He will initiate the discussion on agendas that comes up in the meeting. The president can call for a meeting in case if any emergency arises. He has to sign in the minutes and cash book. In his absence Assistant President will chair the meeting.

Assistant President:- In his absence President he will act as president and utilize all the power.

Secretary:- Secretary will be the member secretary in every meeting. He will read out the minutes of the previous meeting for final approval and he will also sign the minute's book and cash book. He is also the authorize signatory for signing the cheque books and cash withdrawal. He will monitor day to day activities of the group.

Assistant Secretary:- In his absence secretary he will act as secretary and utilize all the power.

Treasurer:- The treasurer will collect the savings in every meeting. He will be responsible for safe custody of the cash, cheque book and books of accounts of the groups. He is also the authorize signatory for signing the cheque book or any financial transaction. He will read out the financial transaction in every meeting.

Community Organizer:- The Community Organizer will act as a book writer for the group. He will receive all the training of books of account to be maintained by the group and the group will pay as honorarium to him as decided in the meeting. He will be the link person the developmental agencies. Before selecting the community organizer the group has to find a suitable person staying in the village, who can give his services as voluntary to the group for the benefit of whole village. He will remain as it even after two year. Otherwise the same training has to be given to the new elected persons for the maintaining of books of account.

- iii) Rotation of Office Bearers once in two years in a phased manner. It is good to rotate but it is up too the group to decide. Rotation of group leaders is preferable; however the group may like to take the final decision.

xi. **Amendment of Rules and Regulation**

- ❖ To amend the rules and regulation all the members of the group should be present.
- ❖ To amend rules and regulation of the NaRM-G at least 80% of the members should approve it.
- ❖ The amended rules & regulation of the NaRM-Gs have to be pasted in notice board for public information & copy of this will be given to donor agency.
- ❖ If NaRM – G is registered under State Society Act, in that case they have to give one copy to Society Registration Office and take their approval along with their Official seal on amended papers.

xii. **Distribution of income**

- ❖ All the movable and immovable asset of the group will be in the name of the group.
- ❖ Income and profits earned will be spent to fulfil group's objectives.
- ❖ The group can mobilise the resources from groups through membership fees, donation, earning, etc. to meet the group objectives.

- ❖ Income from the collective business should be distributed equitably among the members on quarterly / half / yearly basis as decided by the group.

xiii. **Termination**

- ❖ The NaRM-G reserved the right to dismiss any member who does not abide by the rules and regulations and whose behaviour is offensive to objectives of the group.
- ❖ Membership will be terminated for those who have failed to attend group meeting or group programme consecutively for three meeting without prior intimation.

xiv. **Withdrawal of membership**

- ❖ In the event of resignation the membership fees will not be refunded but saving and interest propionate to her principal amount will be refunded.
- ❖ In the event of death or mental ill health the nominee will receive the saving amount and other benefits.

xv. **Books of account, audit and renewal of group registration**

- ❖ Any funds, asset received must be recorded in a proper receipt and they must be kept with the Secretary or at the group office.
- ❖ Cashbook must be written and closed at the meeting.
- ❖ Bank passbook and chequebook must be kept at a secure place under the care and custody of the Secretary.
- ❖ Receipt and payment must be made in the name of the group.
- ❖ The group can keep a maximum of Rs.1000, as petty cash amount and petty cash register must be maintained.
- ❖ The group should maintain attendance register, minute register, saving register cashbook, general ledger, Loan register, bank passbook, individual passbook, asset register, audit file etc.
- ❖ Over writing, use of white ink, tampering of Cash Book is strictly prohibited.
- ❖ Regular updating of Bank Pass Book is must so that reconciliation with the cashbook.

