

# CLA training manual

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## A. Introduction

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### How CLA training is different from SHG training

SHG training	CLA training
<p>The trainer should keep in mind that the participants in a SHG training is more or less homogeneous</p> <p>In SHG training, the methodology followed is mainly use of visuals, storytelling and topical games</p>	<p>In a CLA, the participants come from various SHGs, with varied background. The trainers should be able to evolve a conducive learning atmosphere to take care of the heterogeneity of the participant's experience</p> <p>In CLA training, the methodologies used are thought- provoking and with participatory exercises. They reflect on the past experiences, discuss pros and cons, choose options &amp; to plan and do.</p>

### How to use this manual

There are 9 modules in this manual. Each module contains the following

- ❖ Overall objective of module
- ❖ There are different topics in each module. Each topic contains the following
  - Objectives
  - Pre training preparation
  - Content
  - How to conduct
  - Learning indicators
- ❖ Additional reading materials are provided under the heading "Further reading"

I have the following suggestion to conduct different modules of training

Module	Where and how?	When?
1	SHG level	Two months before CLA formation
2.3 & 4	Continuous training (for three days at CLA level)	Within two months of CLA formation
5 , 6 & 7	Continuous training (3 days at CLA level)	Within 4 months of formation of CLA

8 & 9	2 days at CLA level	After 1 year of formation of CLA
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In addition to the above trainings, on sport training should be given to various subcommittee members based on the need.

Before the training program, the trainer should read and understand the modules (including the further reading chapter) and collect all the required materials to conduct the module. Materials required are mentioned under the heading “pre training preparation” Steps mentioned under the heading “How to conduct” should be followed to conduct the training systematically. Trainers should check the participant’s learning using the learning indicators before move from one topic to other. Trainer should also collect the feedback of the trainees which are very important for revision of this manual.

## **Process followed to draft this manual**

1. Murugan presented a paper on CLA training manual in coordinators workshop, Uganda, Modules and learning objectives were agreed.
2. Murugan developed the content, skeleton of 6 modules. Murugan’s visit reports, coordinators meeting presentation papers, project officer and CF training reading materials, KNH SHG concept paper were used to develop the content.
3. Some of the methodologies motioned in this manual were tested in Uganda and Swaziland CLA workshops. Most of the case studies used in this manual are original, taken from Africa. To protect the identity, the names are changed especially with case studies which highlight the problems
4. Meeting with South African and Swaziland project officers and national coordinators was held in Durban, more methodologies were developed and content was refined
5. Meeting with AEE Rwanda project officers and national coordinator was held in Kigali, additional methodologies were developed and content was refined
6. Suggestions were collected from the Phil Donnel (South Africa), and Thomas Paul (India) on the description of keywords
7. South Africa national coordinator, Xolile Gule gave some good posters. These posters are used in this manual.
8. Warming up games was developed by Swaziland and South Africa team. They are included in this manual.
9. Thomas Paul gave some advice concerning the content and modules. According to his suggestions few modules were newly developed.
10. Murugan included some interesting case studies, examples, photos in the manual. They were collected from the Kenya and Uganda
11. First three modules were introduced to project officers in Zambia. Overview of this manual was presented to NGOs in Kenya.

The above process chart shows the involvement of many persons in drafting this manual. I mainly played the role of facilitator and coordinator. I would like to thank everyone who helped me to accomplish this great task!

- Ethiraj Murugan (July15th, 2008) [emgnindia@yahoo.com](mailto:emgnindia@yahoo.com)

# Module 1: CLA concept

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## Learning objectives

- To enable the participants understand the concept of CLA
- To enable the participants understand the primary roles of CLA
- To enable the participants understand the differences between SHGs and CLA

## 1. Network of SHGs

### 1.1. Objectives

- To share participant's experience on networking of SHGs
- To bring out experiences where the participant SHGs have been helped by other SHGs, helped other SHGs
- To make all participants realize that there is potential for mutual help between SHGs.

### 1.2. Pre training preparation

1.2.1. Case study: At Mhlabeni in Swaziland, 12 SHG's were formed and they were doing very well and they were very active in their various groups. They all had common problem in their different groups such as the shortage of transport, grocery shops and a bridge. On their different groups they would have meetings as expected and come up with good ideas. They all decided on their groups to select 2 members to go to their Member of Parliament to address their problems. On different times they would go to the MP all of them addressing the same problem. The MP was confused and they failed to get help.

#### 1.2.2. Other examples

1. Phinduvuke group was able to sell maize to SHGs in lowveld which is a scarce commodity in the lowveld in Swaziland
2. Zamimpilo group in Swaziland had one sick member and another group had a home based carer who was able to help the sick member
3. There are 2 SHGs in Matata community in Swaziland. They are ASIBE MUNYE SONKHE SHG and CHUBEKELANI PHAMBLLI BOMAKE SHG. In CHUBEKELANI PHAMBLLI BOMAKE SHG all the members are illiterate. ASIBE MUNYE SONKHE SHG book writer also helps CHUBEKELANI PHAMBLLI BOMAKE SHG to update their records.

### 1.3. Content

There are areas in which cooperation has been extended / can be extended between SHGs. There is a potential for mutual help between SHGs (E.g. Business ideas- SHGs learn from each other, Fund raising – SHGs prepare joint proposal)

### 1.4. How to conduct

1.4.1. Case study and examples (1.2.1 and 1.2.2.) should be used to explain the importance of net working

1.4.2. Participants should be asked to share their real experiences on inter SHG cooperation (cooperation between SHGs).

1.4.3. Other participants should be encouraged to ask questions for clarification of their doubts

1.4.4. List the existing areas in which cooperation has been extended. This realization is the first step towards formation of CLA

1.4.5. Consolidate the sharing of experience

### **1.5. Learning indicator**

➤ Ask participants to list the possible advantages of cooperation between groups

## **2. Definition of CLA**

### **2.1. Objectives**

- To make participants understand the definition of CLA

### **2.2. Pre training preparation**

2.2.1. Picture of a tree with strong roots and branches. (The roots- Strong SHGs, The stem- network)

2.2.2. Picture of bunch of banana, (each banana- SHG)

2.2.3. Picture of: cattle ploughing. (2 cattle ploughing, 4 cattle ploughing, and eight cattle ploughing; the cattle is the SHG representatives to CLA and person in charge of the cattle is the SHGs.)

2.2.4. Material to conduct role play 2.4.2 (3 glasses of water)

### **2.3. Content**

- CLA is the network of 8 – 10 SHGs. (It may be less than eight but above 5 on exceptional cases) 16 – 20 representatives
- SHGs are from one geographical area/one cluster, the radius of CLA is 10 KM (Radius vary from country to country based on population density)
- SHGs are more than 6 months old at the time of joining CLA
- SHGs are strong ; conduct their regular activities without much support of NGO at the time of joining CLA
- CLA is not a controlling body but a supportive structure to SHGs.
- CLA is by SHG and for SHGs
- CLA is working on the things that cannot be done by SHGs themselves effectively

### **Mission of CLA**

(+) =Add your strength

(-) = Subtract your differences

- (x) = Multiply your resources  
(/) = Divide your responsibility

## 2.4. How to conduct

2.4.1. Input session on definition of CLA

2.4.2. Role plays should be conducted to explain the importance of forming CLA for 8-10 SHGs.

First role play: Two Groups (first group 3 members, second group 10 members) should be formed. Groups should be asked to shift a glass of water with the partaking of all members to the opposite corner of the room without spilling of water

First group	Movement would be easy; in control; all members would participate
Second group	Movement wouldn't be easy; not in control; Few members may not participate

Second role play: The minimum number of SHGs should be 8 because number is the strength. It should be explained by shifting a hard object by one finger, two finger, three and etc.

2.4.3. Pictures (2.2) should be used to explain the network of SHGs and the importance of forming CLA with good number of strong SHGs (The less the number of cattle the harder the ploughing, the more the number the easier the ploughing, the stronger the cattle the good ploughing is done.)

2.4.4. Ask the following thought- provoking questions:

1. Why should the SHGs be strong at the time of joining in CLA?
2. Why should the radius of CLA be 10 KM?
3. What are the areas the individual SHGs can't effectively manage/ handle?

2.4.5 Sum up

## 2.5. Learning indicator

- Ask the participants to share their understanding of the definition

## 3. Need for CLA

### 3.1. Objectives

- To bring out a general understanding on the need & importance of CLA

### 3.2. Pre training preparation

3.2.1. Case study: In Swaziland SCC an NGO, to reduce poverty promoted 100 SHGs, in order to build these SHGs as strong and vibrant community based organizations; SCC gave various trainings and monitored its performance regularly. Consequently, these SHGs became learning center for NGOs, Government and training institutions. Since SCC withdrawn after few years of support, SHGs that were functioning effectively became dormant and later they turn out be defunct. Members have withdrawn their savings. (Note: There was a delay in CLA formation; Few CLAs were formed but they were not strong)

### 3.3. Content

There are areas in which cooperation has been extended / can be extended between SHGs. There is a potential for mutual help between SHGs

- SHG networking strengthen the weak SHGs, strong SHGs assist weak groups e.g. updating records
- SHGs share their experiences among themselves and learn best practices from each other e.g. how to increase group common fund, how to deal with defaulters
- SHG networking improve the interpersonal relationship among the groups

There are certain activities which can't be effectively managed by individual SHGs

- Community action plans: Tree planting
- Actively influence local level decisions: Through combined voice of SHG members can involve in dialogue with the local govt. and get basic amenities required for the community and follow up. e.g. group house , installation of hand pump

NGO phasing out - CLAs taking over of operational and administrative roles – NGO will hand over the responsibilities to people's institution over a period of time. People's institutions will manage their institution and facilitate the development process.

#### Example

- Collecting and consolidation of SHG monthly reports.
- CAPs and SAPs
- New groups formation
- Payment of CFs allowances

### 3.4. How to conduct

3.4.1. Present a case study (3.2.1) and ask the following questions

- How did SHGs functioning in the beginning? Why?
- Why did SHGs become dormant and defunct?
- What would have been done to avoid SHGs becoming defunct?

3.4.2. Input session on need for CLA

#### 1.5. Learning indicator

- Ask the participants to share their learning
- Ask the participants to come up with examples on the need of CLA

## 4. Structure of CLA

### 4.1. Objectives

- To make the participants realise the need of a structure for CLA
- To help participants to evolve a suitable structure for their CLA

- To make the participants understand the role of SHG in CLA
- To make the participants understand the role of SHG representatives to CLA

#### **4.2. Pre training preparation**

4.2.1. Picture of umbrella ( pin - CLA , different rods- SHGs)

4.2.2. Picture of CLA structure (10 SHGs, two members from each SHG represent their group in CLA, Indicate book writers and CLA representatives in CLA, Indicate the sub committees)

#### **4.3. Content**

- 8-10 SHGs (Less than 8 on exceptional cases) who should have completed 6 months and from a same geographical area can form one CLA
- Two selected members from each SHG should represent in CLA.
- SHG representatives to CLA must be rotated in a staggered manner after every 2 years.
- The CLA book writer and two representatives must be selected by consensus among the SHG representatives to CLA
- It is preferable that the book writer and representatives are from different habitations. They are the office bearer of CLA. They can be the office bearers for 2 years.
- Formation of sub committees should be encouraged, as it helps in delegation of power and responsibilities.
- Number and functions of subcommittees has to be decided by the CLA based on felt need
- CLA registration may be done after formation based on the need.

#### **Role of SHGs in the functioning of CLA**

- To ensure proper selection of SHG representative to CLA
- Rotation of SHG representative as per the rules and regulation
- Ensuring prompt attendance of SHG representative in the meeting organized by CLA
- Take follow up action based on CLA meeting minutes
- Payment of subscription in time
- Support to CLA in various activities, when they take up from time to time
- Ensuring proper sharing of information & skill with all member SHGs
- To ensure that the rights and ownership of CLA rests with SHGs

#### **Role of SHG representatives to CLA**

- To attend all meetings and training sessions
- To orient and brief the SHG members about CLA activities
- To identify issues and problems which cannot be solved by the SHGs and attempt solution with the help of CLA
- To ensure proper flow of subscription and other fund between SHG & CLA
- To visit weak member SHGs and motivates their performance
- To involve in the preparation of AAP and conduct periodical assessment
- To ensure that CLA minutes have been properly recorded
- To share experience of success and failures in their SHGs with all CLA members

#### **Criteria required for representing members**

- Awareness on problems of members, village, cluster
- Team spirit and team player



- Communication skills and quickly understanding new ideas
- Priority to SHG rather to individual benefits
- Patience, tolerance and courage
- Pro poor and unselfish
- Service oriented and commitment to the cause
- Cooperation by family members
- Visionary
- Leadership quality
- Bold and knowledgeable
- Trust worthy and sincerity
- Availability
- Willingness
- Physically active
- Good performance in SHG activities

#### **4.4. How to conduct**

4.4.1. Show the pictures (4.2.1 and 4.2.2) and explain the structure of CLA

4.4.2. Ask the following thought- provoking questions:

- Why CLA should rotate the representatives in a staggered manner?
- Why the book writers and representatives should be from two different SHGs and two different habitations?

1.4.3. Explain the role of SHGs in the functioning of CLA

1.4.4. Explain the role of SHG representatives to CLA; conduct the brain storming session to collect the criteria required for representing members

1.4.5. Sum up

#### **1.5. Learning indicator**

➤ Ask the participants, questions in a random manner about the structure of CLA

## **5. Duties and responsibilities of CLA office bearers**

### **5.1. Objectives**

- To make participants understand the duties and responsibilities of CLA office bearers (CLA book writers and CLA representatives)

### **5.2. Pre training preparation**

5.2.1. Case study: At KaShoba in Swaziland, Nobuhle was elected to be the book writer of their CLA. She was very active and neat in recoding, but usually she was absents herself, such that one day one rep. from another organization forged her receipts. After 6 months when auditing she was able to recognize the mistake and that member was disqualified.

5.2.2. Case study: Rose and Mary were elected as representatives of Fanna SHG to XYZ CLA in Lira project. Rose was very active, excellent in articulation and optimistic in approach, therefore, she was selected as book writer of CLA as per the rules and regulations of CLA books, and passbook and chequebook was in her custody. During the annual audit difference of UGX 200000 was found. CLA made an enquiry, it has been established that Rose has taken the amount and utilized without consulting others. CLA regretted for having selected such member as book writer and immediately they removed her

### **5.3. Content**

#### **Role of CLA representative**

- Managing CLA meeting
- Monitor and supporting for better performance of other office bearers
- Overseeing the maintenance of CLA assets
- Operating bank accounts
- Forging linkage with other developmental institutions
- Attending meetings/workshops/ seminars/ training as representative of CLA
- To sign all legal documents on behalf of CLA
- To strive for achieving financial self sufficiency
- Organize emergency meeting

#### **Role of book writer**

- Writing books or ensuring proper book keeping of CLA
- Ensuring internal audit of all member SHGs
- Submitting financial information of CLA and member SHG to NGO
- Monitor the performance of support staff and approval of their honorarium
- Ensuring annual audit of CLA by external auditors

#### **Qualities required of CLA office bearers**

- Availability
- Literate
- Trust worthy
- Willingness
- Physical activeness
- Good performance in SHGs
- Organizing skills
- Should be from different SHGs, batches
- Better awareness level on Community and social issues
- Leadership quality

### **5.4. How to conduct**

5.4.1. Input session on roles and responsibilities of CLA book writer and representatives

5.4.2. Present case study 5.2.1 and ask the following questions

1. The book writer got a certain lesson from absenting herself. Is this true or false?
2. If it's true. How?
3. Did Nobuhle follow the rules and regulations of the CLA?

5.4.3. Present case study 5.2.2 and ask the following questions

1. Why did XYZ CLA select Rose as their representative?
2. What went wrong in selection of Rose as book writer by CLA?
3. Should, good qualities are essential to office bearers? If yes? What are good qualities required for office bearers?

5.4.5. Sum up

## 5.5. Learning indicator

- CLA is set up for meeting needs of NGO and Govt. Is this true or false? Discuss

## 6. CLA roles and responsibilities

### 6.1. Objectives

- To enable participants understand the primary roles and functions of their CLA

### 6.2. Pre training preparation

6.2.1. Picture: Picture of primary roles of CLA



6.2.2. Picture: Picture of one person pushing a rock and 8-10 persons pushing a rock (Can one person push a big rock? Stone – issue, pushing rock- resolving issue, person – individual SHG)

### 6.3. Content

#### CLA primary roles

- Forming and strengthening SHGs

- Planning and implementing need based projects
- Mobilizing resources and services
- Take up administrative roles

<b>Forming new SHGs</b>	<ul style="list-style-type: none"> <li>• A key principle of the SH approach is the strength in numbers. This will only be achieved when more and more poor women are facilitated to join up in the SHGs and thus form the full structure of the people's institutions i.e. SHGs, CLAs and Federations. We have observed that with the number of groups growing, it has become more and more challenging for the project staff to be involved in new group formation as they have to dedicate much of their time to providing trainings and follow-up to the already formed groups. The CLA is therefore taking up this role to ensure that new group formation is an on-going activity so that the people's institution can be fully built up.</li> <li>• CLA can be more effective in recruiting fellow community members or even from nearby communities; they know very well the concept as per their experience, hence can explain it in a more simple ways that their neighbors can understand</li> <li>• They know better people in their communities therefore in better position to recruit who are really eligible and homogeneous to become part of it</li> </ul>
<b>Strengthening of member SHGs</b> (Monitoring, training, auditing, conflict resolution etc)	<ul style="list-style-type: none"> <li>• In some cases, differences in culture and language hinder some project staff from communicating effectively with the women. In such instances, it is more effective for the women to learn from each other in addition to the external inputs they receive.</li> <li>• In order to have a strong people's institution, it is crucial to ensure that the SHGs that form it are also strong. Weak SHGs will lead to an equally weak CLA that will not be able to accomplish or perform its roles and functions effectively.</li> <li>• Since they also experience the same experience, they are also in good position to give testimonies what may work well in certain situations, or not, how to respond to challenges etc.</li> <li>• Close monitoring by CLA</li> </ul>
<b>Project for the community - Planning and implementing need based projects (CAPs)</b>	<ul style="list-style-type: none"> <li>• The CLAs are well placed to engage in various need-based community projects. A CLA represents close to 200 women and their families thus have a responsibility to ensure that the SHG members are enjoying quality of life in their communities. Also due to the number of people they represent, CLAs are able to lobby for provision of services like building of roads, establishment of schools and the like.</li> <li>• CLA is also a repository of expressed needs other than representing rights and interests of the SHGs. Hence, they can think of and act on projects relevant to the communities</li> </ul>

	<ul style="list-style-type: none"> <li>Community issues affect many people in the community. These issues adversely affect mainly the poor people. They know their issues better. Individual SHGs cannot effectively address these issues.</li> </ul>
<b>Address social issues; establish value system in the community</b>	<ul style="list-style-type: none"> <li>The SHGs do not exist in isolation. They are part of the larger community and the women are as affected by the issues in the community as the other community members are. Poverty is not only caused by material deprivation but also by unjust systems and structures. The SHG members are faced by many social issues as well as unfair systems that further serve to compound the poverty problem. They have the advantage of strength that comes from their numbers and so can rise up their voices collectively and seek for united effort in addressing social issues facing them.</li> <li>There are also many issues and problems that may not be expressed by SHG members. There could be circumstances and situations that rights are violated but SHGs don't express them. Given that CLA is a "wider" body, the CLA can address all of them or even be pro-active in bringing new values in the community.</li> </ul>
<b>Mobilizing resources and services (need based)</b>	<ul style="list-style-type: none"> <li>This is crucial in promoting ownership and sense of responsibility among SHGs. CLAs need to raise funds to support their activities as well as cater for some of their administrative expenses. This also promotes sustainability when the promoting organization phases out from the area.</li> <li>As an institution with wider representation, CLA has the "power in numbers" to mobilize resources or even demand services. From human rights perspective, CLA as representatives of a big number of women and families (right holders); it is an institution that can mediate in order to claim certain rights from duty bearers.</li> <li>CLA manages resources well when they involved in mobilization.</li> </ul>
<b>Take up administrative roles</b>	<ul style="list-style-type: none"> <li>(CF reports to CLA, CLA monitor the work of CF, Book keeping, report writing): This will promote sustainability and ownership. The SHG approach aims to empower the community to do things for themselves. The people's institution will eventually take on the role of the promoting organization. This is what will lead to sustainable development. To facilitate this process, the CLA should start taking on some of the administrative roles like paying CFs allowances, raising funds for various administrative expenses.</li> <li>The evolution of becoming an institution on its own can't take place if CLAs are dependent to another organization especially in terms of administration.</li> </ul>
<b>Linkages, networking</b>	<ul style="list-style-type: none"> <li>For wider growth and broader attainment of goals in social, economic and political matters CLA should establish linkages and networking. It is also appreciated that the promoting organization may not have all the required skills and knowledge and so the</li> </ul>

	CLAs have to network with other relevant organizations and service providers. The CLA need to develop a relationship with number of other agencies which includes various government line departments, CBOs, NGOs etc.
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In general, CLA should take up the above mentioned roles because of

- It helps in building their Institution and this facilitates a sense of ownership.
- It fosters learning and enables them to be responsible for the Institution. Experience has shown that CLAs learn more with participation and involvement.
- The taking up roles facilitates and enables CLA decision making process. As they take up those roles, they will be required to take critical decisions in the process. This is significant in that they will learn to prioritize while making decisions.
- Taking on roles listed will enhance the capacity to develop action plans and planning altogether. Planning is very crucial issue in any institution, With the CLAs having roles in these functional activities it will be significant for the CLA as an Institution in the area of planning. This will be easy to set goals for this case.
- "Actions speak louder than words" This means that the CLAs will be able to sustain the process in building their institutions if they are acting and taking up roles
- Also the CLAs will be able to enhance and develop a sense of independence and not easily manipulated by development workers. When they are able to develop their plans and what they feel is good for the community then any programs coming will be geared towards what they perceive as critical and problem in their respective communities
- With such responsibility, CLAs will learn to identify appropriate and relevant needs for their respective communities.

