

SELF HELP APPROACH GATEWAY TO ENSURING SUSTAINABLE CHILD RIGHTS



ORIENTATION WORKSHOP ON

CONSOLIDATING EXPERIENCES ON SELF HELP APPROCH

ACROSS CFCD PROJECTS

SUPPORTED BY KINDERNOTHILFE, GERMANY IN TAMILNADU

26 - 28 FEBRUARY 2015

Facilitated by

RESOURCE CENTRE FOR PARTICIPATORY DEVELOPMENT STUDIES

MADURAI

Venue

JEYAR COTTAGE Palani Pirivu, Perumal Malai Kodaikanal, Tamilnadu







SELF HELP APPROACH GATEWAY TO ENSURING SUSTAINABLE CHILD RIGHTS

Background:

RCPDS, like many other partners of Kindernothilfe in India has long track record on working with women and children using Self Help and Rights Based approaches to ensure Empowerment. Our experiences reveal that Self Help Approach is vitalbase mechanism to ensure Child Rights on sustainable basis, provided it addresses "poverty"- (not mere financials/ economic/monetary) in its fullest form including social/political/access and control. Thus Child Rights Approach is seen as nurturing ground for Self Help groups and pave for the SHGs to take further on the gained capacity in the long run, even after the project is withdrawn.

RCPDS through its parent organisation SPEECH (Society for Peoples Education and Economic Change) started with "Sangam" model since early 1980's to act as representative pressure group to demand services and rights from Government system. The basic concept of Sangam approach is enabling the poor and powerless by moving from a "Power-over" scenario to "Power within" scenario. This is the original empowering process adopted by most of the 80s NGO sector in India. "Sangam" concept/approach had its roots from Gandhian philosophy, sarvodaya spirit and later left orientation too to preparing the weaker to make demands for their Rights.

Later during early 90s, with the emergence of Economic social order, market economy and globalisation, "economic poverty" is projected as major single denominator and key root cause for all developmental obstacles of the poor and marginalised including child rights violation. It is at this juncture the original spirit of organising the weaker as groups around right based issues was groomed with the successful Grameen Bank model that was working in Bangladesh. Thus the Indian spirit of Self Help Approach is a combination of Sangam and Economic model of Grameen Bank to address multi-dimension of poverty and ensure sustainable mechanisms at the grassroots level.

Some of the Tamilnadu KNH partners promoted more than 500 SHGs and its apex level bodies since early 2000. But unfortunately with Government of Tamilnadu introducing "Tamilnadu Women Development Corporation" and incorporating most of the SHGs promoted by our NGOs with financial focus the SHGs turned out to be more institutional credit oriented and micro finance focussed, thus diluting the common action programs.



All through the workshop earlier experiences of our partners – Arogyagam & Thensudar Federation, SPEECH &Nanayam Federation, RCPDS & Balasakthi Federation SASY & its Federation – were shared extensively to reflect back in the light of new SHA manual published by KNH. The experience and approach base of most of Direct KNH partners goes in alignment with the recently introduced Self Help Approach of Kindernothilfe. However linking the present SHGs, CLA and Federation with specific focus to Child Rights is certainly a new dimension to most of the fellow partners who already had many SHGs and its apex levels (CLA/PLA & Federation).

Secondly there is clear need identified among partners, after the first round of meeting facilitated by RCPDS at Madurai immediately after the joint meeting at KNH office in Duisburg with India Team Leader and Self Help team during October 2014 to realign the current focus of our SHGs with Child Rights Focus. This was discussed with our partner leaders who were enthusiastically agreed and sent their field personal to participate reflect and evolve parameters, especially indicators in addition to the cores ones mentioned in the KNH SH manual. The workshop also reviewed the possibility of developing common reporting format across the partners which then can be consolidated and shared across KNH if need be. This is for sure one step forward to where we were in consolidating our efforts of addressing child rights violation using self help base in India.

