

Community Operational Manual (COM)

Nuton Jibon Livelihood Improvement
Project (NJLIP)



**COM
Booklet**

Part

Three



Social Development Foundation (SDF)

Preface

Social Development Foundation (SDF) started implementing Social Investment Program Project (SIPP) in Bangladesh in 2003, employing the Community-Driven Development Approach (participatory system). Under the project, overall development programs have been launched by actively involving the extreme poor and poor people of impoverished villages in income-generating activities, employment generation, empowerment of women, development of sustainable institutions and small infrastructure, and their maintenance.

In 2011, SDF expanded its activities to 16 districts of the country under Empowerment and Livelihood Improvement "Nuton Jibon" Project. It could be mentioned that in August 2015 SDF has started the implementation of 6 years' duration 'Nuton Jibon Livelihood Improvement Project (NJLIP)' in 13 districts with financial support from the Government of Bangladesh and the World Bank.

Initially five and then 15 manuals were prepared with the participation of community members for the development of sustainable intuitions, income-generating activities, employment generation and improving the lifestyle of the poor. The manuals were prepared with support from the World Bank and SDF. The manuals are known as Community Operation Manuals (COMs). With the growing size of the ongoing Nuton Jibon Livelihood Improvement Project- NJLIP and the expansion of the purview of its activities, a necessity has arisen in the course of time to update and modify the manuals.

Taking all those things into account and for carrying out the programs of 'Nuton Jibon Livelihood Improvement Project (NJLIP)' properly, a Community Operational Manual (COM) has been formulated in three parts with the participation of all stakeholders containing all the necessary guidelines and rules. In this three-part manual, all the necessary outlines have been made following the community-driven development strategies for the implementation of the programs of 'Nuton Jibon Livelihood Improvement Project (NJLIP)', which will help all concerned, including the community members to implement the project.

I, therefore, express my deep gratitude and extend thanks to those community members who participated in formulation of the manual, and also the SDF and the World Bank officials and others who extended their cooperation in getting it published. I do hope this booklet will duly help implement this project as expected.



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Managing Director

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Monitoring our Progress and Conflict Resolution



Chapter-12

1.0 Monitoring Our Progress

We will have to monitor whether our activities are being implemented as per the plan, within the timeframe and following the due process. In this chapter, we will mainly learn about this monitoring.

As we move on with our planned activities, it is likely that some of our members face new problems and complications. They may have complaints and we have to solve those. We may need to revise our plan based on our experience. We will also learn in this chapter how to resolve our conflicts.

2.0 Why We Need Monitoring?

- Whether the work is being implemented as per guidelines/rules and within timeframe;
- Person(s) of the committee who were responsible to do the work, whether s/he/they did it properly or not;
- Assessing the progress of the work being implemented according to the plan or not and also find out the flaws;
- Ensuring that the infrastructure and livelihood development sub-projects being implemented in environmentally and socially sound and sustainable manner;
- Ensuring accountability in our activities.

3.0 Village Visioning

We will have our village visions. We will decide village vision as per our demand that will be achieved at the end of the project. We will have the following village visions:

- There will have our own institution and resources for development
- Positive changes in socioeconomic will take place
- There will be no poverty after 8 years.
- No villagers will die due to disaster.
- Youths will have employment and contribute to social development.

Village visioning format is given in Anex-3

Our Expectation/ Dream:

- a. We will reduce two-thirds of the hardcore poor in our village within next two years (Out of 150 HCP in the village, we will bring it down to 50);
- b. We will reduce half of the poor in our village within the next two years (Out of 100 Poor in the village we will bring it down to 50);
- c. Two-thirds youths will be employed through skill development training in our village within the next two years;

- d. We will establish a regular meeting place for the GS and build a strong village institution;
- e. At least 5% vulnerable will become NJG member with support from one-time grant (5%);
- f. We will establish transparency and accountability in our own activities;
- g. We will make our institutions effective;
- h. Our SAC will proactively monitoring all the activities.

4.0 How Do We Monitor Our Progress?

- By physical supervision, either individually or in group;
- By checking the books of accounts, meeting resolution, plan, implementation process, result and others
- By displaying key information on the notice/display board;
- By discussing in the group meeting to resolve the issues;
- By discussing problems on the open house day at cluster level;
- By checking village matrix and incorporating information on regular basis
- By preparing SAC reports; and
- By conducting annual village grading/scorecard.

Monitoring Workshop

We will arrange quarterly monitoring workshops with the participation of all the NJG members after starting the activities of village institutions. The progress in implementation of village activities, problems etc. will be discussed.

Display Board

Display boards will be the most important method with which all of us know our progress. We will write on our display boards the targets we have decided in line with our expectation/dream, and the achievements every month.

- From the display board, we will also know what we have achieved for each of our targets;
- The list of vulnerable, HCP, poor and youths will be displayed so that the community may know about the left-out HCP, poor and youths;
- The vulnerable, HCP, poor and youths will know about the benefits from the project;
- The approved list of SF loanees/borrowers

The format of display board is given in Annexure 1-2.

Village Matrix

- Village matrix will be the main tools to monitor our activities;
- We will put all the village information in the village matrix and thus we will be able to know our progress status.

The village matrix format is given in Annexure 4

5.0 Who Will Monitor Our Activities?

The Social Audit Committee (SAC) will monitor our activities, progress and weakness on behalf of the Gram Parishad.

Preparation and Submission of Report

- Our Gram Samiti will prepare a progress report every month;
- The Gram Samiti will present our reports in the Gram Parishad after every 3 months;
- We will also submit a report to the SDF every month;
- The Social Audit Committee will submit its monitoring report to the Gram Parishad through the Gram Samiti after every 3 months.

6.0 Conflict Resolution

When all our community members start working together there are chances of having various complaints and disliking among our members. When there are small issues and dissatisfaction, we will take care of those by ourselves in the beginning. Otherwise, we know, this may lead to a major conflict. Conflicts will reduce cooperation among our members and divide our community members. We will no longer be able to work together to achieve our dream. If there is conflict, SDF will also stop help our village.

Causes of Conflicts

- Violation of 'Dash Neethi' (10 Golden Rules);
- Misuse of village development fund;
- Some office-bearers trying to favour their relatives and friends;
- Lack of knowledge about eligibility criteria and COM guidelines;
- Lack of transparency and accountability in financial and procurement activities;
- The rich and outsiders interfering in our activities;
- Issues are not discussed in meetings openly and decisions are taken by leaders only;
- Leaders may try to remain in their positions and give no chance to others for holding key positions
- Decisions are not taken in a participatory way

Disadvantages of Conflicts

- Community cannot work together
- Village expectation or dream cannot be achieved
- SDF will not provide financial assistance to our village
- Tension and violence in our village
- Above all we miss the opportunity to develop our village

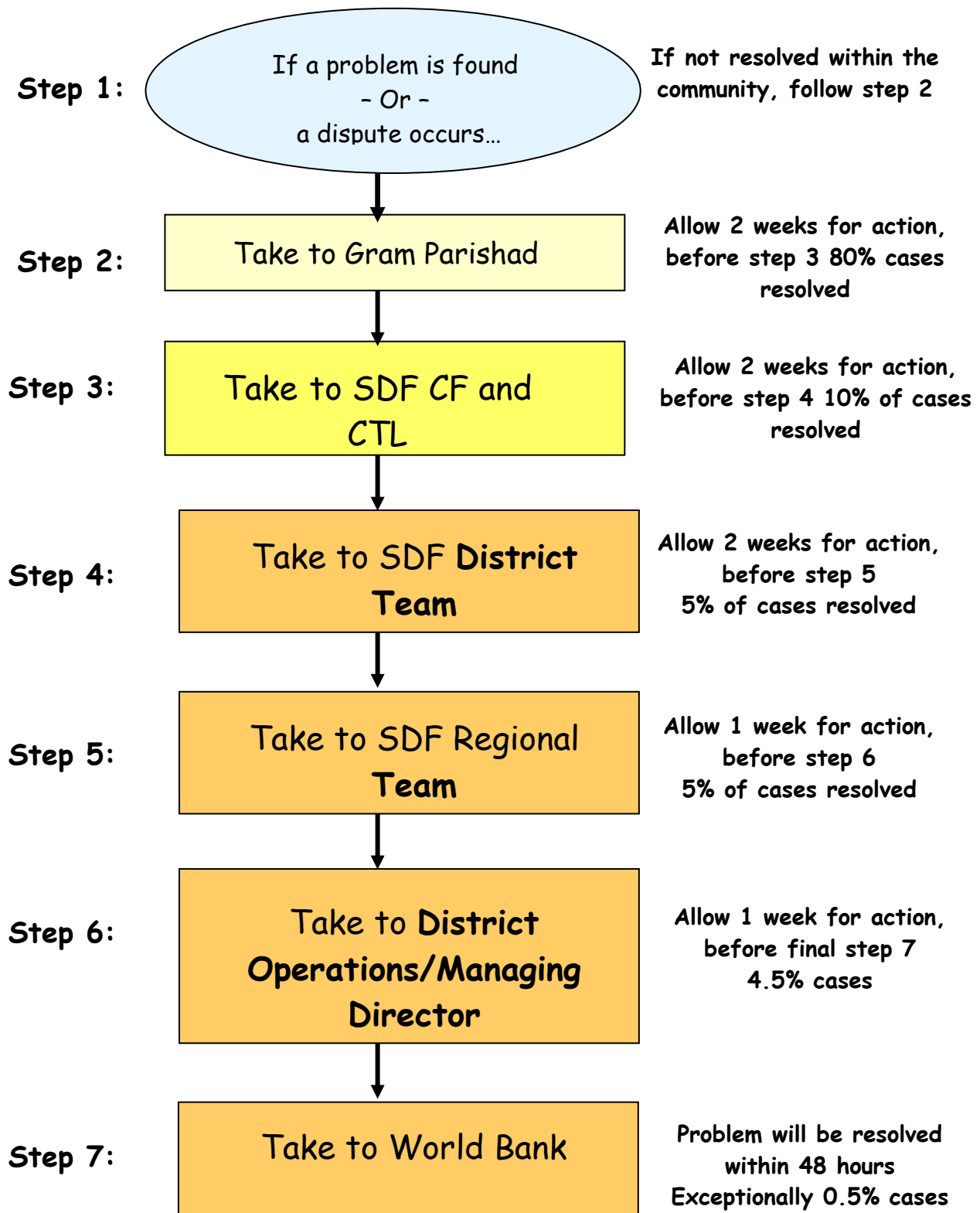
How Do We resolve Our Conflicts

We will try to solve all of our complaints and misunderstanding by discussing those within our village community.

- Our President, Secretary and Cashier will take the lead in discussing and addressing the complaints;
- We will regularly discuss our COM guidelines in our meetings;
- In the Gram Parishad, we will take decisions on eligibility criteria for selecting beneficiaries and on other guidelines;
- All information will be disseminated among all our members;
- We will get help from our CPs in the village;
- If we are not able to solve those as mentioned above, we will discuss that in our Gram Parishad;
- We will take up all the unresolved issues with the SDF Cluster Facilitator. If those are not still resolved, we will contact SDF's cluster office and if this fails, we will ultimately contact the SDF district office;
- If the district office fails to resolve our problems, then we will go to the SDF's Regional office for assistance.
- If the regional office is unable to resolve the problems, then we will go to the Director of Operations/Managing Director to help us.
- We may even contact the World Bank for having solutions to our problems, if all the above measures fail.
- The steps in conflict resolution are shown in the following figure- SIPP-Problem-Solving Communication Tree.

Problem-Solving Communication Tree

To resolve the conflict, steps from 1-5 would be followed if that fails then steps 6-7 would be applicable.



Display Board-1 (Sample)

List of Benefits and advantages we received from the project.

Gram Samiti: Cluster: Union: Upazila/District:

Progress on village development as at the date of

HCP ● (Red)

Poor ● (Green)

Vulnerable ● (Blue)

Beneficiary			Category				Received benefits					
Sl. No	Name of Beneficiary	Designation	HCP	Poor	Vulna	Youth	Grant	SF	Int. Len.	Skill Training	Tech. training for youth	Employment
1	Tanjila			●						√		√
2	Shapna		●						√			√
3	Shawpan Kumar		●			√		√				√
4	Usa Rani			●				√				√

Display Board- 2 (Sample)

Progress of Village Development Activities

Gram Samity:

Union:

Upazila/District:

a. Our Aim

Sl. No.	Our Expectation	Current Status	Situation after 6 month		Achievement as per Plan	
			Decrease	Pending	Decrease	Pending
1	Out of 150 HCP in the village, we will bring it down to 50.	150	10	140	50	100
2	Out of 100 Poor in the village, we will bring it down to 50.	100	10	90	50	50
3	We will arrange jobs for 15 youths through organizing skill development training.	20	5	15	12	8
4	We will establish office for GS and strong village institution.	-	1	-	-	-
5	With credit support from SF income generating activities will commence among the NJG members.	250 (HCP & Poor)	50	200	All will get loan	-
6	With support from one-time grant, 10 vulnerable will become JG members.	15	3	12	All will become group members	-

b. Our Capacity Building

Subject	Beneficiary					Total
	HCP	Poor	Vulnerable	Youth	Female	
Training	58	70	2	30	130	160
Workshop	32	51	-	12	85	95
Exposure Visit	10	12	-	8	28	30

c. Meetings

Name of Meeting	Participation					Total
	HCP	Poor	Vulnerable	Youth	Female	
Gram Parishad	70	65	4	25	155	164
Gram Samity	4	4	-	1	8	9
SAC	3	1	-	1	5	5
VCO	3	2	-	1	6	6
SSC	4	4	-	2	9	10
NJG	285	255	-	110	605	650

d. Livelihood Development Activities Savings & Internal Lending

Number of NJG	Total Savings Amount (Taka)	Number of Member Savings deposited	Total Disbursement for Internal Lending (Taka)	Loan Recovery (Taka)	Savings Balance (Taka)
15	15000	225	10000	7000	5000

e. Shabolambi Fund

Number of Application				Number of Approved	Disbursement of Loan						Total	
HCP	Poor	Youth	Female		HCP		Poor		Poor		No.	Amount (Taka)
					No	Amount (Taka)	No	Amount (Taka)	No	Amount (Taka)		
100	70	20	180	170	95	475000	60	300000	15	7500	170	850000

f. Youth Employment Loan

# of total youth	Skill Training Loan		Employment Loan		# of youth employed		
	# of youth received loan for training	Amount	# of youth received loan	Amount	Self employed	Wage employed	Total
20	15	75000	8	48000	8	7	15

Village Visioning of-----

Year of Joining in SIPP III

Cluster:Upazilla:District:

Indicators	Present Status as per PIP	Plan to Changing the Status				2020-21
		2016-17	2017-18	2018-19	2019-20	
1. Vulnerable Starts IGAs & include in NJG	20	-	5	8	7	-
2. HCP Move to Poor	100	10	15	20	20	15
3. Poor to Middle Class	150	10	20	30	40	30
4. GS Office Establishment	1	1	-	-	-	-
5. Linkage Development with Service Provider	13	-	1	2	4	-
6. Achieve full Membership under NJCS	1	-	-	1	-	-
7. Establish Producer Group	10	5	5	-	-	-
8. Youth Employment through NJCS	20	5	10	5	-	-
9. Rehabilitation of Earthen Road and other Infrastructure	7	3	2	2	-	
10. Schooling Rate will Improve	-	-	-	-	-	
11. Use of Hygienic Toilet	-	-	-	-	-	
12. Use of Safe Drinking	-	-	-	-	-	
13. Early Marriage Reduction	-	-	-	-	-	
14. Dowry Deduction	-	-	-	-	-	

Social Investment Program Project (Notun Jibon SIPP-II)
Implemented by Social Development Foundation (SDF)
Village Matrix of Nuton Jibon Program

Reporting month :		Village Code :	
Updated on		Cluster #	

I. OVERVIEW

1	Identification:
a.	District:
b.	Upazila:
c.	Union :
d.	Village:
f.	Cluster name

2 General Information of the Village	3 Average HH income at Baseline
a. Total Population:	a. Average annual HH income of HCP (Tk):
b. Total Households:	b. Average annual HH income of Poor (Tk):
c. Total number of Youth (Poor & HCP):	c. Average annual HH income of Middle class (Tk):
d. # of HHs in the village with access to Micro-finance (from different NGOs):	d. Average annual HH income of Marginal Farmer (Tk):
e. # of Poor HHs with access to Micro-finance(from different NGOs)	
f. # of HCP HHs with access to Micro-finance (from different NGOs)	

4 a. No. of Community Professional(CP) identified	b. No. of identified CP received Training from SDF?
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5 Participatory Identification of the Poor (PIP)	Number of HHs	f. Destitute- Vulnerable, Disabled, Orphan etc. Population in the Village	i. Date of latest wealth ranking (PIP)
a. Hard Core Poor:		Men	Women
b. Poor:		Youth	Total
c. Marginal Farmer*:			
d. Middle class:		g. Total Vulnerable HHs	
e. Rich:		h. No. of un-employed Youth (HCP & Poor family)	

* As per BBS or SDF definition

II INSTITUTIONAL DEVELOPMENT AND LIVELIHOOD

Institutional Development	Start date	
----------------------------------	-------------------	--

6	Jibikayan Groups (JGs)	HCP	Poor	Marginal Farmer	Youth	Total
a.	Number of Jibikayan Groups (JGs) formed:					
b.	Total members of JGs:					
c.	Number of JGs started savings:					
d.	Number of JG members started savings:					
e.	Total savings(Tk.) by the JG members :					
f.	Average savings (Tk) per member:					
g.	Number of JGs started Internal Lending:					
h.	Number of JG-members started Internal Lending:					
i.	Total amount (TK) of Internal Lending:					
j.	Total recoverable loan amount(Tk.) with service charges					
k.	Total recoverable Service Charge amount (Tk.)					
l.	Total recovered loan amount(Tk.) with Service Charges					
m.	Total service charges recovered (Tk)					
n.	Outstanding loan amount (without service charge):					
o.	Outstanding loan amount (with service charge):					
p.	Average number of meetings held in JG per month:					

7	Sanchay Sangrakhon Committee (SSC)	8	Village Credit Organization (VCO)
a.	Total Number of SSCs:	a.	Established date:
9	Village Disaster Management Committee (VDMC)	b.	Date when VCO opened Bank Account:
a.	Date established	c.	Bank Name & Accounts no.:
b.	Agreement signed date between VDMC and GS	d.	Agreement signed date between VCO and GS
c.	Date when Volunteers Team formed	e.	No. of Volunteers in the team
e.	Date when VDMC opened Bank Account:	f.	No. of Volunteers received Training from SDF
g.	Bank Name & Accounts no.:		

16	Signing of Financial Agreement (FA)	UFA	Addendum-1	Addendum-2	Addendum- 3
a.	Date when SDF and GS signed Financial Agreement				

17	Disbursement/ Fund release status	Initiation Fund (IF)	1st Installment	2nd Installment	3rd Installment	Total VDF Transferred
a.	Date when SDF released Initiation Fund to GS:					X
b.	Released amount (Tk.) of Initiation Fund					
c.	Date when SDF released/dispensed IDF to GS:					X
d.	Released amount (Tk.) of IDF					
e.	Date when SDF released/dispensed SF to GS:					X
f.	Released amount (Tk.) of SF					
g.	Date when SDF released/dispensed SF to GS:					X
h.	Released amount (Tk.) of SF					
i.	Date when GS released SF to VCO's account					
j.	Date when GS released CISF to VDMC's account					X

18	Institutional Development & Capacity Building activities				
a.	Total IDF received (in Taka)		b.	Total Expenditure (Tk.)	
c.	Total expenditure(Tk.) for setting up GS office		d.	Date when GS setting up Office	
e.	Total expenditure(Tk.) for Capacity Building Training		f.	# of training organized by GS	
g.	Exposure visit : i) # of participants		ii). # of Exposure Visit		
h.	# of linkage establish with other service providers		i.	# of Training provided by CP	

19	Livelihood Development Activities					
a.	One time Grant for the Vulnerable:	a1. Number of Vulnerable who have received Grant:				
		a2. Total grant fund distributed to the vulnerable				
		a3. Out of which how many are able to start savings:				
		a4. Out of which how many have accessed a Loan from Livelihood Fund:				
		a5. Out of which how many started IGA or Employment:				
b.	Loan for Skill Development:	b1. Number of Youth (HCP & Poor) who have received Loan for Skill Development:				
		b2. Total amount(Tk.) of loan fund distributed to the Youth				
		b3. No of youth pay back loan installment:				
		b4. Out of which how many started IGA or Employment:				
		b5. Total loan recovered (with service charge):				
		b6. Outstanding loan against Skill Training (with service charge):				
		b7. Outstanding loan against Skill Training (without service charge):				
c.	Amount (Tk.) of fund transferred to VCO by GS:			Date :		
d.	Livelihood Activities:	HCP	Poor	Youth	Vulnerable	Total
d1.	# of JG members who have received Loan for Livelihood:					
d2.	Number of JG members (poor & HCP) started IGAs or employment from Livelihood Fund					
d3.	Number of HCP and poor started IGAs from Internal Lending					

20	Fund status of VCO's account				
a.	Total amount(Tk.) received by VCO from GS		b.	Total SF distributed among the JG members	
c.	Remaining amount for SF (a - b)		d.	In Bank	Cash in hand

Operational Activities

21	Community Infrastructure Work (CISF/CIW)				
a.	# of Productive sub-projects		b.	Community contribution (Tk.) for Emergency Fund	
c.	Type of sub-project (specify)				
d.	Total estimated cost (after properly assessed)		e.	Total Fund received for CIWs	
f.	Total fund expenses (Tk.)		g.	Remaining fund(Tk.)	
h.	Start date of CIW/CIS		i.	Working progress (physical) in %	
j.	Sub-project accomplishment date		k.	Sub-project handed over to GS	
	Operations & Maintenance				
l.	Date when GP approved the O & M Plan:		m.	Amount (Tk.) of fund established for O&M	
n.	Date when O & M sub-committee formed:		o.	Total labor days generated from CIW	

22	Repayment of Shabolombi Fund (Revolving)	HCP JGs	Poor JGs	Youth JGs	Vulnerable	Total
a.	Total(Tk.) SF distributed to JG members by VCO					
b.	Total recoverable amount (with service charge)					
c.	Total recoverable service charge amount (Tk)					
d.	Total recovered amount (with service charge)					
e.	Total recovered service charge (Tk.)					
f.	Outstanding loan amount (without service charge)					
g.	Outstanding service charge amount (Tk.)					
h.	Outstanding loan amount (with service charge)					

23	Accountability aspects					
a.	Date when the Social Audit Committee report presented to GP (last date)					
b.	Are Financial and other information being displayed and updated? (yes=1; No=0)					
c.	Are all Minutes (GP, GS, SAC) being recorded and kept properly? (Yes=1; No=0)					
d.	Village records updated monthly (Yes=1; No=0)					
e.	Date when the community assessment of the GS was done last (Report Card Assessment)					
f.	Rating of the last Report Card Assessment : (Satisfactory=1; Unsatisfactory=0)					
g.	Date when the village performance assessment was done (village grading system)					
h.	Grading of the last village performance assessment record (A/B/C/D grade)					
i.	Are the Golden Rules well understood and displayed by the community? (Rating scale 1 - 5)					

Good Governance and Social Accountability



Chapter-13

1.0 Good governance in our Institution

We shall implement the activities of our Institution as per the project guidelines. We shall set our course of action as per consensus. We shall make all relevant procedures/rules regarding the receipt of funds from SDF and its utilization process accessible to all for ensuring transparency and accountability. We shall maintain the proper record of all financial transactions. We all shall work together for the betterment of the poor members. We shall serve all the members equally and shall not exclude any member because of his/her religion, race, complexion or any other traits. We shall uphold honesty and sincerity in all activities of our institution. This is what we will call good governance in our village institutions.