- ❖ Cheque issued registered have to be maintained for cross verification of cash book.

xvi. **Admission of new members**

- ❖ New memberships will entirely be decided by the groups. The criteria mentioned above on membership too apply here.
- ❖ No individual can be a member in more than two groups.
- ❖ The rules, terms and condition are explained to a person desiring to be a member of the group.
- ❖ A person who is willing to abide by the terms, rules and regulation of the group will be given a membership.
- ❖ The admitted member should sign in the declaration of the rules and regulation of the document.

xvii. **Conflict Resolution**

- ❖ The group should solve all conflict within the group and if the group fails to resolve the conflict the group can request the NGO or any other competent organisation to resolve the conflict as a first step.
- ❖ Mis-appropriation of funds will be dealt with according to law.

xviii. **Linkages**

- ❖ NaRM-G should compulsorily go for linkages with government line department & financial institutions and other agencies to enhance the skills and financial position.

xix. **Dissolving**

- ❖ To dissolve the group all the members should be present and it should be approved by all the members.

xx. **Declaration:**

The above-mentioned rules and regulations were read out to us/me and we have understood the terms and conditions and signed the same.

Sl. No	Full Name & Address	Age	Occupation	Designation	Signature
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					

(Secretary)

(President)

(Treasurer)

(Vice President)

Witness

9. TRAINING MODULES FOR NaRMG:

Module 1 – GROUP MANAGEMENT

I Organizational management

- i) How to conduct meetings**
- ii) How to write proceedings**
- iii) How to draw up an agenda**

Every member of the NaRMG has to bring at least one agenda in a white sheet paper and put it during the meeting for discussion. The NaRM-Gs has to give equal opportunity to the women members in the process of agendas, and it have to cover development issues, fund received, expenditure occurs, social work, etc but it should be related with village development.

iv) Election of Office bearers.

After formation of group the members will elect the office bearers with a certain terms and condition as the rules & regulations

1. Before election the members has to proposed at least three names for each post
2. If a group decides to elect its members, one member, is eligible to vote only once.
3. A member who has not paid their membership will not be eligible to vote
4. In the event of any member getting equal vote chairperson of the NaRM-G has the deciding/casting vote

v) Collective decision-making

The NaRM-Gs has to take into account of everybody's view and discussed on it and take collective decision in favour of groups benefits, if less than 60% attendance in meeting, in that case groups will be not in a position to take any decision. On some special cases if urgent the group can take the decision if less than 60% attendance, but they can't take any financial decision in the meeting.

Women members should be encouraged to take part at every meeting, so that they can be involved in collective decision making for the development of village.

Module 2 – Financial Management

Books of Records

i) **Maintaining Minutes** – To keep record of meeting discussion and decision taken. Sample format are given below:

Minute Register

Meeting No :
Meeting Date :
Meeting Place :
Meeting time :
Name of Chairperson :

Agenda items –

- (a) Review of previous meeting minutes & approval
- (b) (Any agenda in point wise)
- (c) Financial information (is compulsory agenda item)
- (d) Development activities information (is compulsory agenda items)

Decisions -

- (a)
- (b)
- (c) Opening fund balance Rs./- transaction during the period
Closing fund balance Rs./- etc.

Signature of Chairperson

Signature of Secretary

Attendance Register – To keep meeting attendance records to know members participation in meeting. Sample format is given below:

ATTENDANCE REGISTER

Month –Year:

Members' No.	Name of Member	Sex (Male/ Female)	Meeting Date :					
			Meeting No :					
			Meeting Place :					
			Meeting time :					
Total Present								
Total absent								
Signature of Secretary								

Maintaining of Loan Register: - Loan register is important to keep record of loan transaction and find out balance/ outstanding loan amount. It helps loan balance tracking and collection. (Sample format is given below)

LOAN REGISTER

Members' Name : _____

Date	Loan No	Purpose of Loan	Cash Book-page no.	Loan Amount	Interest rate	Repayment Schedule				Loan Amount repaid	Balance amount	Loan Interest paid	Signature of Group Representative	Signature of Member (who took loan)
						Date of First Installment	Loan Repayment term	No. of Installments	Amount per Installment					