Objectives of the workshop:

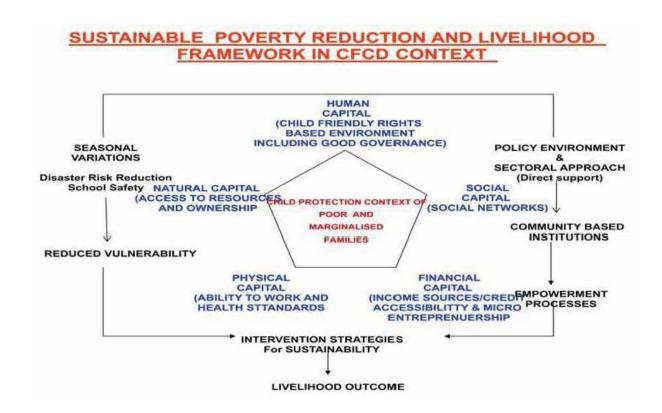
Assist partners of KNH to identify clear need and specific gaps in linking ongoing Self Help initiatives and align the same with SH approach.

Given the age and long track of SHGs promoted by some of the partners, through light on the need for incorporating child focus and evolve strategies for the same using participatory approaches.

Evolve a mutual responsive reporting format, indicators and mechanism to scale up, document 'best practices' and enrich participatory learning process.

Context of Livelihood

The workshop started with prayer and formal introduction of participants sharing their experience in the past with Self Help Groups and its apex bodies (CLA/PLA & Federation). As climate setting the first session dealt with context of Livelihood and the role of NGOs in mainstreaming child rights. The well being of any human being is determined by the level of their accessibility to basic capitals such as human, social, economical, political and natural resources. Every human being is dynamic and with great level of God given potentials, but unfortunately quite often the socially excluded poor and marginalised are deprived of good opportunity to use those potentials because they lack access to one or more of the said livelihood capitals.



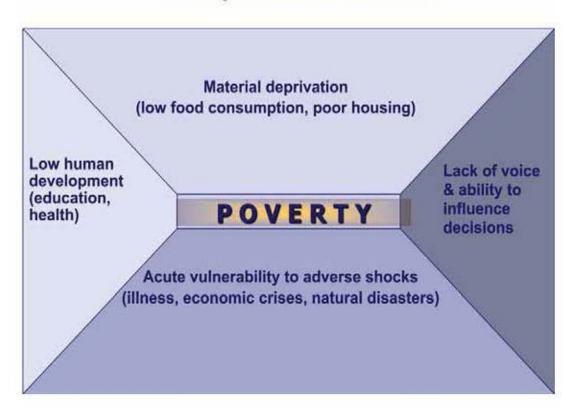
Thus Self Help Approach provides space for solidarity and co-ordination among like minded people, especially women, by way of age / gender / caste pattern/affinity/geographical identity/occupational identity, etc. This base can then address issues pertaining to their access to various capitals as well lead to claim rights by building their "Power within" confidence.

The concept of sustainability in the context of Self Help Approach, including its apex levels of CLA/PLA and Federation, is a condition, in which results of any revitalised development, in particular changes pertaining to child friendly Right Based environment are retained at its pace without decrease over time. In addition it is retained and replenished by the community themselves through institutional arrangements – i.e CLA and Federation.

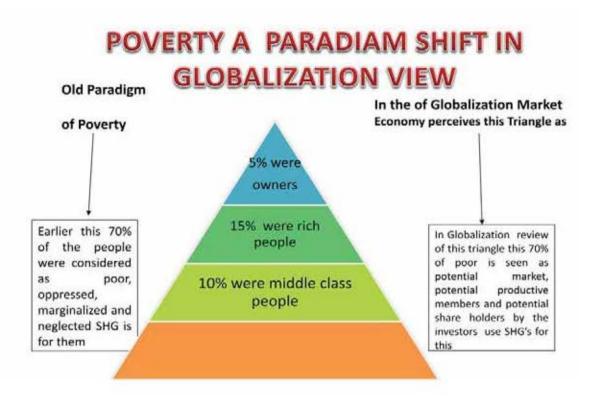
Perceptions about the poor and marginalised over time:

Poverty is multi-dimensional which has strong bearing on children and their Rights. Participants in the workshop were made to identify the implications of poverty on target families as well implications of the same to having access to various capitals.