#### 6.4. How to conduct

6.4.1. Show the picture 6.2.1.; Input session on primary roles of CLA

6.4.2. Show the picture (6.2.2) and give the following message:

Individual SHGs can't address larger issues and solve problem and SHGs may collapse because they are not able to deal with big/ large problems

6.4.3. Facilitator can invite experienced CLA representatives for sharing of experiences, if needed

6.4.4. Following thought- provoking question should be asked:

Why should CLA take over the roles from CF/ PO?

6.4.5. Sum up

#### 6.5. Learning indicator

- Identify the community and social issues in the cluster
- Differences between CAPs and SAPs
- Participants know the primary roles of CLA

## 7. Differences between SHGs and CLA

### 7.1. Objectives

- To make participants understand the differences between SHGs and CLA

### 7.2. Pre training preparation - Nil

### 7.3. Content

	FEATURES	SHG	CLA
1	Membership	Poor, same socio-economic background	6 months old strong SHGs
2	Size	15-20 members	8-10 (or less than 8 on exceptional cases) SHGs, 16-20 representatives
3	Area	One community	One geographical area
4	Meeting	Weekly meeting	Monthly meeting, first week
5	Record-keeping	Minute book, Loan Ledger, Individual passbook	Admission book, Minute book, Receipt book, File
6	Bank account	Yes/ No (depends on the situation)	Yes
7	Rules and Regulations	Financial and general management	Financial and general management
8	Finance	Savings, admission fee, fines, loan interest, IGAs	Admission fee, monthly contribution from SHG, service charge, IGAs(SHG should be the implementer), administrative expenses from project
9	Roles and Responsibilities	Book writers, SHG representatives, Moderator	Sub-committees, moderator, representatives, book writers
10	Monitoring and Evaluation	MMR, participatory grading, financial auditing	Consolidated report of member SHGs, CLA MMR, participatory grading, financial auditing, subcommittee reports
11	Decision-making	Every member participates but there has to be a quorum	SHG representatives in the CLA consult their individual SHG members for major decisions to be made.
12	Training	6 + 1 modules training to SHG members, Training of book writers	8 modules of training to SHG representatives to CLA, Training to book writers, Subject matter training to CLA sub-committees
13	Networking/ Linkages	Form CLA Micro/small scale in SHGs	Form Federation Sustainable linkages
14	Registration	Informal	Informal, registration with local government

### 7.4. How to conduct

7.4.1. Brain storming session on differences between SHGs and CLAs

7.4.2. Input session on features of CLA

7.4.3. Ask the following thought- provoking questions

- Advantages and disadvantages of registration
- CLA should not directly involve in micro credit and IGA. Why?

#### 7.4.4. Sum up

### 7.5. Learning indicator

- Ask the participants to list out the feature of SHGs and CLA

## Further Reading

### CLA definition

The size of CLA should be < 20 individuals

- Too many SHGs in a CLA leads to poor participation of members in meeting
- CLA may find it difficult to come up with common agenda , goals and plan if there are many SHGs in CLA

In CLA, the SHGs are from one geographical area/one cluster

- Problems , challenges are similar/ same in one geographical area
- Members can easily attend the monthly meeting

SHGs are more than 6 months old at the time of joining CLA

- SHG members take at least 6 month time to understand the SHG concept, Members must understand the SHG concept and practice the concept before go to the next level
- NGOs take the minimum of 6 months time to provide few module of basic training.

SHGs should strong enough to conduct their regular activities such as meeting, record keeping etc without the assistance of NGO at the time of joining CLA

- Strength of CLA lies on strength of SHGs. SHG is the grassroots level organization.



# Module 2: SHG formation and strengthening

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## Learning objectives

- To enable the participants understand the importance of SHG formation
- To provide skill to the participants on method of SHG formation
- To enable the participants understand the importance and method of SHG strengthening

## 1. Why should CLA form additional SHGs?

### 1.1. Objective

- To facilitate participants understanding about the need for forming new SHGs

### 1.2. Pre training preparation

Nil

### 1.3. Content

- **Forming new SHGs:** A key principle of the SH approach is the strength in numbers. This will only be achieved when more and more poor women are facilitated to join up in the SHGs and thus form the full structure of the people's institutions i.e. SHGs, CLAs and Federations.
- We have observed that with the number of groups growing, it has become more and more challenging for the project staff to be involved in new group formation as they have to dedicate much of their time to providing trainings and follow-up to the already formed groups. The CLA is therefore taking up this role to ensure that new group formation is an on-going activity so that the people's institution can be fully built up.
- CLA can be more effective in recruiting fellow community members or even from nearby communities; they know very well the concept as per their experience, hence can explain it in a more simple ways that their neighbors can understand
- They know better people in their communities therefore in better position to recruit who are really eligible and homogeneous to become part of it
- More SHG meaning more people and more power. This is important to bring the structural change in the community. This is also important for CAPs and SAPs
- SH approach has brought development among families and communities. But still there are people not covered in SHGs. Additional SHGs should be organized for this left out poor

- SHG formation is important to develop the community.

#### 1.4. How to conduct

##### 1.4.1. Input session

#### 1.5. Learning indicator

- Ask the participants to mention the importance of additional SHG formation by cluster level association

## 2. Additional SHG formation method

### 2.1. Objectives

- To develop participants knowledge and skills in forming new SHGs

### 2.2. Pre training preparation

#### 2.2.1. Pictures of SHG formation steps

**2.2.2. Case study: Machakos Catholic Diocese, Kenya:** For quite some time, community members in Kisikii sub-location had been enquiring from the SHG and CLA members about Self-help groups. This is because they had seen how the members who had joined the SHGs had benefited and were doing well. The SHGs presented this issue during the CLA meeting. They desired to assist them to join up in SHGs so that they could benefit. After long deliberations, the 2 CLAs in the area joined up to assist in the formation of the groups. They started by selecting a sub-committee that would be involved in the new SHG formation. Each CLA sent 4 members to this sub-committee. With the help of the PO and CFs, the committee was trained on the SHG concept and formation of new groups. The process started with awareness creation to the local administration and other leaders after which they conducted community visit, family visits, meeting with the potential SHG members, PRA exercise and lastly the selection of the SHG members. The result was the formation of 6 new SHGs. The CLAs were happy to have participated in this important process. They have been making follow-up visits to the groups.

### 2.3. Content

#### General steps in SHG formation

##### **Selection of area**

CLA should form additional SHGs either in their cluster or in neighboring communities

##### **Family visit**

##### Purpose of family visitation

Relationship building

Invite people for PRA meeting

##### **PRA meeting and Introduction of SHG concept**

### Social map PRA

- The community draws the map of the village on the ground using color chalk.
- They symbolically represent the features of their village (school, houses, households etc)
- Community places the name slip of each household on the map

### Well being analysis PRA

- Work out certain criteria along with the community, which put the community into different classes.
- Ask the community to describe each class based on the criteria
- Ask the community to classify households in different classes based on social– economic condition of households. Also ask for the justification.

### **Introduction of SHG concept**

The following should explained ( facilitator should ask questions and build on it)

- What is SHG?
- Differences between SHG and other groups
- Functions of SHG
- Advantages of being a member of SHG ( Share practical experience)
- Role of member in SHG

### **Forming SHGs**

- Provide opportunity to identified members to form their own SHGs (15- 20 members/ group) based on the affinity

### **SHG meeting**

Issues need to be discussed in the first meeting

- Name of SHG
- Meeting day
- Meeting time
- Meeting venue
- Admission fee

CLA subcommittee members should play the role of book writer and moderator in the first meeting

### Introduction of SHG concept - Methods – examples

#### Role play – A story of lion

A lion that appears in the scene attacks one of the homes. An alarm is raised. However, by the time the others rush to rescue they find that a member has been dragged away by the lion. This happens twice at different homesteads. The members come together to consult each other of the danger that can befall any of them. A decision is then made that they begin working together, close to each other.

The next time the animal attacks it is not only refused but killed when the homestead members come out and close in together.

Proverbs:

1. It is not sustainable to keep asking fish, it is important to learn how to fish
2. Throwing food to people trapped in the well is not sustainable, it is better to help people to escape from the well.
3. Strength is power, combined defeat breaks the bone
4. Need for patience enabled the bird to reach the ripe banana

Story:

Once a flock of birds was caught in a hunter's net. For a long time they tried to escape from the net, but they did not succeed. Finally, they all flapped their wings together and flew away with the net.

Pictures:

1. Two cows tied together and fail to eat the grass
2. Two cows decide on what to do
3. Cows decide to come together and eat from one side and go to the other side.

## **2.4. How to conduct**

2.4.1. Show the pictures of different steps in SHG formation (2.2.1) and explain each step

2.4.2. Present case study 2.2.2 and explain, discuss the involvement of CLA in new SHG formation

2.4.2. Conduct PRA mock exercise (social map and well being) in the classroom

2.4.3. Demonstrate the different methods to explain SHG concept to target families

## **2.5. Learning indicator**

- Ask the participants to list out the different steps in SHG formation

## **3. CLA involvement in strengthening of member SHGs**

### **3.1. Objectives**

- To facilitate participants understanding about the need for strengthening of member SHGs

### **3.2. Pre training preparation**

**Nil**

### **3.3. Content**

- **Strengthening of member SHGs** (Monitoring, training, auditing, conflict resolution etc). In some cases, differences in culture and language hinder some project staff from communicating effectively with the women. In such instances, it

is more effective for the women to learn from each other in addition to the external inputs they receive.

- In order to have a strong people's institution, it is crucial to ensure that the SHGs that form it are also strong. Weak SHGs will lead to an equally weak CLA that will not be able to accomplish or perform its roles and functions effectively.
- Since they also experience the same experience, they are also in good position to give testimonies what may work well in certain situations, or not, how to respond to challenges etc.
- Strengthening of SHGs is important to form more CLAs and federation
- Strengthening of SHGs is important to take up CAPs and SAPs
- To help SHG members to get the full benefit of being a member of group

### **3.4. How to conduct**

3.4.1. Inputs session on importance of strengthening of SHGs

### **3.5. Learning indicator**

- Ask the participants to mention the importance of strengthening member SHGs by cluster level association

## **4. How to strengthen the member SHGs**

### **4.1. Objectives**

- To develop participant's knowledge and skills in strengthening SHGs

### **4.2. Pre training preparation**

4.2.1. Picture of CLA sub committees attending meetings of SHGs and assess the strength and weaknesses

4.2.2. Picture of CLA discuss with SHG representatives on the SHG progress and provide suggestions and instructions to improve.

4.2.3. Picture of CLA conduct participatory grading of SHGs

4.2.4. Picture of CLA conduct financial auditing of SHG

4.2.5. Picture of CLA organises/ conducts training to SHGs

4.2.6. Picture of CLA organise exposure, experience sharing programs

4.2.7. Conflict resolution case study: Kitui Development Centre, Kenya: In the last year 2007 a case was reported to Uvuanyio CLA where a member of Meko SHG had a conflict with the SHG. Meko SHG has 21 members, was started in 2006 and is located in Ngiluni area in Kitui. Each member contributes Kshs. 20. A member took a loan of Kshs. 4,000 then the time within which she was supposed to clear the loan elapsed. Members thus agreed to give the member

a grace period to clear the loan but still she did not honor it. When followed to pay she completely refused. The CLA representatives of the group took the case to the CLA for help. The CLA sent the sub-committee in charge of conflict resolution to solve the issue. They first identified the problem, why the member was not paying the loan. The member gave a reason that she had no other sources of income to help her pay back the loan. The subcommittee then advised the member to look for some extra work to do to enable her pay back the loan. They also advised the SHG members to be listening to the needs of members before advancing any loans. The member paid the loan back and she is now doing fine in the group.

#### 4.2.8. Picture of CLA facilitates SHG linkages

4.2.9. Information sharing and communication: GITARAMA, Rwanda: CLA WISIGARA got information from the government concerning availability of land in a particular sector to grow maize where one SHG was operating. The CLA came down to share that information with that particular SHG whereby they were able to apply for that land. The SHG got 5 hectares to plant hybrid maize.

4.2.10. Mobilization of resources: DUSHYIREMUBIKORWA CLA in Byumba mobilized agricultural modern tools from VI-LIFE International Organization to support their member SHGs. They also got training support on land terracing. The CLAs do not only mobilize financial resources but also other services based on need in the community.

4.2.11. Maintain good interpersonal relationships, Rwamagana, Football soccer organized by URUGWIRO CLAs: In the 10 SHGs which make up URUGWIRO CLA found out that they had many youth both boys and girls who need to know what their parents do during their weekly and monthly meetings. So what the CLA did was to mobilize all teenagers from 10 SHGs to participate in a football soccer competition. The CLA had bought a ball to be used and a prize for the first three teams. This was done for two major reasons; one was to get to know each other from different groups and second was to let the children know what their parents do while absent at home.

4.2.12. TEAM SPIRIT, KIGALI – BUSANZA, Book writers from different SHGs came together with facilitation from CLA and AEE SHG officer to audit their books, make corrections and collectively learn from each other's experience

### 4.3. Content

#### **Process of identification of strength and weaknesses**

#### **CLA sub committees attending meetings of SHGs and assess the strength and weaknesses**

The following should be observed by the sub committees

- Awareness level of SHG members on SHG activities
- Cooperation among members
- Decision making process
- Performance of representatives and book writers
- Problem solving capacity of SHG
- Action against social issues
- Literacy rate among SHG members
- Saving and loan repayment
- Book keeping

- SHG financial and operational self sufficiency

**CLA discuss with SHG representatives on the SHG progress:** In every CLA meeting SHG representatives should present their monthly report and CLA should review and analyze the performance of SHG. SHG reports should contains information on SHG finance, goals, action plan, achievement, capacity building, challenges and plan of action

### **CLA conduct participatory grading of SHGs**

#### Advantages of participatory grading exercise

1. To provide the SHGs an opportunity to assess their own performance
2. To enable the SHGs in evolving time bound action plan to improve their weak areas
3. To help the project in planning necessary intervention for the development of SHGs

Participatory tool -10 seed method is used in the process and the report is prepared in tabular form. Criteria of good SHG are used for grading purpose CLA representatives with the participation of other members prepare this report on every 6 months.

#### How these reports are analyzed and followed up

- Discussion in SHG and CLA meeting
- SHG and CLA prepare time bound action plan to overcome the weaknesses of SHGs
- NGO organizes need based training and exposure

### **CLA conduct financial auditing of SHG**

Auditing is the systematic verification of books of accounts and preparation of receipt and payment statement by a person external to the SHG

Auditing is important because,

- To find and rectify the errors and omissions in maintaining the books
- To strengthen the existing accounting system in the SHG
- To confirm the income and expenditure
- To promote financial accountability and transparency

Income expenditure statement is prepared with general observation and recommendation. SHG's plan on usage of funds and actual usage is also assessed. Effective utilization of funds is monitored. A person external to SHG (field officer, book writer of another SHG/ CLA subcommittee) conduct auditing every 6 months with the participation of SHG book writers and members

#### How these reports are analyzed and followed up

- Discussion in SHG and CLA meeting about the strengths and weaknesses concerning record keeping and financial management
- SHG and CLA prepare time bound action plan to overcome the weaknesses
- NGO organizes need based training and exposure
- NGO identify the areas of intervention and take up action

### **Strengthening procedure**

- CLA discuss with SHG representatives on the SHG progress and provide suggestions and instructions to improve.
- CLA organise/ conduct training to SHGs
- CLA organise exposure, experience sharing programs
- CLA assist SHGs in conflict resolution
- CLA facilitate SHG linkages
- Information sharing and communication
- Mobilization of resources:
- Maintain good interpersonal relationships, build team spirit

#### **4.3. How to conduct**

- 4.3.1. Show pictures and use case studies 4.2.1 to 4.2.12 and explain the process of identification of SHG strength and weaknesses and SHG strengthening

#### **4.5. Learning indicator**

- Ask the participants to list out the different steps in SHG strengthening



# Module 3: Project for the community

## Learning objectives

- To make the participants understand the need for taking up CAPs and SAPs
- To equip participants with skill of identifying and organizing CAPs and SAPs

## 1. Differences of CAPs and SAPs and the need

### 1.1. Objectives

- To make the participants understand the differences between social issues and community issues
- To make the participants understand the differences between CAPs and SAPs (community action plans and Social action plans)

### 1.2. Pre training preparation

#### 1.2.1. Picture



#### 1.2.2. Case studies

- Khamoto CLA, Uganda identified lack of safe and clean water as a community problem. They in their meeting decided to invite the LC 2 chairperson and talk to him about the situation. The chairman promised to lobby other organizations. However when they wrote a letter to the project director to help in identifying a partner, he did by contacting the British High Commission. This responded well. The British High Commission provided material and the community provided labor for constructing hand dug wells. The community was also empowered to know how to demand for services beginning with the local leaders.
- Feed the Children, Uganda: Information was provided to the CLA about maintenance of bore holes and members decided to select some of their members to be part of the committee. CLA

members are members of water source committee of bore holes within Kalaki and Kamuda parishes

- Uganda- A young girl abandoned at home with the father was rescued from being abused by the very father. After noticing how the girl's father was subjecting her to unnecessary punishment, one CLA member volunteered to stay with the girl after reporting the father to the local leaders and later to the police. the father was taken to custody
- Lira- Uganda- CLA members discussed about HIV/AIDS in their meeting because they wanted to know their HIV status and so asked the project officer to guide them on which agency that offers VCT; CLA members approached the AIDS information centre to go to their community and test them.
- Adult literacy program, KIGALI: AMIZERO CLA managed to initiate an adult literacy center and kindergarten. The CLA managed to mobilize the member SHGs to send all their children to those schools. As a result of mobilization on the importance of education, some members volunteered to teach adults free of charge and others agreed to teach young children with a small incentive.

### 1.3. Content

- **Community issues:** Lack of basic facilities, amenities e.g. health facility
- **Social issues:** Vulnerability of individual or society due to attitude of powerful individuals/ structure e.g. female genital mutilation in Ethiopia or due to bad habit, behaviour e.g. prostitution

The CLAs are well placed to engage in various need-based community projects. A CLA represents close to 200 women and their families thus have a responsibility to ensure that the SHG members are enjoying quality of life in their communities. Also due to the number of people they represent, CLAs are able to lobby for provision of services like building of roads, establishment of schools and the like.