2.0 Social accountability in our institution

We need to ensure proper implementation of all the activities of our institution. We nominate our leaders on behalf of us to carry out the roles and responsibilities of our institution. We will reach a consensus after holding discussions to find out the right persons to be our leaders. Our leaders will act according to our opinion. Besides, it is our responsibility to monitor whether they are working as per our decision. For this, we will be watching our leaders. We will verify the works of our leaders to ensure whether they are in track. In case of any discrepancies or wrongdoings, we will inform all other members at once. We will take appropriate measures to avoid any recurrence. We will provide support and cooperate with our leaders so that they can execute their roles and responsibilities properly. Our leaders will be held accountable by us for their actions. This is how we will ensure social accountability in our village institution.

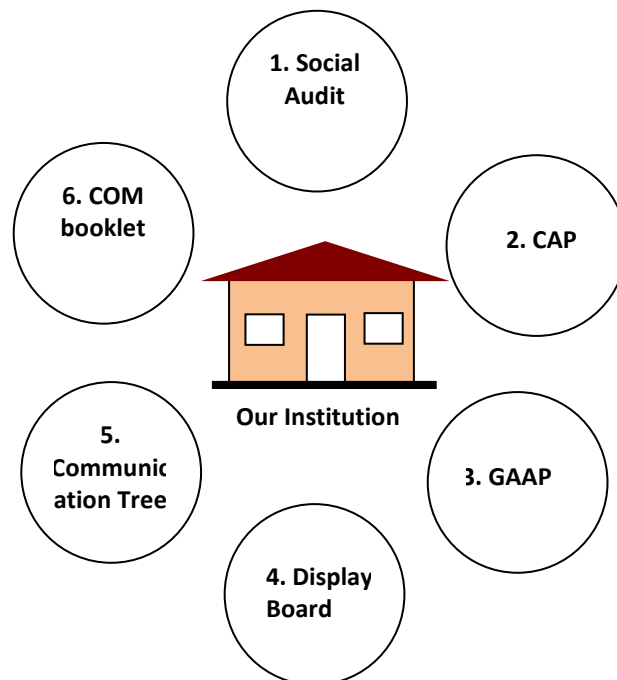
Social accountability means correctly performing the responsibilities and activities of a committee or a person which is assigned by our Gram Parishad. If these activities are performed in a satisfactory manner and found acceptable to the villagers that bring positive impact on village life then it establishes that Social Accountability is there. Example-If the Procurement Committee in a village purchases construction materials for Gram Samity office as per plan and procurement guidelines and SAC verifies bills-vouchers & submits report to GP, and if the Gram Parishad becomes satisfied with the performance of procurement committee, then we can say that social accountability exists in that village.

3.0 Benefits of good governance and social accountability in our institution

- Each and every member of the institution will avail of equal benefits;
- No one will be allowed to indulge corruption and wrongdoings;
- Unity among the members will prevail;
- Everyone will be able to understand his/her own responsibility and will carry out accordingly;
- No one will be allowed to influence others to gain vested interests;
- We will be able to resolve conflicts by ourselves;
- Project activities can be implemented smoothly as per plan;
- Create social cohesiveness and congeniality among members of our institution;
- Maximum output will be achieved and harmonized among members of the institution;
- We will be able to achieve our goals and objectives and maintain achievements in the long run.

4.0 How can we ensure good governance and social accountability in our institution?

In order to ensure good governance and social accountability in our institution, we will do the followings:



We will have a very good understanding on the six tools shown in the picture above. If we can conduct those properly, we will be able to achieve the goals and objectives of our institution.

Social Audit (SA)

Social Audit is a tool used to ensure Social Accountability in our village institutions where a group of members act as watchdog of the Gram Parisad. It is a process through which the activities of Gram Samity (GS), Village Credit Organization (VCO) and other committees are verified in a systematic manner. By using this tool, we can verify whether the committee members have done the tasks properly they were supposed to do. The problems, if any, in the ongoing activities can be identified through Social Audit and discussed in the Gram Samity (GS)/Parisad (GP) meeting. Leaders of various committees are held accountable for their actions to the GP. All the members will discuss the problems and issues identified by Social Auditing in the GP meeting, and come up with effective solutions. Through this process, the quality of work of the committee leaders will improve significantly in comparison with the past. Every one of the village institutions will get the benefits of SA.

Through the Social Audit, we can easily understand whether poor people are getting benefited from the activities of Gram Samity. We can also understand whether poor people are being able to avail the opportunities explored by the village institutions in improving their livelihood. The Social Audit helps us to identify the potential threats in this regard and find out the way out of the threats and deal with challenges. Besides, the SA helps us verify whether the activities of village institutions are being implemented as per the COM guidelines. It also helps us to verify whether the agreements between SDF and Gram Samity, and VCO and Gram Samity are being followed properly.

This is very important to keep in mind that the Social Audit is not meant to harass our leaders by finding out their mistakes only. Its main purpose is to improve the quality of services so that everyone of our village can be benefited.

❖ Benefits of Social Audit (SA)

Social Auditing benefits us in many ways:

- It helps us ensure the benefits of all the poor people of our village institutions;
- Ensure proper implementation of activities as per COM guidelines;
- Ensure formation of VO committees as per COM guidelines;
- Unveil any case of misappropriation of funds quickly as takes place and prohibits the recurrence of such cases taking place with the help of Gram Parisad;
- Know the underlying reasons of any wrongdoing and take proper steps to avert recurrence of such cases;

- Verify whether the Gram Samity, VCO and other committees keep records of all financial transactions properly;
- Verify whether the Procurement Committee followed the procurement rules as defined in the COM;
- Ensure maintaining the good quality of project implementation;
- Look after whether the sub-project committees have done their works properly.

❖ **Social Audit Committee (SAC)**

- In order to constantly watch all the activities of Gram Samity and other committees, our Gram Parishad will appoint a Social Audit Committee;
- Social auditing will be carried out by the Social Audit Committee;
- The Social Audit Committee will be directly appointed by Gram Parishad;
- We will select the Social Audit Committee members who are known for honesty, integrity and commitment to hardcore poor and poor.

➤ **SAC Members**

- There will be a total of five members in the SAC of which, one person will be the Convener and the rest four will be general members;
- Everyone must be the member of GP and at least 60% will be from the hardcore poor;
- At least three members should be women;
- One member will join from the youth group.

Eligibility to be a SAC member

- ✓ Must be a member of Nuton Jibon group;
- ✓ Not a member of any other committees;
- ✓ Not a member family member (spouse, parents, children, siblings) of any other committee members;
- ✓ formal education is not mandatory for all members but will be given priority;
- ✓ idea on procurement rules will be considered as additional capability;
- ✓ generally respected and trusted by fellow members;
- ✓ possess the mentality to work impartially and voluntarily;
- ✓ possess the moral values to deal with all members equally and impartially;
- ✓ a person who will uphold the interests of the village institutions.

➤ *Responsibilities of SAC*

SAC plays a vital role in village institutions. We will be able to ensure good governance and social accountability in our village institutions if SAC performs properly which will also trigger other committees to perform properly as well. As a result, our village institutions as a whole will perform better.

SL. No	Content	What to Verify	How
01	The VO committees are formed as per COM guidelines;	<ul style="list-style-type: none"> Whether the female, poor and hardcore poor are in right proportion in the committee; Whether the majority of the GP members have supported the inclusion of the members in the committee; Whether separate bank accounts have been opened in the names of Gram Samity, VCO, SSC, sub-project committee. 	<ul style="list-style-type: none"> To verify committee members' names with PIP list; Verify the documents of bank accounts; Remain present at the meetings when committees are formed; Verify the meeting regulations.
02	Ten Principles are to be followed in all activities;	<ul style="list-style-type: none"> Whether the 10 principles are explained to all GP members; Whether the committee members are aware of 10 principles; Whether the committee members abide by the 10 principles; 	<ul style="list-style-type: none"> Observe whether 10 principles are discussed in the GP meetings; Recommend, if not discussed; Oversee the performances of other committees.
03	Enlistment of vulnerable, hardcore poor and poor	<ul style="list-style-type: none"> Whether any eligible person excluded from the list; Whether the GP has included any new member or excluded any existing one; Whether all the members know about their enlistment; 	<ul style="list-style-type: none"> Verify the list of poor and hardcore poor; Share opinion with the poor, hardcore poor and vulnerable persons; Verify regulation book of GP.
04	Activities of Nuton Jibon group, savings, formation of SSC and loan distribution	<ul style="list-style-type: none"> Whether internal lending among the members initiated; Whether respective bank accounts are opened; Whether the GP approved the necessary rules and regulations; Whether savings and loan records of NJG are kept properly; Whether NJG Cashiers received foundation training. 	<ul style="list-style-type: none"> Verify all loan applications; Crosscheck loan register, and pass book; Verify training participants list.
05	Fixation of loan guideline	<ul style="list-style-type: none"> Whether loan guideline articulated, and put black and white; Whether GP approved loan rules; 	<ul style="list-style-type: none"> Check regulation book of GP; Verify written loan guideline;

SL. No	Content	What to Verify	How
		<ul style="list-style-type: none"> Whether photograph of borrowers affixed to loan application; Whether any discrepancy taking place in loan distribution; 	<ul style="list-style-type: none"> Verify loan applications; Exchange views with the borrowers;
06	Authenticity of financial transactions as recorded by GS and other committees;	<ul style="list-style-type: none"> Whether savings and repayments of loan instalments of the members are properly reflected on income-expenditure sheet and their pass books; Whether signatures, photos of beneficiaries and names are consistent and books and loan applications are duly filled; Whether there is consistency between cash receipts and bank deposits; Whether there is consistency between cash withdrawal and cash utilization/ loan distribution; Whether VO documents are consistent with bank statement; Whether genuine bill/vouchers are submitted against various expenses; Whether all bank transactions are approved by appropriate authorities and documented in the respective meeting regulations. 	<ul style="list-style-type: none"> Verify all the documents at least once in a month; Verify pass-book, collection sheet, income-expenditure sheet, bank deposit slip; In case of cash withdrawal from bank, verifying meeting regulation; Make sure that the bill-vouchers submitted by the committees are not fake. The SAC members may visit the place of transactions (shop/ brick kiln etc.) to crosscheck.
07	Submission of fund proposal to SDF	<ul style="list-style-type: none"> Whether the vulnerable, hardcore poor and poor were given priority; Whether the vulnerable and hard-core poor were inadvertently left out of any benefit; Whether the youth members provided with training and loan. 	<ul style="list-style-type: none"> Verify regulation books of GP and GS; Verify all applications; Verify regulation book of youth group; Discuss with the beneficiaries.
08	GS office building construction/rent and Procurement	<ul style="list-style-type: none"> whether the places are suitable for GS office; whether "COM" guideline is followed in procurement; whether planned items were purchased; whether price and quality of product are satisfactory. 	<ul style="list-style-type: none"> Verify land leasing agreement, inventory, and bill-vouchers; Check quality and price of product; Verify procurement register.

SL. No	Content	What to Verify	How
09	Village development plan	<ul style="list-style-type: none"> • whether activities were done as per plan; • whether the vulnerable, hard-core poor and poor persons availed project benefits as per plan; • whether activities done as per village development cycle before submitting fund proposal to SDF. 	<ul style="list-style-type: none"> • Verify regulation book of GP, village development plan, list of beneficiaries, display board, and proposal for VDRRF . • Verify whether members of GP updated the development plan yearly
10	Display board	<ul style="list-style-type: none"> • whether the display board is set up at a visible place; • whether information of display board is authentic; • whether display board is updated regularly. 	<ul style="list-style-type: none"> • Verify display board at least once in a month; • Cross check information of display board with pertinent registers and documents.
11	Community Assessment Process (CAP)	<ul style="list-style-type: none"> • whether CAP was held as per plan; • whether a substantial portion of the GP members participated; • whether joint action-plan of CAP was prepared in accordance with GP members opinion; • whether action plan was implemented properly; • whether CAP is reviewed timely. 	<ul style="list-style-type: none"> • Remain present during CAP exercise; • Observe whether joint action-plan is being implemented.
12	Governance and Accountability Action Plan (GAAP)	<ul style="list-style-type: none"> • whether GAAP was held as per plan; • whether a substantial portion of the GP members participated; • whether GAAP was implemented properly; • whether GAAP is reviewed timely. 	<ul style="list-style-type: none"> • Remain present at GAAP preparation and help updating the plan in every six month; • Observe whether activities of GAAP is being implemented.
13	Oversee progress of activities	<ul style="list-style-type: none"> • whether SAC's recommendations for GP are addressed by the respective committees; • whether the persons responsible for implementing the recommendations are performing accordingly. 	<ul style="list-style-type: none"> • Verify work progress.
14	Collection of information	<ul style="list-style-type: none"> • when required, collection of information regarding misappropriation, conflict etc. 	<ul style="list-style-type: none"> • to verify documents and discussion with concerned persons, as required.

➤ *SAC meeting and reporting*

- SAC meeting will be held at least once in a month;
- At least 3 persons' attendance at meetings is a must for a quorum;
- The SAC convener will convene a meeting. In emergency cases, if convener is absent, any member can convene a meeting;
- The members will be notified 3 days prior to a meeting. In case of emergency, meeting can be held at any time;
- Observations of SAC members during previous month will be an agenda of the meeting to discuss and set actions;
- Regulations of the meeting will be prepared in the SAC register and all members will sign accordingly;
- SAC will prepare a quarterly report based on their observations. It must be submitted and presented in the GP meeting for taking appropriate actions.

➤ *When a SAC membership is cancelled?*

The SAC membership can be cancelled in two ways:

a. For personal reasons

- Severe illness;
- If a member migrates to some other place;
- If a member gets married and leaves the village;
- If a member passes away.

b. Gram Parisad preserves the right to remove a member in following cases:

- If a member fails to carry out the responsibilities properly;
- If a member violates the rules of the 'Dash Niti';
- If a member fails to follow the guidelines of COM;
- If a member deliberately does not repay the loan.

If a SAC position gets vacant, immediate replacement with a suitable person is mandatory.

➤ *Example of SAC meeting regulation format*

Meeting No:			Date:
SI	Topics discussed	Information gathered	Recommendation

Name of member Signature

1.

2.

3.

4.

5.

➤ *2.7. Example of SAC reporting format for submitting to the Gram Parlsad:*

a.

Report no:			Date:
Timeline of observation:			
SI	Topic	Problems Identified	Recommendation

b. Status of previous report's recommendations:

Report No	Tasks not done yet	Reason	Remarks

Name of Convener:

Signature:

Names of members

Signature

1.

2.

3.

4.

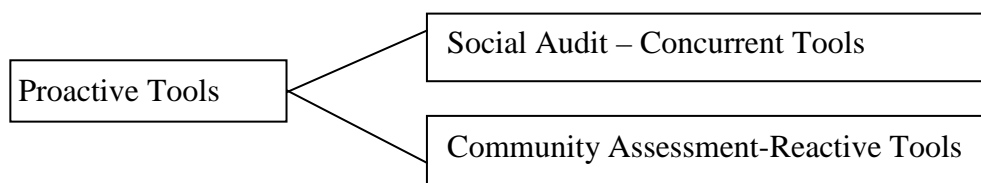
5.0 Governance and Accountability Action Plan (GAAP)

It is expected that all the GP members will remain aware of the activities being implemented in their village and what are in the pipeline. We will always remain alert so that no one can abuse our institution for personal gain. Even though, there is a risk that we may face hurdles and problems during implementation of our sub-project activities. Those problems may even cause serious threats to the existence of our institution. But we can shackle the problems from taking place if we can identify them upfront and take measures accordingly. As a result, our activities will run smoothly.

❖ What is GAPP and Why?

We may face various problems during implementation of our project activities. That means, we are at various risks. Wrong selection of leaders, misappropriation of funds by leaders, occupying of Gram Samity office for vested interests, defaulted installments of SF and youth loan instalments by borrowers are some examples of problems we may face.

Through GAAP, we can identify those risks upfront and take measures to mitigate them. For this, we will identify the potential threats that we may face in the future. Then, we will prepare a mitigation plan to deal with those threats according to their severity. GAAP will help us identify the risk areas which may impede to implement any SKPS of project implementation for village development cycle.



6.0 When to Prepare GAAP

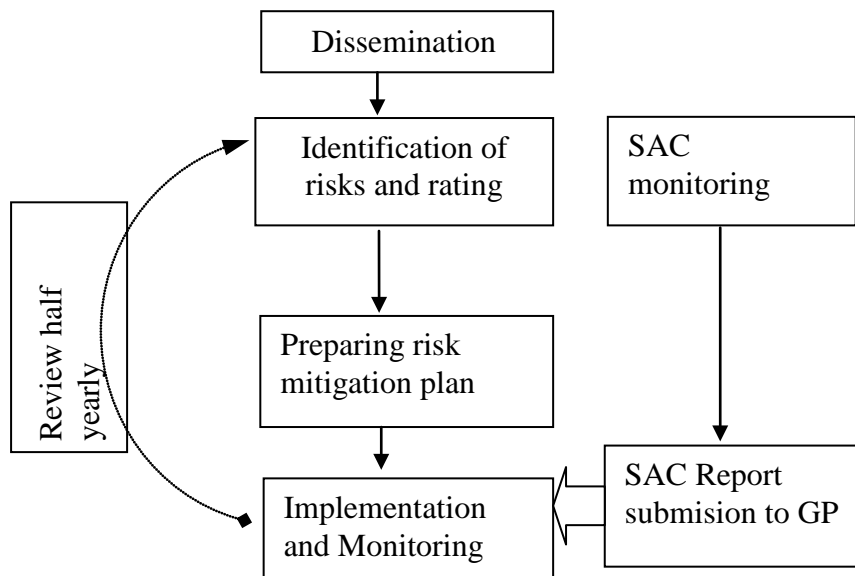
We will prepare our Governance and Accountability Action Plan (GAAP) on completion of our village development plan and before receiving VDRRF. It will take two days to prepare GAAP and we will have to update the plan after every six months in consultation with GP members.

7.0 GAAP Preparation Steps

We will prepare GAAP in four steps:

1. Holding a dissemination meeting;
2. Identifying risks and rating them;
3. Preparing a risk mitigation plan;
4. Implementing activities and monitoring.

GAAP diagram



➤ *Step 1: Orientation Meeting regarding GAAP*

It is very important to make all GP members understand the GAAP. For this, we will discuss GAAP in a GP meeting with all members. During discussions, we will explain the benefits of GAAP, how to prepare and implement GAAP, steps of GAAP etc. in a simple way so that it is well understood by all. This step can be done in a regular GP meeting or we can arrange a special meeting on GAAP if regular GP meeting is not scheduled at the time of GAAP preparation.

We will need two facilitators to prepare the GAAP. We can select two of our fellow GP members (trained in GAAP). Or, local SDF staff can help us facilitate the process. We will work out the 2nd and 3rd steps of GAAP and when and how to arrange and collect necessary materials like 8-10 pieces of brown paper, pen and scale etc. The GS will bear the cost of the materials.

➤ *Step 2: Identification of Risks and Rating them*

Risk Identification

We will identify governance-related potential risks that we may face during the implementation of village development plan. We will also rate the risks considering our village context. To do this, GS, VCO, SPC, SSC, finance committee, procurement committee, SAC and general members of GP will discuss it in small groups (focus group discussion). First, we will identify the risks and rate those in small groups. Then we will sit in a large group and finalize the risks and ratings.

Our Gram Parisad may face various problems and some examples are mentioned below:

- Identification of poor and hardcore poor may be done in a wrong way, leaving many eligible persons out of the list;
- COM rules may be violated in nominating leaders;
- Committee leaders may indulge in fund misappropriation;
- Local elites may interfere in various infrastructural construction works like office building, roads, tube-wells etc. for their vested interests;
- Borrowers may not repay loan instalments;
- Middle class or non-poor people may be included as GP members;
- COM rules may be violated in procurement of goods and services;
- Local vested groups may occupy the GS office;
- Committee leaders may not deposit collected loan instalments to bank account;
- Youth borrowers may not refund youth loans.

There will be a lot more problems that we may face during project implementation. So, we will take into account our local context while identifying our risks.

Risk Rating

During the preparation of GAAP, we will rate the risks after identifying them. That means, we will prioritise the risks according to the extent of their negative impact for us. To do this, we will consider two points - the probability of the problem's taking place and how much damage it will cause to us if the problem occurs. Let's think of an example to understand the matter clearly.



Mosquito is a problem for us when it bites. It can bite us anytime. That means the likelihood of mosquito bite is high for us. But, in normal time mosquito bite does not cause too much harm to us. For this, the rate of risk for mosquito bite will be low.

Let's take another example. The attack of poisonous snakes is also a risk for us. Poisonous snakes are so dangerous that a person may even succumb to the bites of such snakes. Now, the possibility of a poisonous snake attack is low in urban areas for the fact that snakes are hardly found there. So, the risk rating of poisonous snake attack will be low for urban areas. On the other hand, people are more at risk of getting attacked by poisonous snakes in rural or hilly areas because of their availability. So, the risk rating of poisonous snakes will be high for rural or hilly areas.



To rate the risks, we will consider both the consequence and likelihood to determine risk rating of a problem or incident. Besides, a risk may be rated differently at different places (urban, and rural and hilly areas). The risks may be rated at the following scale:

Rate	Score
Very high	5
High	4
Medium	3
Low	2
Very low	1

Risk Rating Scale

We will identify the risks that may occur during implementation of our project activities. If the consequence and likelihood are very high, we will put 5 on it. If the consequence and likelihood are very low, we will put 1. The other scores will be given in the same way following the Risk Rating Scale shown above. This is how we will rate a risk considering its consequence and likelihood. We will also identify the consequence/potential damages that the risks may cause. This will give us a clear insight of risks. A risk rating table is given below for example. It is very important to keep in mind that, the risks given in the table are imaginary. During the GAAP preparation, we will identify the risks as per our village situation and context.

Risk Table

SI	Risk	Rating	Consequence of Risk
1	Local elite my influence over Gram Parisad, Gram Samity, VCO and other committees;	5	Members of our institution will be divided into groups. Smooth implementation of project activities will be hampered. There will be misappropriation. Some people will take all the benefits bypassing the project rules.
2	Registers and record books may be lost due to delinquency in preservation;	4	We will lose all records of funds, savings, income and expenditure etc. As a result, there will be a chaos in our institution.
3	Faulty and poor identification and non-poor people are getting loan;	3	Eligible people will be left out of the list. Project's goal and objectives will not be achieved.

SI	Risk	Rating	Consequence of Risk
4	Members of GS, VCO, and other committees may not be willing to carry out responsibilities or may not abide by the project guidelines;	5	Our village institution will become useless. No work will be done properly.
5	Members may stop depositing regular savings;	4	VCO will not provide loan if savings is stopped
6	Financial irregularities may take place;	4	Project goals will not be achieved. Members will lock into conflicts. Proper utilization of fund will not be possible.
7	Inconsistency between village matrix and reality;	3	We won't be able to know the real situation of our institution. As a result, irregularity and corruption will take place.
8	Idle money may be lying with bank accounts;	3	Financial irregularities may take place. Members will not be benefitted from fund.
9	Nuton Jibon groups may become defunct after formation;	2	Savings will be stopped. Members will not be benefitted from project.
10	Financial irregularities may take place during arrangement of training/workshop	2	Training/workshop will not be held properly. Members will lose interests to participate.