Poverty is Multi-dimensional



On the other hand the perceptions of rich and those who have access to power about the poor have taken a turn from a state of exclusion to consumerism. Thus there is a great need to build capacity among the poor and marginalised, when we organise them as Self Help Group, since the poverty perceptions are changing in the globalisation. This calls for sufficient competency and awareness is built within the groups.



SHARE, MUTUAL AND PROTECTION

SHGs have dual focus -

- building competencies for women and marginalised, especially dalits and single women
- 2. Enable marginalised to meet basic developmental needs towards....
- Safety and structural issues
- Creating Child Rights friendly environ within the family and community
- Belonging and membership
- Self-worth and an ability to contribute
- Independence and control
- Several nurturing relationships
- Competence and mastery over various social milestones

The three core principles of SHG include "Share, Mutual and Protection". This implies....

SHARING:

- · Sharing of information
- · Sharing of skills
- Sharing of resources
- Sharing of issues and needs

MUTUAL

- Develop mutual understanding
- Giving up for fellow members
- Understanding various approaches
- · Exchange of assistance for each other

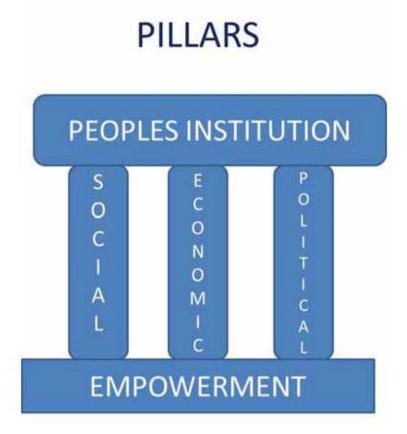
PROTECTION

- Social security
- Recognition
- Economic security
- Security for women and children
- Food security
- Self sufficient
- Food sovereignty

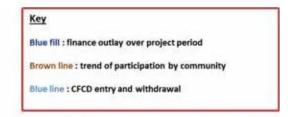
Thus each member of the SHG group is visualized as flag bearer for child protection and development and should be out of socio, political and economic barriers and enjoy:

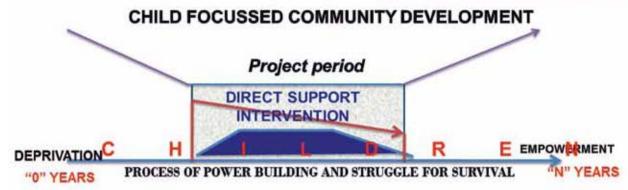
- Life with dignity
- ★ Intra family equity equal status for women
- ▲ Freedom from hunger
- Improved Income sources and best opportunity for skill improvement
- Desirable participation in the governance process
- Planned household expenditure
- Able to face unforeseen risk factors related to life, health, assets and incomes
- Access to basic services, social inclusion and shelter

In order to achieve the above it is important each of the group develop a clear vision and stated goal. This implies each of the group should undergo a process of goal setting exercise which will help them to widen their scope beyond savings and credit and money handling. Given the three core elements of SHApproach, it is compared to the institution model shared in the KNH manual as a people's institution built on the foundation of "Empowerment" with three pillars of Economic Social and Political. Thus the process of empowerment is building power of the socially/economically and politically weaker and the marginalised to claim justice thereby ensure a child friendly environment within the family and community at large.



The concept of KNH partnership with the local community is seen as an outsider entering into partnership over the project period, but with clear objective of strengthening the local community using SHA as base and CRA as medium toensure sustainable results. In this journey there are three major elements which is shown in the following diagram. 1. Level of participation and decision making is gradually taken over by the community over a period of project. 2. Fiancial resource input is gradually increased from year one and from year 4 it is decreased with a view to phasing out. 3 local institutions are linked to mainstream service system aimed at sustainability.