CLA should also address social issues; establish value system in the community: The SHGs do not exist in isolation. They are part of the larger community and the women are as affected by the issues in the community as the other community members are. Poverty is not only caused by material deprivation but also by unjust systems and structures. The SHG members are faced by myriad of social issues as well as unfair systems that further serve to compound the poverty problem. They have the advantage of strength that comes from their numbers and so can rise up their voices collectively and seek for united effort in addressing social issues facing them

CLA must come up with projects based on the vision. Community and social issues directly or indirectly affect the marginalized people. CLA should take up projects to address the community and social issues in their cluster

CAPs	SAPs
Any activity carried out for the advantage of one community/ village	Any activity / work executed to fade out the deficit and vulnerability of individual or society
Creation and maintenance of public facilities or services	Activity done to mitigate the weakness of the society
	SAPs require sustained efforts of social mobilization of the community at large over a

CAPs require smaller attitude change among the community	long period of time Major attitudinal change must be brought out
<u>Examples of community action plans</u>  Clean water project Better roads Communication facility (access to telecommunication facilities) Maintenance of community hall Establishment of primary health care	<u>Examples of social action plans</u>  Campaign against child labour Fighting domestic violence Awareness raising on HIV/Aids Advocacy on child rape issues Advocacy on unfair labour wages/practices Campaign against harmful traditional practices (child marriages)

#### 1.4. How to conduct

1.4.1. Input session on community and social issues, CAPs and SAPs

1.4.2. Show picture 1.2.1. – get input brainstorm what they see

1.4.3. Help participants to identify social and community action plans from the picture

1.4.4. Share the case studies (1.2.2) and help participants to understand the differences between CAPs and SAPs

1.4.5. Sum up

#### 1.5. Learning indicator

- Ask participants to identify community and social issues
- Ask participants to list the differences between CAPs and SAPs

## 2. Need analysis/ project formulation- CAPs and SAPs

### 2.1. Objectives

- To develop and enhance participants skill on need analysis

### 2.2. Pre training preparation

3.2.1. Different sizes of cut cards

### 2.3. Content

The facilitator should introduce the concept of social problem and community problems and facilitate the CLA to identify the problems and analyze the problems. This is a practical session

Example: Case study in Uganda

Issue	Effect on lives of people	Magnitude of problem	Reason for magnitude	Suggestions
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<b>Community problem</b> Lack of health facility	Emergencies are not attended to High death rate	High	Labor pain Emergency sickness Lack of medication in the location	Health unit be established VHW (voluntary health workers) and TMWs (traditional midwives) be trained
Lack of safe drinking water	Disease (Cholera Typhoid); skin itches Food cannot be prepared hence hunger Poor personal hygiene	Medium	Population is high compared to 2 boreholes	More boreholes be established Protected wells be put in place
<b>Social problems</b> Alcoholism	Domestic violence Responsibilities left to women Lack of school fees and food in the house	Medium	Men are unproductive	Bylaws be put in place
Child labor	The child becomes weak Retarded growth Lack of concentration of the child in school Early marriage	High	Lack of transport facility	Parents to give work that suits a child's age School going age children be sent to school

## 2.4. How to conduct

### 3.4.1. Venn diagram problem analysis PRA

#### Objective

To identify, prioritize and plan in detail to solve the problem

#### How to do

1. Introduce the topic, explain the objectives
2. Draw 6 columns on the ground

C1 - Problem

C2 - Effect on lives of people

C3 - Reasons / causes

C4 - Magnitude/ intensity

C5 - Reason for prioritization

C6 - Possible solution

3. List out the problems (use pictures if required)
4. Ask the people to define clearly the problems
5. Find out the effect of the defined problem on lives of people
6. Ask the people to identify the causes of problems

7. Prepare 3 different sizes of cards
8. Ask the people to rate each problem depending on its magnitude. The size of the card is proportionate to the magnitude of the problem .( Big card – Big problem , medium size card – moderate and small card small problem)
9. The problem that share the same magnitude are depicted by card of the same size
10. Find the reasons for prioritization ( why do the people think that some problems are big and others are medium and small)
11. Ask them to find out the possible solutions

## 2.5. Learning indicator

- Ask participants to share the problems
- Participants coming up with solution to address the problems

## 3. Steps in implementation of CAPs

### 3.1. Objectives

- To enhance participants knowledge on implementation of CAPs

### 3.2. Pre training preparation

3.2.1 Case study (©written on August 2007) Fanna CLA has the goal to supply clean water to Didimana community members by December 2009. This CLA had the plan to measure the area of operation in May 2007. But there was a delay because CLA took time to source out quantity surveyors. The area was measured only in June. It caused delay to start of project. Fanna CLA wanted to source pipes by ward counselor in June 2007. This task is not yet completed. There were labors available to lay pipes. But now, the people are busy in farming. Fanna CLA decided in their last meeting to mobilize additional pipes (20) directly from municipality office / other NGOs, CLA subcommittee for linkage and water projects were assigned this responsibility.

3.2.2. Case study Nature Kenya: The CLA members discussed and established some of the needs of the community on improved food production. Some of the needs identified were:

- Having a posho mill within their community
- Having oxen and plough to assist them in cultivation because most of them cultivate their land using hoes
- Purchasing a tractor

They shared these ideas with the member SHGs so that they could come up with a common agenda that would benefit the larger community. The SHGs are still discussing this issue and will soon identify which project to be undertaken by the CLA for the benefit of the SHGs and their community.

### 3.3. Content

#### 1. Appointing a sub committee

- After hiring staff (an outsider if need arises) and technical persons for different jobs according to the schedule, the CLA should appoint a subcommittee for the project.
- The subcommittee members with the commitment and demonstrated leadership qualities can be chosen for the job.
- This committee will be responsible for project implementation and monitoring

- Its role is to supervise implementation on a day-to-day basis and to work as a crisis management group.

## 2. Subcommittee training

- This is needed to orientate subcommittee members for the jobs to be performed.

## 3. Transparency

- Important for retaining community interest and support for the project to ensure its smooth progress. Maintain total transparency in procurement and use of resources. Project details, budget and sources of funds can be displayed publicly at different places in the project area.
- Involve more and more local people in various activities with daily/weekly briefings to inform community leaders about ongoing activities and problems, if any. Care is needed to ensure the quality of inputs procured and used.

## 4. Anticipating obstacles

- The subcommittee should be aware of likely difficulties, be able to anticipate obstacles and take preventive action. Advance action is needed to ensure timely availability of workers, especially technical people. Plans should be ready to deal with any contingency.

## 5. Timely release of funds

- Implementation is often delayed by the non-availability or inadequacy of funds. Various bureaucratic formalities, postal delays, etc. may delay commencement.
- If there is more than one source of funding, it is more necessary to ensure that no mistake is made in completing formalities of Terms and Condition (T&C) documents and also in submitting timely progress reports, which are needed for timely release of fund installments.
- The subcommittee should ensure that there are enough funds for the activities as well as for paying project staff salaries.
- It is important to be prepared for delays by having flexibility in project design for such eventualities. Sticking to the guidelines and instructions of funding agencies and adherence to the project schedule are the best way to ensure timely releases of fund installments.

## 6. Monitoring parameters

- Time schedule
- Cost
- Process

These are already specified in the work plan. Monitoring reports must be reviewed by the project implementation committee, focusing on information about delays - the extent and implications, needed corrective action and the person or agency responsible for it.

### **3.4. How to conduct**

3.4.1. Present case study 3.2.2 and input session on implementation of CAPs

3.4.2. Prepare a monitoring format from case study 3.2.1

Name of activity	Due on	Actual on	On time Yes/ No	Effects of delay	Action required	By whom	By when

### 3.5. Learning indicator

- Ask questions about the implementation and monitoring of CAPs

## 4. Steps in implementation of SAPs

### 4.1. Objectives

- To enhance participants knowledge on implementation of SAPs

### 4.2. Pre training preparation

**Case study 4.2.1: Lobbying: CASE OF BUSANZA, Rwanda:** After realizing that there were so many scattered children in the community through the reports from the member SHGs the CLA called UBUMWE went ahead to identify an expert in dealing with children. This expert provided training to CLA members in different topics like child rights and child participation, shortly after this training, a forum of children was created composed of 40 members. This forum started identifying non school going children and through lobbying at the government level, these children were facilitated to join catch-up schools.

**Case study 4.2.2: SHG influences its members, BURUNDI:** DUFATANEMUNDA SHG in MUTAHO area discussed about HIV/AIDS to their weekly meeting. HIV/AIDS is rampant in this community and SHG wanted to take some steps to address these social issues. Members contributed several ideas. Some of the SHG members were involved in prostitution. SHG members warned those members and passed a resolution to terminate their membership if they continue to be involved in prostitution

**Case study 4.2.3: Establish value system in community, FGM in Ethiopia:** Meseret is a young mother of two girl children in Ginchi, Ethiopia. Her SHG had discussed for long the practice of female genital mutilation that is being widely practiced in the region. Members in the group were convinced that this practice was harmful and the propagation of the same was just a blind belief. With support from their CLA, the SHG had included a clause in their byelaws that members of the SHG would not practice FGM if they continued in the group.

When the time came for Meseret's eldest daughter to undergo FGM, she managed to convince her husband that they would not continue the practice. There was jeering and pressure from the neighbors and the traditional leaders. With support from her SHG members, Meseret could withstand this pressure.

Today the SHG members have been able to convince their neighbors to stop this harmful traditional practice. The CLA has taken support from the local administration. The CLA can proudly say that in the Kebele and neighboring Kebele's (Administrative unit) FGM is not practiced any more.

**Case study 4.2.4:** Legal support on land dispute, Rwanda: CLA called TWIZERE in Muhanga intervene when its member SHG had land conflicts with a land owner in the same community. Land purchase was negotiated between SHG members and the land owner (couple) and later purchased. After the purchase, the man ran away with the land proceeds without sharing the money with his wife. The wife sued the SHG in a bid to get back the land. This case was reported by SHG to CLA, after the hearings from both sides (SHG and the land owner) this CLA took the case to the ombudsman who resolved the case. The wife was given two options, either to refund the amount of money paid for the land or to give-up the land. The lady could not afford the money and agreed to give up the land. Today the land belongs to the SHG. Thanks to the CLA's interventions!!!

**Case study: 4.2.5:** Make SHGs to abide-by the community values, CLA in Gisenyi, Rwanda, concerning alcoholism: Nyamyumba community in Rubavu district was once notorious on the selling of local brew; men and women would spend most of their time drinking and consequently their productivity reduced considerably. Some SHG members were also involved in such IGAs besides drinking half of their time. This general problem was discussed in SHG weekly meetings and later discovered that it was also retarding the building of their capital. Members would spend all the earned income on the drink and forget their weekly savings. The members through the facilitation of CLAs come to a consensus that they add in their by-laws that "No SHG member will be involved in the selling of the local beer". Failure to abide by this by-law would lead to termination of their membership. A few months later, their capital started building up as they become regular in meeting attendance, and saving.

**Case study 4.2.6:** Network of SHGs, three SHGs Rwamagana, Rwanda, cases of motorcycles: A story about the motorcycle SHG ambulance, as the SHGs focuses on how they can address social issues in their communities and seek means to solve them, three SHGs from Mwulire community in Rwamagana, a women SHG after realizing a problem of lacking the transport means to take pregnant women at the hospital during the time of delivery, through monthly emergence fund contribution, they have set up an ambulance scheme of a motorcycle that takes pregnant women to the Rwamagana hospital that is situated at 7 Kms. when a pregnant member want to go to the delivery they call a motorcycle taxman and take her and bring her back after delivery.

**Case study 4.2.7:** SHG sets goals: In Northern Uganda, CAN DIYO GIN MAYWEE SHG discussed about social problems such as Child labor and Alcoholism in their meeting. This SHG set the following goals

- By the end of 3 months, child labor will have been stooped by all the family members in SHG
- By the end of 2 months, at least 5 households from the SHG will have reduced their rate of alcohol intake by ½

### 4.3. Content

#### Steps in implementations of SAPs

- Identification of social issues
- Analysis of social issues
- Awareness creation, sensitization of SHG members and community members
- Identification of relevant stakeholders
- Organize events
- Takes action in partnership with other stakeholders
- Make SHGs to abide the community values
- SHG influences its members: Rules to address social issues such as child labor, gender, education, health , alcohol consumptions, school dropout, girl child education etc



- Advocacy with local governance
- Establish value system in community
- Legal support

#### **4.4. How to conduct**

4.4.1 Input session on steps in implementation of SAPs

4.4.2. Present case studies (4, 2.1 to 4.2.7) and explain different steps

#### **4.5. Learning indicators**

- Ask the participants to mention different steps in implementation of SAPs

# Module 4: Mobilization of resources and services

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## Learning objectives

- To enable participants to know how to approach different institutions confidently and appropriately
- To sensitize participants to realize the need to create strong bonds and linkages with other organizations and institutions
- To provide skill to participants on resource mobilization and management

## 1. Resource mobilization

### 1.1. Objective

- To enhance the member's knowledge on resource mobilization

### 1.2. Pre training preparation

#### 3.2.1. Materials to conduct dustbin game

3.2.2 Case study: Machakos Catholic Diocese: Ngwatanio CLA was formed in April 2007 in Kithimani area. After several meetings, the CLA members realized that they had a problem with their meeting venue which was a place under a tree. This meant that the members were exposed to rain and the hot sun. After long discussion, they decided to approach the local administration for assistance in identifying a public building which they could use as a meeting venue. The CLA members gave the responsibility of follow-up to the Development sub-committee. After meeting with the assistant chief, they were informed that all the public buildings were occupied. The next option was to find a house that they could rent. This proved to be quite expensive for the CLA and so they decided to go back to the administration to see whether there was anything they could do. They were informed that there was an idle public land in the area. The CLA approached the custodians of the public land and had discussions with them on the possibility of acquiring the land. The CLA members got a favorable response and were granted the land to put up an office and any other project they wanted to do. The CLA further made a search in the Ministry of lands to find out whether the land was truly public land and they learnt that this was the case. To construct an office in the five-acre land, the CLA decided to mobilize resources locally. I.e. each SHG would contribute Ksh. 1,200. They would then mobilize other resources like sand, ballast, water and labor in order to reduce the cost of setting up the office.

### 1.3. Content

#### Different types of resources

The term "Resource" consists of the three important components of "M" is called Men, Money and Materials. It can be further described in to three types of resources known as:

1. Natural/ environmental resources E.g. sun, water, soil, road and trees etc.
2. Institutional resources / service resources E.g. bank, school, health centers and MFIs

3. Human resources (specific people in the community who could be of help) e.g. committed leaders/ youth etc.



Construction of a house: participants to understand the important of thinking through the building of a house as it relates to important steps in project formulation.

#### **Purpose and need for resource mobilization**

- To support SHGs
- To take up CAPs and SAPs
- To strengthen CLA

#### **Identification of resources needed for a project**

- Resources available within - Internal- from member SHGs and community
- Resources to be mobilized from outside- External: Government, NGOs, other CBOs

#### **Strategies in resource mobilization**

##### **a. Techniques to explore the available local resources**

2. General observation
3. By verifying the official records of Government and other agencies
4. Discussion with community leaders and groups
5. Conducting the resource map and resource flow PRA

##### **b. Submission of proposals**

##### **c. Linkages with other agencies**

##### **d. Networking**

#### **Role of CLA in mobilizing the local resources**

1. The CLA must go with a clear purpose while mobilizing the resources
2. Adequate communication before and after resource mobilization
3. Frequent personal contacts (follow-up)
4. Formation of sub committee
5. Decide the main spoke person
6. Appeal through various communication media
7. Involve potential donors right from the inception of the drive
8. Plan in advance
9. Contact as many donors as possible
10. Educate SHGs and non members about CLA activities
11. Maintain proper account registers
12. Invite and honor the donors

#### **1. 4. How to conduct**

##### **1.4.1. Input session on resource mobilization**

1.4.2. Conduct Dustbin game to enable the group members to know the importance of mobilizing the locally available resources for a common activity

Materials required: 3 Dustbins

Place: a big hall

1. Divide the participants into 3 groups and select one leader for each group
2. Give one dustbin to each group
3. Give instructions to the leader
  - He should see whether the group members are collecting the resource materials based on their proposed model
  - He should mobilize the group for developing a model
4. Give instruction to the participants
  - Each group should go out and collect whatever the materials that they could find on their way in their dustbin to develop their model
  - Then the members in each group should develop the model with the materials collected in their dustbin. The model should give some meaning
  - Allow 30 minutes time
  - All the three groups should start the game at the same time when the signal is given
5. Then the trainer has to start the game and observe the progress of the game
6. At the end ask the members of each group to go and see the model done by the other groups, can be recognized and can name the same
7. At the end leaders of each group should present how the model has been developed in their respective group
8. Then the trainer has to initiate the discussion on the topic and highlight the learning points ( the group should have the creative thinking in performing any task, assigned to them especially in identification and mobilization of locally available resources)

1.4.3. Conduct Resource map PRA to identify the available resources in the community

#### *Description*

To study the resources of the community (Natural resources, financial resources, human resources, material resources)

How to do

- Ask the members to draw the social map of the community.
- Ask them to show the resources available (Natural resources, financial resources, human resources, material resources)
- Quantify all the resources
- Fix approximate values
- Discuss with them about the usage of resources.

1.4.4 Resource identification

1. Ask the group to select a program which could be carried out by a group in the community
2. Ask the group to complete the table given below for the above selected program

Example: Name of the selected program --Water project

S. No	Requisite inputs (3M)	Available resources				
		Group	Community	NGO	Other agencies	Govt.
1	Manpower, money, material	Within the group there is manpower, Money	Man power (unskilled ) river	Money and material	Skilled laborers Material	Money, material and skilled labor

Note to quantify the available resources.

#### 1.4.5. Methods of mobilizing the resources

1. Ask each individual to explore the possibilities of mobilizing resources for the above selected program
2. Ask the group to complete the table given below

Resources	Method of mobilizing resources	By whom	When
Money	- proposal - water and forestry, Government dept, donation from local businesses	CLA CLA subcommittee - water project	By end of Apr 2008
Material	- water and forestry, Government dept, NGOs, municipality, constituencies	CLA CLA subcommittee - water project SHG reps	By end of Jun 2008
Manpower, skilled labor unskilled labor (SHG members, community volunteers etc)	Linkage with: Government dept & NGOs, municipality, SHGs, leadership structures, ward counselor etc...	CLA CLA subcommittee - water project SHG reps	By end of Aug 2008

#### 1.5. Learning indicator

- Ask the participants to list out the different methods of mobilizing resources

## 2. Resource management

### 2.1. Objective

- To enhance the member's knowledge on resource management

### 2.2. Pre training preparation- Nil

### 2.3. Content

#### Techniques in resource management

##### Manpower management

- Choose right person
- Utilization and maintenance through proper supervision
- Training and development
- Maintaining a good interpersonal relationship
- Adequate communication
- Participation in decision making
- Nurturing team spirit
- Identifying the areas of dissatisfaction and needs counseling
- Assess current manpower and future manpower demand
- Appreciation

#### Money management

- Subcommittee for finance management in CLA
- Appoint an accountant
- Prepare budget plan
- Have bank account and transaction through bank account
- Financial records
- Periodical review of utilization of funds
- Auditing

#### Material management

- Storage facility
- Stock register
- Inventory register
- Subcommittee to manage material resources

#### Things to be considered before purchase of any assets or materials

- Clear idea on what to order
- Checking samples
- How much to order?
- When we have to order?
- From whom to order?
- Improved vendor relations
- Clear terms and conditions
- Prompt payment
- Reduced transportation
- Reduced duplication of efforts

### **2.4. How to conduct**

2.4.1: Input session on resource management

2.4.2. Developing plans for resource management

1. Ask the group to make plans for resource management
2. Ask the group to complete the table given below for a given particular program

S.	Resources	Method of managing	By whom	When
----	-----------	--------------------	---------	------

No		resources		
1	Manpower, money and material	Selected committee in a community	Members of the CLA and the community	By end of Dec 2008

## 2.5. Learning indicator

- Ask participants to give idea about management of resources in community

## 3. Importance of CLA linkages

### 3.1. Objectives

- To understand what is meant by linkage
- To help the participants understand the need for linkages

### 3.2. Pre training preparation

3.2.1. Picture – depicting CLA members visiting an institution

### 3.3. Content

#### Linkages – what does it mean?

Linkage is the process of establishing a relationship. A linkage is developed for the purposes of support and capacity building in pursuing the organization's {CLA} agenda.

#### Basis of good CLA linkage

- based on need
- transparency (free of corruption )
- continuous feedback / reporting
- sustainability
- clear benefit

#### Need for linkage

- For wider growth and broader attainment of goals in social, economic and political matters.
- The CLA need to develop a relationship with number of other agencies which includes various government line departments etc.
- Linkages are important for mobilization of resources and services

### 3.4. How to conduct

3.4.1. Input session

3.4.2. The CLA of Mzinyathi was faced with a problem of sanitation in their community. As such there was a need for the construction of pit latrines and rubbish pits. In this case with whom would this CLA link with?

- Public Health Unit
- Community Leaders
- Community Social Workers
- Environmental Authority
- Water and Sanitation Council

3.4.3. Role play: The CLA of Mzinyathi convenes a meeting to discuss with whom they can link with to solve their problem of sanitation in their community. After they have reached a consensus, they now go to the agreed organization. With them they have an official letter of request.

### 3.5. Learning indicator

- What is the importance of linkages?
- What are the characteristics of a linkage?

## 4. Assessment and scope for linkages

### 4.1. Objectives

- To assist CLA to acquire assessment skill on linkages.