➤ *Step 3: Preparation of an Action Plan to Mitigate Risks*

We will present the Risk Table that we have prepared in Gram Parisad meeting. We will discuss the potential risks one by one that we have identified and rated, and their consequences if occurred. Through discussions, we will prepare an action plan to avert or handle the risks. We will also determine responsibilities and timeline against all the tasks in the action plan. This is our Governance and Accountability Action Plan (GAAP). In the meeting, we will fix up a tentative schedule of GAAP review after six month (e.g. if GAAP is prepared in June and the tentative time of review will be 1st/2nd/3rd or 4th week of December). SAC will follow up and monitor the progress of GAAP.

A GAAP example is given below:

Governance and Accountability Action Plan (GAAP) - Example

Date: 12 January, 2012

Date of Review: 3rd Week of June, 2012 (tentative)

SI	Risk	Risk Rating (1-5)	Steps to mitigate risk	Responsible person/ committee	Timeline
1	Local elite my influence over Gram Parisad, Gram Samity, VCO and other committees;	5	<ul style="list-style-type: none"> To constitute committees as per COM with a consensus of GP members To raise awareness among all GP members; To encourage GP members to attend GP meetings regularly; 	Gram Samity and other committees	Continue
2	Registers and record books may be lost due to delinquency in preservation;	4	<ul style="list-style-type: none"> To preserve all records and documents at GS office To preserve all bills, vouchers and transaction documents carefully; To update all transaction registers regularly. 	All concerned committees. SAC will check	Continue
3	Faulty identification of poor. Non-poor people are included to loan facilities;	3	<ul style="list-style-type: none"> Proper implementation of PIP (participatory identification of poor) SAC will verify poor list and report to GP SAC members will remain present during loan distribution (if possible). 	SAC	SAC will verify poor list within next 15 days Continue
4	GS, VCO and other committee members may not abide by the rules of COM;	5	<ul style="list-style-type: none"> To raise awareness among GP members; Discuss this topic in next GP meeting; SAC will oversee activities of other committees; 	Social Audit Committee	Within next 3 months Continue
5	Members may stop depositing savings;	4	<ul style="list-style-type: none"> to verify savings register and pass book; to identify the members who are irregular in savings; to motivate the members who are not regular. 	SAC SSC and GS GS, VCO and SAC	within next 15 days Continue

After the preparation of GAAP, the GS President will propose to the Gram Parisad to approve it. After having the GP approval, it will be considered as final Governance and Accountability Action Plan (GAAP) of the village and will be recorded black and white in the GP's meeting register. The GAAP will be copied on a large page and be placed on a place visible to all.

➤ *Step 4: Implementation and Monitoring*

We will carry out our respective responsibilities as outlined in the GAAP. The SAC will monitor whether progress is made as per plan. It will prepare a quarterly report on GAAP monitoring findings and submit to Gram Parisad. The GAAP will also be available in relevant Cluster and District offices for proper monitoring and support.

8.0 GAAP Review

There will be a half-yearly review of GAAP. Step 2 to 4 will be conducted during the GAAP review. New risks can be included in the action plan during the GAAP review, if deem necessary. Accordingly, any risk can also be discarded from the action plan, if deemed valid no longer.

9.0 Community Assessment Process (CAP)

CAP is such a process where members of different committees and general members of Gram Parisad (GP) unite together for the progression of their respective institution. Under this process, members of the committees take the lead in self-assessment of their activities which essentially means they themselves evaluate their actions what they were supposed to do to measure performance standard and shortcomings as well. At the same time, general members of GP also assess the activities of the leading members of various committees whether they meet the performance standard and identify the good works and areas of further development.

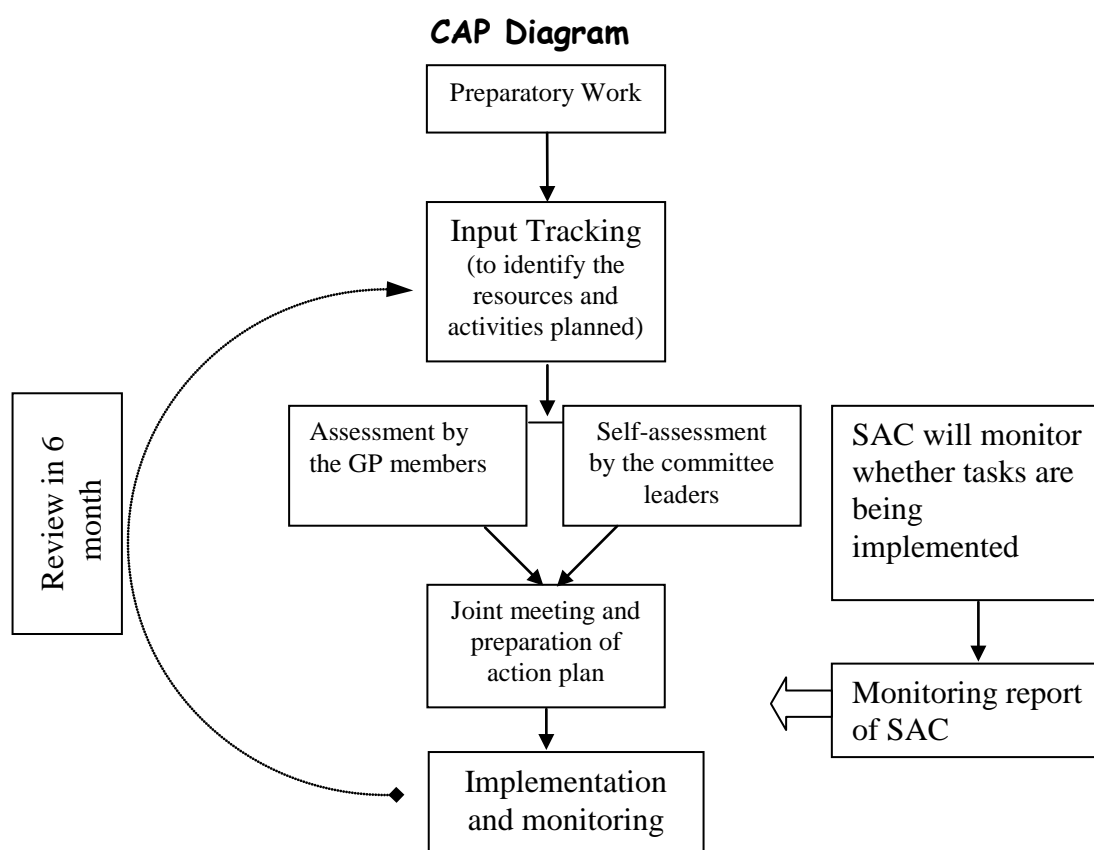
Committee members, including the general ones, then will sit together to discuss the findings of the assessment. In order to resolve the differences of opinion, they mutually discuss the issues to reach a consensus and plan further to work better in the future. Putting into a schematic diagram, the adopted plan is to be hung in a way to make it visible for all. Everyone will put in their best efforts to work out the plan. SAC will oversee the activities regularly to assess whether things are moving in line with the

plan. After every six months, all the members will sit together to evaluate the development of ongoing activities to ensure the conformity of the plan. This process makes sure the gradual improvement of the work quality of the committee members which ultimately benefits all. CAP will be in operation after the funding from SDF and it will be effectively be used in, for instance, sub-project implementation, giving loan to members, providing training and so on.

❖ Steps of implementing CAP

CAP has six steps:

1. Preparatory work
2. Input tracking (identifying allocated assets and activities to be performed)
3. Assessment by GP general members
4. Self-assessment of the committee leaders
5. Joint meeting and preparing action plan
6. Implementation and monitoring



➤ *Step-1: Preparatory Work*

Following are some preparatory works need to be completed before launching CAP to practice in GP.

- Two aides are required for implementing CAP. Community professionals (CP) who received training on CAP will assist in implementing CAP here;
- The aides will provide an orientation in details about CAP one or two days before it is formally put on practice. This job is pretty important for the fact that everyone needs to have a clear understanding about CAP in order to implement it successfully;
- Two days will require for implementing CAP, and two consecutive days will be the best option;
- The aides will schedule date and time in consultation with GP members in order to implement CAP;
- All members of GP need to attend the event of CAP implementation;
- Gram Samity will arrange brown paper, signature pen and measuring scale to be required while implementing CAP.

➤ *Step-2: Input tracking*

Input tracking, being the important part of CAP, identifies the specific activities supposed to be carried out by different committees of GP and the extent assigned tasks were performed. Likewise, input tracking also checks to ensure all the supports e.g. fund, supplemental and so forth are in place to complete those tasks. While conducting input tracking, all records and de facto situation are assessed in an effort to ensure the authenticity of information. This job will be carried out by the CAP implementing aides along with SAC, and other committee members will assist them.

For instance, the purchase committee was supposed to buy 3,000 good quality bricks for building Ujirpur Gram Samiti office. Though they were provided with BDT 15,000 to buy that, they actually bought 2,000 average quality bricks at Tk BDT 8,000. This information can be authenticated at the event of input tracking through verification of meeting resolution between Gram Samiti and purchase committee, bank statement, purchase receipt and checking bricks quality.

The table below can be used for input tracking. Metaphorical information are provided in the table as an example for better understanding. Measuring indicators need to be determined through village development plan, list of assets, resolution of different committees and discussion among committee members at the event of input tracking.

Name of Gram Samiti: Tracking				Date of Input
Sl. No.	Resource and Work Indicator	Receivable/ Work plan	Actually Exist	Evidence and Remarks
1	Amount for building the office of Gram Samity	An amount of BDT 3 lac was applied at the first installment	BDT 3 lac was allocated	Amount transferred from Gram Samity's account to purchase committee account
2	List of items to be bought for building office by the purchase committee	Purchased 3 thousand bricks (class 1)	Purchase committee bought 2 thousand bricks (class 2)	Purchase committee didn't buy the bricks as they planned
		60 pieces metal bar/rod purchased (2mm)	Purchase committee bought 50 pieces of metal bar (1.6 mm)	Purchase committee didn't buy adequate number of bricks and compromised quality
		3 tables (small and made from thick wood), round table (thick wood), 10 plastic chairs, 1 steel file cabinet (22 gauze sheet)	Purchase committee bought 2 small tables of wood but compromised thickness Purchase committee bought 1 roundtable of wood but not so thick, 8 plastic chairs and 1 steel file cabinet (26 gauze)	Purchase committee bought inadequate number of chairs, table and file cabinet of awful quality
3	One-off donation by the Gram Samity for the vulnerable/people at risk	10 vulnerable were supposed to get one-off donation	A total of 7 vulnerable got the donation and the rest three didn't get as they were out of village	Donation distributions register for the vulnerable. Amount of donation of three vulnerable were not transferred at their respective accounts. Cash in hand

➤ **Step-3: Assessment by the general members of GP**

This stage of CAP will deal with the assessment to measure the extent of satisfaction of the GP members as a result of working by the Gram Samiti, VCO, finance committee, purchase committee and sub-project committee. Prior to starting the assessment, findings of the input tracking are discussed with the members of GP. Members of the GP set some standard measuring tools or indicator in order to assess the quality of work done by the committees and their services as well i.e. determining whether the committees of village-level organisations are working properly. Indices are the determinants whether the committee members are working properly. Around five to six indices can be decided separately for each committee which is conducive to getting the job done properly.

The GP members will discuss among themselves to decide the indices and score to be awarded against each index based on level of satisfaction by consensus. This rating score can be 1 to 5. For instance, if the awarded score is 1 against any index, it means the GP members are not happy with the performance of committee members. On the other hand, an awarded score 5 states that the GP is very happy with the performance while any score 2 indicates the work require further improvement. GP members will explain the rationale behind awarding the score against each index. For instance, if the GP members' awards score 2 against any index, they must explain the underlying reasons of such assessment along with suggestions for further improvement.

The GP members, being in the role of assessors, cannot hold membership of any committee while determining the indices and awarding the score. The reason behind is the potential influence may have on the general members as a result of the presence of committee members. It will have to ensure the impartial assessment of the performance of committee members by the general members. Such appraisals need to be recorded in a table to present before everyone in the shared meeting. One important aspect needs to be reminded that the objective of the appraisal is in no way affronting or undermining anyone.

The following table can be used to apprise the general members of GP. In order to make it easy to understand, some indices were put as examples. However, the GP members will determine the indices discussing among themselves while practicing CAP.

Appraisal of the general members (GP): Gram Samity (1-5)

Date of appraisal:

Sl. No.	Indicator	Score	Reason(s)	Recommendations for improvement
1	Whether monthly meeting of Gram Samiti takes place regularly	3	Not all members attend the meetings. All members of the Gram Samiti do not work properly.	The president will inform all the members at least two days before the scheduled meeting. The date of the meeting can be decided in discussion with all members. The other members of Gram Samiti will try to convince the members found to be exerting less effort.
2	Whether all are informed about the donation figure received from SDF	2	Most of the members are not informed. Donation figure is not written in the display board.	Maximum participation of members in the GP meeting needs to be ensured. Besides, all members need to be informed personally about the fund. Apart from that, information about fund needs to be updated regularly and put them on display board. accordingly.
3	Disbursement of loan for skill training of youths	3	Gram Samity has awarded loan to 10 youths on completion of 10 days organised activities.	Communicating with service providers and enrolling the youths for training as soon as possible. Skill development loan must be disbursed after receiving VDRRF, as we planned and need to ensure accordingly.

➤ **Step-4: Self-assessment of Committee Members**

Self-assessment will be carried out on the basis of accomplishing the assigned tasks on GP and other committee members and how far they managed to complete those with satisfaction. The committee members will decide the indices for self-assessment by discussing among themselves. The general members of the GP will not participate here. The committee members will decide such indices which are suitable for appraising themselves. In this case, taking decision on 6 to 7 indices would be ideal. The rating scale could be 1-5 where a score 1 is the lowest and 5 is the highest. The reasons must be noted for scoring any index along with suggestions to improve further.

Following the table can be used for recording such assessment. Some of the indices in the table were used as examples. However, the committee members will decide their own indices by discussing among themselves during the self-assessment.

Self-assessment score card of Gram Samiti (1-5)

Date of self-appraisal:

Sl. No.	Indicator	Obtained score	Reason(s)	Do's for further improvement
1	Regular monthly meeting	3	Meetings take place every month with two to three members' absence	The date of meeting needs to be confirmed mutually among members. It must be communicated to all members one or two days before the scheduled meeting. The president must be informed in case of the absence of any member due to preoccupation. If any member remains absent for three consecutive meetings, the matter must be discussed in the GP meeting.
2	Skill development training and loan disbursement	3	9 youths were supposed to get loan according to plan however only 7 received. 5 out of these 7 loan recipients took training. The rest 2 youths received the loan but didn't appear in the training.	Loan can be disbursed after discussing with the training centre. It is to be checked whether the youths are attending the trainings regularly after taking the loan.
3	Gram Samiti will transfer the amount to VCO's bank account for disbursement of Shabolombi loan within 15 days of receiving fund from SDF.	3	We have transferred to VCO according to our plan.	We will follow-up the activities of VCO, collect the instalments and assist to market the products produced by Nuton Jibon group members.

Both of the appraisals of general members of GP and self-assessment of committee members can be conducted at the same time but in separate places. The indices of both general members and committee members can be the same or different. However, independent brainstorming and discussion while deciding the indices followed by appraisal must be ensured for both groups. It will create awareness among all, including the service providers and recipients of the village organisation. It also creates a sense of responsibility to perform respective duties properly. The committee members are always accountable to general members for their activities which gradually improve the quality of service. As a result, all get the benefits out of it.

➤ *Step 5: Joint Meeting and Preparation of Action Plan*

In this step, general members of Gram Parisad and committee members will sit together in a joint meeting. Input tracking and GP members' self-assessment results will be presented in the meeting one by one. Two of our SAC members may present the input tracking findings. Besides, two GP members and other committee members may present their respective assessment results. Everyone's opinion during this stage will be given due importance. If someone disagrees with a score given against an indicator, he/she will be allowed to express his/her view. We will listen to his/her argument/reasons for different views. At the same time, we will remain cautious so that our arguments on different viewpoints do not turn into conflicts. After discussing various issues, we will reach a general consensus.

We will prepare an action plan to improve the quality of services on different indicators we get from our leaders. There might be many tasks to improve the quality of services of village institutions. So, we will prioritize our tasks in preparing action plans. Again, we will plan to accomplish the tasks first which are comparatively easier but important. Later, we will plan for difficult works. Our action plan will be for six months. We will review CAP after every six months, and every time we will prepare an action plan for the following six months.

We will fix a tentative schedule for CAP review after six months (If CAP Joint Meeting held on 25 June, 2012 then the tentative time for CAP review will be the 3rd week of December, 2012).

After completing the CAP action plan, the GS president will propose the GP to approve it in the same meeting. Once it is approved by the GP, all concerned of Gram Parisad will act according to the action plan. The action plan will be recorded in the GP meeting resolution for implementation. The action plan will be copied to a large piece of paper and be kept in a place visible to all.

An example of CAP action plan is given below:

Community Assessment Process (CAP)

Date: 25 June, 2012

Date of Review: 3rd week of December, 2012 (tentative)

Sl	Action	Recommendation of future improvement	Timeline	Responsible person/ committee
1	To make our Gram Samity more active	<ul style="list-style-type: none"> The skilled members of Gram Samity will provide hands-on coaching to other weak members; All GS members will attend meetings regularly; If a member is no longer interested to work voluntarily, GS will recommend to the GP for his/her replacement; Every GS member should be able to express their views without any hesitation. GS leaders must be respectful to democratic norms and procedures. In other words, they should not run the institution in an autocratic manner 	<p>- Within 10 July, 2012;</p> <p>- continue</p> <p>- GS will raise the issue in the next GP meeting</p> <p>- Continue</p> <p>- Continue</p>	<p>GS President and Secretary</p> <p>- GS President and Secretary will inform all the members</p> <p>- GS President and SAC will observe</p> <p>- GS President and Secretary</p> <p>- GS President and Secretary</p>
2	To provide youth skill development loan to 12 youth members of our village;	<ul style="list-style-type: none"> To communicate with training service providers and arrange for the training of the youths as soon as possible; Distribution of youth loan will be ensured immediately after receiving next VDRRF instalments. 	20 July, 2012	GS President and Secretary

SI	Action	Recommendation of future improvement	Timeline	Responsible person/ committee
3	GS will transfer SF to VCO account within 15 days of receiving VDRRF from SDF;	<ul style="list-style-type: none"> GS will not delay in transferring SF to VCO account. 	GS will transfer SF within 15 days of receiving 2 nd and 3 rd installments of VDRRF	GS President, Secretary and Cashier
4	To complete construction of GS office with good quality raw materials within 1 month;	<ul style="list-style-type: none"> To assign SAC to unveil the underlying truth. Convene special GP meeting to take action against leaders, if recommended by SAC; Once procurement is done, the procurement sub-committee should report in the GS meeting for the sake of transparency and accountability. 	25 July, 2012 - Following month	SAC and Procurement Sub-Committee -Procurement Sub-Committee

➤ *Step-6: Supervising the development of work in progress*

This stage of CAP deals with overseeing the progression of work assigned to all according to the work plan. Social Audit Committee (SAC) supervises the task which includes timely completion of task against standard, any problem faced while working and room for further improvement. In a bid to do that, the SAC members will discuss with the assigned persons responsible to complete the tasks and beneficiaries and also verify the exercise books. The SAC members can write the outcome of their supervision in a book and raise the issue for discussion in their monthly meeting for further supervision if required and necessary suggestions. SAC will submit the report according to this plan on the development of work in progress in the GP meeting after every three months.

10.0 CAP Review

The CAP review will be conducted after every six months. Step 2 to 6 will be followed whilst reviewing. During this period, new indices and a work plan can be adopted after excluding the completed tasks from the plan.

Display Board

We will disclose all information regarding our activities and fund status to all. We can do it easily by setting up a display board. We will place the board in a visible place in the GS office so that everyone in the village can get information from it easily. We will display all the necessary information on this board, including village development plan, utilization of fund, status of poor, hardcore poor and vulnerable persons, status of savings and internal lending from savings, infrastructure sub-projects, loan recovery from beneficiaries (OTR and CRR), number of beneficiaries that have not repaid their loan on time, number of beneficiaries that have not repaid their loan for more than one year, and village information etc. Everyone will know about the ongoing village development activities. So, there will no confusion among us over Gram Samity and its activities. The Display Board will help us ensure transparency in GS and resolve conflicts. Besides, there will be a place in the display board to write down an emergency notice/news or any information we want everyone to know.

Example

Display Board

Name of GS:

Union:

Upazila:

District:

Date of last update:

Subject	Number/ Quantity	Subject	Number/ Quantity
Total Population		Type of Fund	Instalment & amount
Total Households		VDF/VDRRF	
Very poor		IDF	
Poor		CISF	
Vulnerable		SF	

Total Members		Number of Vulnerable received one - ime grant	
Very poor		Total grant amount	
Poor		Number of SF borrowers	
Youth		Amount of SF distributed	
Vulnerable		Number of members received training on IGA	

Total NJ Groups		Number of youth development loan borrowers	
Very poor		Amount of distributed youth loan	
Poor		Number of youths received training	
Youth		Number of youths employed	
Bank Balance of GS		Amount spent on GS office building	
Bank Balance of VCO		Amount spent on other infrastructure	
Bank Balance of SPC		Name of infrastructure	Amount:
Bank Balance of SSC		Name of infrastructure:	Amount:

Subject	Number/ Quantity	Subject	Number/ Quantity
Number of beneficiaries not paid back SF loan in time		Number of beneficiaries that have not paid back their loan for more than one year.	

Notice Board:

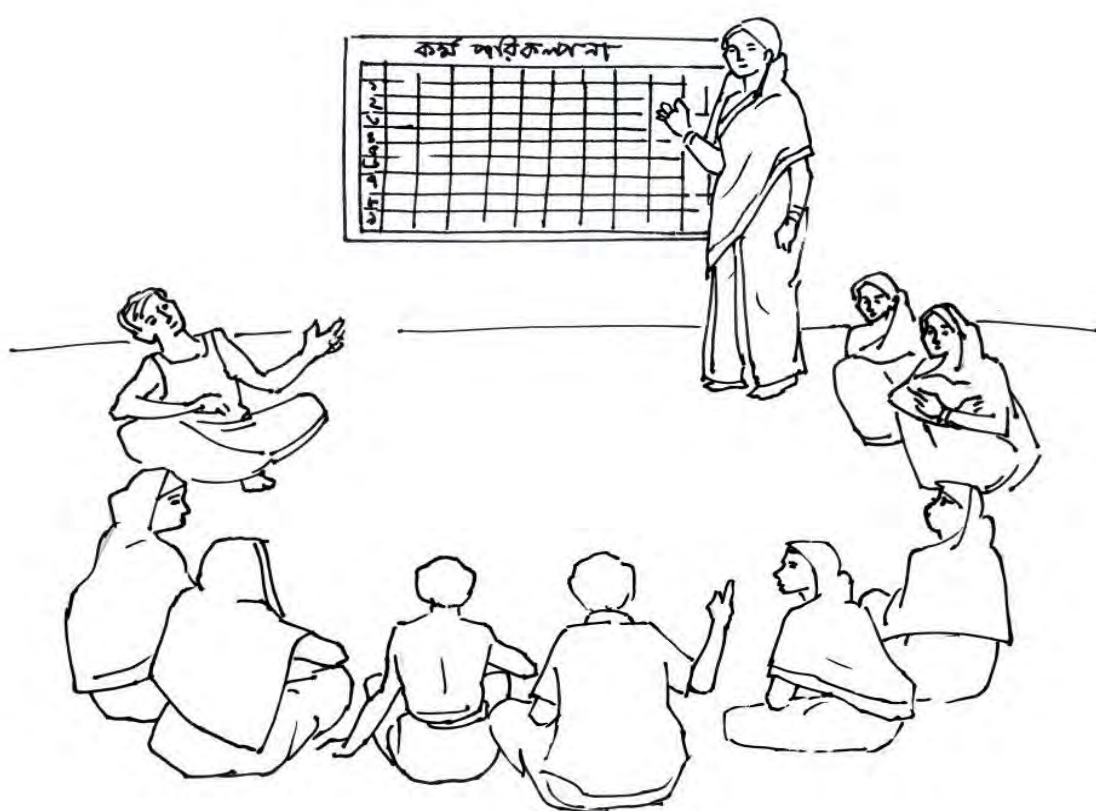
Communication Tree

We will always discuss among ourselves about reaching a consensus before taking any decision regarding our village institutions. But sometimes we may face difficulties to reach a general consensus over various issues. Sometimes we may become confused. In such a situation, we will seek assistance from SDF's local staff members. But in emergency cases, we may need quick solutions and the SDF's local staff may not be enough to enlighten us. In such a situation, the Communication Tree will guide and help us communicate different tiers of SDF to get proper solution. This is described elaborately in the Conflict Resolution chapter-6 of COM booklet.