EMPOWERING STAKEHOLDERS
AGAINST SOCIO, CULTURAL, POLITICAL/ECONOMIC

SHA AT VARIOUS LEVELS
USED AS
MEDIUM OR MECHANISM
TO ACHIEVE AND SUSTAIN EMPOWERMENT

Keeping the principle of "Share, Mutual and Protection" as central to SHG, and considering the level of access to the five livelihood capitals the participants worked in three small groups to identify key characters and scope of SHG in relation to the livelihood capital and addressing the need. The summary of group outputs is given below.

Social Capital:

- Mutual responsibility
- Self reflective
- Strive for inclusion.
- Affinity with real causes and means of addressing
- Reinforcing solidarity
- Decision making
- Address domestic violence

Economic Capital:

- Mutual trust
- Accountability
- Participation inclusion of the marginalised
- Meeting basic family needs
- Mutual assistance/lending
- Support micro initiatives
- Benefit sharing
- Collateral strength and willingness

Political Capital:

- Owning issues
- Representation PRI/other CBOs
- Participate in PRI/apex levels
- Improve self esteem
- Explore access and control
- Demand special provisions
- Develop issue database for appropriate action/representation
- Independence & involvement
- Voicing for other members within the group

Child Focus:

- Ensure no drop outs
- Ensuring health assurance and access to basic services
- · Address ECD and self esteem of children
- Child labour/early child marriage
- Special Consideration for children at risk
- Addressing child abuse within /among group members
- Create mechanisms for child protection mechanisms



- Adolescent care education/child abuse/health
- Promote girl child education
- · Create space for child participation

Human/Organisational Capital:

- record keeping skills
- regular meeting/attendance
- individual records of members
- in-house capacity building
- · reporting to members
- rotational leadership
- rescheduling group resources on terminal basis



Later in the plenary session the scope of SHG is summarised to the floor

- not mere cash transacting micro credit units, but platform for building mutual trust and assertion
- SHG create strong fence for Child Protection within the child's easy reach
- SHG facilitate discussion on various system based issues pertaining to their socio economic, educational and health status
- SHG provides a forum to initiate many participatory activities (including training and awareness building)
- process lead to increased confidence among marginalized and help them to gain decision-making status through mutual concern, and solidarity building
- SHGs are visualized to form basis for grassroots democracy on three tier system to reiterate the Child Focused Rights Based Approach
- SHGs go far beyond to meet strategic needs of the marginalized by facilitating opportunity to challenge the root causes of unjust system at the macro level through its apex bodies.

Day two of the workshop concentrated on developing indicators and reporting formats based on the characters developed by the groups as well the experience on hand by many of the partners on day one. Thus SHG approach among our partners, used series of progressive indicators for close monitoring and making assessment to go beyond mere economic focus.

These include.....

- · Risk/Enabling indicators,
- input indicators,
- process indicators,
- · output indicators and
- outcome indicators

Further these indicators include Children priority, gender sensitivity, and a process for empowerment of marginalized as cross cutting issues. Again participants worked in small groups to evolve such indicators considering variables and broad guide lines across groups using

- Age wise grouping of SHGs
- Use participative process
- Room for being self critical
- Use common indicators towards scale up and linking to CLA and Federation

Indicators developed by the groups later presented to the plenary include

Organisational sustainability:

- Pro-poor orientation convenience of meetings & savings, availability of loans, etc. to the poorest members
- study of dropping out of SHG by the neediest women
- Prioritisation of loans for family w.r.t children and their development
- Democracy and sharing of responsibility among all members all members to go to banks by rotation, sub-committees, etc
- Frequency of meetings regularity of dates and proportion of attendence
- Participation of members i.e. involvement and interest
- Annual or biannual rotation of office bearers
- Level of transparency in SHG functioning
- Attendance & participation in training programs and adoption of best practices