### 4.2. Pre training preparation

2.2.1. Invite an experienced person for sharing on linkages

### 4.3. Content

#### Venn diagram – Linkages PRA

Description: To study the relationship between the CLA with relevant persons, organizations, institution related to the topic of discussion

### 4.4. How to conduct

#### 4.4.1. Conduct PRA especially Venn diagram Linkages

1. Introduce the topic, explain the objective
2. Prepare the list of relevant persons/institutions associating with the topic in consultation with the participants
3. Prepare paper cut-outs of 3 various sizes .Ask participant to represent each person/institution on a cut-out. The more important the person/institution, the larger size of the cut-out.
4. Ask the reasons for the current change.
5. Draw 3 circles on the ground. Ask participants to place the cut-outs in any one of the circle based on the current relationship.(The stronger the link between them and the person/institution represented on the cut-outs, the closed they are placed to them and vice versa)
6. Ask the reasons for current relationship
7. Ask suggestions to improve the relationship with important persons, organizations and institutions

#### 4.4.2. Analysis of the above Venn diagram Linkages



Name of the person, institution, organization	Importance High/ medium/ low	Reason for importance	Current relationship Good/ poor/ very poor/ nil	Reason (Why the relationship is good/ poor/ very poor/nil)	Suggestion to improve the relationship

#### 2.4.3. Experienced person sharing experiences on linkages

#### 4.5. Learning indicator

- Show an institution in the existing linkage Venn diagram and ask the participants to tell how to improve the usefulness of the institution
- Take a particular planned linkage and ask the participant to explain the usefulness of that institution to the CLA

## 5. How to establish CLA linkage

### 5.1. Objectives

- To assist CLA to create linkages

### 5.2. Pre training preparation

5.2.1. Case study, Kitui Development Centre (Linkage on technology transfer): The name of the CLA is Uvuanyio and is composed of 13 groups. It was formed on 4<sup>th</sup> June 2007. The registration fee was Ksh. 100 and a monthly subscription of Ksh. 50 per group. Based on food security, the CLA discovered that a lot of cow-peas leaves were wasted during the rainy season. In order to preserve the leaves for use during the dry season, the CLA requested KDC to link them with a person who could train them on how to do the preservation. The linkage was done and the CLA members were trained on how to preserve the leaves and also how to prepare the unripe pawpaw stew. Since then the SHG members have been drying the leaves, packing and preserving for use during the dry season. They have also planted the pawpaw plant and are using the fruits to prepare stew.

### 5.3. Content

- CLA should prioritize and select some linkages of greatest importance and build relationships
- CLA must build close rapport with grassroots level workers of key departments at village level
- CLA should establish linkages with other NGOs, PTA, local government, insurance companies and local community. The members should know how to approach different institutions
- CLA should also establish linkages with local community by taking up CAPs / SAPs
- NGO assistance must be only in the nature of facilitation and not that of a middleman
- CLA should periodically assess the linkage status
- Subcommittee should be formed at CLA level for linkage purpose.
- CLA should involve in the mobilization of services (Training etc)
- CLA should not only be involved in mobilization of finance for SHG lending, but also facilitate the SHGs to establish linkage with financial institution.
- SHG monthly subscription may not be sufficient to meet the administrative expenses of CLA. (CLA should meet the CF allowance etc). CLA shall mobilize funds to meet their administrative cost

- CLA should also mobilize funds for CAPs and CLA IGAs - But, member SHG (SHGs) should be the implementer
- NGO should provide information to CLA about relevant organizations / institutions
- Promoting NGO should introduce the SHG concept to other NGOs, organizations
- Project Officer should assess the CLA linkage status at regular interval and facilitate the CLA to establish sustainable linkages. Venn diagram – Linkages PRA may be used for this purpose
- Role transformation is important. Project Officer should hand over the responsibilities such as group formation and training to CF and concentrate on linkages and sustainability of People's Institutions.

#### 5.4. How to conduct

##### 5.4.1. Input session

#### 5.5. Learning indicator

- Why is the requesting letter important?

## 6. How to approach an institution

#### 6.1. Objectives

- To enable participants to know how to approach different institutions confidentially and appropriately

#### 6.2. Pre training preparation

##### 6.2.1. Role play brief

#### 6.3. Content



- CLA should maintain the list of important institutions of relevance to them and also the name and designation of head of the institutions and other key persons in the institutions. Venn Diagram Linkages PRA may be used to identify the important institutions of relevance to them
- CLA should decide well ahead on representatives who will meet the officials

- CLA delegation should be well aware of the content and background of the issues to be represented to the officials
- CLA representatives should make an appointment to meet higher officials.
- CLA representatives shall confirm all appointments prior to the meeting.
- Whenever an issue is to be represented, a copy of the letter should be filed for future reference.
- The letter should include full address of CLA, background information and vision. The description of the problem should be clearly articulated as well as the services sought. The tone of the letter should be polite and persuasive.
- While approaching an official, first make a brief introduction about your CLA and then start telling the issues/problems
- CLA should strive to have good rapport with the staff of the institutions which they frequently visit
- When the problem is not solved with a single visit, the CLA should arrange for repeated visits till the problem is solved
- If the CLA send different members to the second sit, they should be briefed about the first visit's outcome so as to have an effective follow-up
- If the institution is not responding to the CLA's request, even after repeated visits, the CLA should take up such cases with the next higher office.
- CLA representatives must share their visit experiences in monthly meetings
- CLA should strongly discourage corruption and prevent giving of bribes.
- The linking organization must then issue a letter of acceptance or regret – CLA must ensure that the letter has been official in terms of a signature and or an office stamp.

#### **6.4. How to conduct**

##### 6.4.1. Input session

##### 6.4.3. Practical exercise- preparation of official letter of request

- background information
- vision
- problem statement
- justification of problem
- why this organisation in which the linkage is being established

##### 6.4.4. Role play of CLA conducts visit for linking organisation

- Progress Reports
- Submit Annual Action plans

#### **6.5. Learning indicator**

- Participants say what they have learnt from the poster.

## **Further reading**

### **CLA Linkages- Challenges and strategies**

#### **Challenges in the linkage**

1. CLA operate in typical rural areas, whereby there are a few other organizations and institutions.
2. Some organizations have their offices situated in towns and that makes it difficult for the CLA

to make visits due to distances.

3. Misappropriation of funds at CLA level resulting to the CLA running out of funds to make the visits for the purposes of linkages.
4. SHG approach is an empowerment approach while other NGOs and government departments are involved in relief work
5. SHGs are non religious by nature- if CLA establishes linkages with a religious organization because of funding and in turn this organization imposes its religion to the CLA.
6. CLAs are informal (not registered) institutions. Linkages may be difficult.

### **Strategies**

1. CLA submit its relevant reports to the linking organization
2. Rotation of CLA members and financial auditing at regular interval reduce the chances of misappropriation of funds at CLA level.
3. Since CLA is consists of 5 - 10 SHGs- this may attract insurance companies and MFIs because they also looking for viable membership.
4. There is openness between the linking NGOs and the CLA such as sharing organizational documents.
5. SHGs members are able to access relief material from relief organizations, thus makes them eligible for other resources. ( Linkages with relief NGOs are established only with the old and strong SHGs)
6. CLA have sustainable linkages with developmental organizations.
7. CLA have action plans which clearly outlines their roles and functions and the services available with other organizations
8. CLA act as a facilitator for the SHGs not a middle man in meetings with organizations.
9. In some places CLA is registered in local government (Sub County, district level) for the benefit of linkage.

# Module 5: CLA is an institution

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## Learning objectives

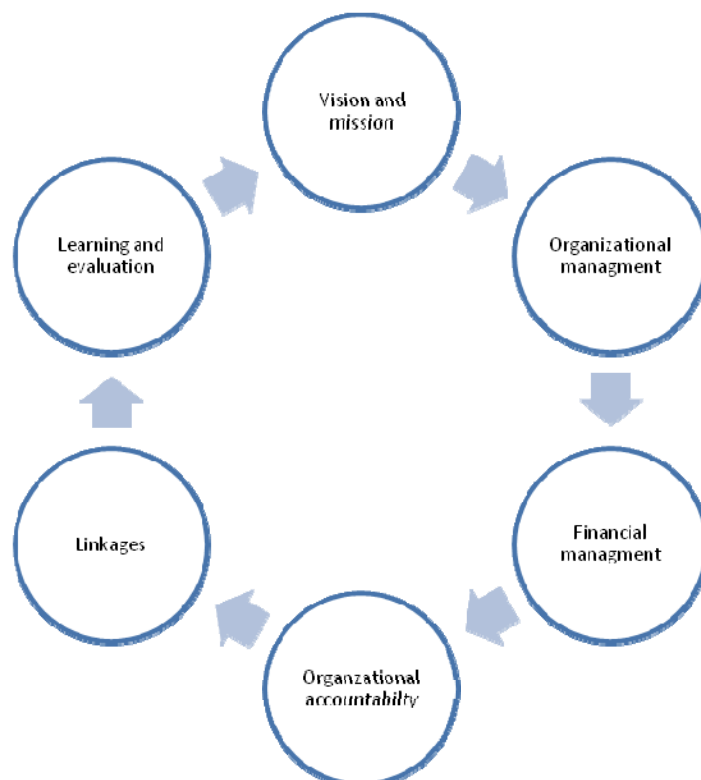
- To enable participants understanding on the institutional features of CLA

## 1. CLA is an institution

### 1.1. Objectives

- To make participants understand the institutional features of a CLA

### 1.2. Pre training preparation



### 1.3. Content

#### CLA is an institution

- Vision: It should be developed by the CLA and known to all the CLA level as well as the level of the member SHGs
- Organizational management: Monthly meetings, rules and regulations, sharing roles
- Financial management: Bank account, fund raising, book keeping, auditing and reporting,

- Organisational accountability: rotation of representatives, sharing information,
- Linkages: NGOs, Government department based on the need
- Learning and evaluation: Work reviews and performance appraisal, training programs

#### **1.4. How to conduct**

1.4.1. Show pictures 1.2 and explain the institutional features of CLA

#### **1.5. Learning indicator**

- Ask the institutional features of a CLA

## **2. Rules and regulations**

### **2.1. Objectives**

- To make participants understand the need for rules and regulations for their CLA
- To enable them to develop their own rules and regulations

### **2.2. Pre training preparation**

#### 2.2.1. Picture of a train

Train engine- CLA

Coaches- SHGs

Rail track- rules and regulations

#### 2.2.2. Picture of a car on the road and the driver.

The car - the SHGs

The driver- the CLA

The road - the rules and regulations of the CLA

2.2.3. Story: A bishop was living in a cathedral. He used to pray daily. During his prayer, his pet cat was in the habit of coming and causing disturbance to the prayer. The bishop got annoyed and ordered his assistants that they should catch the cat every day before prayer time and tie it to a post so that he could continue the prayer without any disturbance and to realise it after the prayers were over. The assistants duly obeyed the bishop order and they used to catch that cat before the bishop started the prayer and tied it to the pillar.

In due course, the cat and bishop died and a new bishop came to the cathedral and with him came a new set of assistants. The new bishop enquired about traditional practices followed in the cathedral and decided to follow them. His first order to his assistants was to bring a new cat and tie it to a post so that he could start the prayer

### **2.3. Content**

#### **General management**

- The CLA should conduct at least one meeting per month, as per the agenda
- Special meetings should be called for as and when required

- The meeting date, venue, and timings have to be fixed in consultation with its members preferably on a fixed day of the month. The CLA meeting can be held in rotation in each village of member SHGs
- CLA meetings should have at least 80% attendance.
- CLA record must be maintained by the book writer, representatives, nominated members or by a paid employee of the CLA
- CLA meeting minutes should be circulated immediately (within a week) to its member SHGs, which in turn shall discuss it in their respective SHG meeting
- CLA must maintain proper set of books and records as part of its management function
- The term of each CLA member is for a minimum period on a rotation basis
- SHG representatives may be removed if they do not follow the rules & regulations of the CLA
- Member SHGs may be dropped from the CLA if they do not follow the rules & regulations of the CLA
- A penalty as fixed by CLA may be imposed on SHGs whose CLA members are late or absent from CLA meetings
- The CLA members should attend all trainings, meetings and other events
- CLAs can evolve any rules and regulations after discussion with member SHGs and follow them up by passing a resolution in their meeting
- CLA meeting minute must be recorded in the CLA minutes book and duly signed by all members
- CLA should not interfere with administrative and managerial rules and regulations of member SHGs and respect the autonomy of member SHGs

### **Financial management**

- CLA should have a bank account in the name of the CLA and it should be operated jointly by the two representatives (it is a challenge in South Africa and Swaziland, in these countries, CLA representatives, book writer and a member may jointly operate the bank account)
- The CLA will maintain a proper set of accounting books for its financial transactions and management
- CLA can collect admission fee as onetime payment from its member SHGs.
- CLA can collect regular subscription fee from member SHGs every month to meet their general maintenance costs, monthly subscription should be affordable by all member SHGs
- CLA should collect monthly subscription from the date of admission not from the date of formation of CLA from the SHGs who join later
- CLA may collect nominal service charges when its services are used (e.g. for grading, record maintenance, auditing etc.)
- The CLA should prepare monthly statement of its own accounts and have it signed by all CLA representatives
- CLA accounts should be audited every 6 months and its report must be given to each member SHG
- The audit discrepancies if any must be rectified immediately by the CLA
- The CLA should not interfere in the financial functional autonomy of its member SHGs
- CLA must ensure transparency and accountability in its accounting system as well as other activities

### **2.4. How to conduct**

#### **2.4.1. Show pictures 2.2.1 and ask the following questions**

- If the train gets derailed from the rail track, what will happen?

- Likewise, if the CLA does not follow the rules and regulations, its functioning will not be regular

2.4.2. Show the picture 2.2.2 and ask the following questions

The moment the driver puts the car off the road it crashes  
Likewise once the CLA does not follow the rules its functioning will not be good.

2.4.3. Using the above examples, explain the need for rules and regulations

2.4.4. Present the story (2.2.3) and explain the following message

Message: Rules and customary practices should not be followed blindly but with reason and logic

2.4.5. Present the checklist of CLA rules and regulations

2.4.6. Sum up

### 2.5. Learning indicator

- Develop rules and regulations of CLA with the SHG representatives participation
- Absenteeism in CLA; who should pay fine? SHG / representatives?

## 3. Conducting CLA meeting

### 3.1. Objectives

- To facilitate participants understanding about the need for regular meetings
- To develop participants skills in facilitating CLA meetings
- To develop skills in documenting minutes of meeting and follow-up

### 3.2. Pre training preparation - Nil





### 3.3. Content

- The date should be preferably a fixed day during the first week of month.
- Begin & end the meeting in time
- The CLA book writer should keep all records & other documents needed for the meeting
- Sit in a circle
- Prayer
- Moderator selection
- Attendance
- Review previous meeting minutes
- CLA to ensure that each SHG present all information about their SHG- (MMR)
- Review the work of sub committees
- Prepare proper agenda for discussion in proper order
- Ensure involvement and participation of all members
- Discuss properly and come to a logical conclusion
- Review sharing of responsibilities until next meeting
- Financial transaction
- Fix date for next meeting with venue and time (in the case of special meeting)
- Conclude by summarizing & reading meeting minutes
- Get signatures of all the participants

Dos of CLA meeting	Don'ts of CLA meeting
<ul style="list-style-type: none"> <li>• Encourage everybody</li> <li>• Only one should talk at a time</li> <li>• Members should patiently hear the views of others</li> <li>• All members may listen carefully when one person talks</li> <li>• Rotation of facilitator for every meeting</li> <li>• Be time conscious</li> <li>• Take decisions by consensus</li> <li>• Record discussions clearly</li> <li>• Use simple language</li> <li>• Think before talking</li> <li>• Sum up at the end of every discussion</li> </ul>	<ul style="list-style-type: none"> <li>• Don't deviate from the agenda from the meeting</li> <li>• Do not interrupt others</li> <li>• Do not force your views on others</li> <li>• Do not hurt feelings of others with your views</li> <li>• Do not dominate</li> <li>• Do not argue and discourage others</li> <li>• Do not walk out from the group during discussions</li> <li>• Do not have hidden agenda</li> <li>• Do not prejudge people and decide prematurely</li> <li>• Do not allow your emotions to rule over logical thinking</li> </ul>

### 3.4. How to conduct

3.4.1 Input session of CLA meeting process guidelines

3.4.2. Conduct role play / mock exercise on CLA meeting

3.4.3 Conduct brain storming session on dos and don'ts of CLA meeting

3.4.4. Ask the following question

- How to choose the moderator in CLA meeting?

3.4.5 Sum up

### 3.5. Learning indicator

- Ask each participant to tell one agenda item that may be discussed at CLA meeting
- Ask the participants to list out the regular agenda in all regular CLA meetings

## 4. Record keeping

### 4.1. Objective

- To enable participants understanding about the need for record keeping
- To introduce different CLA records to participants

### 4.2. Pre training preparation

Formats of different records

### 4.3. Content

#### Record keeping

Type of records

- Minute book
- Members register
- Income receipt
- Payment voucher
- Business plans ( optional)
- Correspondence file
- Report (CF reports, SC reports, auditing and grading, SHG monitoring monthly report,) file
- CLAs directory ( inventory of resource agencies/ individuals and contacts)

#### CLA records

##### CLA Admission book

Name of the SHG

Address

Distance from CLA H/Q

Date of commencement of SHG

Total number of members

SHG bank A/C

Who promoted this SHG?

Whether SHG assessed before taking membership in CLA? If yes, write few lines on the status of SHG

Date of joining CLA

Admission fee paid

Receipt number Remarks <u>Support given by CLA to SHG</u>		
Date	Support given	Remark

### Minute Book

- Recording the meeting minute book is a proof for having conducted CLA meeting
- CLA decisions are recorded and used for follow up action
- CLA can review its performance itself periodically based on the minutes and action taken
- Resolution passed in the CLA meeting must be duly recorded in the minutes book, read and signed by the representatives
- It ensures total transparency and enables democratic functioning
- 3 pages should be used in every regular CLA meetings
- Page1- Attendance, financial transaction, general ledger entry i.e. cumulative financial position
- Page 2- Agenda, decision, cash flow statement
- Page 3- Performance of sub committees

Sl no	Name	SHG Name	Attendance	Contribution	Fine	Other income	Other expenses	MMR (Yes / No)	Sign.
Month Total									

Brought forward						
Grand total						

Meeting number Meeting date Moderator name		Total SHGs SHGs attended	
AGENDA	DECISIONS	Cash flow statement	
		What came in	What went out
		Cash brought	Stationary
		Subscription	Travel
		Fine	CF allowance
Etc...	Etc...		
Cash in hand			
Total	Total		
		Amount given to moderator Moderator's signature	

Name of SC	Task given	Achievement	Remark	New task

#### 4.4. How to conduct

##### 4.4.1 Ask the participants about the importance of record keeping

4.4.2 Introduce the different CLA records and explain the importance

#### 4.5. Learning indicator



Ask the different types of CLA records

## 5. CLA self monitoring

### 5.1. Objectives

- To make participants understand the concept, need and methods of monitoring
- To facilitate the participants understanding the need for regular auditing
- To facilitate the participants understanding the need for regular grading
- To facilitate participants on grading skills

### 5.2. Pre training preparation

5.2.1..Model CLA monthly monitoring report

5.2.2. Model grading report

5.2.3. Copies of last two years audited financial statement of CLA

### 5.3. Content

#### Monitoring

Monitoring is ensuring that the planned activities are carried out at the right time, right place and by the right people.) An effective monitoring system is able to detect problems (deviation from schedules, emergence of unforeseen technical problems) early enough for remedies to be applied. It also helps to identify those who failed to do things in time. Monitoring also provides realistic, adequately summarized and easily interpreted information on the likely progress of the project, both technical/social and financial.

#### Self monitoring

Self monitoring is periodic and regular reflection by members of the CLA on the progress achieved by the CLA and its members as against the objectives

#### Need for Self Monitoring

1. Self monitoring creates greater awareness to the CLA within the areas for attention
2. Self monitoring leads to better performance
3. Self monitoring leads to sustainability.

#### Methods

1. Monthly Monitoring Report
2. CLA auditing
3. CLA grading

CLA Monthly monitoring report: a readymade format is used for reporting purpose; information on CLA finance, goals, action plan, achievement, capacity building, challenges and plan of action are included. CLA report making committee + CLA book writer with the participation of other members should prepare this report on monthly basis and this report are kept in CLA and NGO level.