- iii) **Savings Register:-** To maintain saving register to keep record of members contribution / saving records. Sample format is given below,

SAVING REGISTER

Month-Year :

Member No.	Name of members	Sex (Male/ Female)	Date: Meeting No :						
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
Etc.....									
Total									
Cash Book Folio number									

Cash Book
For the months of April'08

Dr

Cr

Receipt					Payment				
Date	Particulars	LF	Amount(Rs)		Date	Particulars	LF	Amount(Rs)	
			Cash	Bank				Cash	Bank
14.04.08	To opening Balance		11,550.00	35,065.00					
					14.04.08	Labour Charge for Irrigation (Being amount paid as labour charge for irrigation work vide Labour Reg page no 11)	4	4,200.00	
					14.04.08	Travelling expense (Being amount paid for DRDA office visit for enquiry of SGSY proposal)	2	100.00	
14.04.08	Bank Deposit (Cash deposited in Bank)	C		5,000.00	14.04.08	Bank Deposit (Cash deposited in Bank)	C	5,000.00	
						Total Expenditure		9,300.00	-
						Closing Balance		2,250.00	40,065.00
	Grand Total		11,550.00	40,065.00		Grand Total		11,550.00	40,065.00

vii. Labour Payment Register – Whenever members take up group labour activities they should maintain a labour register. The format should include labour attendance, contribution (if any) payment with proper receivers signature. The expenditure should properly record in Cashbook also.

Component/Work : _____

Sl.No.	Members' Name	Sex (Male/ Female)	Month.....												No. of total days worked	Labour rate per day	Total Labour Charge	Community Contribution (at the rate ___%)	Net amount paid	Receivers Signature
			P = Present, A = Absent																	
Total																				
Cash Book Page No.																				
Voucher Number																				

viii. Bank Pass Book – The Group have to maintain bank pass book to know the balance and reconciliation with cash book.

ix. Asset Register – All the assets have to be marked with identification number and it have to be recorded in register along with other information like date of purchase, cost price, location, etc. Sample format given below

Asset code/ ID No	Particulars	Model No/ serial No	Unit	Purchase Date	Cost Price	Issued to	Remarks
(ID number marked by the group)	(Which firm supplied, challan no, bill no and date)	(Incase of machine serial number given by manufacturer)	(Number of unit)			(Allotted to whom/which staff)	(Condition of asset and any other important information)

x. Stock Register - All consumable items have to be recorded in stock register on receipt and issue. The stock register has to be properly index and they should make sure that a different page is used for different item. Sample format are given below

Stock register

Name of item _____

Date	Description	Received	Issued	Balance	Receivers' Signature	Stock in charge signature
	(to record challan no for receipt and requisition details for issue)					

xi. Audit File: The group has to be maintaining audit file and necessary action must be taken on audit observations. The audit reports are the credibility report of the group evaluated by external agencies which outside agencies believed on. It is also a report of the financial status of the group as well as the capacity of the group to handle fund.

xii. Maintenance of Monitoring Records – The group has to be maintaining monitoring report file to know the overall progress of the group and take corrective step within the time.

Module 3 – Linkages/Need for Convergence with Govt. line departments & other developmental agencies

Group leaders are responsible for disseminate all the information about various programmes available in the Govt. line departments & other developmental agencies and same they will put for discussed in NaRM-G meeting. The group has to play a critical role to bring the line departments more close to them. In this regard they have invited the district head officials for inauguration of their works and on the same day they have to organize field visits in the village to show their activities & products. While presenting the reports they have to express their problems to the concerned departments head and submit the proposal on the same time.

The facilitation agency has to take the responsibility to provide all the information of various programmes available in different line department and bring the community more closely with the line departments.

Module 4 – Entrepreneurship Development Training

Setting up of a business (trading/production unit) and generating employment (self and or others) in a sustainable manner.

Setting up of an enterprise involves deployment of means of production (man, material and capital) and undertaking risk with an aim to make profit.