Economic Indicators

- Level of Independence from social parasites (like money lenders, social oppressors, middle persons, merchants)
- Responsiveness of SHG to crisis impact on reduction in vulnerability of members
- Savings per month and total savings
- External Credit availed
- Activity undertaken and profitability
- Creation of a Reserve fund for SHGs over 3 years of age
- Money rotation
- Repayment percentage of loans from own sources
- Maintenance of monthly accounts
- Annual Auditing of SHG accounts
- Up-to-date and proper entries in books and registers
- Insurance coverage for all members and ability to meet own costs

Socio/Political Indicators:

- Planning for and participation of common action programs
- Concern for and action in environment, sanitation and hygiene in village
- Addressing social discrimination and exclusion
- Freedom to decide, access and control over resources in the family
- Participation of every SHG member in GramaSabha& Panchayat activities
- Increased Mobility cycling, visits to banks & other places & participation in events outside village, freedom to visit maternal home, etc., of every SHG members – woman
- Linkage with & Participation in local institutions like SMC, PTA, Watershed Associations
- Participation in Gram Saba & taking leadership positions in local bodies
- Active participation in federations CLA/PLF and collective action
- Realizing property rights for the women members
- Action against child marriage and increase age at marriage of SHG members children
- Promotion of widow remarriage
- Dowry rates / eradication of dowry

Child Focused Indicators:

- Health & nutritional status of children and accessibility to basic health services
- Articulating Right based issues specific to children and reflecting on core service accessibility
- Education levels of children, especially girl children elimination of discrimination against girl children
- · Action against or Eradication of female infanticide
- creating child friendly environments including protection spaces
- Reduced Infant and Maternal mortality rates

The above indicators were later discussed in small group work in terms of developing age specific indicators for every thrust area in the format below: (for example)

Indicators	6 months to 2 years	2 + years to 5 years	5 years and above
Risk Enabling	Individual records of members Developing code of conduct/MoU Norms for savings and credit in place	Review of norms and revisions recorded	
Input	Training programs organised Child Focus orientation	Exposure to group members	
Process	Conduct regular meetings Periodical records maintained Internal audit practice in place	Rotational leadership Discussions on identified issues in meeting agenda	Discussions on terminal issues Restructuring the group norms
Output	% of members participate Reporting to members	Resolutions on identified issues Sharing with members	Resolutions in place on group sustainability
Outcome		Action on decisions taken Representation at higher level bodies	Benefit sharing Representation in higher levels /PRI

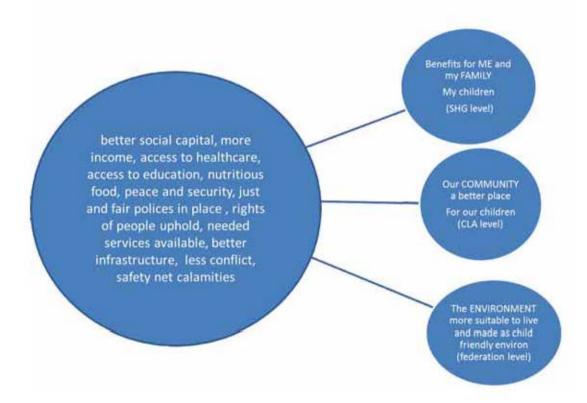
Cluster level Association:

In Tamilnadu, most cases SHGs call their immediate apex level as PLA (Panchayat level Association) since the Government supported Women Development Corporation (WDC) programmes followed this term because Panchayat is the lowest administrative local government which is expected to provide most of the basic services. Government run WDC program is over and they have introduced a new version of the same project by name "PudhuValvuThitam". Under this scheme also they still use the same old PLA members since their names are registered with the government. But in reality most of the SHGs that were functional earlier are no more live and most of the members are out of villages or elsewhere. This implies that when we form new SHGs/PLA we should be clear that the newly elected or selected member names are included onto government list or registered the new PLA with PudhuVazhvu scheme. There will two members from each of the SH group will represent at the CLA. Subscriptions will be paid from the SHGs for their membership into the CLA. In addition CLA will make service charges for the external credit linkages they facilitate on behalf of the groups. In no case the CLA can dominate the SHGs but guide and facilitate linkages. CLA will conduct grading of member SHGs and recommend them to the Federation to avail revolving fund. CLA will take up issues related to social marginalisation, lack of basic services, child rights violation etc. through the local panchayat system and at the Block office level.