COM Booklet

Guidelines and rules necessary for village institution and project activities are described in the COM booklet in a simple manner. We will read the COM booklet carefully to understand the instructions clearly. We will follow COM guidelines including all the activities. This is how we will be able to ensure transparency and accountability in our village institution. There is a set of 10 principles in our COM booklet. This will be our guiding principle. We will follow those principles and encourage others to follow.

Community Professional (CP)



Chapter-14

1.0 Who is Community Professional (CP):

A community professional is a hardcore poor and poor person from a Nutun Jibon village, who has gathered experience and skills by working in his or her own village. worked in S/he own village as a of Gram Samiti member, a Social Audit Committee member, Group leader, SC member or VCO member or in other committees. The village where S/he worked, became successful village by assessing funds, implementing village development activities as per COM guidelines and the village has no major conflicts nor violated Dash Neeti. The community professional has acquired the required quality and ability to guide, handhold and solve problems in other villages.

2.0 Why Community people will receive services from CP not from others:

- NJCS is an institution of hardcore poor (HCP) and poor and it can play a pioneering role in alleviating poverty;
- CPs comes from villages and community considers them as closest;
- Working practically in their own villages, CPs have achieved their stillness
- CPs services are cost effective;
- No other organization understands 'COM' and other rules & regulations as Nuton Jibon CPs know and understand;
- The NJCS will ensure the quality by service of the CPs and if any CP fails to perform, then NJCS will substitute him/her by another CP;
- The SDF is providing assistance to establish NJCS. For this, SDF will receive the support from CPs to implement activities under its project.

3.0 Types of Services of CPs:

CP will provide capacity building and handholding support which is given bellow:

i) Information and Communication:

- To collect information, data etc.
- Inform people about the project mission, vision & objectives, activities (by meeting, seminar, workshop, poster, leaflet, documentary, display board etc);
- Provide idea about the target people of the project;
- Receive feedback from people.

ii) PIP (Participatory Identification of Poor):

- Public gathering
- Group selection
- Transect walk
- Social mapping
- PIP Steps
- Other important steps
- Handholding training on PIP process

iii) Facilitation:

- Writing meeting minutes, helping how to conduct meeting, what is its importance
- Maintaining documents
- Savings, credit and accounting support
- Accessing fund and utilisation process
- Procurement etc.

iv) Social Mobilization:

- Steps for poverty reduction
- Leadership development
- Group formation & characteristics of good group
- Various types meeting

v) Institutional Development:

- To inform about the project principles and give idea about village organization
- Form different committees
- Chalk out duties and responsibilities of the committees
- Conduct different meetings.

vi) VDF Utilization Principles:

- Providing idea about the fund receiving and utilization
- Following guidelines of different funds
- Implementation step of village development fund
- Milestones of fund receiving
- Preparing application for getting fund

vii) Saving & Lending Activities

- Giving idea about saving & lending activities
- Informing about the structure of savings and lending operation committees
- Guidelines of saving & internal lending
- Steps of internal lending
- Guidelines of withdrawing money from saving
- Guidelines to disburse and receive money from Shabolombi fund
- Steps to get loan from SF
- Providing idea about the loan security fund
- Formation of Loan security fund

viii) Monitoring progress activities & conflict resolution:

- Monitoring the progress of activities
- Utilization and importance of display board
- Types of activities to be monitored
- Progress report preparation
- Making understand about the communication tree to solving problems

ix) Account Management:

- Giving idea about financial rules
- Being acquainted with financial source
- Rules of financial agreement
- Application for instalment
- Giving transparent idea about bank account
- Financial progress report
- Social audit
- Pre-warning against financial misuse
- Making familiar with financial documents

x) Community Procurement:

- Giving idea about community procurement
- Procurement process
- Types of procurement
- Responsibility of procurement committee
- Making familiar with procurement documents
- Procurement plan

xi) Social Accountability & Audit:

- What is social accountability?
- Importance of Social Accountability
- Ensuring tools of social accountability
- What is social audit?
- Duties and responsibilities of social audit committee
- Report of social audit committee
- Displaying all types of information on the display board

xii) Participatory vulnerability analysis & preparedness plan:

- What is vulnerability?
- Section of vulnerability analysis
- Steps of vulnerability analysis
- Institutional vulnerability analysis in participatory approach
- Infrastructure & Social vulnerability analysis in participatory approach
- Finding out the way of protection from infrastructural vulnerability

xiii) Participatory livelihood analysis and plan:

- Making familiar with the way of livelihood
- Resource analysis and feasibility verification
- Risk analysis of livelihood
- Finding out of income-generating activities and need assessment
- Livelihood plan
- Training on different livelihood activities

xiv) Governance and Accountability Action Plan(GAAP):

- What is good governance?
- How the good governance will be ensured at village level
- What is accountability?
- Tools for ensuring social accountability
- SAC's role
- Identification of risks for project implementation
- Measuring the degree of risk

xv) Community Assessment Process(CAP):

- What is CAP?
- Implementation steps of CAP at village level
- Quality assessment process of service provider from service recipient
- Preparing a plan for progress of action and combined meeting

xvi) Community Score Card:

- Making members aware about the issues
- Arranging meetings
- Evaluation and marking
- How to overcome the limitation
- Planning

xvii) Village Matrix:

- Giving idea about village matrix
- How the village matrix will be filled up?
- Usefulness of village matrix

xviii) Appraisal & Monitoring:

- What is appraisal?
- How the appraisal is performed?
- What kinds of documents are verified in appraisal?
- Milestones to get fund
- Giving about appraisal checklist

4.0 Steps for Providing Services by CPs:

- A. Sending a letter mentioning conditions of service recipient
 - Sending the letter with details of service by service recipient
 - What results will be achieved after providing services?
 - Duration of the services
 - Number of CPs needed
- B. **Receiving the letter of service provider and responsibility**
 - Preparing and sending the budget
 - Informing the rules of service providing
- C. Signing the agreement and contract both parties
- D. Selection of CP as per demand
- E. Arranging orientation before sending CPs
- F. Receiving feedback from service recipient on completion work

Hiring CP by SDF and GS:

The SDF asks the NJDCS in writing how many CPs are needed for which subject and which grade. The NJDCS responds how many CPs they have in which grade and later on an agreement will be signed as per the rule. The same process will be done in case of GS or any other agency.

CP Selection Process:

Community members who have sacrificed their time and labour for developing their own villages will be identified and strengthened as community professionals. This will be done through two stages:

- a. Identifying illegible village
- b. Selection of CPs as per quality

A. Successful Village Criteria:

- Identified as most vulnerable, received one time grant and mobilized into NJG members;
- 50% of the youth members have received skill development training and got employment;
- 60% NJG members received loan from Shabolombi Fund;
- All of the village committees are properly functioning;

- No misappropriation of fund after receiving VDF;
- All members know, understand and practise 'Dash Neeti' and Community Operational Manual;
- Shabolombi Fund loan recovery rate is 95%; and CDD is at least 90% and CRR 90% (at least)
- Display board showing all updated information;
- SAC is functioning properly.

B. CPs Criteria

- Have to be a Nuton Jibon Group member of a successful village;
- To Know all project activities and practice accordingly;
- 2 years practical work experience in own village (it is a must for all categories)
- Capable of resolving any conflicts;
- Have knowledge on specific subject related work;
- Must be a Jibikayan/NJG member from a successful village under NJLIP;
- Have Gram Parishad approval;
- Have the experience of working in other villages and willingness to work;
- Never violates 'Dash Neeti' of COM;
- Never involved in fund misappropriation and misconduct with the community;
- Capable of organizing the community and mobilize them;
- Must be unbiased and have willingness to work in a group.

5.0 Responsibilities of CPs:

- To perform duties as per COM;
- Work for the benefit of NJCS and own village;
- Attend capacity building trainings arranged by the District NJCS;
- Exchange knowledge and experience with other members of NJCS
- Accomplish responsibilities timely;
- Mentally ready to work apart from native area;
- Perform duties as per work plan and submit detailed report to the NJCS;
- Have commitment to build more CPs in own village;
- Ensure the best quality of work;
- Have professional attitude;
- No involvement against NJCS norms.

6.0 CPs Selection Steps:

Step 1: The district teams will disseminate the key principles of Community Professionals among all the eligible villages through leaflet, poster, meeting and notice board. After the establishment of District NJCS, they will carry on the dissemination process.

Step 2: The Gram Samiti's will identify their potential CPs, collect applications and recommend. The Social Audit Committee of the village will certify the application while the Gram Parishad will approve it.

Step 3: The Cluster NJCS will send the application to the district NJCS after recommendation from the village. Where there is no NJCS, experienced CPs will collect the applications.

Step 4: The district NJCS will select CPs through an interview. An interview panel with people having practical experiences will be formed. The panel will be as bellow:

- President -1
- Secretary-1
- GS cashier-1
- VCO leader-1
- SAC conveynor-1

All of them will be from another cluster and successful villages. The SDF will send a representative as an observer. All the CPs will be C-Grade at the beginning.

Step 5: The list of selected CPs will be displayed on the notice board

Step 6: District NJCS will arrange the orientation for the CPs

Step 7: The selected CPs perform their assignments

Step-8: After every six months, the grade of CPs may be changed based on performance.

7.0 CPs Grading:

Grading is a system which evaluates the capacity and efficiency of a CP. Before the grading, all the CPs will be treated as trainee CPs. After every six months, the grade of CPs will be changed based on performance. The experience of CPs of own village and also the experience of work in other villages will be evaluated simultaneously. The quality of work will be taken into account while grading.

CPs Criteria according to Grading

❖ Trainee CP (Grade-D) criteria

Criteria	Condition	How to assess
1. Number of years working experience in own village successfully	2 year	Checking village institution resolution and report of Social Audit Committee
2. Participation of Training		Training register/attendance
a. Subject wise	2 subject	
b. Cluster level	2 subject	
3. Participation as a resource person	1 subject	Official letter and report
a. Subject wise	1 subject	
b. Cluster level		
4. Number of CPs developed and received training accordingly perform duties in their own village	2 areas	
5. Communication Skill (Meeting conduction skill)	Good	Grading evaluation
6. Team facilitation skill/leadership capacity	Yes	Grading evaluation

CP (Grade-C) Criteria

Criteria	Condition	How to assess
1. Number of years working experience in own village successfully	2 year	Checking village institution resolution and report of Social Audit Committee
2. Working experience in other villages	-----	(Experience of working outside the village is flexible) feedback from working village. Working evaluation papers, SAC certification
3. Participation in training		Training register/attendance
a. Subject wise	4 subject	
b. Cluster level	3 subject	
c. District level	2 subject	
4. Participation as a resource person		Official letter and report
a. Subject wise	2 subject	
b. Cluster level/village level	4 subject	

Criteria	Condition	How to assess
5. Number of CPs developed and received training accordingly perform duties in their own village	2 person	
6. Communication Skill(Meeting conduction skill)	Excellent	Grading evaluation
7. Team facilitation skill/leadership capacity	Yes	Grading evaluation

❖ CP (Grade-B) criteria:

Criteria	Condition	How to assess
1. Number of years working experience in own village successfully	2 years	Checking village institution resolution and report of Social Audit committee
2. Working experience in another village	1year	(Experience of working outside the village is flexible) Feed back from working village. Working evaluation papers SAC certification
3. Participation in training		Training register/attendance
a. Subject wise	6 subjects	
b. Cluster level	4 subjects	
c. District level	2 subjects	
d. Outside district	1 Subjects	
4. Participation as a resource person		Official letter and report
a. Subject Wise	4 subjects	
b. Cluster level/village level	10 subjects	
c. District level	7 subjects	
d. Outside district	2 subjects	
5. Number of CPs developed and received training accordingly perform duties in their own village	2 persons	
6. Communication Skill(Meeting conduction skill)	Excellent	Grading evaluation
7. Team facilitation skill/leadership capacity	Yes	Grading evaluation
8. Training material preparation skill (COM example, Story, Picture, Role play etc.)	2 Subjects	Training materials

❖ **CPs (Grade-A) criteria**

Criteria	Condition	How to assess
1. Successful working experience outside village or (see- SL No-2)	2 years	Attendance in CP centre and community score card rating good
2. Successful working experience in own village and the village grading is A grade for last two years or the village has received 3rd instalment	5 years (Work experience in own village and Village belongs to A grade for last two years)	Attendance in NJCS and community score card rating good
3. Working experience in other villages	2 years	(Experience of working outside the village is flexible) Feedback from working village. Working evaluation papers SAC Certification
4. Participation in training		Training register/attendance
a. Subject wise	10 subjects	
b. Cluster level	6 subjects	
c. District level	3 subjects	
d. Outside district	3 Subjects	
5. Participation as a resource person		Official letter and report
a. Subject wise	6 subjects	
b. Cluster level/village level	15 subjects	
c. District level	10 subjects	
d. Outside district	3 subjects	
6. Number of CPs developed and received training accordingly perform duties in their own village	2 persons	
7. Communication skill (Meeting conducting skill)	Outstanding performance	Grading evaluation
8. Team facilitation skill/leadership capacity	Yes	Grading evaluation
9. Training material preparation skill (COM example, Story, Picture, Role play etc.)	5 Subjects	Training materials

8.0 Fees for CPs:

- A Grade CP: They will get Tk. 300/- per day
- B Grade CP: They will get Tk. 250/- per day
- C Grade CP: They will get Tk. 200/- per day
- D Grade CP/Probationer Tk.150/- per day

The payment of CP will be monthly basis instead of daily one if he/she works more than one month outside the village. The C grade CP will get Tk 4,500 monthly if they work outside the village, while the B grade CP will get Tk 5,000 , and A grade CP Tk 6,000.

Transport, Food and Accommodation Rate

Area	Transport	Food	Accommodation & Others
Cluster	70	110	Nil
District	150	160	150
Outside the District	According to distance	180	200

9.0 Source of Fund for NJCS

The additional 30% of CP fees will be received by NJCS as management fee. That management fee will be distributed as per this ratio 50:30:20 among district NJCS, cluster NJCS and Gram Parishad respectively.

Source of Cluster NJCS fund

- Membership admission fee (Tk 100 per person)
- Renewal of membership fee per annum (Tk 100 per person)
- 30% management fees from CP's income

Source of fund for NJDCS

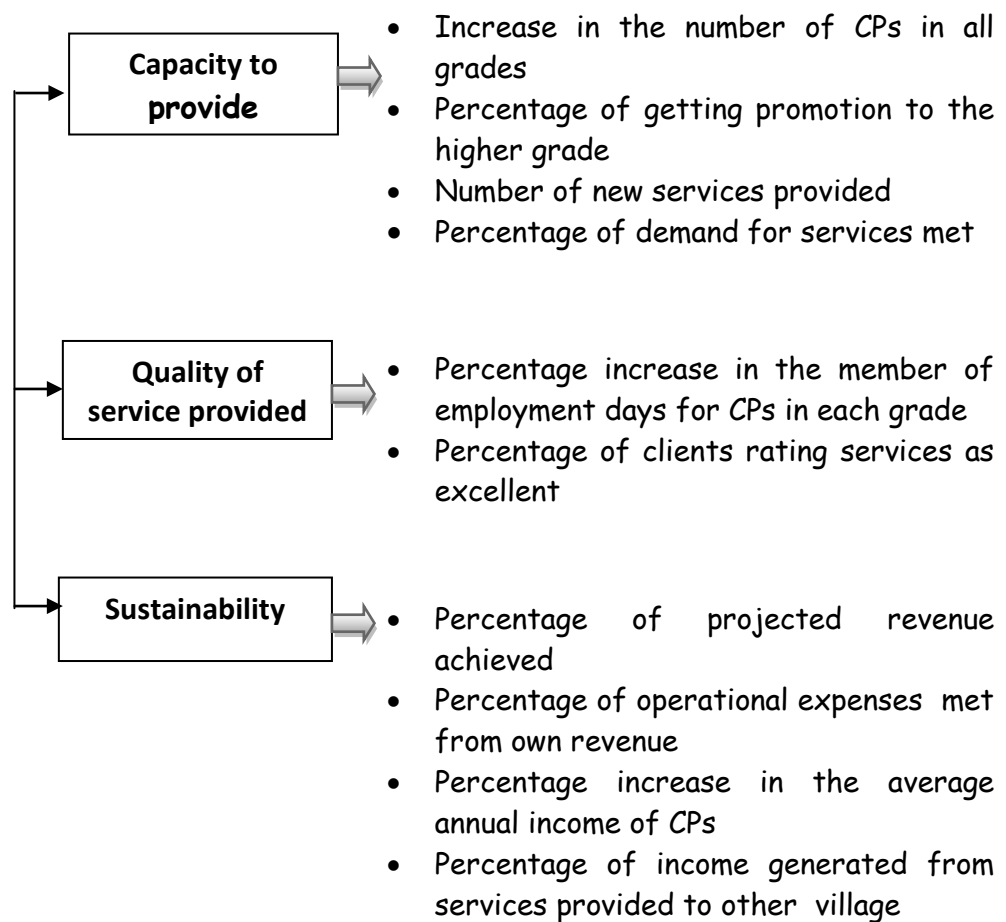
50% management fees from CP's income

10.0 Monitoring of CP Activities

The district-level Institution Development Sub-committee will monitor the activities. The three things mentioned below to be considered in this respect:

- Observation while selecting CPs
- Evaluation of quarterly financial report and progress status
- Evaluation of Annual plan

The following indicators also to be monitored:



Agreement and work order for hiring the services with NJDCS

From	To
Regional Director,	Chairperson,
	NJDCS
SDF, Barisal	Jamalpur

Dear Mr/Mrs

Sub: Providing Services for

[Mention the name of the services like facilitation, social mobilization, mobilizing and establishing small groups, training on COM Booklet etc.]

1. We herewith confirm your appointment to carry out the Subject Assignment as detailed below:
2. The services shall be performed in accordance with the detailed terms of reference given in Annex-2.
3. The payments for the services will be not exceed and amount of BDT..... and breakup of the amount is given in Annex- 3
4. The amount specified in clause-3 above shall be released in.....Instalments upon satisfactory achievement/completion of key outputs/deliverables specified in Annex-4
5. The assignments shall be carried out strictly in accordance with the non-negotiable principles of NJCS and COM
6. The other terms and conditions for carrying out the assignment are given in Annex-5
7. All the appendices mentioned above shall form part of this offer and agreement
8. Any dispute arising out of the contract shall be settled through mutual discussions
9. This agreement will become effective upon confirmation of this letter by you and will terminate on or such other dates as mutually agreed.

Yours faithfully,

Read and Agreed

Signature

Signature

Name,

Name

Designation,

Designation

SDF

NJCS, Jamalpur

Date

Date

Terms of Reference

1. Background Information/Introduction

2. Objectives of the Assignment

3. Scope and Duration of Work

4. Methodology and Approach

5. Key Activities, Tasks and Output responsible for in a Table Format.

SL. No	Key Activities	Specific Task	Key Output/Deliverables

6. Schedule for the Completion of various tasks.

- a) Schedule for completion of each activity
- b) Schedule for deployment of Community Professionals
- c) Schedule for deliverables

7. Data, services and facilities to be provided by SDF

8. Arrangement for monitoring and reviewing the tasks and outputs.

9. Reporting requirements

SDF, GS or any agency required the services of CP will be made the ToR

Cost Estimation

A. Fees					
Name of Cluster NJCS	Name of CP	Grade	Daily/ Monthly Rate	Working Days/Months	Total Amount
B. Incidental Expenses					
Item		Daily/Monthly Rate	Working Days/Months	Total amount	
a) Transportation (to reach and return from the work location)					
b) Food					
c) Boarding Expenses					
C. Miscellaneous Expenses					
Item		Rate per Unit (Specify Unit)	Number of Units	Total amount	
1. Stationery					
2. Telephone/Communication					
3. Documentation					
D. Calculation of Service charge					
Name of CP	Grade	No. of days of employment	Daily Rate	Total Amount	Service Charge (30%)
E. Time of Payment					
Repayable amount (Tk)	No. of installment	Milestones of receiving money	When money will be repaid		

Schedule of Payment

No. of Instalment and Amount of Payment	Milestones of Key Output/Deliverables	Indicative Time of Payment
Advance 20%		
1st instalment 60%		
2nd instalment 40%		

1. Amount can be indicated as Taka or in percentage of the total value of the contract
2. Timeline can be specified as number of months from start of work or an important event in the assignment like start of work. Submission of a report etc.

-----, 10 June 2010

To
Regional Director
Barisal, SDF

Subject: **About CP Sending**

Sir,

Greetings from -----12, ----- In reply to your request letter of CPs vide memo no,..... we have taken a decision to send the CPs on the following conditions. The CPs will start the work on _____, 20__ as stated in the agreement.

Sl.No.	Name	Grade	Functional Area

We are requesting you to inform us if there is any problem in this regard.

Sincerely

President

NJDCS

-----, District

Conditions:

1. CPs food, accommodation, transportation have to be borne by the recipient organization.
2. At the time of work order, 20% fees to be paid as to give orientation
3. Ensure security and travelling arrangement in the working area.
4. The attached TOR to be followed

Application for Enrolling as a Community Professional

A. Personal Details

1. Name :
2. Father's/Husband's name:
3. Village :
4. Date of birth :
5. Details of education :
6. Current status of the village :
7. How long was involved with the village organization:
8. Name of CPs developed by him/ her
 - a)
 - b)
 - c)
 - d)

Photo

9. Details of Capacity Building Activities Attended

Sl. No	Name of Programme	Duration		Organized by	Key Learning
		From	To		
A. Programme at Village Level					
B. Programme at District level					
C. Programme at National Level					
D. Programme at International Level					

10. Details of services already provided outside the village

Sl. No	Name of Client/Village Organization	Duration		Details of service provided	Rating/Feedback from Client VOs	Any Outstanding Achievements
		From	To			

11. Key Functional areas of Specialization

12. Details of wWorkshop/other events involved as resource persons, panellists etc.

Sl. No	Name of Event	Period		Organized by	Role played	Outstanding achievement, if any
		From	To			

13. Details of other community members trained

Sl. No	Name of community member	Period of training		Grade of the CP in the beginning of training	Current grade of CP	Functional area of CP
		From	To			

14. Details of training materials development:

SL. No.	Name of the materials	subject	Comments

15. Current status of the village

SL No.	Amount of 1st instalment	Amount of 2 nd instalment	Amount of VDF	Organization development activities	One time grant		Youth training skills loan		Sabalombi loan distribution	
					Number	Amount	Loan No	Amount	Loanee No	Amount

16. Mention other outstanding achievements, not indicated above

17. Declaration

- This is to certify that all the above information are correct to the best of my knowledge.
- I understand that any information given above is proved incorrect on a later date; it will cancel my status as a community professional.
- I am willing to work and abide by the principles and guidelines of the NJDCS, cluster NJCS, GP and GS.