How these reports are analyzed and followed up

- Discussion in CLA meeting
- CLA prepare time bound action plan to overcome the weaknesses
- NGO organizes need based training and exposure

### CLA Monthly Monitoring Report

CLA Name

Meeting Place

Reporting month, year

Total SHGs

Number of meetings conducted during the reporting period

SHG Reps Attendance

Number of SHGs submitted MMR

### Financial information

Sources of income	Amount	Expenditure(Items)	Amount
	Closing balance		

### Goals, action plan, achievement

Goal	Plan	Achievement during reporting period	Cumulative achievement	Result/ impact if any

### Training/ exposure

Topic/ Purpose	Number of members attended

### Record updating

Minute book	Ledger	Cash book

### Challenges faced and strategies used (if any) during the reporting period

<b>Visitor detail</b>	
<b>Training need if any</b>	
Sign of rep	Sign of BW

#### CLA auditing

Auditing is the systematic verification of books of accounts and preparation of income expenses statement by a person external to the CLA. Auditing is important because,

- To promote financial accountability and transparency
- To find and rectify the errors and omissions in maintaining the books
- To strengthen the existing accounting system in the CLA
- To confirm the income and expenditure
- To build trust in the CLA as an institution leading to sustainability, recognition and credibility
- For future budgeting and financial decisions

#### CLA grading

1. To provide the CLA opportunity to assess their own performance
2. To enable the CLA in evolving time bound action plan to improve their weak areas
3. To help the project in planning necessary intervention for the development of CLA

**SHG consolidated monthly monitoring report:** SHG reports are consolidated in a particular format; information on SHG finance, goals, action plan, achievement, capacity building, challenges and plan of action are included. CLA report making committee + CLA book writer should make this report on monthly basis. This report are kept in CLA and NGO

How these reports are analyzed and followed up

- Discussion in CLA meeting
- CLA prepare plan of action and form need based sub committees to assist SHGs
- NGO prepare plan of action to facilitate SHGs

#### **5.4. How to conduct**

5.4.1. Input session on monitoring

5.4.2. Present the MMR format and explain the content, demonstrate the preparation of the report

5.4.3. Demonstrate the preparation of auditing statement using the following steps

Draw 4 columns on the ground

- C1- Income sources
- C2- Amount of income
- C3- Means of expenses
- C4- Amount of expenses

Ask the CLA members to list out their income sources. Show each source using visualization method

Ask the CLA members to list out their means of expenses. Show each expense using visualization method

Find out the amount of income and expenses from their minute book for a given period of time

Add the opening balance with total income (new CLA –opening balance is 0)

Find out their closing balance. (From the minute book), direct verification of cash on hand is essential

Add their closing balance with total expenses

- All income plus opening balance = all payment plus closing balance = record keeping is OK.
- All income plus opening balance < all payment plus closing balance = some of the income details are not recorded in the minute book
- All income plus opening balance > all payment plus closing balance = some of the expenses are not recorded in the minute book, misappropriation of funds

Make comments and give suggestion to improve the record keeping system and financial management of CLA

Name of CLA :			
Period of Financial Audit :			
Income		Expenditure	
Particulars	Amount	Particulars	Amount
Joining fees		Bank Chargers	
SHG monthly contribution		Investment on CLA fundraising activities	
Service chargers for SHG trainings		Training material /related costs	
Service chargers for SHG Audits		Admin Expenses (telephone, stationery...)	
Money donated for CLA office building		CLA office building (construction costs)	
Money given for promotion of Appropriate Technologies		Appropriate Technology grant	
Grants for empowerment of vulnerable SHG members		Grants for empowerment of vulnerable SHG members	
Loan given for enterprise development		Bank loan for enterprise development	
Fines		SAP/CAP related expenses	
Bank deposit			
Other donations			



Total		Total	
	Balance in bank account		
	Cash on hand		
	Total		

#### 5.4.4. Demonstrate the grading exercise using the following steps

- Prepare the check list of criteria of good CLA
- Ask the members to list out the criteria. Suggest if they miss any important criterion
- Clearly define each criterion e.g. attendance is not a criterion. 100 % attendance of members in their monthly meeting is a criterion of good CLA
- Explain about the 10 seed method, ask the members to give score for each criterion based on their performance in the last 6 months
- Cross verification of score with available records
- Ask the reason for score
- Find out the enabling factors
- Find out the risk factors
- Ask them to find out the solution / suggestion for improvement. Help them to identify the areas the CLA need to take initiation. Find out the areas of NGO intervention

#### Note:

- This exercise must be conducted on the ground
- Visualization methods should be used to show the criteria and score
- Two columns are sufficient on the ground (Criteria and score)
- Ensure the participation of all members in the exercise. Ask each member to collect 10 stones and give opportunity to all of them to give score for the criteria
- Don't remove the stones from the ground till the whole exercise is over. Find out the overall learning of members.

Criteria	Score Out of 10	Reason for score	Enabling factors	Risk factors	Solution/ Suggestion for improvement
Payment of monthly contribution by SHG on time					
Attendance of the meetings by the CLA					
Formation & strengthening of SHGs& follow up					
Timely Report submission					
CLA sub-committees that work very well					
Written action plan					
Does the CLA have Bylaws and do they follow them					

Does the CLA establish linkages to mobile resources					
Does the CLA still have all the groups that they started with?					
Do all SHG members still belong to the groups					

### 5.5. Learning indicator

- Ask the participants to share the importance of self monitoring
- Ask participants to share some of the outcome of auditing and grading exercise

## 6. CLA administrative roles

### 6.1. Objective

- To enable participants understanding on the role of CLA on administrative aspects

6.2.

**Pre training preparation- Nil**

### 6.3. Content

#### Administrative roles:

- Managerial role, (planning, reporting, monitoring, evaluation, fund mobilization and management etc) day to day work involved in CLA activities are called administrative roles
- CLA should take over the administrative roles from the NGO. This will promote sustainability and ownership.
- The SHG approach aims to empower the community to do things for themselves. The people's institution will eventually take on the role of the promoting organization. This is what will lead to sustainable development. To facilitate this process, the CLA should start taking on some of the administrative roles like paying CFs allowances, raising funds for various administrative expenses with a view of taking over fully when the federation is formed.
- Promotes transparency, accountability
- It also help CLA to take quick decision
- Helps maintain relationship with other stakeholders
- Easy to manage resources

#### Components

#### Planning

- Consolidated annual plan of SHGs

- Annual plan of CLA
- Simple proposal design
- Visit plan (of SHGs, other stakeholders)

### **Reporting**

- SHG consolidated report
- CLA report
- Visit report - Subcommittee report
- Annual report
- Project completion report
- Community facilitator report

### **Monitoring a Evaluation**

- o SHGs
- o CF
- o Sub committee
- o Implementations of CLA's plan of action including their project
- o Finance control - decisions are made before money spent
- o Budget and actual expenses
- o Linkage and networking status
- o Fund mobilization and fund management etc

### **6.4. How to conduct**

6.4.1. Input session on need of CLA taking over administrative roles

6.4.2. Explain the various components of CLA administrative roles

### **6.5. Learning indicator**

➤ Ask the participants about the importance of CLA taking over administrative roles

# Module 6: CLA goals and action plan, subcommittee formation

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## Learning objectives

- To facilitate the participants understanding the need for CLA goals and action plan
- To facilitate participants on goal setting skills
- To enable the participants understand the importance of collective responsibility, delegation of work and subcommittee formation

## 1. CLA goals

### 1.1. Objectives

- To assist the CLAs set goals and prepare plan of action

### 1.2. Pre training preparation

#### Model goal setting frame work

GOAL SETTING PROCESS (HUDZAFIKA), Kenya

#### Step 1: Discussion on CLA primary roles

Primary Roles of CLA	Why	ADVANTAGES OF CLA TAKING UP THESE ROLES
Forming new SHGs	<ul style="list-style-type: none"> <li>○ Unity is power</li> <li>○ To assist other poor women in the community to develop</li> </ul>	<ul style="list-style-type: none"> <li>○ CLA members know who are the needy and vulnerable women in the community</li> <li>○ CLA members can easily access the SHGs</li> <li>○ Have experience of being</li> <li>○ Can understand each other /Know each other</li> </ul>
Strengthening SHGs	<ul style="list-style-type: none"> <li>○ Leads to formation of strong CLAs</li> <li>○ SHGs are the foundation of the CLAs</li> </ul>	<ul style="list-style-type: none"> <li>○ They know the weak areas in the SHGs; they are members of the SHGs</li> <li>○ Close monitoring</li> <li>○ They have experience</li> <li>○ Part of capacity-building/ empowerment</li> </ul>
Mobilization of resources	<ul style="list-style-type: none"> <li>○ Assist them to implement different activities to attain</li> </ul>	<ul style="list-style-type: none"> <li>○ Activities implemented using the resources will be of benefit to</li> </ul>

	their goals <ul style="list-style-type: none"> <li>○ To bring positive change in the community and SHGs</li> </ul>	them <ul style="list-style-type: none"> <li>○ Continuity</li> <li>○ Manage resources well</li> </ul>
CAPs	<ul style="list-style-type: none"> <li>○ Affect many people in the community</li> <li>○ Bring positive change in the community</li> <li>○ These issues adversely affect their poor people</li> </ul>	<ul style="list-style-type: none"> <li>○ They know the problems facing their community</li> <li>○ Individual SHGs cannot effectively address these issues</li> </ul>
SAPs	<ul style="list-style-type: none"> <li>○ Restore good image of society</li> <li>○ Prevent spread of HIV/Aids</li> <li>○ Reduce early pregnancies</li> </ul>	<ul style="list-style-type: none"> <li>○ Their voice can easily be listened to by local administration (have established linkage)</li> <li>○ They are aware of people with undesirable behavior in the community</li> </ul>

### Step 2: Analysis of different issues which affect their SHGs and Communities

	ISSUES	CAUSES	EFFECTS	MAGNITUDE	SUGGESTIONS
SHG	<ul style="list-style-type: none"> <li>- Absenteeism</li> <li>- Irregular saving by members</li> <li>- Loan repayment</li> </ul>	<ul style="list-style-type: none"> <li>- Borrow without business plan</li> <li>- Members fall sick after borrowing</li> </ul>	<ul style="list-style-type: none"> <li>- Other members being demoralized</li> </ul>	2/4 1/4  3/4	<ul style="list-style-type: none"> <li>- Training in business skills</li> </ul>
Community Issues	<ul style="list-style-type: none"> <li>- Lack of secondary school</li> <li>- Lack of clean water</li> <li>- Impassable roads and bridges</li> </ul>	<ul style="list-style-type: none"> <li>- Lack of maintenance by road department</li> <li>- Erosion due to heavy rain</li> </ul>	<ul style="list-style-type: none"> <li>- Drowning</li> <li>- Children miss classes</li> <li>- Farm produce not reaching market</li> <li>- Difficult to reach other places</li> </ul>	2/3  1/3  3/3	<ul style="list-style-type: none"> <li>- CLA to pursue the issues with the road department</li> </ul>
Social issues	<ul style="list-style-type: none"> <li>- Child labor</li> <li>- Early marriages</li> <li>- Adultery</li> </ul>	<ul style="list-style-type: none"> <li>- Cultural beliefs</li> </ul>	<ul style="list-style-type: none"> <li>- Children not going to</li> </ul>	1/3 2/3 3/3	<ul style="list-style-type: none"> <li>- Counseling affected families</li> </ul>

		Change in men's attitude	school - Poor nutrition - HIV - Lack of basic needs		- Seeking legal redress
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### Step 3: Goal setting

ROLE	SUGGESTION /NEED	GOAL
Formation of new SHGs	Formation of SHGs	To form 3 women SHGs by December 2008 in Mutepeni community
SHG Strengthening	Train SHGs in business skills	To organize and implement business skills training for: 1. Tumainin 2. Bidii 3. Maendeleo SHG by Sept 2008
CAPs	CLAs to pursue the roads and bridges maintenance problem with the Ministry of Roads and Public works	To liaise with the Ministry of Public works for rehabilitation of Mzambuni-Kidutani Road and bridge by Dec 2008
SAPs	Counseling affected families and assisting extreme cases to access legal redress	Counseling to families assisting 4 families from Mutepeni village to seek legal redress from local provisional administration Sept 2008

### 1.3. Content

#### Importance of facilitating the CLA to set goals

1. Gives clear direction to the CLA
2. Able to measure their performance/progress/self-monitoring
3. Goals will determine the kind of activities to be undertaken/tackle issues that affect them
4. To help in planning time effectively
5. This helps identify the required resources
6. Avoids stagnation in the CLAs/ so that they can move forward

#### Steps in CLA goal setting

1. Explain their primary roles
2. Analysis of different issues which affect their SHGs and communities
3. Goal Setting – Goals should be Smart C (Specific, Measurable, Achievable, Realistic, Time-bound and challenging)

CLA goal-setting process should be conducted every 6 months

### 1.4. How to conduct

1.4.1. This is a practical session. Facilitator should facilitate CLA to set goals as per the model mentioned in 1.2.

1.4.2. The facilitator shared the steps in developing the CLA action plan:

- Goal must be SMART-C
- The CLA should collect the action plans of the member SHGs before developing its goal

### 1.5. Learning indicator

- Participants explain the goals of their CLA and importance of each goal

## 2. CLA action planning

### 2.1. Objectives

- To make the participants to realize the need to develop an action plan
- To assist participants to prepare an action plan

### 2.2. Pre training preparation

2.2.1. Facilitator shall keep the copy of an annual action plan of a good CLA {for learning purposes}

GOAL	SUB-COMMITTEE	JUL	AUG	SEPT
To form 3 women SHGs in Mutepeni by December 2008	New group formation	Family visitation	PRA meeting Introduction of concept	Group formation
To organize and implement business skills training for: 1. Tumainin 2. Bidii 3. Maendeleo SHG by Sept 2008	Training Subcommittee	-Sourcing for facilitators - identification venue and day -Mobilizing funds for transport and facilitation allowance - Mobilizing of SHG members	Training Maendeleo and Bidii SHGs	Training Tumaini SHGs
To liaise with the Ministry of Public works for rehabilitation of Mzambuni-Kidutani Road and bridge by Dec 2008	Development of a subcommittee	- Visiting the Ministry of Public works Kilifi - Have field excursions meeting with the ministry officers at the site	-Ministry project plan - Designing subcommittee follow-up with the ministry	Construction work starts
Counseling to families assisting 4	Conflict resolution	Mobilizing of village elders	Counseling of affected families	Legal redress of extreme cases

families from Mutepeni village to seek legal redress from local provisional administration Sept 2008	subcommittee	and affected families, marriage counselors		
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2.2.2. Case study: KIGALIBUSANZA community SHGs conduct problem analysis by using Venn diagram when shaping their vision and making annual action plan. So the AAP is based on the vision and the problems identified. Their AAP considers community issues and SHGs issues. The Self Help Group handles some of the problems identified and gives those which are beyond their capacity to the CLA. It's from this point that CLA consolidates all the AAPs of the SHG and makes a consolidated CLA action plan.

### 2.3 Content

- Need for action plan is based on the premise that “failing to plan is planning to fail”
- Action plan should be made to meet the specific goals
- Based on the needs and the problems of members, activities are to be planned
- AAP should be evolved with the participation of all members
- AAP should be evolved, by looking into the functions of the CLA, convenience of its members, local environment and capacity of CLA
- AAP will enable the CLA to sequence the activities and assist in mobilization of resources
- AAP will enable the CLA to work in a systematic manner
- CLA should go through the SHG action plans before finalizing their plan of action
- There should be criteria when choosing members to a particular sub-committee
- Resource mobilization should be based on the need of the member SHGs and their planned activities
- Where there is no Federation, it's better for the CLAs in one community to organize annual meeting for planning purposes. This should be done at the beginning of the year

### 2.4. How to conduct

2.4.1. Input session on action plan preparation

2.4.2. Participants discuss action plan mentioned in 2.2.1

2.4.3. Participants draw their own action plan

Goals and Activity	Responsibility	When	How	Resources	Budget	Verifying Indicator

### 2.5. Learning indicator



- What is the importance of action plan?
- What are the dangers of poor planning?

### 3. Need of sub committees

#### 3.1. Objectives

- To help participants realise the need of sub committees

#### 3.2. Pre training preparation

1.2.1. Case study: Nile CLA is functioning in Jinga since 2005. It has 12 member SHGs. The CLA believes in the collective responsibility and has formed main functional committees like committees for new group formation, family counselling, problem solving. Due to this, all the representatives of the CLA feel motivated, empowered and contribute their best, which has made the CLA effective and a real force to reckon with in their local council.

#### 3.3. Content

##### Need of sub committees

- To implement the decision taken in CLA meeting
- It provides an opportunity to all subcommittee members to take up responsibilities on their own and work towards the success of CLA activities
- Formation of sub committees paves the way for better distribution of different works among the members based on their skills and capacity & help for the smooth functioning of CLA
- It ensures participation and also helps in collective decision making and collective bargaining
- It provides opportunity for all CLA members to learn new skills or to improve the existing skills in performing different kinds of activities
- It results in greater transparency and therefore accountability among members
- The unity and cooperation among members will be strengthened when responsibilities are shared by them in different committees

#### 3.4. How to conduct

- 3.4.1. Facilitator to give some input
- 3.4.2. Ask the participants, questions in random manner on the necessity of subcommittees.
- 3.4.3. In the above case study 1.2.1. Give 2 or more examples of sub committees mentioned.
- 3.4.4. How did the CLA benefit from having formed subcommittees?
- 3.4.5. What possible positive impact is seen as a result of having formed sub committees?

#### 3.5. Learning indicator

- Participants to list the need of sub committees

### 4. How to form sub committees

#### 4.1. Objectives

- To help participants to understand the method of forming sub committees

## 4.2. Pre training preparation

4.2.1. Case study: CLA Kuhluk'zenzela in the area of Dinda in the recent past months identified serious health problem (strokes and diarrhoea) in the community. The CLA worked through SHGs to find out the extent of this health problem. In their findings it was evident that on top of the growing stickiness there was shortage of transportation for taking sick people to access health care in the neighbouring health posts and few health workers were available.

The sick were paying R200 to get to clinic by hiring a private car and R400 to reach the hospital. The CLA already had 2 existing sub committees (IGA and Strengthening) but this problem needed to be addressed. The health subcommittee was formed appointed to see to these specific tasks.

Amongst their action plans they had:

- To visit Cebolethu SHG to ask one of the member's who is a trained CHW, who in turn introduced the subcommittee to St. Patrick's hospital administrate to ask for establishment of better health posts.
- A letter was drafted to the health dept requesting a mobile clinic to be introduced in the community.
- Furthermore ward councilor was approached who introduced them Bhizana municipality to assist them with further and new training of CHW's to be identified in the SHGs and greater community.

4.2.2. Case study: A case in Gitarama where a CLA called BENIMANA was given training based on the need. This was done especially for different sub committees which were formed. For instance, a subcommittee in charge of auditing and grading was given training on using different PRA techniques in grading and auditing. Another subcommittee in charge of monitoring the quality of SHG formation was given training on PRA tools applied when forming SHGs. In this case, 13 SHGs were formed.

## 4.3. Content

- CLA subcommittees should be formed based on need/ action plan.
- Specific name should be given to sub committees.
- Members should be from two different batches. (as sub committees rotate there needs to be a mixture of new & old members)
- Specific tasks should be given to sub committees.
- Each committee must consist of 4 – 5 members. In the absence of one or two members others can continue the functions.
- Some CLA subcommittees can be formed inclusive of non CLA reps, but SHG members with relevant skills and knowledge needed for that special CLA subcommittee e.g. a SHG book writer who is not a CLA rep may be asked to be part of book verification sub-committee.
- It is important to provide training to the sub-committees before they embark on their tasks. Members of sub committees need to be trained irrespective of whether they are from CLA or SHGs.

### Example of sub committees

- Saving & credit sub committee
- Linkage sub committee
- Training sub committee
- Awareness Raising/Education sub committee

- Business promotion & market sub committee
- Asset verification sub committee
- Insurance sub committee
- Auditing sub committee
- Grading sub committee
- Strengthening weak SHG sub committee
- Book verification sub committee
- Training sub committee
- Health sub committee
- Education sub committee
- SAP sub committee
- CAP sub committee

#### **Causes to terminate members from the subcommittee**

- Lack of performance/ failure to accomplish the required tasks
- Misguiding SHG members
- Not attending Sub-committee meetings/CLA members
- Misrepresentation
- Surrender
- The CLA should inform the SHG about poor performance of their representative and if necessary they can replace their representative

#### **4.4. How to conduct**

- 4.4.4. Present the case study 4.2.1 and 4.2.2. and facilitator gives some input
- 4.4.2. Discuss the advantages of involving the SHG members in sub committee
- 4.4.3. Should auditing subcommittee members be from same group - yes or no?
- 4.4.4. Discuss merits and demerits
- 4.4.5. Ask participants to form sub committees and ask them to prepare an action plan

<b>Auditing Subcommittee: Action plan</b>					
<b>What activity?</b>	<b>Who does what?</b>	<b>When</b>	<b>Where</b>	<b>How</b>	<b>Resources &amp; Budget required</b>
1. Thandanani SHG	Auditing sub committee	2 June 08	Mrs. Makana' s home	Auditing minute book, individual book	Stationary E5, transport E20 photocopy E5
2. Vumani SHG	Auditing sub committee	5 June 08	Ma Zikali Home	Auditing minute book, individual book	Stationary E5, transport R20 photocopy E5

#### **4.5. Learning indicator**

- Participants to understand the method of forming sub committees

## **5. Criteria of selection of subcommittee members**

### 5.1. Objectives

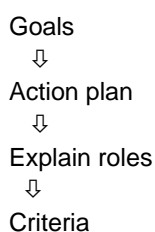
- To help participants to evolve criteria of forming sub committees

### 5.2 Pre training preparation - Nil

### 5.3. Content

Criteria should be identified based on the role and function of subcommittee. For example, educated members are required to form the subcommittee for book verification. Members should not be from the same habitation.