The scope of CLA is seen as follows....

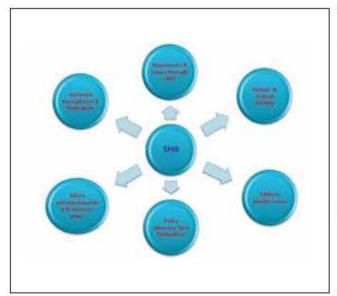
- Linking SHGs to financial institutions, market outlets and facilitate inter linkages on production process
- Linking to external knowledge centers, identify capacity building opportunities
- Facilitate credit linkages and basic service sectors through government system (main streaming)
- conducting need analysis and fact finding missions at the panchayat and village levels
- facilitate concerns around social issues of gender equity, child rights and ensure "power-within" spirit across groups.
- promote common action programs
- act as watchdog committee on child rights violations
- active participation at the local governance/panchayat system
- Extend solidarity to the Block/District level federation on area specific issues
- Identification of beneficiaries for government schemes

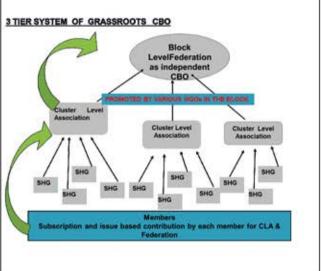
- through respective SHGs
- Facilitate a demand process on elected representative councils
- Ensure active participation and parental mode to the SHGs
- Organise periodical meetings and trainings to facilitate internal and external issues
- Initiate new groups to ensure no vulnerable family, especially child/women headed family is left out in the process
- Conflict resolution inter and intra groups. Regular information flow across various tiers
- The three tier system of SHG approach is visualised as follows in terms of outcomes and in its spirit.



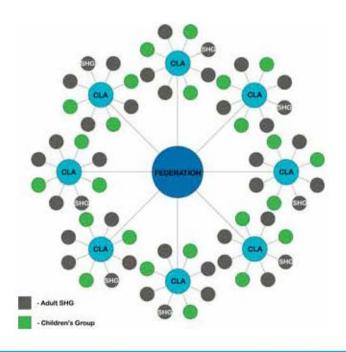
Federation:

The third level of SHG is Federation. Representatives from various CLAs within the same geographical area (may be District/Block/Region) will join as Federation and the same will be registered under the local government regulation for its legal status. Since Federation will be handling financial transactions as well revolving fund it is important they get registered under the local Act. Federation and its involvement could be seen as follows in terms of its functional structure and involvement with CLA and SHGs aimed at sustainability





- Lobby for propoor policies and negotiate through advocacy for child friendly environment
- Facilitate micro finance and credit activities
- Influence market channels and consumption pattern to support traditional livelihood pattern/options
- Develop models of recycling and best benefit sharing patterns of money rotation
- Linking with other networks for solidarity
- Participate/represent in area specific issue based activities and discussions
- document success stories and resource availability through news letter
- Represent in local elections and decision making forum as organized voice
- Ensure conducive participation of children voice and priorities at all decision making process



- Conduct advocacy and campaigning on issues related to gender and child abuse, child trafficking and rights violation, that needs attention of the system
- Take up HIV/AIDS, gender equity and child rights protection as central to the awareness campaigns
- Gaining recognition at district mainstream administration and ensure democratic functioning of the federation
- Creating space for the adolescent through leaning opportunity
- Maintain higher degree of accountability and transparency
- Gain strength towards the taking over process from intermediary agency
- Facilitate local monitoring and assessment systems

Towards the end of the workshop reiterated and specific attention was drawn again to the need for reviewing our ongoing SHGs for clarity on goal setting, including child Rights focus, five core indicators as mentioned in the KNH SH manual and sustainability conscious.

Feedback from Participants:

Mr Thomas Jayaraj of CCRD, Chennai assisted with recap of the workshop with facilitating feedback from participants.