Date

Signature

Place

Name

Verification by the GS

- To the best of our knowledge and verification of the records available with the Village Organization, the details furnished by the applicant are true.
- The performance of the applicant during his/her engagement with the Village Organization is excellent/good/satisfactory.
- The applicant has not violated any of the non-negotiable principles. There are no adverse remarks by the Social Audit Committee.
- The conduct and character of the applicant are good.
- Recommended the candidature.

Date

Signature

Place

President, village Organization

Certification by SAC & date.....Signature

Approval of GP & DateSignature

CPs' Database Format

Name of CP	Father/ Husband name	Age	Sex	Village	Union	Grade				Subject-wise Knowledge	Education	Joining date	Number of experience years	Position in the village	Poor	HCP
						A	B	C	D							

CP Card

----- Cluster NJCS

(1st Page)

Name of the CP:

Grade:

Joining Date:

Village:

Post Office:

Upazilla:

District:

(Inner Page)

Details about services (2010-2011)

Place	Day	Service Type	2010												2011											
			J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D

Last Page

Detail info for participation Training /Workshop/Seminar after joining NJCS

Sl. No.	Subject	Organization	Date	Days	Location
01	COM	SDF	3.5.10	5	Alenga

CP Card

----- Cluster NJCS
(1st Page)

Name of the CP:

Grade:

Joining Date:

Village:

Post Office:

Upazila:

District:

(Inner Page)

Details about services (2010-2011)

Place	Day	Service Type	2010												2011											
			J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D

Last Page

Detailed info for participation in training/workshop/seminar after joining NJCS

Sl. No.	Subject	Organization	Date	Days	Location
01	COM	SDF	3.5.10	5	Alenga

Training Register

Sl. No	CP's Name	Post in Village	Post in Cluster	Experienced/ Functional Area	Time period in						
					COM	Social Accountability	Social Mobilization	Book Keeping	Appraisal	Livelihood	Others

CPs information as per Grading

..... Distrcit NJCS

Natun Jibon Project

Cluster No	A	B	C	D	Total
Cluster No-1					
Cluster No-2					
Cluster No-3					
Cluster No-4					
Cluster No-5					
Cluster No-6					
Cluster No-7					
Cluster No-8					
Cluster No-9					
Cluster No-10					
Cluster No-11					

CPs' Income Register

1. Name :
2. Father/Husband Name :
3. Designation :
4. Educational Qualification :
5. Poor/Hardcore Poor :

Sl	Subject	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sep	Oct	Nov	Dec

Date/Month	Daily Remuneration	Total Days	Amount of Money	Signature

Annual Plan Format

Indicator/Activity	Target for the year	Timeline			
		Quarter 1	Quarter 2	Quarter 3	Quarter 4
A. A. Result Indicators					
B.B. Activities					
i. Institution Development Activities					
ii. CP Development Activities					
iii. Business Plan Activities					
C.C. Financial Indicators					
i. Targeted Expenses					
ii. Targeted Income					

D.D. Major assumptions, support requirements etc

Quarterly Progress Report Format

A. Summary of CP Database

Grade of CP	No at the beginning	Additions during the month		Deletions during the month		No. at the end
A Grade						
B Grade						
C Grade						
D Grade						

B. Person Days of Employment to CPs

Grade of CP	No of CPs employed			Person days of employment			Amount of professional fee	
	Male	Female	Poorest	Male	Female	Poorest	Amount earned	Amount paid
A Grade								
B Grade								
C Grade								
D Grade								
Other Community Resource persons								

C. Details of Demand

1. Number of institutions contacted
2. Number of enquiries received
3. Number of proposals submitted
4. Number of contracts signed
5. Number of assignments started

D. Details of services provided during the month

Sl.No	Name of Client	Name of Work	Duration		No. of CPs Employed					Status		Remarks
			From	To	A Grade	B Grade	C Grade	D Grade	Others	% Completed	% Payment Received	

E. Details of Sharing of Service Charge

Particulars	Share of District Units	Share of Cluster CPC	Share of GP
Amount Due			
Amount Paid			
No. of Organizations			

Our Nuton Jibon Community Society (Second-tier Institutions)



Chapter-15

Section 1

1.0 Our Nuton Jibon Community Society (Second-tier Institution)

1.1 What do we mean by our Nuton Jibon Community Society (Second-tier Institutions)?

Gram Parishad is our village-level institution built on the foundation of Nuton Jibon Groups. This we call our primary institution. All the Gram Parishads will become members of our NJCS which is called a second-tier institution.

We have accomplished and succeeded in many activities. Many of our village members have proved that proper facilitation and guidance can take one to better livelihoods and empower them. For empowering the poor and hardcore poor, we may emphasis on three aspects—i) institutional development, ii) human capacity and skill development, and iii) income-generating activities. But there are many activities within and outside our village that we could not accomplish yet due to village boundary limitations. We, for example, could not avail of many services from union, upazila and district parishad. So, to continue our village-level initiatives towards sustainability, we need a platform where we can unite ourselves and work collectively to gain more benefits and better social status.

In this context, we are thinking about sustainability of our successful activities and our institutions. We feel the need for a common platform where our village institutions come together, plan together and work together to improve our accessibility to services and resources, and raise our voice through improving negotiation skills for continuing development activities in a sustainable manner. Our vision is to implement our ideas to move forward to establish an organization of higher stature (second-tier institution). We have named it as Nuton Jibon Community Society (NJCS).

We need the aggregation of primary village-level institutions to develop second-tier institutions. We will develop a network and a system of collaboration with other organizations to accomplish the activities of the second-tier institutions. In fact, for a sustainable institutional mobilization, we need a set of activities and key principles to be performed. We have described our activities and principles in this manual.

2.0 Necessity of our Nuton Jibon Community Society (NJCS)

We need to form the Nuton Jibon Community Society (NJCS) for the following reasons:

- ♦ At village level, we cannot do many activities within our village alone with limited opportunities. We need collective actions and efforts to accomplish some activities beyond village level through NJCS. So, we need NJCS to materialize collective efforts for performing bigger tasks.
- ♦ By aggregating ourselves/villages in NJCS, we can increase our negotiating capacity to gain from potential stakeholders. In many cases, we need to negotiate with Union Parishad, Upazila and District administrations for availing of services and having access to resources.
- ♦ It will help us implement our economic activities in a greater scale and in the higher markets. We need to plan to undertake many economic activities on a larger scale. It needs joint collaboration among the villages and other organisations. For example, in case of production and marketing of beef/cattle we will jointly supply cows as per demands as well as purchase production inputs like feed, vaccines etc. in a bulk at lower prices. This will reduce our production costs and maximize profits.
- ♦ For sustainability of our institutions, we need to enhance our capacity to manage our institutions by ourselves. We shall come together through our NJCS and take initiatives to increase our capacity so that we could lead our institutions independently.
- ♦ We will provide support to our weak villages through our NJCS to improve their capacity. We will organize training, exposure visits, technical knowhow and support.
- ♦ The NJCS will provide required support to village-level institutions like- VCO, GS, SAC etc.
- ♦ At present, our village institutions are working individually with direct support and facilitation of SDF. Now we understand that we need to sustain our development activities. To ensure the sustainable development, we need to strengthen our all the efforts through linking with others in a sustainable manner which is almost impossible to do alone at the village level. So we should think to organize our village institutions under a common platform where we will have to empower ourselves under a legal framework. This could be done through our upper-level institution - NJCS. This NJCS will also fill up the gap when SDF will reduce its support.
- ♦ We have lots of achievement in our villages. We have developed many leaders, CPs who are very efficient about village development initiatives and village dynamics. We have established various village-level development institutions like- GS, VCO,

SAC etc. with different roles and responsibilities. We have started various income-generating activities. All these initiatives need to be continued for our sustainable development which we cannot do alone. So, we need a forum where all the village institutions can work together to help each other, think together for better planning and move together to achieve more.

- ♦ At the village level, we have started various income-generating activities (IGA) with limited resources and opportunities. We are implementing all these IGAs individually resulting in high production cost and low profit. To make our initiatives more profitable, we need to organize ourselves for joint production, establish linkage for cost reduction through joint input collection, establish linkage with bigger markets for better profit etc. This is not an easy task to do for the village-level institutions. So, we should establish our upper-level own organizations which can help establish meaningful connections with all the stakeholders to enhance bargaining power for cost reduction and better profits.

3.0 Benefits of having our Nuton Jibon Community Society (NJCS)

The NJCS will create a common platform for bigger interests and benefits. The possible major benefits are as follows:

- ♦ It will help reduce the risk of our producers in terms of purchasing production inputs and selling products. In many cases, we do not have access to market but if we can carry out collective marketing activities, we will be able to handle the supply chain for marketing our produces properly and thereby improve negotiation and maximize profit.
- ♦ It will facilitate in maximizing our profit by taking collective/group income-generating projects and reducing operational expenses.
- ♦ It will increase our negotiation skills with different development stakeholders, potential employers and market players and actors as well.
- ♦ It will assist us in getting and implementing big contractual/partnership tasks. For example, it will help us to get contracts from the government and the private sector to build local infrastructure like school, road and culverts, community structures, etc.
- ♦ Our leadership will be explored and this is how the sustainability of village institutions would be ensured.

4.0 Key Functions of our NJCS

The major functions of our Nuton Jibon Community Society will be strengthen our village institutions and improve our performance for achieving better results. Its functions as follows:

- ♦ Strengthening institutional capacities at the village level;
- ♦ Improving/enhancing community financing activities like developing loan tracking mechanism, welfare fund, developing diversified savings and loan products by VCO;
- ♦ Ensuring CP services for technical support and guidance for village institutions;
- ♦ Promoting livelihoods development activities through developing producer groups;
- ♦ Negotiations with various employers for meaningful employment for youths;
- ♦ Converging activities with different government and non-government development line agencies.

5.0 Activities to be performed before forming NJCS:

It is needed to complete some preparatory activities before forming NJCS. Broadly, these activities can be categorized in three types:

- Situation analysis
- Cluster visioning
- District phasing-out plan

As the Village Implementation Cycle enters into the consolidation and graduation stage, the SDF needs to draw up a phase-out plan for providing the last-mile services to the community. The first part of the phase-out plan covers institution development activities consisting of two steps:

Step-1:- Situation Analysis of Graduating Villages consists of the following activities:

(i) Collecting information on funds disbursement, infrastructure, employment, community finance, livelihood development progress of villages, clusters and districts, including unfinished tasks; (ii) building the database of updated village matrix for all villages; (iii) conducting community assessment process for all villages and drawing up thematic action plans to rectify deficiencies; (iv) grading village organization; and (v) preparing cluster and theme-wise aggregation of support services needed by each category of villages.

Step-2:- Cluster visioning/Completing unfinished intra-village tasks consist of the following activities: (i) providing focused technical assistance to villages requiring support to finish VDRRF/VDF access and utilization; (ii) helping villages revive social audit committees, regular meetings of committees, accounting and record keeping; (iii) building second line of leadership within villages; (iv) addressing key deficiencies revealed during CAP and grading exercise and (v) mobilizing and supporting members doing similar economic activity into producer groups. The above two steps are necessary preconditions for the formation of Nuton Jibon Community Societies both at Cluster and District levels.

These activities will be carried out by the cluster team and if NJCS is on board, it will be involved as an observer. On the basis of the situation analysis, the SDF Cluster team in cooperation with NJCS will prepare database, and that will be the starting point of NJCS. On the basis of the database, NJCS will prepare a plan to provide support to the member villages. NJCS will prepare IDF proposal on the basis of visions.

Step-3:- District Phase-out Plan

- The district team will prepare a compiled action plan to provide necessary support to all the villages under clusters;
- The IEC on NJCS to be disseminated to all the villages;
- Identifying eligible members;
- Campaigning for membership;
- Receiving and verifying applications for membership;
- Co-opting members;
- Forming NJCS at cluster and district levels;
- Capacity building of cluster and district level committees and office-bearers;
- Adopting bye laws and registering NJCS.

6.0 Non-negotiable principles of our NJCS

Our NJCS will follow the principles in line with the 'Nuton Jibon' project's non-negotiable instruments/principles- 'Das Neeti' and 5 non negotiable project principles:

- ♦ **Inclusion:** Include all eligible villages for serving the poor, HCP, women, youths and vulnerable.
- ♦ **Equity:** Equity is a deserving benefit. This benefit deserves by every stakeholder.

- ♦ **Participation:** All members will participate and have the voice in decentralized decision making.
- ♦ **Transparency:** All activities are known to all and open.
- ♦ **Accountability:** Assigned works are performed perfectly. If all the members are informed and satisfied then we call it accountability. The institutions are accountable to members; and office-bearers need to take full accountability for all the decisions made.
- ♦ **Cost Effectiveness:** Practicing the principles of good governance and cost-effectiveness. Activities should give benefits to maximum villages and do not duplicate those activities those GS/VCO can do.

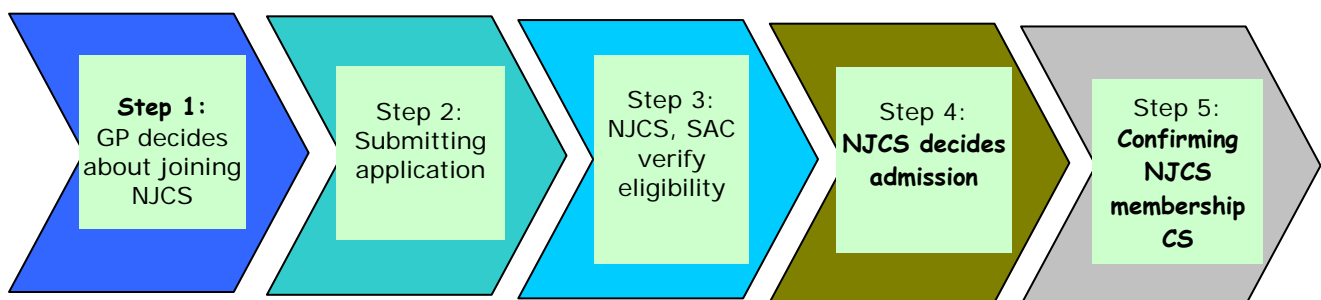
7.0 NJCS Membership:

At village-level, households (Poor and HCP) are the members of Gram Parishad. Similarly, in NJCS, villages are the members of Nuton Jibon Cluster Society Parishad.

7.1 Steps to become NJCS member

The steps to become a member of NJCS is presented in the following flow diagram-

Figure-1 Chronological steps to becoming member of NJCS



- ♦ **Step 1:** The GS as certified by Social Audit Committee will place a resolution to the GP that all the eligibility criteria to join the NJCS have been achieved. The GP will decide it through holding a meeting and if the GP agrees, a resolution will be written with a decision to apply for membership.
- ♦ **Step 2:** The GS submits an application to the NJCS enclosing a Demand Draft of membership fees. Initially, when there is no NJCS in place, the membership application prepared by GS to be submitted to concerned cluster team. The format for application is given in **Appendix -1**
- ♦ **Step 3:** The Social Audit Committee of the NJCS visits the respective village and verifies the eligibility criteria. Before forming the NJCS, the verification of the

membership application will be done by the SDF team (AMT/team assigned by MD). When the NJCS will be in place, the SAC will do the verification task onwards. The checklist for verification by the Social Audit Committee is given in **Appendix -2**

- ♦ **Step 4:** The Society Parishad of the NJCS will take a decision to admit the Village based on the recommendation of its Social Audit Committee.
- ♦ **Step 5:** The GS of the admitted Village attends the meeting of the NJCS.

Depending on the maturity of Gram Parishad, there will be a single type of membership in our NJCS-

Village received VDRRF (IDF 2nd and SF 1st) or 2nd of VDF from SDF will be qualified for NJCS membership

7.2 Negative Points for Membership:

- ♦ If any financial misappropriation happens and action is not taken to correct it;
- ♦ There are unresolved conflicts in the village;
- ♦ There is a violation of 'Das Niti' (ten principles). And the DM gives notice but they do not correct themselves.

7.3 Facilities for Member Villages:

All the member villages will get same facilities and this institution will work for the poor and hardcore poor.

- ♦ **All the villages enrolled as members will be** the members of General Parishad though the voting rights will be applicable for 'A' and 'B' graded villages;
- ♦ Representatives of **'A' and 'B' graded villages** will be entitled to be members of the Executive Committee/Sub-committees;
- ♦ Representatives of 'C' and 'D' graded villages will have voting power and to be members of any committees once they will be qualified as **'A' and 'B' graded villages**;
- ♦ If any of the **'A' and 'B' graded villages do not function properly and going to the lower grade ('C' and 'D')**, the concerned village will be notified by the NJCS and also facilitate to improve the implementation status. For this, the NJCS will give six months' time to the village concerned and if the required improvement is not achieved, the voting rights will be ceased and representatives should be withdrawn.

7.4 Membership Fee:

- ♦ Membership admission fee is Tk 10,000/-
- ♦ The rate of other fees like annual subscription, service fees, etc. will be decided by the NJCS from time to time.

8.0 Relationship between NJCS and Villages:

The NJCS will help, guide and support its member villages. The NJCS will assist the villages mainly in:

- ♦ Evaluating the performance and providing assistance to improve the performance of village institutions;
- ♦ Building the capacity of leaders and office-bearers of village institutions;
- ♦ Providing various services for the benefit of Community Members as demanded by the village institutions;
- ♦ Identifying and recommending external services and resources needed by the village institutions;
- ♦ Facilitating un- and underemployed youths to get meaningful jobs through negotiations with potential employers;
- ♦ Facilitating and entering into partnership with external agencies for providing services and market linkages for the economic benefits of community members;
- ♦ If the nominated members (by GP) from the member villages hold an executive position (office-bearer position) in the NJCS, including convener of sub-committees, at Cluster level, her/his position at the village level will be vacant automatically and should be replaced by the 2nd line of leadership, by next three months. Similarly, if any members of *Nuton Jibon* Cluster Community Society (NJCCS) hold an executive position in *Nuton Jibon* District Community Society (including convener of sub-committees), her/his position in the NJCCS will fall vacant automatically and be replaced by the nominated member (by cluster Society Parishad by the next month).
- ♦ All the funds will remain with the village institutions (including the VDF/ VDRRF provided by SDF to GS) and will be the property of the Gram Parishad concerned and the NJCS will not be entitled to claim that fund.
- ♦ The role of NJCS is to facilitate all the member villages to carry out their planned activities and use their fund properly (by the village concerned).
- ♦ The role of all the member villages is to provide membership fees and play their role as a member village on a regular basis.

Roles and Responsibilities of NJCS at Every Level

Institutional Level	Main Functions
Gram Parishad (Village Level)	<ul style="list-style-type: none"> • Participatory identification, prioritization, planning and implementation of various service needs of target communities and investment requirements; • Operation and maintenance of infrastructure and social services; • Mobilizing revenues and resources, including community contributions for meeting operation and maintenance expenses; • Maintaining communication among all members the decisions of NJCS and implementing programmes following the principles and guidelines;
Cluster Society (Union/Upazila Level)	<ul style="list-style-type: none"> • Mobilizing Gram Parishads as members; • Acting as the main communication hub between Gram Parishads and Societies; • Aggregating demand for services; • Arranging and coordinating delivery of services; • Collecting data on functioning of Gram Parishads and monitoring and reporting; • Assessing performance of Gram Parishads, including tracking benefits, results and issues in delivery of services; • Maintaining bank accounts and account keeping;
District Society (District Level)	<ul style="list-style-type: none"> • Developing operational guidelines for the functioning and performance standards; • Developing business plans to meet the service needs of members; • Maintaining database and information system for monitoring; • Capacity building of cluster societies; • Identifying internal and external services and resources for supporting cluster societies; • Providing technical assistance to cluster societies; • Establishing strategic partnership and linkages; • Ensuring the accountability and governance in the functioning of NJCS; • Arranging for audits and follow up; • Conflict resolution; • Promoting services among outside organizations, programs for supporting communities; • Mobilizing financial and other resources for carrying out the cluster society activities and making it available as per approved business plans.

9.0 NJCS Structure

If all the villages in a district are made members at the district level, it will be difficult to convene a general body due to unmanageable number of people attending as well as high transportation cost. Hence NJCS will have two levels of structures:

1. Nuton Jibon Cluster Community Society (NJCCS)- at cluster level
2. Nuton Jibon District Community Society (NJDCS) -at district level.

There will be only one registered institution. This will have governance structure and functional structure at two levels -- the cluster and district.

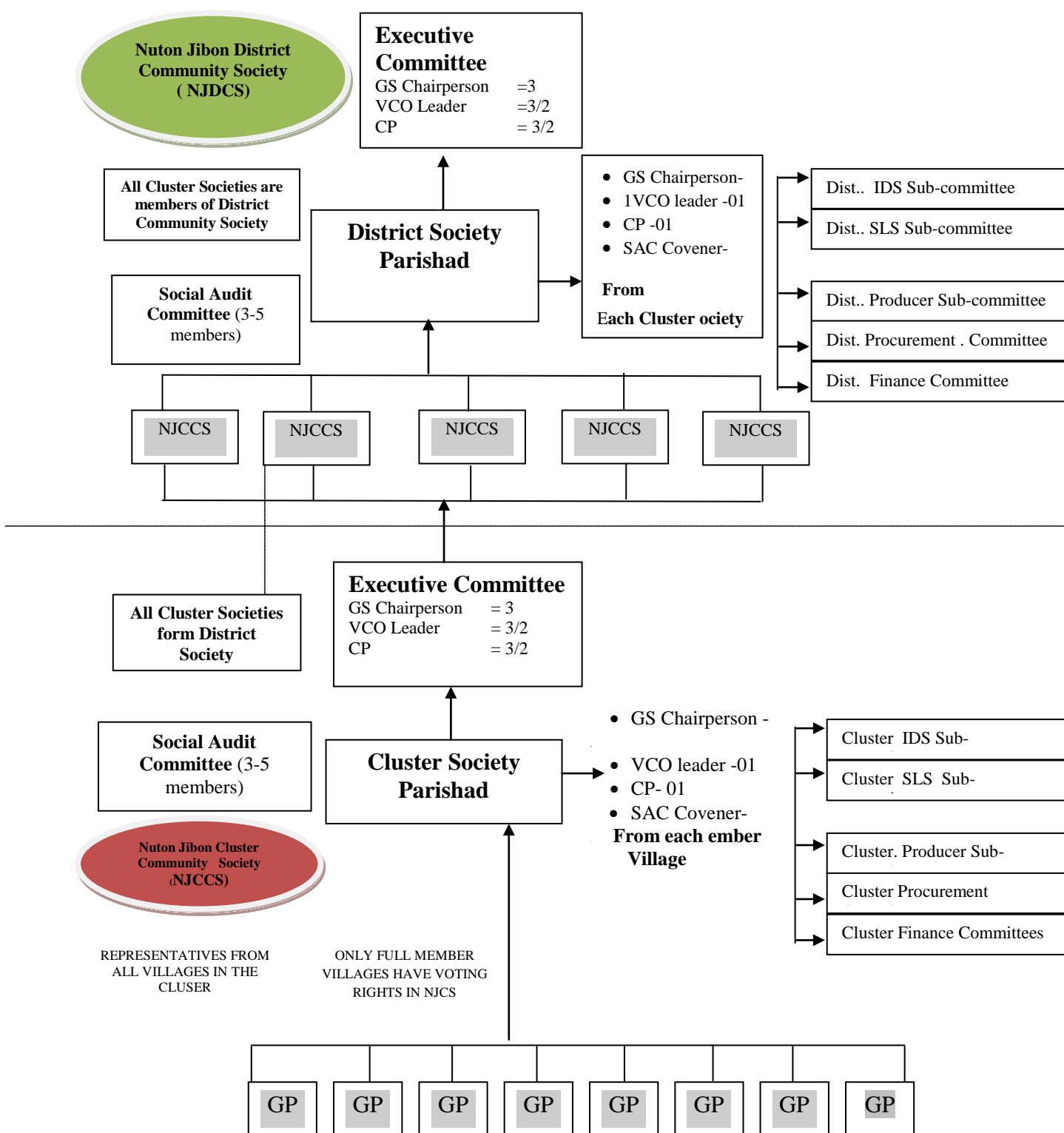
All the member villages will be the members of Cluster Society Parishad/General Parishad of Cluster Society. All the Cluster Societies will be the members of General Parishad/ Society Parishad of District Society. Initially, a Nuton Jibon Cluster Community Society (NJCCS) would be developed with the membership of eligible villages. Ideally, 20 villages in a cluster is the minimum requirement to form an NJCCS. In exceptional cases, less than 20 villages will be considered to form an NJCCS.