#### Flow chart shows choosing members of subcommittees



### 5.4. How to conduct

- 5.4.1. Brain storming/ small group discussion
- 5.4.2. Ask participants to list out the criteria for selection of linkage subcommittee members
- 5.4.3. PRA Example: Matrix scoring
  - Introduction of sub committee
  - Selection of subcommittee members ( matrix scoring – using 10 seed method and if you want to verify results also use Pair wise ranking )
  - Examples of criteria for CLA members selected to be in a linkage subcommittee :
    - Subcommittee member must be willing to travel
    - Attend all meetings organized through links established
    - They must actively participate freely and show initiatives
    - People with good communication skills
    - Be willing for the success of CLA and SHGs under it

Nominees	Qualities of a good linkage subcommittee member				
	Willing to travel	Able to attend all meetings	Participate actively in meetings	Good communication skills	Works for success of CLA

\* Note: there is no need to tally up the scores in this PRA to choose the candidates because the aim of this exercise is to analyze the nominees and weigh each as per each criteria given... this PRA is conducted in helping to think about the main point criteria and get better understand of the strength and weakness of each candidates.

#### 5.4.4. Conduct PRA: Pair wise ranking: helps for prioritization of comparable items

List down the items in rows

List down the same items in columns

Compare the items in row against column and write the preferable one

Total the score of each item

Ask the reasons

#### 5.5. Learning indicator

- Participants to develop criteria of forming sub committees
- Be able to select sub committees using PRA tools

## 6. Permanent and temporary committees

### 6.1. Objectives

- To help participants understand the differences between temporary and permanent sub committees

### 6.2. Pre training preparation - Nil

### 6.3. Content

- Committees can be formed on temporary basis. e.g. if the CLA form water project subcommittee after that project come to an end then the committee can be dissolved and these member would be available to join another or a newly formed sub committees
- There are few permanent committees required in CLA. But the members of the committees are not permanent. By having a permanent subcommittee this means that within the CLA there is standing issues which are seen as core focuses of the CLA and therefore these need priority and are to be addressed.

### 6.4. How to conduct

- 6.4.1. Small group discussion on the differences between temporary and permanent sub committees
- 6.4.2. Ask the participants to brainstorm examples of temporary and permanent sub committees using the following table.

Permanent	Temporary
- grading & auditing	- water project

### 6.5. Learning indicator

- To help participants understand the differences between temporary and permanent sub committees

## 7.Role and functions of different committees

### 7.1. Objectives

- To help participants realise the role and functions of different sub committees

### 7.2. Pre training preparation

#### 7.2.1. Picture



Picture 1



Picture 2

**7.2.2 Case Study:** Fanna SHG of DebrisBerhan has selected Addis and Alem as their representatives to attend meetings of its CLA. Both of them were given responsibilities of monitoring SHGs by CLA. But they did not show any interest and even they did not do anything to monitor performance of SHGs. CLA organized training to its sub committees on their roles and responsibilities which Addis did not attend. CLA warned Addis for not attending training and also not doing the work attached to her. Addis had taken this to heart and slowly developed dissatisfaction on CLA. She began to propagate adversely on CLA, that to monitor the performance of other SHGs and her SHG has to spend unnecessarily and they do not even benefit from CLA, therefore, they should withdraw their membership from CLA. CLA came to know about this and invited all the members to explain them about the circumstances and if they are still not convinced they would be asked to withdraw their membership from CLA. Members of Fanna SHG understood the circumstances and they also felt that Addis was misleading them. They decided to change Addis their representative to CLA and continued their membership and received several benefits from CLA

### 7.3. Content

New group formation	<ul style="list-style-type: none"> <li>• Home visitation</li> <li>• PRA</li> <li>• New SHG formation</li> </ul>
Strengthening	<ul style="list-style-type: none"> <li>• Assist SHG in record keeping</li> <li>• Assist SHG set rules</li> <li>• Functional training to SHG</li> <li>• Self monitoring</li> <li>• Promotion of micro business in SHGs</li> </ul>

	<ul style="list-style-type: none"> <li>• Auditing</li> <li>• Grading</li> <li>• Conflict resolution</li> </ul>
CAP	<ul style="list-style-type: none"> <li>• Identification of community issues</li> <li>• Sensitization of SHG members</li> <li>• Coordination of implementation of CAPs</li> </ul>
SAP	<ul style="list-style-type: none"> <li>• Identification of social issues</li> <li>• Sensitization of SHG members</li> <li>• Coordination of implementation of SAPs</li> </ul>
Linkages	<ul style="list-style-type: none"> <li>• Periodically assessment of linkage status.</li> <li>• Facilitate the SHGs to establish linkage with financial and other institution based on the need</li> <li>• Preparation of list of relevant organisations</li> <li>• Collection of information concerning development of SHGs</li> </ul>
Reporting	<ul style="list-style-type: none"> <li>• Collection and consolidation of SHG reports</li> <li>• Preparation of CLA progress report</li> </ul>
CF strengthening	<ul style="list-style-type: none"> <li>• Monitoring the work of CF</li> <li>• Recommendation to CLA for CF payment</li> <li>• Assist CFs to assist SHGs</li> </ul>
Resource mobilization	<ul style="list-style-type: none"> <li>• Mobilization of resources based on need <ul style="list-style-type: none"> <li>- Natural/ environmental resources</li> <li>- Institutional resources / service resources</li> <li>- Human resources.</li> </ul> </li> </ul>

#### 7.4. How to conduct

7.4.1. Ask participants to list out and discuss the roles of different committees in picture 1 & 2 (5.2.1)

7.4.2. Refer to case study 7.2.2 and answer these questions

- Who should select sub committees?
- How should selection be done?
- Causes to terminate members in sub committees

#### 7.5. Learning indicator

- To help participants realise the role and functions of different sub committees

## 8. Further reading

**SHG Site: Yatta, Kenya**

**SHG promoting organization: Catholic Diocese of Machakos**

**NGWATANIO CLA (KITHIMANI LOCATION)**

Ngwatania CLA was formed in April 2007 in Kithimani location in Yatta area. This is a settlement area. Most of the residents were former squatters and landless people from different areas who were settled there by the government. The CLA is composed of 8 member SHGs.

It was in October 2007 that the CLA met and discussed the possibilities to get an office. This was due to the challenges encountered during the rainy season. The CLA and SHGs found it almost impossible to hold their meetings out in the open and this really disrupted their operations.

Through the selected subcommittee for development, the CLA approached the area assistant chief from the local administration office that they thought would assist them in getting an office at the market.

The response they got from the administration office was that there was no office space available since all public utilities were occupied. They therefore decided to rent a house near the market instead but they soon realized that this was too costly for them. They then went back to the area chief, and explained their predicament. Since the area was a settlement area, there was some land that had been set aside as public land. The Chief consulted with the directors of the area (area representatives) and they were agreeable to the CLA utilizing some of the land to set up their offices and a community school. They were happy and impressed with what the SHGs were doing in the area.

The CLA has informed the SHG members about the acquired land. Since the land they got is big (5 acres), the CLA plans on starting a kindergarten/ nursery school, a training institution and any other project which meets the needs of the immediate community.

The second step as the CLA prepares to put up structures is for the development subcommittee to go to the Ministry of Lands office to follow up on the title deed so that they can gain legal ownership of the land. At the same time the CLA will start writing proposals to mobilize resources in order to develop the land and set up their projects.



# Module 7: Importance of implementation, monitoring and evaluation

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## Learning objectives

- To enable the participants understand the importance of implementation, monitoring and evaluation

## 1. Implementation

### 1.1. Objective

- To enable the participants understand the importance of implementation

### 1.2. Pre training preparation –

1.2.1. Case study: A farmer who had a plan to plant maize, but there was a delay in the planting of the maize because there was a shortage / lack of farming implements until the season was in the middle and the rain went short. When his maize grew up at the middle stage the rain failed for a long time. The sun became hot and burnt all the maize.

1.2.2. Case study: Fanna CLA had a goal of 100 % alcohol free village. They went on planning and talking about making their village alcohol free for two years. There was no implementation

### 1.3. Content

#### Implementation

There is no use in dreaming about a goal which cannot be implemented. CLA should carryout different activities and tasks planned in a systematic manner.

### 1.4. How to conduct

- 1.4.1 Present case studies 1.2.1 and 1.2.2 and explain the importance of implementation
- 1.4.2 Divide participants into groups. Give them a case study 1.2.1 and 1.2.2 to analyse the following
  - What lessons can be learnt from this farmer?
  - What can we do better?

1.4.3. Group presentation on the above

### 1.5. Learning indicator

- Ask the participants about the importance of implementation

## 2. Monitoring the work of sub committees

### 2.1. Objectives

- To help participants evolve the method of monitoring sub committees

### 2.2. Pre training preparation

2.2.1. Case Study: Ngobolweni CLA in Swaziland had plans of building a youth development centre. They sat and agreed on plans they were to use in accomplishing their objective. Members were assigned in different tasks. Part of their planning was to have acquired the necessary funding in the first year (June 2006 –May 2007). On November 2006, they convened a meeting whereby they were to check if they are on track. In their meeting they observed that they were on the right track as by that time they had secured almost 2/3 of the money they needed. They then resolved to maintain the good work they were doing. June 2007 came, and they had succeeded in their plans.

### 2.3. Content

#### Monitoring

Monitoring is ensuring that the planned activities are carried out at the right time, right place and by the right people. If there are any changes to the plan, monitoring helps to take up mid course corrections. This will help to keep the implementation process going on smoothly. It is like a driver who needs to check the route at each junction before turning left or right

Monitoring is like a parent who sends a child to school with all the necessary requirements, but does not check if the child does her / his assignments nor attend school meetings or school open days.

- The CLA needs to monitor the work done by the sub-committees
- CLA should check that the planned activities are carried out by the right people at the right time at the right place
- The CLA should also monitor the process of implementation and cost
- This should be done every month, a good CLA should monitor the work of the member SHGs, CLA sub-committees, the CLA office bearers (book writers and representatives), the CFs and their own performance (CLA)

Example of monitoring tool:

SC name	Plan	Achievement	Constraint	Solution	Action plan

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- Frequency of subcommittee meeting could be every 15 days
- In subcommittee meeting plan vs. achievement , constraints, possible solutions and action plan should be discussed at length
- Each subcommittee may present its reports at each CLA meeting or whenever called for by the CLA
- One member can do the reporting in CLA (not all the members).
- Members of sub committees should be encouraged to develop rules/guidelines pertaining to monitoring the work of sub committees
- These guidelines need to be evaluated on a regular bases

**CLA subcommittee report:** A readymade format is used; Plan of action and achievement, challenges are included. Various sub committees should make this report on monthly basis and the report should be kept at CLA and NGO

How these reports are analyzed and followed up

- Discussion in CLA meeting
- CLA organizes need based training to subcommittee members
- CLA provide possible solutions to overcome the constraints

## 2.4. How to conduct

### 2.4.1. Input session

### 2.4.2. Mock exercise – refer case study 2.2.1 and prepare the following table

SC name	Plan	Achievement	Constraint	Solution	Action plan
New group formation	Formation of 2 SHGs in May	1 SHG formed	Community event Leader not cooperative	Change meeting date Ask leaders for their support	Form 1 SHG by June

### 2.4.3. Ask participants to develop rules pertaining to monitoring the work of sub committees

## 2.5. Learning indicator

- Participants to develop the method of monitoring sub committees

# 3. Evaluation

## 3.1. Objective

- To enable the participants understand the importance of evaluation

### 3.2. Pre training preparation

Nil

### 3.3. Content

It is a process of checking if the planned goals have been adequately met. When making a plan of action you should also plan how you are going to check if your work has been according to your expectations. Evaluation can be done in two stages: 1. midterm and 2. post evaluation

If monitoring is like taking baby's weight every month, evaluation is like taking the baby to a doctor once a year for a total check up. Midterm evaluation helps CLA to evaluate the impact of implementation of the strategies in relation to the vision and mission. It can be done once a year. Mid course correction should be carried out based on evaluation results

Post evaluation will enable CLA to gain a total understanding of the impact / results of planned and implemented activities. This will also serve CLA as milestone for future planning which will take CLA further close to their vision. Evaluation is better if it can be done by an external agent.

In nutshell, CLA evaluation is

- Check whether the planned goals have been met
- They also establish the result and impact of the different sub-activities under the goal
- Every 6 months the CLA should conduct an evaluation before setting new goals

Example of a trend line:

#### NEEMA SHG, Pact Kenya, Mombasa

	INDICATOR		BEFORE SHG		NOW		REASON
			NVO	NR	NVO	NR	NR
Member level							
1	Participation in decision making at family level	SE	$\frac{3}{4}$	The man consulted the woman only on farming issues	8/10	The man now consults the woman even when buying some assets	They got counseling from SHG members and the man now consults the woman in decision-making
2	Increased Saving	ED	4/10	The woman had saved Ksh. 6,000 but she lost the money in another group	8/10	She has saved Ksh. 2,000 in the SHG	She said that her savings were less but they were now safe
3	Control over the use of income	EE	3/10	The man sometimes used to force the woman to hand over the money and used it	6/10	She now uses the money freely without consulting her husband Sometimes her husband gives her some money	The man is now confident of the wife after being counseled by the SHG members

						for saving in the group	
4	Owning assets	EE	0/10	The woman had no assets of her own. Everything belonged to the man	3/10	She now owns 4 goats and 2 hen	She got ideas from members of the SHG and borrowed money from the group to purchase the assets
<b>Family level</b>							
5	Number of meals/day and quality of meals	SD	2/10	They only used to have one meal a day i.e. Ugali and vegetables	7/10	They now have 3 meals a day and take milk, tea, ugali and fish	She borrowed money from the SHG and expanded her business from the profit and is now able to buy quality food
6	Increased income	ED	2/10	She got only Ksh. profit per day alone	7/10	She gets Ksh. 30 from her business and Ksh. 30 from her husband	She expanded her business with loan from SHG  Counseling from SHG members
<b>Community level</b>							
7	Improved community facilities	SD	4/10	There was a school, dispensary and a road	7/10	Additional classroom, expanded dispensary and improved transport facilities	The government is the one that facilitated the projects. SHG and CLA did not contribute
8	Positive attitude, behavior change	SE	2/10	- Some children failed to go to school (child labor) - Girls engaged in love affairs at an early age - There were husband and wife conflicts	8/10	- Many children now go to school - Reduced home conflicts - Reduced bad behavior in young girls	- There was counseling by SHG members Consulting the chief to enforce the rule of law
<b>Status of children</b>							
9	Improved access to health services (Less than 5 years free More than 5 years Ksh. 10 fee)	SD	4/10	Ksh. 10 was too much because of the low income	6/10	Getting Ksh. 10 is easy	At least members borrow money to meet the clinic expenses, Increased income at family level
10	Eligible children attending school	SD	3/10	Few children attended school due to by lack, school; fees and food	10/10	All children now go to school	Profit from the business is used to meet school expenses SHG Loans - 14 out of 15 members access Counseling
11	Girl children attending school	SE	2/10	Girls were not given equal opportunity as	10/10	All girl children now go to school (32 girls in 15	- They encouraged one another in SHGs and took girl children to school

				boys Lack of school materials		families)	- SHG loans to cater for school expenses
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### 3.4. How to conduct

3.4.1. Input session on evaluation

### 3.5. Learning indicator

- Participants define implementation, monitoring and evaluation
- Participants come out with other tools that can be used for monitoring and evaluation

# Module 8: Vision building

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## Learning objectives

- To make the participants understand the need and importance of vision
- To confirm the vision and goals of CLA

## 1. Need for vision

### 1.1. Objectives

To make the participants understand the need and importance of vision

### 1.2. Pre training preparation

- 1.2.1. Picture: Picture of people pushing a stone from different direction and from one direction  
 1.2.2. Picture : A flock of birds flies together

### 1.3. Content

**Vision** - An ambition/ dream/ desired status

Example: To have a community well capacitated to deal with own needs in all spheres of life economically, socially and politically

### Importance of CLA having vision

- A vision is like knowing your destination. A CLA without a vision is like a passenger without destination
- Having vision at CLA reduces the chances of stagnation
- Vision building builds the ownership within the CLA and helps the members to look forward to the next steps
- Having vision encourages and inspires members to achieve more than they would normally do
- Vision building helps the CLA to set goals, prepare action plan and give clarity in its roles and functions
- It will keep out staleness in a CLA

Vision	Goals	Action plan
An ambition/ dream/ desired status	It is a milestone to be achieved in order to fulfil the vision	It is a method or set of methods that can be used to achieve a goal

To have a society where all women are fully empowered to participate and influence the development of their communities	1. To empower 50 self help groups to embark on sustainable income generating activities by 2015 December. 2.To empower 50 self help groups to participate in political matters such as important decision making processes by December 2015 3.To empower 50 self help groups to understand their rights and responsibilities in order to confront at least 3 of their social matters amicably by December 2015	1.Formation of SHGs  2.Conduct participatory exercise to identify and analyse different social problems in the community 3.Establish linkages between SHGs and relevant service providers
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The pre requisite for developing a vision for the CLA is the understanding that each of members SHG of the CLA has developed goals for their own SHGs

CLA can address larger issues and solve problems. CLA adds up all the individual strengths of SHGs and is able to solve big problem in a united fashion

Lack of commonality of purpose or absence of shared vision leads us to look at the issues from different ways. End result is that there is no united effort and the problem is not solved. SHGs trying to solve a common problem independently may end up pulling in different directions and leading only to complications

#### 1.4. How to conduct

1.4.1. Input session on vision, goals and action plan and importance of CLA vision

1.4.2. Ask the following thought- provoking question:

- Ask representatives about the vision for their family/ children? Why is it important? Explain about the vision for family. The parents of a new born child visualizing their child as an adult & in a good position/ profession

1.4.3. Show the picture 1.2.1 and 1.2.2.to to explain the importance of shared vision. Facilitator should give the following message - A flock of birds can fly together only if each bird knows in which direction to fly

1.4.4. Role plays- a group that does not have vision vs. one that has a vision

1.4.6. Sum up

#### 1.5. Learning indicator

- Why shared vision is important at CLA level?

## 2. Vision building exercise

### 2.1. Objectives



- To identify strength of the CLA
- To develop a vision for the CLA
- To develop an action plan to achieve their vision

## **2.2. Pre training preparation**

2.2.1. Collect the goals and vision of SHGs from the representatives

2.2.2. Familiarize you with these goals and visions {try to understand the angle in which the groups are coming from}

## **2.3. Content**

CLA should first consider their strength; what they can do better for example: can a 10year old child carry a bag of maize?

Anything ones should not exceed ones capability for example if a woman has money to build a two bedroom house and she therefore cannot build a three bedroom house.

### **2.3.1 Discovering the strength of individual SHGs**

Every SHG will have strengths if it is made up of people who are committed in working together. These strengths are not entirely dependent on the support of CLA or other external institutions. By telling success stories of SHG we can discover the strengths in each SHGs. Ask SHG representatives to talk about something they have achieved, in which they take pride. Summaries the strengths displayed by the SHG in this particular incident and record them.

#### Questions to ask

Talk about a story of a time when you felt very proud of belonging to your SHG.

- What made it possible?
- What are the benefits of being a SHG member? Such as family hood, social group

At the end of the story, ask the participants what they think about strengths of the SHG which made this possible and what the supporting factors were

### **2.3.2 Discovering the strength of CLA**

When individual members of CLA have their own strengths, the CLA as a mother body has its own strengths. Some of these direct a result of individual representative's strength, but some are due to the unity of the SHG itself. These strengths contribute to the success of the CLA. The CLA should look at the reasons why it exists and what difference it has made to the community.

#### Questions to ask

Talk about a story of a time when you felt very proud of belonging to your CLA.  
What made it possible?

Talk about a story of a time or event when you felt your life/ SHG/ community had changed for the better because you had joined the CLA

- At the end of each story, ask the participants what they think are strengths of the CLA which made such event{s} possible and the supporting factors in the environment.

Examples of supporting factors in the environment:

- National policies
- Community rules and regulations
- Family members
- Service providers

Note: If the CLA is still young and if there was no specific experience (case study) that has happened within the CLA the facilitator should ask the representatives to narrate the history of their CLA from which the strengths should be derived

### **2.3.3 The CLA vision for a bright future**

A vision is what you wish to achieve in the long term – just as parents have a long term vision of what their child is going to be when she/ he is grows up. The CLA members must also have a vision for their CLA's future. Every SHG has a picture of what they want the CLA to be. Even this vision can be expressed and consolidated; it may become the basis for further positive action. As a CLA is situated in community, the members must also have sincere wishes/ plans for the betterment of their community

#### Questions to ask

What are your sincere wishes for your CLA?