Amala - Aroyagam

The three day workshop helped us to review and reflect on our earlier work from child rights perspective and we learnt lot about self sufficiency& stability of SHG. ATraining arrangement, venue and food were just supereb.

Murugan WWTC

I learnt importance of CLA and the higher level structures of Self Help Group Activities.

Vimala Chennai Mariyalaya

I learnt roles and responsibilities of CLA and Federation and personal learnings is around other KNH partners.

Vijaya Chennai Mariyalaya

I have learnt how to handle the Child related issues with in the context of SHG.

Raja Speech Sivakasi

I was able to recall and reflect on SHG activities including the higher levels from SAFE –CR perspectives.

Sankar Speech Tiruchuli

I learnt the reporting system and information to be accommodated within the periodical quarterly reports.

Thomas - CCRD

Right time I'm getting this training. I got guidance on SHG from each participants by Sharing their knowledge and experience. I want to thank RCPDS for arranging this wonderful three days workshop.

Deepika CMCJ

First I want to thank my organisation to giving me this opportunity participate in this three day workshop. I was blank on first day because it was new to me. After a day in group activities I learnt more thing about SHG.

Manikam RCPDS

I Learnt the WHY of SHG and How to take issues through SHG. And also I learnt PLA and CLA functions.

Amsath Kumar Speech Sivakasi

I learnt SHG Functions and also effective functioning of Federation in the area of Child and women rights.

Jency CCRD

Logistic was good and I learnt many information from this training practically and also by sharing of experience of others.

Perumal Mariyalaya, Tirupur

It is a good fellowship and I enjoyed being with fellow partners of KNH and learning ablut SHG

John Devavaram RCPDS

I enjoyed the informal family atmosphere all three days and the program itself a refresher for me too. I am glad that we all as direct partners of KNH in Tamilnadu are able to board the train by catching up with SHApproach and aligning with KNH expectations for Child Rights.

Towards the end Mr Nirmal Raja thanked all the participant for their active participation and requested the participants to share their learning and experiences of this workshop to with their colleagues back home. He specially thanked KNH India office and all project directors for creating this opportunity.

List of Participants.

7.00 N		
1 Jo	ohn Deva varam	RCPDS (Facilitator)
2 N	lirmal Raja	RCPDS (Facilitator)
3 D	hanalakshmi	AaroyagamAndipati
4 A	mala	AaroyagamAndipatis
5 T	homas	CCRD
6 Je	ency	CCRD
7 P	ushpa	CCRD
8 Si	halini	Sasy
9 K	avitha	SASY
10 V	imala	Mariyalaya Chennai
11 V	ijaya	Maariyala Chennai
12 P	erumal	MariyalayaTirupur
13 R	evathi	MariyalayaTirupur
14 D	eepika	RCPDS - KNP
15 N	1anickam	RCPDS - KNP
16 N	1 urugan	WWTC
17 S	elvi	wwrc
18 S	ethu	SPEECH Tiruchuli
19 S	ankar	SPEECH Tiruchuli
20 A	msath Kumar	SPEECH Sivakasi
21 R	aja	SPEECH Sivakasi

QUARTERLY REPORTING OF SELF HELP GROUPS AND ITS APEX BODIES

Name of the NGO:

Project Officer

Reporting Period:

Section 1: Coverage of SHG as of

Geographical location	No. of P	No. of Panchayat	No. of	No. of villages	No. of Tot	No. of Total Families	No. of SC/ST families	T families	No. of	No. of Children
•	Total	Covered	Total	Covered	Total	Covered	Total	Covered	Total	Covered
Panchayats/Wards										
Town Panchayat										
Municipalities										
Total										

Section 2:Formations of SHGs as of

Age profile of the Group as of	1-3 years 3 years and above
Age profile of	6 months -1 years
	Below 6 Months
1.03.15	Total up to the QTR
SC / ST Members AS ON 30.03.15	During the QTR
SC/ST	No. of members Up to Last Qtr
Total Up to the Reporting Qtr	No. of members
Total (No. of SHGs
During the Reporting Qtr	No. of Members
During th	No. of SHGs
Up to Last Qtr	No. of members
Up to	No. of SHGs