- i) Survey availability of local resources and skill availability
- ii) Survey of the IGA in the village
- iii) Identify entrepreneurs
- iv) Setting of enterprise
- v) Identify local needs
- vi) Training on specific enterprise, such as fishery, poultry, weaving piggery and food processing

1. Marketing and Value Addition

- i) Training on pricing – within and outside markets.
- ii) Basic Conceptual clarity such Collective marketing, need to be federated, market information and pricing.

Collective Marketing:

What is collective marketing?

It's the system of marketing of products (mostly rural produces) through a single window operated by a community owned group functioning in democratic principle for better realization of value.

Why Collective Marketing?

- a) Risks and benefits are shared
- b) Sufficient marketable volume can be built up
- c) Can target a bigger market/buyer/higher level resulting in enhanced profit.
- d) The transportation cost and marketing costs can be minimized resulting in higher profit
- e) Better negotiating power and more empowerment of community.
- f) Scope for better quality control.
- g) More capital accumulation through collective contribution
- h) Division of labour.
- i) Can use a common brand name for identity and market preference.

Collective marketing Approach

- a) Formation of Specialized marketing committee.
- b) Mapping the marketable surpluses.
- c) Orientation of the CBO (concept sharing, capacity building, Financial linkage, business planning).
- d) Necessary infrastructure (collection points, quality check, weighing, logistics, storage godown, drying/washing etc as per need).
- e) Market linkage (Market search, negotiation, linkages)
- f) Profit sharing

g) Planning for the next produce/season.

Marketing Information:

What is market information:

Information about the market place, the marketing channel, the price, the products and their varieties in demand, the competitors, the dynamics of taste and preference of customers etc.

Importance of Market information:

Without market information one cannot plan production, processing or marketing.

How to collect market information:

Market survey/research, Consumer survey, market scanning, Historical data collection, secondary data, collection of information about competitors, Channel member interview or interaction, News papers/magazines, internet and other electronic medium including telephone.

Documentation of market information:

Market information should be properly documented and preserved for present and future use. Use of graphical/ pictorial /tabular representation can be more useful. Take care to prioritise the database. Analysis of data and interpretation should be properly recorded for strategizing and justifying actions.

How to use market information:

The market information has to be analysed and interpreted for marketing decision making. Historical data is to be used for forecasting and production planning.

Pricing:

What is meaning of pricing:

Pricing means fixing the price of commodity for the buyer (customer/consumer).

How are prices fixed:

Cost based, Market based, Quality based, Premium pricing (through niche marketing), Speculative

Importance of pricing strategy:

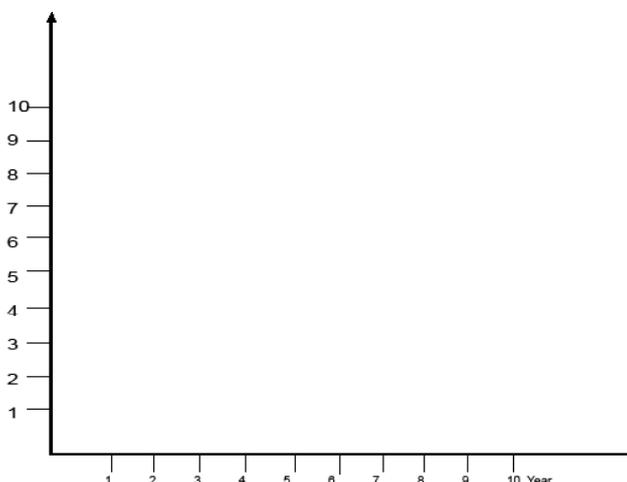
Pricing is important for realizing profit and growth of enterprise, for creating demand, customer satisfaction and preference, to create a market image and compete in the market.