Both cluster and district level Societies will have the General Parishad, Executive Committee, Social Audit Committee and 3 permanent sub-committees. We shall recruit staff at both Cluster Society and District Society for accomplishing our activities.

These permanent sub-committees are Institution Development Sub-committee (IDS), Savings and Lending sub-committee (SLS) and Producer Group Sub-committee (PGS). Each of the sub-committee will have separate bank accounts.

To work for Society Parishad/Committees /Sub-committees at cluster and district levels, office-bearers/ any NJCS members will receive wage loss/ transport cost/ other applicable cost and or all the costs as payment on the basis of the days worked for (committee members/assigned person for specific task will be entitled for payment if s/he will work outside her/his own village). All the costs as pay, excluding the transport cost (transport cost will be actual) will be fixed and payable as per the approval of Society Parishad.

Figure 2-Overall Institutional Structure of Nuton Jibon Community Society (NJCS)



10.0 Nuton Jibon Cluster Community Society (NJCCS):

The Cluster-level societies will cover all the eligible member villages under a cluster. Our Cluster Societies are the members of District Society.

10.1 Key functions to be carried by NJCCS:

- ♦ Identifying villages requiring support;
- ♦ Responding to villages seeking support;
- ♦ Capacity building of GS, VCO, and SA etc;
- ♦ Collection of information about the services required for the villages under the cluster and submits to the Nuton Jibon District Community Society (NJDCS) for necessary steps and actions;
- ♦ Assisting member villages on different issues, including conflict resolutions;
- ♦ Monitoring and assessing the performances of villages as per manual and making a plan for remedial measures;
- ♦ Preparing plans and proposals for supporting the villages under the cluster and submitting to the NJDCS ;
- ♦ Identifying the weakness of 'C' and 'D' grade villages and providing support accordingly with assistance from NJDCS;
- ♦ Establishing linkages with UPs, Upazila and other development agencies.

10.2 Composition of Nuton Jibon Cluster Community Society (NJCCS):

The Nuton Jibon Cluster Community Society (NJCCS) consists of following committees:

- ♦ Cluster Society Parishad (CSP), i.e. General Parishad
- ♦ Executive Committee (EC)
- ♦ Social Audit Committee and
- ♦ Sub-committees-IDS, SLS, Producer, Procurement and Finance

10.3 Society Parishad/General Parishad of Nuton Jibon Cluster Community Society:

The Cluster Society Parishad consists of four categories of members nominated by the Gram Parishad of each member village under the Cluster. The following are the representatives' categories, including the numbers for each of the member villages:

- ♦ GS chairperson - 1 person
- ♦ VCO Leader - 1 person
- ♦ Community Professionals (CP) - 1 person
- ♦ SAC convener - 1 person

The total representatives for a village will be 4 (four) and among them at least 3(three) will be women. If a suitable person for the above four categories to represent at the Nuton Jibon Community Society is not available, another key person from the same committee could join as an alternative as per the prior approval of the GP concerned.

10.4 Meetings of Society Parishad of Nuton Jibon Cluster Community Society (CSP):

The meetings of CSP are as follows.

- ♦ The Society Parishad will hold a meeting after every three months;
- ♦ The quorum for the meeting of Society Parishad is at least 65% members (attendance);
- ♦ The secretary of the Executive committee will arrange emergency meeting/s if required'
- ♦ The discussions in all meetings will be recorded in a minutes' book.

10.5 Key responsibilities of the Cluster Society Parishad:

- ♦ Executive committee member selection and rejection;
- ♦ Appointment of Social Audit Committee at cluster level;
- ♦ Approval of all committees and sub- committees at cluster level;
- ♦ Approval of financial report/ progress carried out by different committees/ sub-committees;
- ♦ Approval of total members and final list of eligible members of NJCCS;
- ♦ Approval of Annual Implementation Plan considering the support services/ activities to be carried out by the society for the member villages;
- ♦ Fixing the membership fees, subscription rate for the member villages;
- ♦ Approval of all proposals made by EC.

10.6 Executive Committee (EC) of Nuton Jibon Cluster Community Society (NJCCS):

A. Executive Committee Structure:

- ♦ The Executive committee consists of 9 members (7 shall be women) from the Cluster Society Parishad. The number of the executive members may be less than 9 where an adequate number of member village institutions are not available.
- ♦ Among the 9 members of the executive committee, 3 will be GS chairpersons, 3 VCO leaders and 3 CPs. This ratio will be relaxed if the numbers of executive members are less than 9.

- ♦ Three members of the committee will be elected as President, Secretary and Treasurer of which at least two shall be women.
- ♦ The President of NJCS will be elected from GS presidents, while the Secretary will be elected from the VCO leaders and the Treasurer from CPs. At least two of the office-bearers shall be women.

B. Responsibilities of Executive Committee:

- ♦ Implementing all the decisions of Cluster Society Parishad;
- ♦ Coordinating the activities of subcommittees;
- ♦ Setting up an office for cluster society;
- ♦ Signing an MoU between Cluster and District Society;
- ♦ Monitoring all the financial activities of Cluster Society;
- ♦ Updating and preserving all the documents and records;
- ♦ Displaying all the information on display board;
- ♦ Opening bank account for Cluster Society and maintaining it;
- ♦ Providing services as per the demand of villages;
- ♦ Informing and updating the district society about the need of villages;
- ♦ Assisting NJDCS in preparing the operational plan;
- ♦ Assisting member villages to resolve conflicts, if any;
- ♦ Preparing and submitting Annual Implementation Plan to district society;
- ♦ Preparing progress report;
- ♦ Monitoring and evaluating the performances of sub-committees and staff;
- ♦ Information, dissemination and mobilization of producers groups;
- ♦ Contacting UPs, upazilas, and development agencies working in the areas and negotiating for services;
- ♦ Forming all the sub-committees at the cluster level and making them functional.

C. Executive Committee (EC) Meeting:

- ♦ The Executive committee will organize at least 1 meeting every month;
- ♦ The EC can arrange on-call meetings, if necessary/emergency;
- ♦ And at least 6 members need to attend the meeting to maintain the quorum.

10.7 Social Audit Committee:

A. Structure of the Social Audit Committee:

- ♦ The Social Audit Committee consists of five members from the SAC conveners as nominated by the General Parishad of member villages;

- ♦ Among the five members, one will be the convener for the SAC of cluster society;
- ♦ At least three members shall be women;
- ♦ The SAC members shall not be members of any other committee or close relatives of other committee members.

B. Responsibilities of the Social Audit Committee:

- ♦ Observing and overseeing the activities of the executive committee and subcommittees;
- ♦ Verification of accounts, registers and bill-vouchers;
- ♦ Verifying and recommending the fund proposals of the cluster society parishad;
- ♦ Verifying the activities carried out by various committees and sub-committees at the cluster level and updating the society parishad on a regular basis.
- ♦ Submitting the verification and observation report to Cluster Society Parishad.

11.0 Nuton Jibon District Community Society (NJDCS):

All the Cluster Societies under a district will form Nuton Jibon District Community Society (NJDCS). The NJDCS is the apex body of cluster societies at the district level.

If enough number of clusters is not available to form the District Society, then only the Upazila Society will be formed for the time being and when the required number of clusters will be found, all the clusters will form the District Society/ NJDCS.

11.1 NJDCS' Functions:

- ♦ Identification, validation, selection and inclusion of member villages with assistance from the NJCCS;
- ♦ Coordinating and guiding the activities of NJCCS
- ♦ Communicating, negotiating and bargain with government, non-government and private organisations inside the district and outside for job opportunity;
- ♦ Signing all types of contract agreements;
- ♦ Ensuring CAP and Village Grading exercise in all villages according to the criteria;
- ♦ Preparing/updating village database with all relevant information and preserve and use it;
- ♦ Arranging capacity building trainings and other job opportunities for the villages within the district;

- ♦ Ensuring the implementation of recommendations of SAC as approved by the society parishad;
- ♦ Opening a bank account for District Society;
- ♦ Paying operational and overhead cost to the NJCCS;
- ♦ Preparing fund proposal consolidating the cluster proposal and submitting to the SDF for appraisal and funding;
- ♦ Signing MoU with cluster societies and sub- committees as required
- ♦ Identifying the weakness of NJCCS under the district and help them to get strong;
- ♦ Preparing the quarterly progress and accounts reports;
- ♦ Preparing Institutional Development Plan and Operational Plan consolidating cluster-level plans;
- ♦ With the prior approval of the Society Parishad, the NJDCS concerned may constitute a Advisory Committee.

11.2 Composition of Nuton Jibon District Community Society (NJDCS):

The Nuton Jibon District Community Society (NJDCS) consists of following committees

- ♦ District Society Parishad (DSP)
- ♦ Executive Committee (EC)
- ♦ Social Audit Committee and
- ♦ Sub-Committees -- IDS, SLS, Producer, Procurement and Finance

11.3 District Society Parishad/ General Parishad of NJDCS:

The District Society Parishad is the highest body at the district level of NJDCS. The DSP has all decision-making power.

A. DSP Structure:

The **District Society Parishad (DSP)** consists of four categories of members nominated by each of the Cluster Society. The President, Secretary, Treasurer and one SAC representatives from each CSP will join the District Society.

B. DSP's Key Responsibilities

- ♦ Approval of policy and strategic decisions of NJDCS;
- ♦ Selection and rejection of executive committee members;
- ♦ Fixing the membership fees, subscription rate for the members;

- ♦ Appointment of Social Audit Committee at the district level;
- ♦ Approval of the annual financial report;
- ♦ Approving staff to be hired by the Executive Committee, salary and honorarium;
- ♦ Approval of Annual Implementation Plan;
- ♦ Approval of all rules and regulation of the society;
- ♦ Approval of all the committees and sub-committees under the district;
- ♦ It is the final and appropriate authority at the district level to make any changes in policy, if needed;
- ♦ Approval of proposal for all funds like- IDF (Institutional Development Fund), Performance Support Fund (PSF).

11.4 Executive Committee (EC) of Nuton Jibon District Community Society (NJDCS):

A. Executive Committee (EC) Structure:

- ♦ The Executive committee of NJDCS consists of 9 members (at least 6 shall be women) from the District Society Parishad. The number of executive members may be less than 9 where adequate numbers of member village institutions are not available.
- ♦ Four of them are office-bearers -- President, Vice President, Secretary and Treasurer.
- ♦ The President and the Vice President will be elected from the presidents of the Cluster Societies, while the Secretary will be elected from the secretaries of the Cluster Societies and Treasurer from treasurers of the Cluster Societies.
- ♦ At least three of the office-bearers shall be women.

B. Responsibilities of the Executive Committee:

- ♦ Formulate policy and strategies and implement it.
- ♦ Implement all decisions of District Society Parishad.
- ♦ Formation of subcommittees and coordinate the activities of subcommittees
- ♦ Prepare and implement capacity building plan.
- ♦ Conduct auditing by audit firm.
- ♦ Arrange CAP and grading of villages.

- ♦ Communicate, negotiate and bargain with GO, NGOs and private sector for the benefit of the member villages.
- ♦ Agreement signing with SDF and other service providing organizations.
- ♦ Get feedback from the villages to where services are provided and take necessary action.
- ♦ Prepare and submit quarterly report to District Society Parishad.
- ♦ Implement recommendations of Social Audit Committee as approved by the society parishad.
- ♦ Open bank account and operate according to the rules approved by Society Parishad.
- ♦ Prepare fund proposals for all NJCCS and NJDCS.
- ♦ Negotiate with potential employers for meaningful employment opportunities for the youths.
- ♦ Perform all accounts related activities and update regularly.
- ♦ Arrange seminar, meeting and workshop.
- ♦ Disseminate best practices among villages and others for learning.
- ♦ Update information display for ensuring transparency and accountability.
- ♦ Staff recruitment and supervise their activities.
- ♦ Review performance of staff members and replacement of non-performing staffs.
- ♦ Pay operational and overhead cost to all NJCCS.
- ♦ Pay service cost to all sub-committees and salary/ wage loss/ transport cost as appropriate for the members and staffs.
- ♦ Survey market demand and collect information and facilitate all the cluster societies to make the facilities available for all the members.
- ♦ Assist all the cluster societies to establish linkages with service providers and market buyers.
- ♦ Form Subcommittees and monitor their activities.
- ♦ Conduct meeting once in a month and if needed arrange emergency meeting.
- ♦ Facilitate NJCCS for Information dissemination and mobilizing producers group.

11.5 Social Audit Committee (SAC) Structure:

A. Structure of the Social Audit Committee:

- ♦ The Social Audit Committee consists of five members from the SAC conveners;
- ♦ From five members, one will be the convener for the SAC of appointed by the Cluster Society Parishad concerned.
- ♦ At least three members shall be women;
- ♦ The SAC members shall not be members of any other committee, or close relatives of other committee members.

B. SAC's Key Responsibilities:

- ♦ Observing and overseeing the activities of the EC and other committees of NJCS;
- ♦ Verifying accounts, other documents and vouchers of all the committees including EC;
- ♦ Preparing the financial and physical progress reports as per the approved plan and submitting to the Society Parishad for review and further actions;
- ♦ Verifying the accuracy of financial transaction;
- ♦ Verifying and recommending the proposal of different funds;
- ♦ Sharing the findings and recommendations with the NJDCS through regular coordination meetings between the NJDCS and NJCCSs;
- ♦ Collecting information about conflicts, complaints and informing the District Society Parshad;
- ♦ Monitoring CAP's implementation of action plans.

12.0 How our Nuton Jibon Community Society (NJCS) will accomplish its activities:

In villages, we have functions like institution building, savings and credit, livelihood improvement and CP development. And these functions will be performed by our functional sub-committees. In fact, we will perform our day-to-day activities through functional structure of Nuton Jibon Community Society.

The Executive Committee will coordinate all the activities of the sub-committees. They could appoint staff under each sub-committee, if required. But, it should be approved by the Society Parishad. All the appointed staff will have specific responsibilities and will work under the direct supervision of the sub-committee concerned.

The district-level sub-committees will play the main role and guide the cluster-level sub-committees to perform their responsibilities. The functional structures of cluster and district level NJCS are given below:

12.1 Structure and Responsibilities of Sub-committees of Nuton Jibon Cluster Community Society (NJCCS):

The cluster level sub-committees will work under the guidance of the district level sub-committees. Members of the sub-committees will come from the best villages. They must be the members of EC/Society Parishad.

The cluster-level IDS, SLS, producer sub-committees will be formed taking members from the Cluster Society Parishad/ EC. But the focus should be given on formation of committee so that respective members could represent to the respective sub-committees. For example, the IDS sub-committee will be formed with GS and CP members of the Society Parishad and the EC. One person as the convener will be a good arrangement for operation, management and coordination.

Finance and Procurement sub-committee could be formed on adhoc basis taking members from any category. But the treasurer of the executive committee will be the convener of finance committee. And an executive committee member will be convener of the procurement committee. The functional structure of NJCCS at cluster level is given below:

Table-1 Structure and responsibilities of different subcommittees at cluster level

Sub-committee	Structure	Responsibilities
IDS sub-committee	<ul style="list-style-type: none"> The IDS sub-Committee consists of 3-5 members. Members for the sub-committee will come from EC/ Society Parishad One person will be convener At least 2-3 members shall be women. Among the 3-5 members 2-3 will be GS representatives 	<ul style="list-style-type: none"> Providing support for strengthening capacity building of those villages that have not received all the instalments of VDF/ VDRRF from SDF. Collecting all kinds of logistic support like paper, register, pass book etc. from district society and supply to member villages. Providing necessary support to member villages for keeping records, cash book etc. authentically and auditing as well. Providing necessary support to resolve any conflict when member villages fail to solve it. Assisting unemployed youths for receiving quality training and employment. CP Society at the cluster level will be replaced by the CP Sub- committee which will discuss in the next section. It will perform as per the task mentioned in the CP Society manual, including the following:

Sub-committee	Structure	Responsibilities
	and 1-2 will be CP representatives.	<ul style="list-style-type: none"> • Identifying the CPs from the villages • Identifying training needs of CPs and place it to district sub- committee. • Collecting information on service required for the villages under the cluster and submits it to the District society. • Establishing good communication with COs to know which village needs services what kind of services. • Monitoring the quality of CPs performance, getting feedback from the service recipient villages /organizations and taking immediate actions. • Opening bank account for the cluster.
SLSsubcommittee	<ul style="list-style-type: none"> • The SLS Sub-committee consists of 3-5 members and should be the member of EC/ Society Parishad; • One person will be a convener; • At least 2-3 members shall be women; 	<ul style="list-style-type: none"> • Fixing issues why VCOs are not running well, and take necessary action to overcome the problems. • Identifying the villages where VCOs need external technical assistance for collection of sheet filling it up, maintained of cashbook etc. • Organizing external auditing for VCOs; • Working closely with producer sub-committee to ensure proper disbursement and utilization of funds; • Taking necessary steps for monitoring to solve problems regarding updating records, realizing dues, preventing false loan and fraudulence.; • Identifying the necessity of skill development training for VCO leaders and plan for training with the help of district society; • Taking necessary prompt steps to increase on Time Repayment; • Ensuring the supply of all kinds of logistics such as passbook, collection sheet, cashbook in similar format, including other necessary stationeries; • Providing VCOs administrative and legal support with the assistance of district committee; • Develop linkage with government agencies, NGOs, MFIs at cluster level
Producer group sub-committee	<ul style="list-style-type: none"> • One Producer group Sub-Committee will be formed with the 	<ul style="list-style-type: none"> • Developing the capacity building plan for producers groups; • Organizing training to the producers groups; • Promoting and helping producers groups for production

Sub-committee	Structure	Responsibilities
	<p>representatives of different IGAs. The sub-committee consists of 3-5 members. One person as convener should be from the EC/ Society Parishad;</p>	<p>and marketing;</p> <ul style="list-style-type: none"> • Assisting in value addition activities like bulking, grading, packaging and transporting; • Assisting producers in direct selling in big market, and selling from common marketing centre; • Assisting in developing linkages with government and non government service providers; • Providing different kinds of information and motivation for potential new product and services like livestock <i>de-worming</i> program, vaccination etc.
Finance Committee	<p>The Finance Committee consists of 3-5 members with the treasurer as the convener and at least 2-3 members shall be women.</p> <p>The sub-committee will be formed as and when necessary on a temporary basis</p>	<ul style="list-style-type: none"> • Keeping all the records of financial procedures and maintain the accounts; • Financial transaction; • Verification of financial activities; • Preparing financial progress report; • Submitting financial reports to executive committee; • Payment of TK 5000/- to cashier as petty cash; • Giving bank cheque in terms of payment more than TK 5000/- • Displaying income and expenditure information; • Providing necessary information of accounts and registers to audit committee for auditing.
Procurement Committee	<p>The Procurement Committee consists of 3-5 members and the convener should be from the representatives of the EC. At least 2-3 members shall be women.</p> <p>The sub-committee will be formed as and when necessary on a temporary basis.</p>	<ul style="list-style-type: none"> • Procuring things maintaining proper procedures; • Entries all procure items in stock register;. • Preserving all the procurement related documents; • Monitoring guarantee, warranty and complain of procured items. • Returning faulty materials to vendors; • Submitting reports to the EC.

12.2 Structure and responsibilities of Nuton Jibon District Community Society (NJDCS):

The district-level Sub-committee will play the main role, while the Cluster Sub-committees will assist them. The Executive Committee of District Society will form the subcommittees. They must be the member of EC/ Society Parishad.

The district-level IDS, SLS and producer sub-committees will be formed taking members from the Cluster Society Parishad/ EC. But care should be given during formation of committee so that respective members could represent in the respective sub-committee.

The NJDCS sub-committees will do their activities in their respective areas. The functional structure of NJCCS at district level is given below:

The following Table-2 is presenting structure and responsibilities of different district sub committees

Table-2 Structure and responsibilities of different subcommittees at district level.