What are your sincere wishes for your community?

What are your sincere wishes for your SHG members?

In five years time what do you want your CLA to be? How will you function as a group to achieve this vision?

If we visit your CLA in five years, what will you tell us about your CLA's achievements during the previous years?

In five years time, what do you want your CLA's greatest contribution to this community to be?

Did you already have these wishes? State whether it was the first time that you thought about them and expressed them?

What are the steps you can take to make these wishes come true?

Ask participants to discuss amongst themselves and to prioritize the wishes. The wishes must be what they really wish to achieve from within their heart and not something that they feel others wish them to achieve. Ask the participants to draw pictures of their vision on a chart in sub groups.

#### **Example:**

Draw a picture of a woman crossing a river with her clothes up. After joining the CLA the picture of this river shows the woman crossing using a bridge.

OR

A picture of a group of women fetching water from a contaminated stream. After joining the CLA these group women now fetch water from a tap.

Draw a picture of your CLA, as you want it to be or of what you want to achieve in the future?  
(Five to seven years hence)

**Example:**

Draw a picture of a household that takes care of only two orphans and later the family expands and builds a soup kitchen to service all other orphans and vulnerable.

OR

Ask the participants to draw a social mapping showing the present situation and the desired situation

Resources are required to achieve the vision. How can the resources be mobilized?

Examples of resources:

- Land
- Human resources
- Materials
- Funding

## **2.4. How to conduct the session for vision building**

- 2.4.1. Ask the participants to form 2- 3 sub groups
- 2.4.2. Let each sub group draft a vision for a CLA following the steps mentioned in 2.3 (Ask them to imagine what they and their CLA wish to attain in the long term i.e. for example at the end of the 5 years from now)
- 2.4.3. Help the CLA to clearly express their vision
- 2.4.4. Assist them to draft their one “shared vision”
- 2.4.5. Record the shared vision in the chart
- 2.4.6. Facilitate the CLA to set goals
- 2.4.7. Goals must be achievable, but it should not be so simple {not too obvious, but not impossible}; must be challenging. To explain this, a volunteer shall be asked to throw a coin in one of the three cups which should be kept in different distances (very near, little far and very far)

**NOTE** the volunteer should not change positions. Place three empty cups on the floor in different distances, a member should be asked to put a coin in one of the cups. Throwing the coin in the first cup would be simple. Throwing the coin in the second cup which is little far would be challenging. Throwing the coin in the third cup which is very far would be frustrating. This role play should be related with goals. Goals must be challenging and achievable. (Like the second cup) Goals should not be so simple or frustrating. (Like first and third cup)

## **2.5. Learning indicator**

- Ask the participants to individually reflect on the vision of CLA and share it in small groups or with the larger group
- Ask them to list the goals in their vision

# Module 9: CLA sustainability

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## Learning objectives

- To make the participants understand the concept of CLA sustainability
- To make participants understand the concept and importance of NGO phase out

## 1. CLA sustainability

### 1.1. Objectives

- To enable participants understand the indicators of good CLA
- To enable participants understand the concept and strategies of CLA sustainability

### 1.2. Pre training preparation

1.2.1. Picture: Newly formed CLA is similar like a newly planted sapling. Sapling needs the support stick, water and fertilizer. Sustainable CLA is like a big tree

### 1.3. Content

#### Indicators of a good CLA

A Cluster Level Association can be said to be strong when the following are observed:

- o Nurtures, monitors trains and supports constituent SHGs
- o CLA resolves conflicts that may arise in member SHGs, which the SHG is unable to resolve and ensures smooth functioning of constituent SHGs
- o Forms new SHGs as need arises or expressed
- o CLA sets up SMART goals in accordance to the needs of constituent SHGs and the community and ensures that these goals are met
- o Mobilizes need-based resources and services from other players
- o Implements projects that meet the analyzed needs of the constituency and community
- o Draws plans and proposals for need-based projects in the community. Raises funds and implements them
- o Has task-oriented sub-committees working effectively to achieve goals
- o Takes up social issues in the community and addresses them. They challenge wasteful / harmful traditional practices and bring new values
- o CLAs Question and Challenge exploitative trade / economic practices
- o CLAs exert their Political rights in matters concerning the Constituency and Community. Encourages members to represent people in structures of governance
- o CLA mandates the Community Facilitator, who takes up assigned tasks and reports to the CLA on a regular basis
- o The Community Facilitators is paid on a regular basis by the CLA
- o CLAs consistently raises funds for Administrative expenses of the People's Institution through sustainable activities implemented by SHGs

### **What is sustainability?**

Sustainability indicates the state of being totally self reliant and interdependent. It indicates that CLA has reached a state when it does not need any external assistance for its regular operations.

### **Indicators of CLA sustainability**

- Ability to conduct CLA meeting without the support of NGO
- Ability to maintain correct accounts and do the auditing in a transparent manner by itself
- Ability to meet the administrative cost of CLA by itself without external support
- Conduct all its activities without any external support, especially NGO
- Able to facilitate credit needs of SHGs by linking with different sources
- Social recognition of CLA and its role by its member SHGs as well as general public
- Established direct linkages with other institutions for benefit of member SHGs as well as needy people of the local community
- Successes in eradicating social evils like child labour etc;
- Participation in a large scale in local village development as volunteers and successful examples of creation or maintenance of public amenities

### **Strategies to ensure the sustainability of CLAs**

- Networking (Formation of Federation)
- Networking with other CBOs
- CLA establish relevant sustainable linkages
- Set CLA vision, goal and action plan
- Strengthen the human capital- capacity building, sufficient training to CLA members and sub committees
- Strengthen the financial capital , sufficient funds in CLA
- Role transfer (NGO to CLA)
- Registration
- Sensitization of government:
- Training SHG about CLA concept

### **1.4. How to conduct**

- 6.2.1. Group discussion on indicators of good CLA
- 6.2.2. Use the comparison of CLA with a plant and tree by using charts and bring out learning clearly, explain the sustainability concept (3.2.1)
- 6.2.3. Group discussion on indicators as well as strategies for becoming sustainable, followed by presentation and plenary

6.2.4. Ask CLA to evaluate the degree of their sustainability

### 1.5. Learning indicator

- Ask questions on why a CLA should be sustainable

## 2. CLA sustainability and stakeholder analysis

### 2.1. Objectives

- To enable participants understand the concept and strategies of CLA stakeholder analysis

### 2.2. Pre training preparation

Nil

### 2.3. Content

#### Why involve other stakeholders in SHG approach

- CLAs have limited capacity to meet all the needs of the community
- To complement each other with a purpose of avoiding duplication of activities in the area.
- CLA gets social recognition
- Strengthening relationship
- Scaling-up of the approach
- Accountability and transparency

#### How is it done?

1. Identification; CLAs with the help of SHG representatives and sub Committees
2. Conducting PRA exercise by using CHAPATTI Venn diagram. This is carried out to identify the importance and the relevance of different stakeholders
3. Personal contacts are made through presenting their objectives, activities and work plans. (savings, loans and number of people they represent in that community etc)
4. During community events, anniversary days, different stakeholders are invited and CLAs get the chance to display different products of SHG activities.
5. Through attending local administrative meetings where different stakeholders present their development plans to the community. The subcommittee in charge of linkages gets to know potential partners in community development and proceeds with making contacts.
6. During exhibitions organized by CLAs in their communities
7. CLAs send reports to some stakeholders
8. CLAs encourage and mobilize the community members to actively participate in the community work(monthly communal work)

E.g. in Rwanda, ABAKORANURUKONDO CLA signed contracts with the district concerning water management taps and monitoring. The district needed to ensure that the water given to the communities is well managed

#### Contracts with other stakeholders

- Churches
- Local government
- Different NGOs
- Educational institutions
- Microfinance Institutions
- Health institutions
- Other associations
- Insurance companies

## 2.4. How to conduct

Input session on stakeholder analysis

## 2.5. Learning indicator

- Ask the importance of CLA establishing contact with other stakeholders

# 3. CLA human resource management

## 3.1. Objective

- To enable participants understand the concept of CLA human resource management

## 3.2. Pre training preparation

**3.2.1. Case study:** Manpower management: TWIYEGERANE CLA in Gatenzi village after realizing that they can get support from PPMER to promote local artisans in Gitarama, in order to be given any support in terms of financial and market, there were given a condition of upgrading their craft's skill. The CLA identified the right person among the SHG members to provide training and as a result, the support was given.

**3.2.2. Case study:** Utilization through proper supervision: BUSANZA, Rwanda: Adult literacy centers initiated by CLAs needed an external person to supervise the daily running of the program and later realized that very expensive to pay the external persons. What was done finally was to identify among them a person who can do the work best but also at a cheaper cost. This person was identified and employed.

**3.2.3. Case study:** UNITY CLA with 10 SHGs in Lubombo was formed 3 years ago. David was appointed as community facilitator to assist CLA in book keeping and convening meeting. David was a good worker, had a plan to visit all member SHGs once in a month to prepare report for CLA reviews and was good in CLA's book keeping. After few months a finance company by name PRIDE opened its branch in Lubombo with the intention of raising funds from public promising high returns to depositors. PRIDE had plan of promoting their business through young and dynamic youths by promising good commission and bonus. David got attracted with the commission and bonus pattern of the finance company, instantly he started to work as company's agent and persuaded SHG members to make investment in the finance company. After few months PRIDE became bankruptcy and they closedown their branches, members lost their money and suffered with heavy losses

**3.2.4. Case study:** In Gulu Project, XXX CLA was functioning effectively. To manage activities of CLA, CF was appointed. Dennis, CF of XXX CLA was finding it difficult to cover all SHGs because the

SHGs were widely spread. This was noticed by CLA members and they suggested him to buy a bicycle to travel. As he was incapable to purchase bicycle on his own, he requested CLA to grant loan or direct any one SHG to lend him R 2000. Thus one SHG came forward to provide loan to purchase bicycle. This provoked other CF in the project area and they all illustrated the story of Dennis to avail loan even there was no need. Scovia was the CF for Amuru CLA she convinced her CLA to obtain R 50000 interest free loan for buying motor cycle and bought motor cycle which she began to use for both official and personal. Since Scovia was using her motor cycle for official purposes, she started putting pressure on CLA to pay Gushy 20000 as petrol allowance. CLA did not have any scope to make this provision made attempts to convince Scovia and requested her to repay loan as agreed, but Scovia stopped repaying the installments that led embarrassment in CLA and few members lost interest in CLA as well.

3.2.5. Case study: DUSHYIREMUBIKORWA CLA in Byumba receives a quarterly plan from the CF based on the CLA work plan. On top of that, the CF submits a monthly progress report to CLA during the meeting. There are also different subcommittees who report on a monthly basis to the CLA. These are health sub-committee, auditing, resource mobilization, linkages, and conflict resolution and project development.

3.2.6. Case study: Assess the current development and future manpower, KIGALI, Assessment done for the CFs by CLAs in BUSANZA village: In year 2007, each CLA in that community had two CFs and at the end of the year, they organized a performance evaluation of every CF and found out that basing on the need, only one CF can facilitate member SHGs.

### **3.3 Content**

#### Human resources- who are they

- CFs
- Book writers and representatives
- Sub committees members
- External outsourcers

CF report to CLA: A readymade format is used. Community facilitator should prepare this report on monthly basis. Plan of action and achievement, challenges are included in this report.

#### How these reports are analyzed and followed up

- Discussion in CLA meeting
- CLA/ NGO organizes need based training and exposure to CF
- CLA assigns responsibilities to CF

### **3.4. How to conduct**

3.4.1. Present case studies 3.2.1 and 3.2.2, 3.2.5 and 3.2.6 and give tips on human resource management

3.4.2. Present case studies 3.2.3 and 3.2.4 and ask the following questions

#### Questions

1. What is good and bad in these case studies?



2. What could have been done by CLA to overcome the bad instances and manage the good instances?
3. Is CF required to CLA?
4. Their roles
5. How to monitor them?
6. How long CF should be required for a CLA
7. What CLA should do to get the service of CF for a longer period

### 3.5. Learning indicator

- List out the different human resources at CLA level

## 4. NGO phase-out

### 4.1. Objectives

- To enable participants understand the phase-out strategy and prepare the role transformation plan

### 4.2. Pre training preparation

Nil

### 4.3. Content

#### Phasing out

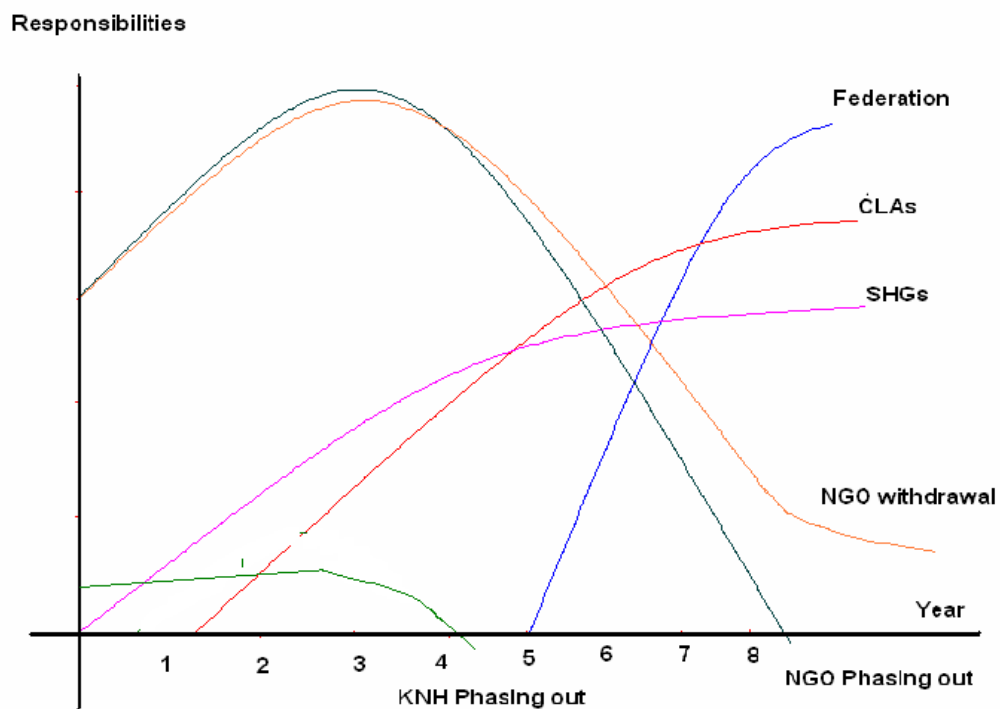
The Promoting Organization will not spend money after the phasing out in the old area. Phasing out is achieved in stages and has to be understood by all the stakeholders right from the beginning. A lot of Capacity Building inputs are provided at every stage to help the fledgling People's institution stand on their own feet.

Some of the steps in the process are:

- At the Cluster Level Association start shifting the monitoring and control functions of the institution from the promoting organization to the institution.
- Facilitate the People's institution to establish linkages and network with other institutions. Encourage them to access services and resources rather than hand over to them.
- Encourage the CLA to come up with their vision and mission and facilitate the process of reaching their goals through programs implemented by the people's institution.
- Administration responsibilities borne by the promoting organization should be shifted to the people's institution starting from the CLA level.

#### Role transformation:

Project officers should handover some operational and administrative responsibilities to CF and CF should handover her present responsibilities to CLA. SHG and CLA should take over new roles. Capacity of SHG and CLA should be built before they take new responsibilities



#### 4.4. How to conduct

4.4.1 Input session on phasing out

4.4.2. List some of the steps in the phasing strategy process

4.4.3. Identify the capacity building needs of CLA

4.4.4. Input session on role transformation

4.4.5. Prepare the role transformation chart in the following format

	Present		Future	
	NGO	CLA	NGO	CLA
1. Operational roles				
2. Administration roles				
Capacity building need of CLA				

4.4.6. Sum up

#### 4.5. Learning indicator

Ask participants the following question

- Ask what will happen to CLA if NGO decide not to come to the village from tomorrow. Will the CLA continue to exist? If yes, how can it achieve that?

## 5. Registration

### 5.1. Objective

- To enable participants understand the advantages and limitations of registration

### 5.2. Pre training preparation

Collect the detail of various registration methods

### 5.3. Content

#### Advantages and disadvantages of registration

Formal CLA	Informal CLA
<ul style="list-style-type: none"> <li>- It is a registered body under a specific act</li> <li>- It has legal identity</li> <li>- It has regularly comply to several norms &amp; regulations according to prescribed laws, which are time consuming, laborious and costly</li> <li>- Acceptance by financial institutions is relatively easy, as it has registered and legal identity</li> <li>- Might attract interference which might hamper/slow down its work &amp; performance</li> <li>- The CLA must be mature &amp; the representatives have to skilful &amp; properly trained to meet the statutory requirements</li> <li>- Power will be in the hands of a few and will be difficult to bring about amendments /changes</li> <li>- There is a sense of being governed by others</li> </ul>	<ul style="list-style-type: none"> <li>- It is not a registered body</li> <li>- Its identity is based on its track record / performance &amp; by the system and procedures adopted by it</li> <li>- It has flexibility to make their own law, norms and must follow them accordingly</li> <li>- Acceptance is gradual &amp; sometimes it is slow, based on its performance</li> <li>- No interference &amp; total freedom to work as per there wish &amp; need. Functional autonomy is ensured.</li> <li>- Capacity building is a process.</li> <li>- The power is decentralized &amp; through facilitation, it is easy to bring changes</li> <li>- Sense of being governed by themselves.</li> </ul>

#### Why do we register CLAs? - Experience from Rwanda

In Rwanda, CLAs are registered under cooperative act. Members identified the need of registration. AEE facilitated the process (Don't have any other choice) CLAs submit the quarterly report to government. There are 7 members, office bearers in cooperatives. .Register CLA is cooperative and continue with SH approach, for example rotation is possible.

#### Advantages of registration

- Registration provides legal identity to CLA

- Legal status help CLAs to establish linkages
- Some organization supports informal associations but many of them support only formal association. CHHs groups in Rwamagana, Rwanda are informal and they were supported by BARAKABAHO. Many local donors do not support the informal institutions (US embassy in Rwanda support only legal association)
- CLAs are informally known but they need formal registration to tap funds
- Informal CLAs find difficult to convince donors to support SHGs
- To register federation as an NGO, CLAs should be registered first as cooperatives

### **Disadvantages of registration**

- Government may control the registered CLAs, CLA may be influenced by the Government
- CLAs pay 1200RWF annual subscription to Government

## **5.2.**

### **How to conduct**

Present various registration methods and discuss the advantages and challenges

### **5.5. Learning indicator**

- Ask the participants to list out the advantages and limitations of registration
- Ask the participants to assess the need of registration

## **6. Fund raising -CLA IGA**

### **6.1. Objectives**

- To make the participants understand the importance of CLA IGA
- To make the participants formulate and prepare their administrative cost chart

### **6.2. Pre training preparation**

6.2.1. Case study : Swaziland CLA - Asipheleli-la working with SCC thought of a business idea out of seeing that the monthly subscription they were collecting from SHGs was not sufficient to help them conduct their planned activities. In their long term goals this CLA wanted to start a business and brainstormed an idea for them to earn extra income. After the planning session they conducted their market research which revealed that idea of piggery project was better suited and would generate more money. At that point the CLA kept this idea because they didn't have start up capital therefore it was put on hold.

One day there was a community function whereby the SHG women showcased their cultural dances and a group of visitors were interested in them and their SHGs. The women shared their goals and as a result also business ideas. The visitors offered to make a donation of SZL 20 000 for them to start this piggery business. This SZL 20 000 was enough to buy only pigs and food but they also needed to build the pig stile.

Then they approached UNDP offices at Mbabane which donated SZL12 000 and this catered for building material and other costs. The CLA meet with all the SHGs and discussed rearing of these pigs and an SHG was identified to be the caretakers of this project. Profit proceedings were calculated as follows: SHG will get 20% and 80% for CLA.

**6.2.2. Case study:** Kuhluk'enzela CLA is 2 years old with 8 member SHGs, with monthly contribution R10. This CLA has been renting office space at the local tribal authority at a subsidised fee of R20 per quarter. Their stationery costs for new record books will come to R 50 once a year in January. 4 subcommittees exist within the CLA structure and in order to perform their duties each committee needs R 60 for travel every 2 months and telephone monthly costs are R 30. Fikiswa is the CF looking after this CLA and her monthly allowance is R 100 and travel costs R20. In order to assist with the growing costs of the CLA has an IGA was established in the 1<sup>st</sup> year of formation and this earns R 500 a month. (This is related to operation costs)

**6.2.3. Case study Rwamagana:** Story about Abakoranurukundo CLA and the government: After making needs assessment from the reports brought up by SHGs during the monthly meeting of ABAKORANURUNDO CLA of Nyamirama Community, it approached the government for expressing a great need of lack of drinking water in that community. The government knew the problem before and had already got support from the Belgium cooperation for a Watershed project. The government accepted to provide water to that community but requested the CLA to monitor its management and utilization. An agreement was made between the government and CLA whereby from the little money the community members will be paying to access water, the CLA will be giving the government 40% and 60% remains in the CLA as administration funds.