Module 5 – How to prepare the Annual Work Plan & Budget (AWPB)

The facilitating agency has to collect all the PRA data of the village for the preparation of Annual Work Plan & Budget. The following are the PRA data:

1. Social Mapping
2. Resource Mapping
3. Seasonal work schedule
4. Linkages
5. Resource (Inflow/Outflow)
6. Wealth Ranking exercise
7. SWOT Analysis of the village.
8. Visualization exercises (Visioning) and Prioritization.
9. Future Plan (How they will do) where the fund will get
10. Sources of Fund
11. Visioning and re-visioning

After getting full information of the village, facilitators have to prioritize the list of activities and focus on mainly food security issues and later on go for income generation activities based on the resources available in the village. The villagers have to plan for at least 10 -15 years. The basic concept are given below



Module 6 – Performance assessment /Grading of NaRM–G

Assessment of NaRMG needs to be carried out after completing One Year. This grading assessment is to be conducted on a regular basis. Group performance assessment /grading should be done accordingly by fulfilling the following pre-conditions:

- Books and records should be checked before the performance assessment /Grading start.
- Regular contribution & saving has to be established.
- Internal lending in the group has started.
- Completion of at least six training modules.
- Group should be One Year old and above from the inception.
- Performance assessment /grading result should be made known to the group.
- Time, date, place should be fixed with group before conducting the Performance assessment /Grading of the Group.

Criteria to conduct the Performance assessment

PARTICIPATORY PERFORMANCE ASSESSMENT OF NARM-G (NATURAL RESOURCE MANAGEMENT GROUP) BY USING SOCIO-GRAM:

Preconditions of Assessment:

1. COMPLETION OF 2 MODULES OF NARM-G TRAINING.
2. NARM-G MATURED 12 MONTHS.
3. IMPLEMENTATION OF AT LEAST 2 PROJECT COMPONENTS OF THE CURRENT AWPB.
4. CONDUCT THIS ASSESSMENT ONCE A YEAR PREFERABLY IN THE LAST QUARTER.

Ten indicators are listed out considering the project objectives and components of NERCORMP:

1. VISION & MISSION
2. ORGANIZATIONAL MANAGEMENT
3. FINANCIAL MANAGEMENT
4. LIVELIHOOD
5. NATURAL RESOURCE MANAGEMENT

6. SOCIAL SECTOR
7. INFRASTRUCTURE
8. WOMEN PARTICIPATION & DECISION MAKING IN COMMUNITY DEVELOPMENT.
9. LINKAGE WITH LINE DEPARTMENT AND OTHER AGENCY
10. LEARNING AND EVALUATION.

Sub-Questions to be asked under each indicator:

1. VISION & MISSION:

- a. NARM-G HAVE COMMON GOAL.
- b. NARM-G MEMBERS STRIVE FOR THE COMMON GOAL.
- c. IN 10 YEARS TIME VISION AND MISSION OF NARM G.
- d. GOAL AND OBJECTIVE OF THE VISION AND MISSION REFLECTED IN AWPB OF NARM-G IN THE CURRENT YEAR.
- e. POOREST OF THE POOR HOUSEHOLD IS BEING ADDRESS FOR BENEFICIARY.

2. ORGANIZATIONAL MANAGEMENT:

- a. MEMBERS ARE AWARE OF THE ACTIVITIES OF YOUR NARM-G.
- b. ENSURE THAT RESPONSIBILITIES ARE SHARED BY THE MEMBERS
- c. PERIODICAL ROTATION OF OFFICE BEARERS AMONG DIFFERENT MEMBERS OF NARM-G
- d. NARM-G MEMBERS HAVE RULES AND REGULATIONS.
- e. MEMBERS ATTENDED THE REGULAR MEETING
- f. RESOLUTIONS PASSED ARE READ OUT IN THE MEETING.
- g. PARTICIPATION/ ATTENDANCE OF MEMBERS IN THE MEETING.