Committee	Structure	Responsibilities
IDS sub-committee	<ul style="list-style-type: none">• The IDS Sub-Committee consists of 3-5 members;• There will be a convener for operation, management and coordination.• Members for the Sub-committee will come from the best villages and should be the member of EC/ Society Parishad• At least 3-5 members shall be women;• Among the 3-5 members, 2-3 will be GS representatives and 1-2 will be CP representatives;•	<ul style="list-style-type: none">• Accomplishing activities with the help of cluster Sub-committee;• Capacity building of committee members;• Providing support to the Cluster Society for strengthening capacity building of those villages that have not received all the instalments of sund from SDF;• Ensuring the supply of logistics like collection sheet, register, passbook etc. as per the requisition of the NJCCS;• Communicating with the suitable training institution for skill development of member villages;• Linkage and partnership building with different government, non-government and private sector;• Providing necessary support to resolve conflicts when the Cluster Society and member villages fail to solve the conflict;• Taking necessary steps to establish a resource centre at district level where training, library and information, including other capacity building facilities would be available;

Committee	Structure	Responsibilities
		<ul style="list-style-type: none"> • Developing all kinds of system like office management, finance management and monitoring; • Holding meetings regularly; • CP Society at the district level will be replaced by the CP Sub-committee which will be discussed in the next section. It will perform as per the task mentioned in the CP Society; • Selection of CPs as identified by Cluster Team; • Communicating with government and non-government organisations inside the district and outside for searching job opportunities; • Signing all types of contracts; • The grading of CPs to be done as per criteria; • Producing CP database with all relevant information and preserving it; • Arranging capacity building training and other service opportunities for CPs within the district and at the national level; • Distributing service charge and remuneration of the CPs;
SLS sub-committee	<ul style="list-style-type: none"> • The SLS Sub-Committee consists of 3-5 members; • One person will be convener; • At least 2-3 members shall be women; • Members for the Sub-Committee will come from the successful villages and should be the member of EC/ Society Parishad 	<ul style="list-style-type: none"> • Generating ideas and providing technical support for developing small loan, collective loan, entrepreneurship loan etc; • Organizing external audit facilities for VCOs; • Leveraging financial resources; • Providing technical assistance to problematic VCOs; • In case of conflicts in villages, taking initiatives to resolve the problems through Cluster Committee • Dealing with legal issues in case of fraudulence and misappropriation; • Working closely with producer sub-committee to ensure proper disbursement and utilization of funds • Assisting the Cluster Society for monitoring and auditing VCO activities of the member villages, solving problems over updating records, realizing longstanding dues and preventing false loan and fraudulence; • Providing skill development training to cluster VCO sub-committees for preparing them to train the member villages;

Committee	Structure	Responsibilities
		<ul style="list-style-type: none"> • Increasing the capacity of VCO leaders in order to prepare business plans by them for savings-credit programme; • Strengthening VCOs through administrative and legal support; • Developing linkage with government agencies, NGOs and MFIs, including SDF, in order to meet the technical and financial need of the members;
Producer group sub-committee	<ul style="list-style-type: none"> • Producer Group Sub-Committee will be formed with the conveners of all the Cluster Producer Sub-committees. The Sub-committee will consist of 3-5 members; • One person will be convener; 	<ul style="list-style-type: none"> • Promoting and helping producer groups for production and marketing. • Providing market information on quality and quantity • Capacity building of producers group • Organizing technical support for producers • Undertaking activities for quality assurance • Providing business development services like making mini business plan, cost-profit analysis etc. • Assisting in developing linkages with government and non government service providers; • Negotiating with influential market players and employer;
Finance Committee	<ul style="list-style-type: none"> • The Finance Committee consists of 3-5 members, including the treasurer as the convener; • At least 2-3 members shall be women; • Members for the Sub-committee will come from the successful villages and should be the member of EC/ Society Parishad <p>The sub-committee will be formed as and when necessary on a temporary basis;</p>	<ul style="list-style-type: none"> • Keeping all the records of financial procedures and maintain the accounts; • Verification of financial activities; • Preparing financial progress report; • Submitting financial reports to executive committee; • Displaying income and expenditure information; • Providing necessary information of accounts and registers to audit committee for auditing; • Payment of TK 10,000/- to cashier as petty cash. • Giving bank cheque in terms of payment more than TK 10,000/-

Committee	Structure	Responsibilities
Procurement Committee	<ul style="list-style-type: none"> • The Procurement Committee consists of 3-5 members and the convener should be from the representative of EC; • At least 2-3 members shall be women; • Members for the Sub-committee will come from the successful villages and should be the member of EC/ Society Parishad; <p>The Sub-committee will be formed as and when necessary on a temporary basis.</p>	<p>Procuring everything all things maintaining the proper procedures;</p> <p>Entries all procure items in stock register;</p> <p>Preserving all procurement related documents;</p> <p>Monitoring guarantee, warranty and complain of procured items;</p> <p>Returning faulty materials to vendor;</p> <p>Submitting reports to EC.</p>

13.0 Advisory Committee:

The Nuton Jibon Community Society will provide necessary support to the entire SIPP villages in a district after the phasing out of SDF. All the activities will be carried out at the village level. In community financing, the NJCS concerned needs support from experts to develop their skill up to the required level to run the institutions efficiently and effectively. To provide these supports to member villages, especially on the community financing activities which are operated by the VCOs at the village level, the NJCS concerned may form an advisory committee to provide technical and advisory services to build capacity and run the institution efficiently and effectively.

13.1 Advisory Committee Structure:

The Advisory Committee will be formed with three individuals of good standing and reputation. The following three types of individuals with required expertise will be considered to be members of the Advisory Committee. To form the advisory committee, one member may be from the SDF if necessary.

Member One: Should have long experience about microfinance activities with good understanding of rural community and is recognized as a good person in the locality.

Member Two: Should have the experience of organization management/ linkage development activities.

Member Three: Should be experienced on livelihood promotion activities.

13.2 Formation process of Advisory Committee:

Fulfilling the criteria, the Executive Committee may appoint the Advisory Committee with the approval of the Society Parishad. Any member of the Nuton Jibon Community Society will not be eligible for the member of Advisory Committee. Even close relatives of the key persons of any of the committees of NJCS cannot be allowed to be the members of the Advisory Committee.

13.3 Committee Duration:

The Advisory Committee will be formed for a period of consecutive three years. After every three years, it will be reconstituted. Out of three, at least one member should be replaced.

13.4 Role and Responsibilities:

1. The Advisory Committee members will provide verbal/written recommendations/ suggestions to the committee and sub-committees concerned, particularly the VCO sub-committee, for the better operation of community finance activities.
2. The Advisory Committee will facilitate the EC of NJCS to communicate with other government and non-government development agencies.
3. The committee may identify and analyze issues related to community financing activities and provide necessary recommendations/supports to address the problem.
4. The Committee will analyze reports and provide necessary suggestions to take further initiatives for better performance of activities.
5. The Committee will help NJCS to hire an audit firm to audit different activities of NJCS.
6. As per the necessity of the NJCS, the Advisory Committee could do other important activities.
7. The committee will meet on quarterly basis. It can join the Society meetings with an advance notice to the EC and with its approval. The EC concerned can also request the Advisory Committee to join any of the committee's meetings to be held.

13.5 Allowances for Advisory Committee:

The Advisory Committee will work on voluntary basis. The members of the committee will get actual travelling costs and allowances. The members will be entitled to Tk. ---- per meeting. Usually, the meeting will be held on quarterly basis.

14.0 Rules of Appointing Office-bearers for Sub-committees

- ♦ The office-bearers of sub-committees should come from successful performing villages;
- ♦ In case of SLS sub-committee, the office-bearers should come from those VCOs whose on time repayment is more than 95% for 7 consecutive months and CRR is at least 90% for the previous six months.
- ♦ If any village is suffering from banking problem (does not deposit money in due time) and misappropriation problem, its members will not be eligible to be office-bearers.

15.0 Responsibilities of Executive Committee, duration, coordination, staff recruitment and working modalities:

15.1 Responsibilities of members of Executive Committee/Conveners of various sub-committees of Cluster and District Society:

✓ Responsibilities of the President:

- ♦ Will work as the chief executive of the Society;
- ♦ Lead the Nuton Jibon Community Society;
- ♦ Conduct meetings;
- ♦ Finalize meeting agenda;
- ♦ Take effective initiatives for conflict resolution;
- ♦ Identification of major problems and take necessary steps;
- ♦ Approve the annual plan and all activities through general body;
- ♦ Communicate with other organizations.

✓ Responsibilities of the Vice President:

The Vice President will undertake the responsibilities of the President during the absence of the President. Also assist the President for efficient management of the society.

✓ **Responsibilities of the Secretary:**

- ♦ To organize meeting;
- ♦ Assist president to management of the society including conducting meeting;
- ♦ Write meeting minutes;
- ♦ Keep all the records and documents.

✓ **Responsibilities of Treasurer:**

- ♦ Will act as the Convener of the Finance Committee;
- ♦ Preserve all the accounts related documents of executive committee;
- ♦ Assist the president and the secretary to maintain bank accounts;
- ♦ Prepare the reports of accounts and submit once in a month to the executive committee.

✓ **Responsibilities of the Executive members:**

- ♦ Will attend the regular meeting and participate/assist in decision making process;
- ♦ Work as a convener in various sub-committees;
- ♦ Assist office-bearers to implement Society Parishad's decision.

15.2 Responsibilities of the members of sub-committee:

✓ **Responsibilities of the Convener of sub-committee:**

- ♦ To lead and guide the subcommittee;
- ♦ Work out the plan of operation for the sub-committee with the help of other members;
- ♦ Approve the plan from the EC/ Society Parishad;
- ♦ Ensure execution of planned activities;
- ♦ Coordinate with EC/ other sub-committees and agencies at different levels;
- ♦ Prepare monthly and quarterly reports and submit those to the EC.

✓ **Responsibilities of Members of Sub-committee:**

- ♦ To assist the convener for the proper functioning of sub-committee activities;
- ♦ Carry out the decisions of meetings;
- ♦ Keep close contact with the villages;
- ♦ Attend regular meeting and participate/assist in decision making process.

15.3 Rules for Conducting Meetings

- ♦ Organizing meetings of the Society Parishad after every 3 months and emergency meetings can be organized anytime, if necessary;
- ♦ Quroum will be filled with the presence of 65% members. Among them, 50% will be women;

- ♦ An annual meeting of the Society Parishad will be organized in January every year;
- ♦ The EC Secretary will organize meetings of the Society Parishad and Executive committee;
- ♦ The Executive Committee will organize meeting once in a month and can organize meeting any time on any special occasion;
- ♦ The Social Audit Committee will organize meetings every month and can do that more, if necessary;
- ♦ The Executive Committee will discuss monthly progress report in the last week of every month;
- ♦ The Sub-committees will hold at least one meeting in every quarter or hold more, if necessary.

15.4 Tenure of Committee Members:

- ♦ Members for all the committees/ sub-committees at cluster and district levels such as the Executive Committee, Social Audit Committee and sub-committees will be elected/nominated for consecutive three years' time. At least one-third of the members will be re-elected/re-nominated on completion of each of the tenure;
- ♦ Any key position holder can be elected for the same position for two consecutive terms;
- ♦ One-third of the existing committee members could be re-elected on completion of their current tenure to avoid any possible leadership crisis
- ♦ The Society Parishad will approve necessary rules for transparent and reliable election.

If any nominated member (by GP) from the member villages hold an executive position (office-bearer) in Nuton Jibon Community Society (NJCCS) at the Cluster level, her/his position at the village level will fall vacant automatically and should be replaced by the second line of leadership within the next three months. Similarly, if any member of Nuton Jibon Cluster Community Society (NJCCS) hold an executive position in Nuton Jibon District Community Society (NJDCS), her/his position in the Nuton Jibon Cluster Community Society (NJCCS) will be vacant automatically and replaced by the nominated members by the Cluster Society Parishad within the next month.

15.5 Reasons for Rejection of Membership in all Committees:

- ♦ Membership will be rejected for the violation of any non-negotiable principles of NJCS;
- ♦ Remaining absence in 3 consecutive meetings;
- ♦ Involvement in financial mismanagement and corruption;
- ♦ Working against the interest of NJCS;
- ♦ Working against the interest of community, society and state;
- ♦ Involvement in any illegal activities.

15.6 Coordination between Nuton Jibon District and Cluster Community Society:

The Cluster Community Society will work under active guidance and direction of the District Community Society. And it will be ensured in the following ways:

- ♦ The Cluster Society has to function under the overall coordination and guidance of the District society;
- ♦ Cluster Society representatives, attending the meetings of the District Parishad and Executive committee, will disseminate the information to the Cluster Society;
- ♦ By the monthly or emergency meeting of cluster representatives of the District Society;
- ♦ By exchanging latest information and updating information;
- ♦ Sending work plan and progress report to the District Society
- ♦ By financial transaction and training.

16.0 Staff Recruitment Rules:

- ♦ The District Community Society will take initiatives to recruit staff for both cluster and district level societies;
- ♦ The qualification experience and terms of appointment -- salary, duration of appointment etc. shall be approved by the Society Parishad;
- ♦ The Executive Committee will constitute a recruitment committee consisting of Society Parishad member-1, EC member-1, SAC member-1 and Representative from SDF-1 (as Observer);
- ♦ Priority should be given to recruit staff from own Nuton Jibon community. If not available, then could be recruited from outside

- ♦ Any staff member shall be removed and replaced if the performance is not satisfactory;
- ♦ All the appointments will have a probationary period of 3 months with a minimum salary;
- ♦ The notice will be circulated among all cluster societies and CP members;
- ♦ The Recruitment Committee will receive applications, hold interviews and recommend selection list to the Executive committee;
- ♦ The Executive Committee will place the list in the Society Parishad and get approval;
- ♦ The appointment letter will be issued by the Executive Committee;
- ♦ The Executive Committee and Sub-committee will evaluate the staff performance.

17.0 Registration Options for NJCS:

To ensure the legal status of NJCS, registration is a must as it allows the society to work with other institutions and provide a sense of safety. In Bangladesh, there are many registration options though all of them are not suitable for the NJCS. Our Nuton Jibon Community Society at district level (NJDCS) will take the registration from the suitable authorities and the Nuton Jibon Community Society at cluster (NJCCS) level will be the management unit of the district NJCS. The following are the major registration options available in the country:

- 1) Social Welfare Organizations (Registration and Control) Ordinance, 1961
- 2) The Society Registration ACT 1860
- 3) The Companies Act 1994
- 4) Cooperative Societies Act, 2001
- 5) Trust Act, 1882

After reviewing all the above registration options, it is found that our NJCS will register under the following Act:

- i. The NJCS may be registered under the Societies Act 1860;
- ii. Would be registered as not for profit organization;
- iii. The registration process will start right from getting the clearance of 'Name Registration' for the organization to be registered;
- iv. By-law need to be prepared for registration;

18.0 Producer Group Formation and Functioning:

18.1 Producer Group:

The Producer Group is formed with the producers who will produce same type of products together and help each other for technical assistance, input collection and marketing of the products collectively. The producer groups may utilize their resources properly, reduce production cost and maximize profit from their production. Both Push and Pull actions will be taken for motivating the villages to develop producers groups. The details of the producer group activities are included in the livelihood chapter.

18.2 Key Benefits from Producer Group

The key benefits that we could get from our Producer Group are as follows:

1. To help producers produce as per market demand;
2. Enhance technical knowledge on production;
3. Increase negotiation skills of the producers;
4. Maximize profits by taking the producers closer to the market;
5. Protect producers from exploitation by middlemen;
6. Reduce risk and mitigate the risks;
7. Help initiate producer welfare activities;
8. Help supply quality input and technical assistance;

18.3 Services that would be provided to Producer Group by the Producer Group Sub-Committee:

The Producer Group Sub-committee could provide various services to our Producer Group members. Some of the services are mentioned below:

- ♦ To provide information on market demands;
- ♦ Arrange common technical assistance and capacity building activities.
- ♦ Provide common advisory services;
- ♦ Organize input supply through economies of scale;
- ♦ Hiring equipment;
- ♦ Repairing machinery;
- ♦ Taking care of collection and storage centre;
- ♦ Arranging system for grading, storing and packaging;

- ♦ Negotiating with markets;
- ♦ Facilitating contractual production and marketing;
- ♦ Similar other common services that benefit the producers.

18.4 Formation of Producer Group Sub-committee: The Executive Committee will form the single Producer Group sub-committees taking representatives from different Producer Groups of a cluster. There will be 3-5 member sub- committees for Producer Group at the cluster level. One member from Cluster Executive Committee/Society Parishad could represent as convener of the sub-committee. Other members of the sub-committee will be nominated by the Producer Group's representatives through a consensus. It has to be ensured that representatives from most of the IGAs are covered.

The District Producer Group Sub-committee will be formed with the conveners of all the Cluster Producer Sub-committees. The sub-committee will consist of 3-5 members. One person will be the convener.

Section 2

19.0 Funds for our Nuton Jibon Community Society

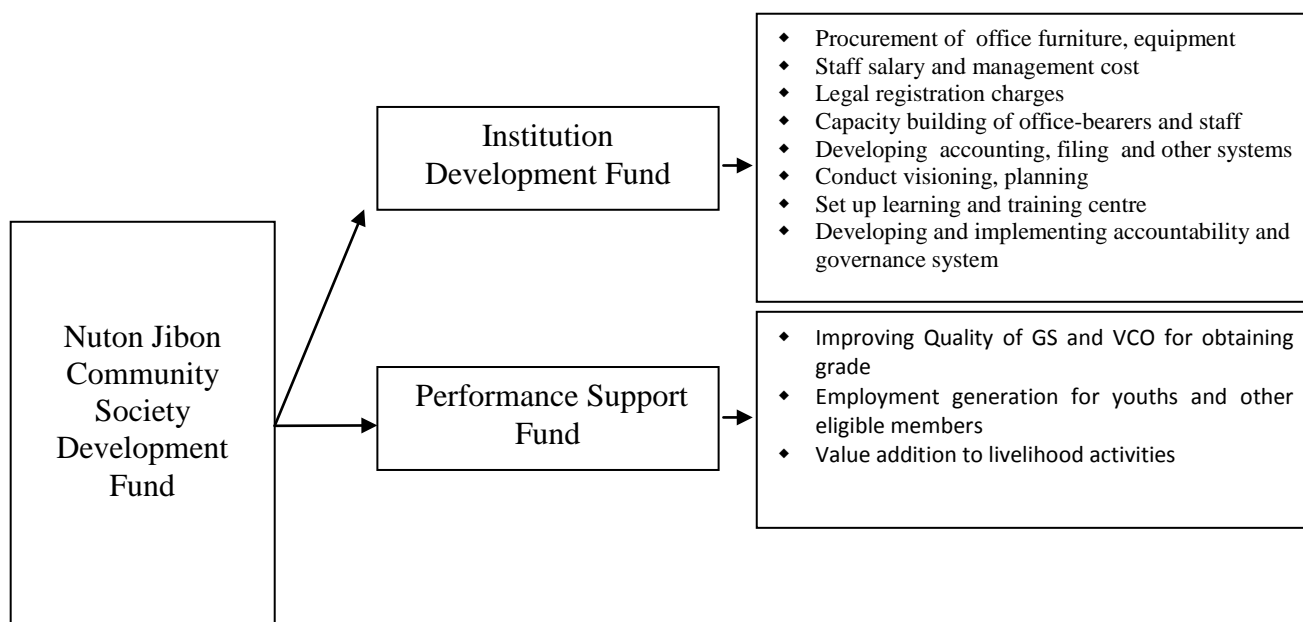
1.1 Nuton Jibon Community Society Development Fund (NJCSDF)

The Society belongs to all the poor and hardcore poor in the project villages of the district. In SIPP, the community received all the funds directly from SDF. Similarly, NJCS will receive funds from SDF directly. We call this sub-fund as Nuton Jibon Community Society Development Fund (NJCSDF). It will be used by NJCCS and NJDCS to provide services to villages. We shall use this sub-fund for our capacity building, livelihood development and employment generation, developing different types of loan and insurance products, providing legal support to recover default loan etc.

We have two funds under Community Society Development Fund, and these are as follows:

1. Institution Development Fund (IDF)
2. Performance Support Fund (PSF)

Figure-5 Use of Two Funds of Nuton Jibon Community Society



20.0 Fund Disbursement Process and Conditions:

Our Nuton Jibon District Community Society (NJDCS) will get fund directly from SDF. The fund will be disbursed according to the following process;

- ♦ The NJCS will submit the annual Business Plan/Institutional fund proposals as approved by the Society Parishad;
- ♦ The Appraisal Team will appraise the proposal;
- ♦ AMT will appraise and recommend for the first instalment;
- ♦ MD, SDF will approve the fund, and the fund will be released ;
- ♦ Later, an application has to be submitted to the SDF as the second instalment;
- ♦ The AMT will recommend if the requirements are followed to get the second instalment. Then SDF will release the fund.

The funds for the NJDCS will also be released in instalments like the VDF/VDRRF release to Gram Samit. For getting each instalment the NJCS has to complete certain activities and achieve certain outcomes. These are called milestones.

21.0 Financing Agreement:

The NJCS will sign a financial contract agreement with SDF. following aspects will be included in the financial agreement:

- ♦ The activities that we have performed before signing agreement;
- ♦ The description of activities should be placed after signing of agreement;
- ♦ Total agreement value for the NJCS;
- ♦ Our responsibilities & SDF's responsibilities;
- ♦ Important basic project principles;
- ♦ The amount of instalment.

22.0 Funding Model

The NJDCS will get two categories of fund from the SDF:

- a. Institutional Development Sub Fund
- b. Performance Support Fund

An Umbrella Financing Agreement (UFA) will be signed between Nuton Jibon District Community Society (NJDCS) and Social Development Foundation (SDF). On behalf of the SDF, the Managing Director will be the signatory but s/he could delegate the authority to other as well. And on behalf of the NJDCS, the office-bearers will be the signatories. The following Table is showing funding model for NJCS:

Table; Funding Model for NJCS

Fund	Mode and Mechanism of funding	Remarks
Institutional Development Sub Fund	<ul style="list-style-type: none"> • May start with initiation fund. There will be two instalments; • Amount according to proposal; • Through Addendum-I • Transaction by NJDCS Bank Account. 	<ul style="list-style-type: none"> • Initiation funding with UFA. • 2 proposals for 3 instalments • Budget Part-B.1.a • NJDCS is recipient and user of fund.
Performance Support Fund	<ul style="list-style-type: none"> • Fund allocation will depend on certain achievements like no. of full member villages, producers, youth employment etc. • Through Addendum-II • Transaction by NJDCS Bank Account 	<ul style="list-style-type: none"> • Amount as advance according to proposal. Adjustment will done as actual achievements at year ending • Budget Part-B.1.a • NJDCS is recipient and user of fund

The District Society will transfer funds to the Cluster Society for implementing the planned activities. The detailed terms and conditions elaborated in **Memorandum of Understanding** to be signed between the District and Cluster Societies.

23.0 Details of funds of Nuton Jibon Community Society (NJCS):

5.1 Institution Development Fund :

a. Purpose

The purpose of the fund is to help our Nuton Jibon Cluster Community Society and Nuton Jibon District Community Society for setting up of office, staffing and capacity building activities. This fund will be given to the NJCS in the first year after achievement of certain milestones.

b. Eligible Activities of Funds

The District and Cluster Societies with the approval of the Society Parishad will decide the activities to be carried out for using this fund. The key activities are:

- ♦ To conduct campaign for second-tier institutions/Nuton Jibon Community Society;
- ♦ Mobilize the village institutions for taking part in the Nuton Jibon Community Society;
- ♦ Set up cluster and district level offices and committees;
- ♦ Purchase office furniture, equipment;
- ♦ Staff salary and management cost;

- ♦ Legal registration charges;
- ♦ Capacity building of office-bearers and staff;
- ♦ Develop accounting, filing and other systems;
- ♦ Conduct visioning planning;
- ♦ Set up learning and training centre;
- ♦ Develop and implement accountability and governance system.

c. Key Rules of Institution Development fund

- ♦ The Society Parishad will decide the amount to be allocated for Institutional Development Fund;
- ♦ The rules and guidelines are to be widely disseminated among all the general members of Nuton Jibon District Community Society (NJDCS);
- ♦ Organizing various capacity-building activities and exposure visits for a large number of members;
- ♦ The executive committee will decide staffing and their salaries and benefits etc.
- ♦ All the operational expenses shall be kept at the minimum level and the own funds be generated gradually;
- ♦ The operational costs of District and Cluster Societies can be met from the IDF and by PSF for the first two years and later the expenses will be borne with the NJCS' income.

d. Amount of Institution Development Fund

The fund amount will depend on the cluster-level NJCS are included under a District Society Parishad, including the villages under the clusters. However, in case of start-up fund/ Initiation fund, the District Society will receive Tk 2,00,000 and each Cluster Society Parishad will receive Tk 50,000. To get fund from the SDF, the NJCS concerned will decide either they will take the initiation fund or directly apply for the IDF.

e. Implementation Steps for Institutional Development Fund

Step-1: Preparing Proposal

- ♦ Preparing the ID Fund proposal. The formats for sub-project proposal are described in the UFA **Annexure-5**.

- ♦ Certifying the proposal by SAC and approved by Nuton Jibon District Community Society Parishad;
- ♦ Verification by District and Regional Team, SDF.

Step-2: Appraisal

- ♦ Desk appraisal and field appraisal of the proposal by AMT;
- ♦ Recommendation of the application.

Step-3: Accessing Fund

- ♦ Signing Addendum-II Financing Agreement between SDF and EC of NJDCS after getting marks above 70 in appraisal. The Addendum-II is given in the **Appendix-4**.
- ♦ Releasing fund.

Step-4: Implementation of Fund

- ♦ Procurement of office furniture, equipment;
- ♦ Staff salary and management cost;
- ♦ Legal registration charges;
- ♦ Capacity building of office-bearers and staff;
- ♦ Developing accounting, filing and other systems;
- ♦ Conduct visioning planning;
- ♦ Setting up of learning and training centre;
- ♦ Developing and implementing accountability and governance system.