**6.2.4. Case study Gitarama;** energy saving stoves: *BENIMANA* CLA in *MUSUMBA* community made a contract with a local NGO to construct energy saving stoves for 100 Households. This CLA went ahead to have an internal contract with SHGs that are going to carry out the project on how to share the profit or income earned. These SHGs which belong to the above CLA had a lot experience in constructing energy saving stoves and the CLA had to get some service fee for marketing their skill. So the CLA got 20 % of the total income earned from that project. The project is still going on and the SHGs are comfortable enough to pay that percentage as they get more clients.

### 6.3. Content

#### Need for fund mobilization

- to support SHGs,
- to take up projects,
- to meet admin expenses , CF incentive outsourcings cost etc

#### Mobilizing resources

DUSHYIREMUBIKORWA CLA in Byumba mobilized agricultural modern tools from VI-LIFE International Organization to support their member SHGs. They also got training support on land terracing. The CLAs do not only mobilize financial resources but also other services based on need in the community.

#### How to calculate admin expenses

Present roles	Present income sources\and income	Present expense detail	Future roles	Amount required and sources

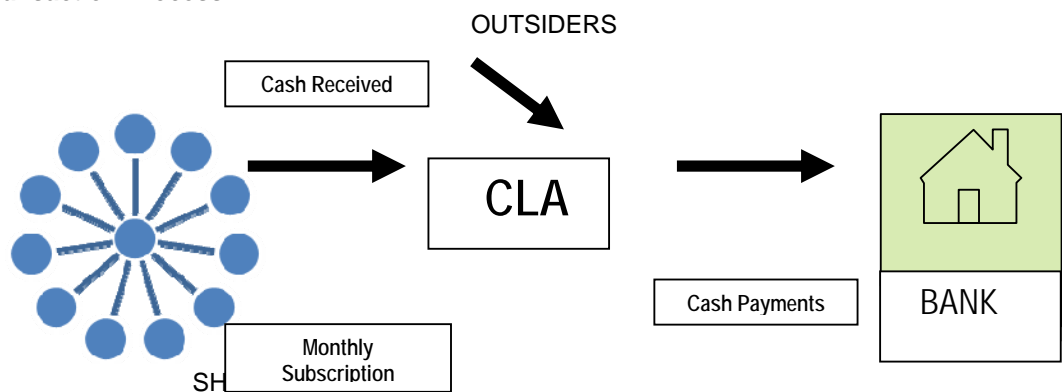
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**Income to CLA is from 3 sources.**

- From SHG contribution
- From administrative cost of the projects
- Sound IGAs/business ( High investment, low risk)

1. Within	Monthly subscription from members
2. IGAs	Regular income from group IGA  e.g. 1. SHGs belonging to a CLA shall construct the market. CLA will get regularly monthly rental fee from this activity. e.g. 2 In Ethiopia, CLA constructed bathing room in the urban area. Gets regular income from this IGA
3. Direct projects	E.g. Construction of nursery school  SHG shall submit the proposal to potential donors. They will get a small percentage as the administrative expenses. But, SHG should lay suitable strategy to run the project after the donor stop their support.

#### Transaction Process



CLA must not be involved in direct implementation of IGAs. CLAs that are too involved quickly in IGAs lose focus on their functions. CLA shall come up with the IGAs to meet their administrative expenses. But SHG will be the implementer. Income will be produced by the SHGs. SHG will pay part of the profit to CLAs. CLA shall raise the money for this IGA. The income must be used to meet the expenses of CLA. No sharing of benefit at CLA level. No additional benefit to SHG members at CLA level. This kind of activities supports the CLA, SHG as well as community e.g. bathing rooms in Ethiopia. CLA must prepare the plan to mobilize their administrative cost



Travel allowance to CF												
Office rental												
Telephone costs												
Visits of local donors												
IGA /project admin costs												
<b>Total per month</b>												

### 6.5. Learning indicator

- Participants can list down the importance of CLA IGA
- Participants are able to formulate and prepare a CLA administrative cost chart

## 7. Networking

### 7.1. Objective

- To enable participants understand the concept of networking

### 7.2. Pre training preparation

**7.2.1 case study: GISENYI CASE** (Between CLA and HIV CBOA CLA called IBYIZABIRIMBERE in Gisenyi northern part of Rwanda composed of 18 SHGs with the total of 184 members out of which 36 members were tested HIV positive. They needed to take ARVs for their treatment but could not access the treatment. It's at this point that two CBOs who work with people living with HIV/AIDS came to contact the same CLA for support in terms of experience sharing on their saving and credit management system used so that they can also upgrade their Associations in the area of economic development. In turn, this CLA presented the problem of their members who were HIV positive and needed ARV treatment and could not access them, because they did not belong to a registered association of PLWHA. Both Associations accepted to help. The CBO integrated the CLA members who are HIV positive in their association of PLWHA and also CLA subcommittee in charge of training provided the required training on saving and credit management to the CBO members. They have formed a strong network which has benefited both parties.

**7.2.2. Case study: RWAMAGANA CASE** (Between CLA and Higher Institute of Agricultural Research network) In order to promote the use of new improved cassava plants, after conducting an exposure visit by the CLA to the research institution, ISAR provided 20.000 cassava plants for which the CLA planted on a 2 hectares land whereby they also agreed to make the vulgarization of the new type of cassava to community members. Both parties has the role to play ISAR provided the cassava plants whereas the CLA s doing vulgarization of the new cassava type.

### 7.3. Content



CLA should establish the network with likeminded CBOs and also other CLAs in their cluster. This is important because CLAs do not exist in isolation. They are part of the larger community and they have to increase their strength by establishing network with others and so can rise up their voices collectively and seek for united effort in addressing social and community issues facing them

#### Importance of CLA networking

- They share different areas of expertise
- Brings synergy

#### **7.4. How to conduct**

Present case studies 7.2.1 and 7.2.2 and explain the concept of networking

#### **7.5. Learning indicator**

- Ask the participants to list out the advantages of networking

### **Further reading**

#### **Federation concept**

A Federation consists of at least ten CLAs thus representing 100 self-help groups with 1,500 to 2,000 members and their families.

The formation of a federation is an important step as it not only takes over the administrative tasks of the local NGO, which now withdraws from the scene, but becomes the voice of a large number of people - in fact it becomes a peoples movement.

The foundation of a federation should take place four years after the introductory phase of the SHG approach as it needs to be based on very solid and smooth-running SHG/CLA structures to be able to work successfully. Each CLA elects two of its members for a period of 2 to 3 years to form a federation with meetings scheduled every two months. The number of CLAs represented in the federation can vary as the population density in different regions varies a lot. The denser the population is, the greater the number of CLAs/SHGs there is in a federation.

The main tasks of a federation are advocacy and lobbying. At the same time it manages the finances and is in charge of project applications and enquiries to donors or authorities regarding support for community projects. It is therefore in a position to push for changes to the existing system. It also concentrates on problems and topics which are of importance for the entire region. This can include water supply or inadequate school facilities for children. While SHGs approach such issues in a practical manner (building schools etc.) the federations strive to improve these situations on a political level, by dealing with the local school authorities for example. Apart from this work, the federation helps in founding new CLAs and strengthening existing CLAs. Great importance is placed on consulting SHGs before making decisions and getting their approval for proposals.

The federation is exclusively financed from its own funds. The CLAs and SHGs pay membership fees. Thus, the federation becomes their umbrella organization.

## C. Steps in CLA formation

Month	Activity
-3	<p>Identification of potential SHGs</p> <ul style="list-style-type: none"> <li>• Identify at least 12- 15, six month old SHGs in one area.</li> <li>• Consider the cultural back ground, distance to fix the boundary</li> </ul>
-3	<p>Introduction of CLA concept to SHG members</p> <ul style="list-style-type: none"> <li>• Explain the following using different methods               <ul style="list-style-type: none"> <li>- What is CLA</li> <li>- Importance of CLA – highlight the advantages of being a member of CLA</li> <li>- Role and functions of CLA</li> <li>- Role of SHGs in CLA</li> <li>- Role of SHG representatives to CLA</li> <li>- Differences between SHG and CLA</li> </ul> </li> </ul>
-3	<p>Find out the decision of SHG, (why are the SHGs interested to join CLA?)</p> <ul style="list-style-type: none"> <li>• SHG decision should be recorded in their minute book</li> </ul>
-2	<p>Fix the eligibility criteria to join in CLA</p> <ul style="list-style-type: none"> <li>• Consult the SHG reps, fix the criteria for grading of SHGs, fix the minimum score SHG need to be obtained on each criterion and the total score need to be obtain to become a member of CLA</li> </ul>
-2	<p>Financial auditing</p> <ul style="list-style-type: none"> <li>• Conduct financial auditing exercises- while conducting the exercise, observe the following               <ul style="list-style-type: none"> <li>- Regularity of meeting</li> <li>- Attendance</li> <li>- Saving regularity</li> <li>- Record keeping</li> <li>- Minutes/issues discussed</li> <li>- Loan issues and loan repayment</li> <li>- Rules and regulations</li> </ul> </li> <li>• Prepare the income and expenses statement</li> </ul>
-2	Participatory grading

	<ul style="list-style-type: none"> <li>• Conduct grading exercise using PRA method – preferably 10 seed method</li> <li>• Consider the PG scores for the selection of strong SHGs</li> </ul>
-1 to -2	Strengthen the weak areas
-1	Explain the role of SHG representatives to CLA
-1	<p>Selection of SHG representative to CLA using criteria</p> <ul style="list-style-type: none"> <li>• Facilitate SHGs to choose two members (other than SHG office bearers) as their representatives. Explain the reason why should they choose others not the office bearers</li> <li>• <ul style="list-style-type: none"> <li>- Should not to increase the workload of office bearers</li> <li>- Part of empowerment</li> <li>- Need to have very strong people in SHGs in the early stage, because SHG is the grassroots level institution</li> </ul> </li> <li>• SHGs should be facilitated to choose their representatives using PRA methods</li> </ul>
0	<p>CLA formation</p> <ul style="list-style-type: none"> <li>• Invite the selected representatives to one common place <ul style="list-style-type: none"> <li>- Self introduction</li> <li>- Introduction by SHGs</li> <li>- Explain the CLA concept</li> <li>- Reconfirm their interest , willingness</li> </ul> </li> <li>• Meeting (Agenda of the first meeting: name, meeting day, time , venue, membership fee)</li> </ul>
	<p>Induction of weak/ new SHGs</p> <ul style="list-style-type: none"> <li>• Focus on weak SHGs, strengthen their weak areas, These SHGs shall join with the existing CLA or form new CLA (depends on the size of old CLA)</li> </ul>

## D. Abbreviations

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CAP- Community Action Plans

SAP- Social Action Plans

CLA- Cluster Level Association

SHG- Self Help Group

PIs- Peoples Institutions

PRA- Participatory Rural Appraisal

MMR- Monthly Monitoring Report

CFs- Community Facilitators

PO- Project Officer

CHW- Community Health Worker

TBA- Traditional Birth Attendants

VHW – Voluntary Health Worker

NGO – Non Governmental Organization

BW- Book Writer

IGA- Income Generation Activity

SZL- Swaziland currency

R- Rand (South African currency)

UXG- Uganda Shilling

MFI- Micro Finance Institutions

CHHs- Child Headed Households

AAP- Annual Action Plan

KShi- Kenya shilling

## E. Description of keywords

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- **Self-help group (SHG)** - Self-Help Group (SHG) is an informal association of poor in a community with a common objective of working together for their economic and social development, empowerment and also for their overall area development. SHG is small (15 to 20 members), generally homogeneous (social economic condition) and members are bound by affinity
- **Cluster Level Associations (CLAs)** - CLA is the network of 8 – 10 SHGs, a supportive structure to SHGs.
- **Federation** - Apex body of the SHGs/CLAs or People's Institution
- **Vision**- purpose for existence,
- **Goals** – ideas to make the vision to come true, what is desired to be done, with a time frame
- **Action Plan** – the means and processes to achieve the set goal and or objectives
- **Implementation** – when the plan is being put into play, the how part /implementation
- **Monitoring** Check, control, keep record of the work that is being done
- **Evaluation**– To find or judge the value of a particular activity or process
- **Regular administrative expenses** –Money required to meet the day to day cost involved in supervision (e.g. CLA subcommittee members visit to SHGs, – Travel) and execution of CLA works, money required to run the CLA (CF allowance, office rent, communication, stationary, auditing of CLA accounts etc). Regular administrative expense is more or less a fixed amount, does not change every month
- **Operational expenses** (It is not a regular expenses) – Money required to implement projects / programs/ different activities (new group formation, CAPs, SAPs, IGA). This amount changes from month to month. Note: When CLA mobilize funds from donor to implement projects, CLA also gets small money to meet the administrative cost of the project. CLA gets money for operation and administration of project
- **Resources:** The term “Resource” consists of the three important components of “M” is called Men, Money and Materials.
- **CLA IGAs** - CLAs come up with strategies to help generate extra income, mobilise funds and together implement IGAs with SHGs but should not be directly hands on.
- **Business:** A Business activities could be broadly divided into three:
  - Trading
  - Production
  - Providing services (Profit has to be the bottom line in any business activity)
- **Development:** Functional change or a change in the “Condition” of people’s lives could be termed as Development.
- **Empowerment:** Functional and Structural changes in people’s lives thereby improving their “Position” in society could be termed Empowerment. “Empowerment is the process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process is actions which both build individual and collective assets, and improves the efficiency and fairness of the organizational and institutional context which govern the use of these assets.”
- **Role: specific task/ function** e.g. Coordination
- **Responsibility**- Liable to answer or be accountable for activity
- **Temporary committee:**, Committees formed for specific purpose e.g. women’s day celebration committee

- **Permanent committee:** Committees formed to carry out the regular activities of CLA e.g. Consolidation of SHG reports, auditing, grading
- **Phase out:** Complete withdrawal but in phases / stages, handing over of roles before complete withdrawal
- **Withdrawal:** the act of moving away from something or to leave a place
- **Linkage:** More of one way e.g. There are two parties involved, it is a connection, kind of relationship, there must be a purpose for linkage, mutually beneficial, one party is superior than another party, giver – receiver setup.
- **Network:** Two ways e.g. They support each other, more than 2 parties are involved, all parties are in same level
- **Enabling factors:** Factors help to accomplish the task
- **Risk factors:** Factors that can go wrong to accomplish the task
- **Advocacy:** active support or pleading for a certain cause or action / an act of giving support to a cause for obtain justice
- **Community issues:** Lack of basic facilities, amenities e.g. health facility
- **Social issues:** Vulnerability of individual or society due to attitude of powerful individuals/ structure e.g. female genital mutilation in Ethiopia / issues
- **Community action plans:** Action taken to provide/ improve facilities
- **Social action plans:** Action taken to change the attitude of people.
- **Operational roles:** Actual implementation, work in the field
- **Administrative roles:** Managerial role (reporting, monitoring, evaluation etc)
- **Problem:** a situation or question that is difficult to understand or resolve
- **Challenges:** When you implement something, you expect some difficulties.
- **Sustainability:** Sustainability indicates the state of being totally self reliant and interdependent. It indicates that CLA has reached a state when it does not need any external assistance for its regular operations.
- **Lesson learnt:** recording what one gained or understood from an action or over a time period
- **Learning:** acquired knowledge or skill
- **Rules:** specified ways of acting or behaving
- **Regulation:** a rule dealing with details or procedures
- **Bylaw:** a law or rule made by a local authority and only have effect with the local area
- **Constitution:** the main principles and rules of a group that guarantee rights of members, determines the powers and duties of members, group structure and how members are appointed to positions within the group
- **Weakness:** the state of not being able to do or carry out something
- **Limitation:** something that is restricting one from doing better/improving
- **Indicator:** a tool for showing or assessing the state of something
- **Input session:** time set aside for people to teach and advice on something
- **Mock exercise:** an exercise or activity used as practice for an official one that will be done later

## F. Quality of training

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### Indicators, which shows the quality of training

1. Positive correlation between training objective and end result
2. Members use and practice the learning in their families, communities and in their institution
3. Replication

### How to check the quality of training?

1. PRA tools such as trend analysis
2. Visit to CLA meetings, observation and discussion
3. Attend trainings randomly

### How to improve the quality of training?

#### Planning

- The training calendar should be developed in consultation with CLA members.
- Time schedules for various training modules should be realistic.
- It is necessary to sensitize the members that the training is for their good. They should realize the value of training.
- At a later stage a small training fee could be charged to enhance the value of training

#### Content and methods

- Training manual in local language should be developed which contain simple & indigenous methods. Suitable wordings should be identified to explain the difficult terminologies and jargons
- Avoid giving too much information in short time
- Different methods such as role-play, games, posters etc should be developed and used as methods to help the members to understand the concept
- Training evaluation tool should be used to improve the content and methods
- Give time to the members to practice the training input before giving new inputs to them
- Trainers meeting at regular interval
- People remember 20% of what they hear, 40 % of what they hear and see, 80 % of what they discover for themselves

#### Learning situation/ atmosphere

- Training should be conducted either in the classroom or at CLAs or in the field based on the topic and content of the module
- Room arrangement should be conducive
- Size of the group should be small

## Trainer

- PO/ CF who attended TOT should preferably conduct the training.
- Subject knowledge is very important, take the support of external resource person if necessary. Trainer should be good in facilitation and communication skills.
- It is absolutely essential that CLA trainer should visit the CLAs before providing any training.
- Trainers should build relationship with the participants.
- Being friendly, trust building is also important CLA trainer should come down to the level of participants
- Sufficient inputs have to be made to identify and develop good trainers. It is not only the Community Facilitators but also some CLA members could develop as good trainers
- Trainer should use the training manual for reference, don't strictly follow the method
- Training should be provided in local language and using local terminologies
- Trainer should be innovative. Use different methods, posters etc. Training must be interesting
- Practical relevant examples should be given



## G. Warming up games

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### Game 1- Who am I?

Ask participants that if they were animals what each one they would be. They must give reasons why their choices.

#### Lessons

Shows the different characters in a group and their dynamics  
Tolerance – in working

### Game 2-You and Me

Put some items on the ground in a defined place. Have two groups and use two people from each group one blind folded and the other not. The one who is not blindfolded should give instructions to the one who is blind on how to cross over without stepping on the items.

#### Lessons

Learn to depend on each other  
To give instructions you should be able to see the way  
Instructions should be clear

### Game 3: Good to see everyone

IT IS GOOD TO **SEE** (1<sup>st</sup> one, Sinakho, 2<sup>nd</sup> one Qhubekani, etc.)  
Each member call upon her group name. At last it's GOOD TO SEE EVERYONE.

### Game 4: There's fire on the mountain

One member starts, there's a fire on the mountain  
The other members respond, Run, run, run (everyone runs in a circle)  
The first one then says any number e.g. in two's or in 4's  
Repeat that until everyone has done.

### Game 5: Do as I do

One member starts Do as I do

The leader shows participants any kind of dance and the participants follow the leader in every action the leader does.

### Game 6: Circle of support

Conduct the circle of support game that helps to illustrate the amount of support needed or displayed within the SHG concept.

Call the 1<sup>st</sup> set of people to join hands in a first circle these will represent 4-3 SHGs

The 2<sup>nd</sup> set of people to join hands in the 2<sup>nd</sup> circle will represent the CLA

The 3<sup>rd</sup> set of people to join hands in the 3<sup>rd</sup> circle will represent agents that help make the SHG concept a reality e.g. NGO, CFs & Project Staff

The 4<sup>th</sup> set of individuals to also join hands in the 4<sup>th</sup> circle they represent links established and supporting network formed to help support the work of the whole community through CLAs.

Once all the circles have been formed, ask each set to explain how they feel about being part of the circle. Each circle has a group of responsible individuals who form a net-support for each of the development stages of the people's movement.

### Game 7: Red Robot

When I say **YELLOW** – people remain on caution

When I say **RED** - people stand still

When I say **GREEN** – people run around

The lesson behind this game is that when sub committees have set rules or guidelines which govern their tasks they should adhere to them at all times.

## H. Acknowledgement

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26	Immaculate	AEE	SHG coordinator	Rwanda
27	Charlotte	AEE	Then SHG coordinator	Rwanda
28	Rukema	AEE	Field coordinator	Rwanda
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