3. FINANCIAL MANAGEMENT:

- a. COMMUNITY CONTRIBUTION IS REFLECTED IN AWPB
- b. BOOKS OF ACCOUNT ARE UPDATED REGULARLY
- c. NARM-G RECORDS AND DOCUMENTS ARE MAINTAINED PROPERLY AS THE GUIDELINES PROVIDED BY THE PROJECT.
- d. NARM-G AUDIT REPORT AVAILABLE ON QUARTERLY BASIS IN A FINANCIAL YEAR.
- e. FUND RECEIVED AND UTILISED STATUS IS READ OUT IN THE MEETING AND THE SAME AVAILABLE IN THE BOOKS OF ACCOUNT OF THE NARM-G.
- f. LIST THE NUMBER OF BOOKS OF ACCOUNT MAINTAIN IN THE NARM-G.

4. LIVELIHOOD SECTOR CAN BE DIVIDED BROADLY AS ON FARM AND OFF/NON FARM ACTIVITIES.

a) ON FARM ACTIVITIES:

1. JHUM/SHIFTING CULTIVATION
2. TERRACE CULTIVATION
3. ORCHARD
4. HOME /KITCHEN GARDEN
5. AGRO FORESTRY
6. LIVESTOCK. (CATTLE, POULTRY, PIGGERY, GOATERY, BEE KEEPING, PISCI CULTURE, BIO COMPOST, VERMI COMPOST ETC.)
7. INTRODUCTION OF NEW CROPS.

b) OFF/ NON FARM ACITIVITIES:

1. WEAVING/ HANDLOOM
2. HANDICRAFT
3. BLACKSMITH
4. SMALL ENTREPRENEURS (VEGETABLE VENDERS, GROCERY, PETTY BUSINESS ETC.)
5. CARPENTRY
6. STONE QUARRYING
7. RICE MILLS

5. NATURAL RESOURCE MANAGEMENT:

1. LAND ISSUES (TENNURESHIP)
2. RESERVE FOREST
3. CATCHMENTS AREA PROTECTION
4. AQUA CULTURE/ PRESERVATION
5. PRESERVATION OF NATURAL WILD SPECIES
6. NATURAL BAMBOO GROVES
7. SILT TRIP
8. SUN KART POND
9. FODDERS
10. BIO DIVERSITY CLUB

6. SOCIAL SECTOR:

1. LOW COST LATRINE
2. SAFE DRINKING WATER
3. HEALTH
4. EDUCATION (ADULT LITTERACY....)
5. ANTI SOCIAL ACTIVITIES AWARENESS AND PREVENTION

7. INFRASTRUCTURE:

1. ROADS
2. SCHOOL
3. MINOR IRRIGATION
4. SMALL DAM CONSTRUCTION
5. COMMUNITY HALL/ RESOURCE CENTRE/ COMMON FACILITY CENTRE
6. SUSPENSION BRIDGE/ CAUSEWAY/BOULDEER SAUSAGE
7. HABITAT MANAGEMENT (RESETTLEMENT, WAITING SHED, COLLECTION CENTER ETC)
8. ELECTRICITY
9. WATER SUPPLY SCHEME/ PROJECT
10. PROCESSING UNIT

8. WOMEN PARTICIPATION & DECISION MAKING IN COMMUNITY DEVELOPMENT:

1. WOMEN REPRESENTATIVE IN NARM-G EXECUTIVE BODY.
2. WOMEN MEMBER SIGNATORY IN NARM-G BANK ACCOUNT REFLECTED.
3. WOMEN RELATED ECONOMIC ACTIVITIES REFLECTED IN AWPB OF NARM-G.
4. WOMEN'S PARTICIPATION AND DELIBERATION IN DECISION TAKING OF COMMUNITY WORK.

9. LINKAGE WITH LINE DEPARTMENT AND OTHER AGENCY:

1. GOVERNMENT DEPARTMENT LIKE AGRICULTURE, HORTICULTURE, VETERINARY, SERICULTURE SOCIAL WELFARE, FOREST, PWD, PHED, MEDICAL ETC.
2. OTHER AGENCY LIKE BANK, FINANCIAL INSTITUTIONS, NON PARTNER NGO, RESEARCH INSTITUTE AND UNIV. ETC.