Section 3: SHGs Savings & Loans Performance as on

or s of	Total up to the	repor ting QTR (inRs	
Reserve fund for emergencies as of	Durin	. 35303 999303	
Reser		Up to the last QTR (in Rs)	
as of	Total	at the end of reporti ng QTR	
Repayment Status as of	3	During the QTR	
Repaym		Upto last Qtr	
	the end of quarter	Amount (inRs.)	
1	Total loans at the end of reporting quarter	No.of individual loans	
is of	Loans given during the QTR	Amount (inRs.)	
Internal Loans as of	Loans giver Q	No. of individual Ioans	
_=	Up to the last Q⊤R	Amount (inRs .)	
	Up to the	No. of individual Ioans	
	No.of	Savings up to the	
_	Total Up to the	reporting quarter (inRs.)	
Savings as on		Quarter (inRs.)	
	ct ct ct ct	last Qtr	

Section 4 : External Credit Linkages as of

r				
		Up to the QTR 30.03.15	Amount	
	TIES	Up to	No. of SHGs	
	ECONOMIC ACTIVITIES	During the QTR	Amount	
	MONOC	During	No. of SHGs	
ces	<u> </u>	Up to previous QTR	Amount	
& sources		Up to	No. of SHGs	
	×	Up to the reporting QTR	No. of Amou SHGs nt	
	O/BAN	Up t		
jos	IDS NG	During the QTR	Amount	
oned as	NG FUN	During	No. of SHGs	
Sancti	REVOLVING FUNDS NGO/BANK	Up to previous QTR	Amount	
l Loan	2	Up to p Q	No. of SHGs	
External Loan Sanctioned as of		Up to the reporting QTR	Amount	
		Up t reporti	No. of SHGs	
	NABARD	During the QTR	Amount	
	NAB	During	No. of SHGs	
		Up to previous QTR	Amount	
		Up to p	No. of SHGs	
	Total No. of eligible SHG already availed various	external credit Up to the QTR		
	Total no. of SHGs rated by CLA as per the Group	Grading		
	No. of SHGs more than 1	year		

Additional Note (if any

Section 5: Status of Children and their Rights realization as of

Total No. of Children in SHGs as of	Issues related to children	Status by Number or %	Action taken	Current Status	Issue referred to CLA Yes/No	If yes Action Taken
	School Enrollment					
	Drop out					
	Early child Marriage					
	Child Labour					
	Malnourishment/underweight					
	Children accessing ICDS					
	Children access to health services					
	Abuse cases (if reported)					
	Disability					
	Any other (if relevant)					

Section 6: Capacity Building at SHG and CLA level

	Training Topic	Training till last QTR	last QTR	During the reporting QTR	porting QTR	Total No. of Tr. as	Total No. of Training coverage as of
Level		No. of Groups	No. of members covered	No. of Groups	No. of members covered	No. of Groups	No. of members covered
SHG	SHG concept						
	Goal setting						
	Leadership						
	Book keeping and record maintenance						
	Child Rights and Protection						
5	Micro credit and entrepreneurship						
CIA	Book keeping						
	Social audit						
	Exposure/onsite learning						
	Issue base and case handling						
	Child Rights and Protection						

Section 7: Cluster Level Association

Heading	Up to previous QTR	During the reporting QTR	Total
No. of CLAs			
No. of Groups			
No. of members			
Subscription			
No. of linkages mobilized			
Service charges			

Section 8: Performance of Common Action Programs

Issues handled	
Child Rights Focused	
Gender	
Basic Services	
Mainstreaming	
Awareness building	
Pilot /model programs	
Subsidies/sanctions/scholorships	
Please attach minimum 2 case studies.	Se.



Report prepared by

Dr. John Devavaram Director, RCPDS, Madurai.

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Designed by:

Mr. Newton Ponnamuthan

Mr. Palani Kumar

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