5.2 Performance Support Fund (PSF):

a. Purpose

The main purpose of this fund is to help the Nuton Jibon Community Society (NJCS) improve the quality of villages, generate employment opportunities, promote value added livelihood activities. The performance support fund will be disbursed to the NJCS in the second year after successful implementation of the IDF received in the year one.

b. Eligible Activities

- ♦ To assist the GSs and VCOs to improve their quality;
- ♦ Improve the capacity of GS, VCO and other committee members through training;
- ♦ Arrange exposure visits for committee members;
- ♦ Arrange expense for CPs to provide support to the weak villages;

- ♦ Motivate the borrowers for repayment of loan and deposit savings timely;
- ♦ Arrange training on book keeping and account management;
- ♦ Generate jobs for youths and other eligible members through self-employment and wage employment;
- ♦ Organize job fairs, youth festival and observe national youth day;
- ♦ Hold counselling session for those reluctant youth who do not want to go outside for jobs
- ♦ Build linkage with employers, market leading buyers

c. Key Rules

- ♦ The Nuton Jibon Community Society Parishad will decide the amount to be allocated for this fund;
- ♦ The Society Parishad will prepare annual implement plan every year which will include all the recurrent expenses required for the achievement of agreed results;
- ♦ The fund would be released on the basis of agreed results to be obtained according to the annual implementation plan;
- ♦ Capacity building of sub-committees for assisting villages is ensured;
- ♦ 60% of the total fund will be given as advance after satisfying some agreed eligibility criteria like the set-up of offices, training of sub-committees etc.;
- ♦ The Nuton Jibon Community Society will be paid according to the assessment results and recommendation of the AMT;
- ♦ PSF amount is calculated based on the agreed rate;
- ♦ PSF will be calculated based on the forecast pragmatic results included in annual implementation plan;
- ♦ The fund will be released in two instalments as follows:
 - -The first instalment (Advance payment) 60% will be released as recommended by AMT at the beginning of the year;
 - -The second instalment (Balance payment) will be released after appraising the results achieved from annual implementation plan (AIP) at the end of the year;
- ♦ PSF needs to be requested through submitting the proposal, prepared based on the results in the AIP.

d. PSF amount to be calculated based on the following:

We will receive the performance support fund on the basis of our annual performance. We have set three key results. We have also set certain amount of money for achieving each result. Following Table is showing the amount of money that our NJDCS will get after achieving the results.

Table Results and amount of Performance Support Fund

	Results Area	Unit Rate for calculation (BDT)
1	No. of Villages Graded A	25,000
2	No. of youth getting employment	2,000
3	No. of community members benefited through producer group activities	1,000

PSF calculation methods: We shall calculate the eligibility amount of annual performance support fund on the basis of results we have achieved.

Example for PSF calculation: Suppose an NJDCS has 200 member villages and its expected results forecast in implementation plan are as follows:

Expected results in the beginning of the year-

No. of member Villages in the NJCS	200
1. No. of A grade villages planned at the end of the year	100
2. No. of youths planned to be employed	1500
3. No. of community members to be benefited from Producer Groups planned to be implemented	3000
Total eligible Performance Fund	= 8,500,000 BDT

1. $100 \times 25,000$ BDT	=	2,500,000
2. 1500×2000 BDT	=	3,000,000
3. 3000×1000 BDT	=	3,000,000

- **First Instalment of PSF - 60% of projected fund to be released at the beginning of the year = 5,100,000 BDT ($8,500,000 \times 60\% = 5,100,000$ BDT)**

Actual results achieved at the end of the year-

No. of member Villages in the NJCS	200
1. No. of A grade Villages at the end of the year	90
2. No. of youths employed	1,000
3. No. of community members benefited from Producer Groups	1,000

- **Actual PSF eligibility at the end of the year = 6,250,000 BDT**

1. 90 x 25,000 BDT	= 2,250,000
2. 1000 x 2000 BDT	= 2,000,000
3. 2000 x 1000 BDT	= 2,000,000

- **Second instalment -Balance to be released = 1,150,000 BDT**
(6,250,000 - 5,100,000 = 1,150,000 BDT)

So, on the basis of performance, the NJDCS will receive the remaining amount of Tk. 6,250,000 on the basis of their performance, although they have projected Tk. 8,500,000 in the beginning of the year.

e. Implementation Steps of Performance Fund

Step-1: Preparing proposal for Performance improvement of village

- ♦ Participatory analysis and assessment of the villages;
- ♦ Identifying, prioritizing performance improvement areas of the villages;
- ♦ Delegating sub-committees in specific areas for improvement;
- ♦ Training sub-committees on technical aspects;
- ♦ Preparing proposal through a consultation process with the beneficiaries and approved by CSP. The application formats for proposal are described in the PSF Agreement Appendix-2.

Step-2: Appraisal

- ♦ Desk appraisal and field appraisal of proposal by AMT;
- ♦ Recommending application;
- ♦ Electronic clearance of the proposal by the MD.

Step-3: Fund Access

- ♦ Signing Financing Agreement between the SDF and the EC of NJDCS and getting marks above 70 in appraisal. The Addendum- is given in the **Appendix-5**.
- ♦ Releasing fund

Step-4: Implementation of Performance Fund

- ♦ Implementation of fund activities;
- ♦ Submission of achievements report, approval of NJDCSP and display of all activities.

Section 3

24.0 Financial Management, Social Accountability, GAAP

1.0 Financial Management:

1.1 What do we mean by Financial Management?

Our Finance Committee is responsible for supervision of all financial transactions of the NJCS. The key rules we have to follow in dealing with financial transactions are:

- ♦ Transparency;
- ♦ Accountability and;
- ♦ Cost effectiveness.

Let us understand each one of these:

- ♦ To us having transparency in all financial dealings means.
 - Details of all financial dealings must be informed to the GP of NJCS;
 - All the transactions must be written in the books of accounts;
 - All the records like bills, receipts etc. must be attached to the vouchers;
 - Any of our members in the Society Parishad can ask for details and verify records;
- ♦ Those who are responsible for financial dealings are **accountable to**:
 - All the office-bearers remain answerable to the GP;
 - The Society Parishad has got the authority to recover from the office-bearers or staff of NJCS.
- ♦ **Cost effectiveness refers to**:
 - Spending the right amount of money for right purposes of each expense;
 - Avoiding wasteful expenses;
 - Avoiding undue and personal benefits resulting from financial transactions.

1.2 Accounting

The NJCS will maintain the following books of accounts:

- ♦ Each window of NJCS will maintain separate sub-accounts and included in the final accounts and will consolidate this;
- ♦ Cluster-level offices will maintain separate accounts for the activities of each window and report to the district NJCS.

Table List of Books of Accounts for NJCS

Sl. No	Books to be maintained
A.	Source Documents
1.	Daybook
2.	Receipt Book
3.	Work Order Register
B.	Main Ledgers
4.	General Ledger
5.	Cashbook
C	Other Registers
6	Cash Advance Register
7	Voucher Register
8.	Cheque Issuing Register
9.	Membership Register
10	Stock Register
11	Fixed Asset Register
12	Register for each Work

Accounting of receipts and payments, format for registers, receipt, vouchers, ledgers etc. are described in the Community Operational Manual-5 and 6 we shall follow it.

- ♦ The monthly accounts will have to be maintained by both District and Cluster NJCS. All financial transactions will be included in the books of accounts. The written account will help the following activities.
 - Verify proper transaction;
 - Use accounts for future evidence;
 - Show total expenditure and balance;
 - Know the financial information of members of the Society;
 - Help SAC/others in verification.

We will prepare vouchers for all deposit & expenditure. All the vouchers will be recorded in the cashbook. We will prepare financial reports with the help of cashbook and ledger.

1.3 Delegation of Financial authority:

In order to ensure financial approval and expenditure for safe financial transactions, we will give financial authority as follows.

Table Delegation of Financial Authority:

Committee/Position	Amount (BDT)
Society/ Parishad	More than Tk. 50,000/-
Executive committee	20,001-50,000
Sub-committee	up to 20,000

1.4 Bank Accounts

In our village, the Finance Committee directly operates the bank account. But in the NJCS, the finance committee will not be able to operate bank account on a daily basis. This is because the members are from different villages. Hence, the system for maintaining bank account for the district and cluster NJCS will be as follows.

- ♦ A control account will be operated by the treasurer and chairperson or secretary of the NJCS;
- ♦ The sub-committees will operate their respective operational bank accounts where convener of sub-committee and treasurer of NJDCS will be joint signatories; (at district level)
- ♦ All the payments to meet the operational expenses will be made from operational accounts;
- ♦ The operational account will be replenished based on the statement of accounts submitted to the finance committee;
- ♦ The Society Parishad will approve the maximum amount to be kept in the operational account;
- ♦ All the other funds will be routed through the control account;
- ♦ In addition to the bank account the Executive Committee of district-level society can keep a petty cash up to Tk. 10,000 to meet small payments. Cluster-level society can keep a petty cash up to Tk. 5,000 to meet small payments.

1.5 Financial progress Report:

- ♦ We will prepare financial progress report on a quarterly basis;
- ♦ The Finance Committee will prepare the report while the Executive Committee will approve;
- ♦ We shall prepare receipt and payment, income and expenditure statements and balance sheet;
- ♦ The financial progress report will be presented in the meeting of Society Parishad;
- ♦ We will send a copy of the report to SDF.

Income and Expenditure Account

- The NJCS will prepare income and expenditure account at the end of every quarter. The income and expenditure account will tell us the profit or loss from the operations of the NJCS.
- While computing the income and expenditure statement we have to note that
- The share capital contribution from member village is not treated as income;
- The fund releases from the SDF as per the Financing Agreement have also not recorded as income.
- ◆ We can hire the services of Chartered Accountancy firms to help us prepare Income and Expenditure statements and the balance sheet.

Balance Sheet

- ◆ We will prepare a balance sheet containing the assets and liabilities of the NJCS;
- ◆ We have to ascertain the financial position of the NJCS at the end of six months or 12 months of business activities;
- ◆ Assets are the value of land, building, equipment, bank balances, cash in hand, etc. owned by the NJCS;
- ◆ Liabilities are the amounts which the NJCS has to pay to others either immediately or later. These include the amount of capital paid by members, loans taken by the NJCS, advances received, etc.
- ◆ For preparing the balance sheet, we can engage the services of an accountancy agency;
- ◆ We shall submit the balance sheet to the Registrar of companies every year after auditing by a Chartered Accountant.

1.6 Auditing

We have to undertake two types of auditing.

- a. Internal Audit by Social Audit Committee, and
- b. External Audit by a firm of Chartered Accountants.

a. Social Auditing

- i. The Social Audit Committee will examine all financial records and point out mistakes, if any;

- ii. The Social Audit Committee will submit their report to the GP with recommendations;
- iii. The Executive Committee will implement the recommendations of the Social Audit Committee after GP approves the same.

b. External Auditing

- i. The external auditing will be undertaken by Chartered Accountancy firm for the purpose;
- ii. The balance sheet and profit and loss accounts are to be submitted to the Registrar of companies as certified by the external auditors.

Besides, the Internal Audit Team of SDF can verify our financial activities. If necessary, SDF can audit our accounts through a third-party audit team.

1.7 Precautionary Measures against Misuse of Money

We know that if any financial misappropriation occurs in the project, the SDF assistance may be withdrawn. The Society Parishad will take action for any irregularities and corrections. We can take the following cautionary measures for avoiding financial irregularities:

- The Social Audit Committee will regularly verify our financial matters and submit reports to the Society Parishad;
- The Executive Committee will verify the financial matters for necessary corrections;
- We have to take measures to realize the misused money;
- All transactions will have to be written and recorded in the financial registers;
- All financial reports have to be discussed in the Society Parishad meeting.

25.0 Community Procurement:

All the goods, materials, services (including consultancies) and works required by the NJCS are to be procured following the Community Procurement Guidelines given in Community Operational Manual (Chapter- 6).

26.0 Social Accountability:

The social accountability of NJCS means to perform the duties and activities in the right time and properly. It should be acceptable by the general body and satisfy everybody. In short, it is the responsibility which we have to perform properly at the right time to satisfy all in compliance with the Social Accountability.

Tools of Social Accountability

- ♦ Non Negotiable principles
- ♦ SAC
- ♦ NJCS Manual
- ♦ Books of Accounts
- ♦ Display board
- ♦ Reports
- ♦ Communication Tree
- ♦ Dash Niti
- ♦ Other Community Operational Manuals
- ♦ Other Committees
- ♦ Community Score Card

27.0 Governance and Accountability Action Plan

The SAC of District and Cluster NJCS verifies bills, vouchers and submits report to the General Parisad. If the General Parisad is satisfied with the performance of each and every committee, then we can say governance and social accountability exist there.

The GAAP and CAP Matrix are simple management tools. These are designed for management of any project implementation to:

- (a) Assess governance risks that may hinder the efforts to achieve the objectives and make obstacles towards providing support services to other village institutions and organizations.
- (b) Make sure that appropriate and effective mitigation measures are put in place.

The GAAP and CAP Matrix should be updated after every six months at the district and cluster levels. These will be updated to reflect the changing circumstances and possibilities of emerging risks and ensure good governance.

The following GAAP Matrix will be used for GAAP planning:

Table-17 Matrix for Governance and Accountability Action Plan

Sl. no.	Risk Area	Consequence of risk	Rating the risk	Mitigation measures	Responsibilities	Time Period

Appendix 1: Application for membership in NJCS

a) Basic Details

1. Name of the village:

Name of the

District:

2. Name of the village organization/institution

3. Address

4. Date of Registration/work with SDF

b) Details of Membership

Total No of households in the village		No of HCP households in the village		No of poor households in the village	
Total	No. of NJG members	Total	No. of NJG members	Total	No. of NJG members

c) Details of existing Committees

Sl.No.	Name of Committee	Date of first Constitution	Date of selection of current committee	No. of members				
				Total	Women	Youth	HCP	Poor
01	Gram Samity (GS)							
02	Village Credit Organization (VCO)							
03	Social Audit Committee (SAC)							
04	Finance Committee							
05	Procurement Committee							
06	Sub Project Committee							

d) Details of Office Bearers in Committees

Sl.No.	Name of Committee	No. of Office Bearers				
		Total	Women	Youth	HCP	Poor
01	Gram Samity (GS)					
02	Village Credit Organization (VCO)					
03	Social Audit Committee (SAC)					
04	Finance Committee					
05	Procurement Committee					
06	Sub Project Committee					
07						

e) Details of Gram Parishad (GP) Meetings During Last One Year

Sl.No.	Date of Meeting	Attendance in the Meeting		Whether Minute recorded
		Total	Women	

f) Details of Aavings

Name of SSC	No of NJG	Members in NJG					Amount of savings
		HCP	Poor	Youth	Vulnerable	Total	

g) Details of Implementation of Village Development Plan

Date of Approval of Village Development Plan by GP	Percentage of members attending in GP approving VDP			
	Total	Women	Poor	HCP

Date of signing umbrella Financing Agreement:

h) Details of utilization of Village Development Fund

Name of Sub component	Date of signing addendum	Instalments received		No of direct beneficiaries	
		Instalment date & number	Amount	Total	HCP
IDF		1.			
		2.			
		3.			
Sub Project -1 (-----)		1.			
		2.			
		3.			
Sub Project -2 (-----)		1.			
		2.			
		3.			
Shabolombi Fund		1.			
		2.			
		3.			

i) Details of youth group

Date of formed	No. of youth		Wealth Rank			Whether maintain monthly records		Youth Development plan	
	Male	Female	HCP	Poor	Total	Yes	No	Have been prepared	Approved from GP

j) Details on the working of Social Audit Committee.

1. No of reports presented in GP in the last one year;
2. No of recommendations implemented;
3. No of recommendations pending implementation;
4. Details of recommendations pending implementation.

Item of Recommendation	Date of Recommendation	Remarks/Reasons

k) Details of Community Assessment process undertaken during last two year.

Date of Assessment	Who evaluated	Who has been evaluated	Assessment Score	Remarks*

*Mention whether the action plan based on assessment process has been implemented

l) Other Details

- Whether display board have been set up and updated;
- Date of submission of annual progress reports to the SDF for the past two years;
- Date of submission of annual financial accounts to the SDF for the two years
- List of books maintained by the village

m) Recommendation by GS

The GS in its meeting dated ----- decided to place the application in the GP for getting membership of the NJCS

.....
Date

.....
Signature, Chairperson, GS

n) Certification by Social Audit Committee

Certified the details in the application as above have been verified and found correct.

.....
Date

.....
Signature, SAC Convener

o) Resolution and approved by GP

The GP in its meeting dated resolved the following

1. To seek membership in the NJCS by Submitting the application dated and by paying an amount of BDT 10,000/- towards share capital contribution.
2. Authorize the GS to pay Annual Membership Fee and such other dues in future as demanded by the NJCS.
3. To abide by the guidelines in the Operational Manual for the NJCS, Memorandum and Articles of Association of the NJCS.
4. To nominate the Members as members of the GP of CSP of the and nominate (i) GS, Chairperson..... (ii) VCO leader... (iii) SAC convener (iv) CP as members of the Village Representative.

.....
Date

.....
Signature, Chairperson

.....
Signature, Secretary, GS

Appendix 2: Checklist for verifying eligibility criteria for Village Organization

Sl. No	Criteria verified	Compliance		Remarks
		Yes	No	
A. Participation				
1.	Successful working of the Village following the Das (10) Neeti for the last 2 years;			
2.	Did at least 70% of the poor households and 90% of the HCP households become member of NJG groups?			
3.	Did at least 80% of the members of the Village receive loan from VCO?			
B. Equity				
4.	Has the list of poor and HCP been prepared following a participatory process and approved by GP?			
5.	Do 50% women and 30% youth occupy of decision-making positions?			
6.	Did at least 80% of the HCP in the village receive direct benefit from Village Development?			
C. Transparency				
7.	Are the GP held regularly and attended by two-third of the members?			
8.	Are all the registers, books of accounts and records kept up-to-date?			
9.	Has the Display Boards been set up and updated?			
10.	Are the progress reports and financial accounts submitted to the SDF regularly?			
D. Accountability				
11.	Is the Social Audit Committee successfully functioning?			
12.	Does the Community Assessment Process (CAP) review the function of GS, VCO and other committees regularly?			
E. Village Development Plan				
13.	Was the Village Development Plan approves in the GP?			
14.	Dose the village has access to IDF- 1 and SF -1.			
15.	Did the Village Organization complete at least 1 sub-project?			

.....

Date

.....

Signature, Chairperson, Social Audit Committee

Appendix 3: Recommendation of Social Audit Committee

As per the application received by Village on taking NJCS

Membership we have done our verification on (Date)

We recommend giving associate/full membership for that Village under the approval of GP.

.....
Signature of Chairperson
SAC District NJCSP

Proposal Format for Institutional Development Fund

A. Details of the organization

1. Name and address :
2. Registration number and date of registration:
3. Name and address of executive members

Sl. No.	Members Names	Designation	Signature

4. Details of members

Sl No.	Cluster Community Society	No. of villages under NJCCS	No. of villages as		Share capital
			Full members	Associate members	

B. Information about grading

Sl No.	Cluster Society	Total village	No. of graded villages				Date of completing grading
			A	B	C	D	

C. Details of fund received

Sl No.	Cluster Society	Total village	IDF			CISF			SF		Total members		
			1st	2 nd	3 rd	1st	2 nd	3 rd	1st	2 nd	HCP	Poor	Total

D. Information of VCO Activities

Sl. No.	Cluster Society	No. of VCO	Total Borrower	Outstanding	Total NJG group	Total savings	Bank balance average in last 1 year	Portfolio at Risk (PAR)		
								<5%	5-10%	>10%

E. Information on producer group

Sl. No	Name of Cluster		No. of members accessing VCO loans categorized into key sectors						
			Sector 1 (Dairy)	Sector 2 (Beef cattle)	Sector 3	Sector 4	Sector 5	Sector 6	Sector 7

F. Status of youth employment

Sl. No.	Cluster Society	Total village	Total youth group	Total unemployed	Total trained	Total employed	Presently unemployed

G. Details of bank account

Sl. No	Name of society	Name of bank	Account number	Name of branch	Name of signatory

H. Details of different Committees

Sl. No.	Name of the Committees	Female		Male		Total	
		HCP	Poor	HCP	Poor	HCP	Poor
1	Executive Committee						
2	Institution Development Sub-Committee (IDS)						
3	Savings and landing Sub-Committee (SLS)						
5	SAC						
6	Finance						
7	Producer Group Sub-Committee						
8	Procurement						

I. Details of the General Body meeting for taking major decisions

Sl. No.	Key Decision	Date of Meeting	Attendance Number		
			Female	Male	Total
	Approval of list full members				
	Approval of list of associate members				
	Approval of list of associate members				
	Approval of list of Executive Committee members				
	Approval of list of sub-committee members				
	Approval of membership of cluster society				
	Opening of bank account				
	Approval of fund proposal				

J. Details of staffs

Sl. No.	Designation	Number	Remarks
1	Society Manager		
	GS Committee Officer		
	VCO Committee Officer		
	Producer Group Committee Officer		
	Finance Committee Officer		
	Office Assistant cum Computer Operator		

K. Budget

District Community Society

Fixed expense:

Sl. No.	Item	Required Unit	Unit Cost	Total amount
1	Computer			
2	Laser printer			
Total				

Operating cost for 1st one year:

Sl No.	Item	Required Unit	Unit Cost	Total amount
	Office rent			
Total				

Skill development training:

Sl No.	Type of training	No. Of participants	Time	Training provider	Cost of training
1	Orientation on manual				
2	Training of office staff on office management				
3	Training of office staff on computer operation and English				
Total					

Staff salary:

Sl. No.	Designation	Number	Monthly Salary	Total for 1 year
1	Society Manager			
2	Officer, GS Committee			
3	Officer, VCO Committee			
4	Officer, Producer group			
5	Officer, Finance Committee			
6	Office Assistant cum Computer Operator Committee			

Total expenditure:

Sl. No.	Particulars	Amount
1	Fixed expense	
2	Operating expenditure for 1 year	
Total		

Fixed expense:

Sl. No.	Item	Required Unit	Unit Cost	Total amount
	Office Table			

Annual operating expenditure for the office:

Sl No.	Item	Required Unit	Unit Cost	Total amount

Total expenditure per cluster

Total expenditure of all member cluster

Staff salary of cluster:

Sl. No.	Designation	No of month	Mobthly salary	Total amount

Format of Performance Support Fund (PSF)

The proposal should cover the activities of whole the year. The detailed description of action plan for the entire cluster has also been included in the proposal.

a. Results:

Sl. No.	Results	Total cluster	Total Villages	Achievements				
				Month-1	Month-2	Month-3	Month-4	Total
1	No. of A grade villages							
2	No. of youth employed							
3	No. NJG members benefited through producer group							

b. Other services:

Sl. No.	Name of the services	Unit	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter	Total

c. Proposed activities to be taken:

Sl. No.	Activities	Responsibilities	Proposed time												
				1 st quarter			2 nd quarter			3 rd quarter			4 th quarter		
				1	2	3	1	2	3	1	2	3	1	2	3

d. Operating Cost:

Sl. No.	Items	Unit	Unit cost	District		Cluster		Total
				Unit number	Amount	Unit number	Amount	

e. Estimated Income:

Sl. No.	Unit	TK	Cluster 1		Cluster 2		Cluster 3		Total	
			unit	TK	Unit	TK	unit	TK	unit	TK

f. Income from other sources:

Sl. No.	Service	Recipient	Cluster 1		Cluster 1		Cluster 1		Total	
			Amount		Amount		Amount		Amount	