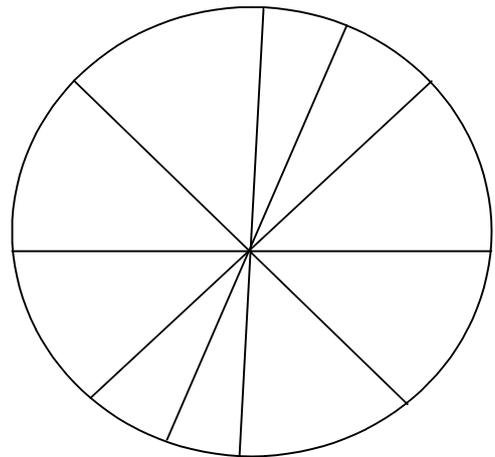
10. LEARNING AND EVALUATION:

1. TRAINING/ EXPOSURE IN COMMUNITY INSTITUTION BUILDING
2. TRAINING /EXPOSURE IN NATURAL RESOURCE MANAGEMENT
3. TRAINING/EXPOSURE IN LIVELIHOOD ACTIVITIES
4. TRAINING/EXPOSURE IN SOCIAL SECTOR ACTIVITIES
5. NARM-G PERFORMANCE REVIEW CONDUCTED BY THE MEMBERS THEMSELVES.

There are 10 indicators and each indicator score maximum 5 marks and minimum 1 mark. The sub questions under each indicator, has been framed based on the plan of action and its implementations of the year (AWPB). The sub questions are closely related to the activities taken by the community at district level. Some of the activities could be carried over/ continuous work of previous year. Some sub questions are not relevant in the concerned District, which can be omitted at the time asking/ conducting the assessment.

Once the Group assessment is over and the marks they have obtained have to be reflected in SOCIOGRAM diagram.

1. VISION & MISSION
2. ORGANIZATIONAL MANAGEMENT
3. FINANCIAL MANAGEMENT
4. LIVELIHOOD
5. NATURAL RESOURCE MANAGEMENT
6. SOCIAL SECTOR
7. INFRASTRUCTURE
8. WOMEN PARTICIPATION & DECISION MAKING IN COMMUNITY DEVELOPMENT.
9. LINKAGE WITH LINE DEPARTMENT AND OTHER AGENCY
10. LEARNING AND EVALUATION.



Once SOCIOGRAM diagram is finished the groups has to realize that in which sector they are weak and how to improve it. The facilitation has to explain the wheel story and why this wheel is not running, if they will follow the rules & regulation of groups then only they can run fast.

Regarding the percentage and grade calculation, the assessment result is graded base on the percentage score as given below:

- Grade a: 80-100%
- Grade b: 60-80 %
- Grade c: less than 60 %

10. WHY NaRM-G SHOULD FORM CLUSTER ASSOCIATION?

NaRM-Gs need to be Associated at the cluster level based on the geographical locations of 15 to 30 NaRM-Gs for stronger coalitions, linkages, collective ventures and take up matters beyond individual units. The Associations have to be registered under the State Society Registration Act thereby becoming legal entities.

Cluster Association will provide basic services for the NaRM-Gs to sustain long-term interventions, especially in development activities. Once Cluster Association will matured they will act like pressure group same like NGO in the area to bring overall development

The NaRM-G Cluster Association will provide the following services to the NaRM-Gs:

1. Collective Marketing Enterprises (of its own and that of the constituent NaRMGs)
2. Value Addition of the various products
3. Lobby/Advocacy/Networking
4. Convergence
5. Area Developmental Issues and Formulation of Plan
6. Capacity Building
7. Resource Management/Centre
8. Communication/Networking
9. Consultancy – Legal etc.
10. Gender Mainstreaming
11. Fund Management and Transparency
12. General Administration – Leadership & Role Allocation