

Alternate Implementation Mechanism

A Case Study On Women Development Corporation, Bihar

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Dhruv Sengupta**

Submitted by



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The views expressed in this report are the views of the authors¹ and not necessarily those of the organisation

1 Rajshekar S is a freelance consultant based at Bangalore and works as Consultant with The Livelihood School.

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Abbreviations

AFCL	Agriculture Finance Corporation Limited
AGM	Annual General Meeting
AIM	Alternative Implementation Mechanism
APMAS	Andhra Pradesh Mahila Abhivruddhi Society
ASEED	Asian Society for Education and Entrepreneurship
ASSEFA	Association for Sarva Sewa Farm
BoD	Board of Directors
BPL	Below Poverty Line
BRLPS	Bihar Rural Livelihood Promotion Society
CBO	Community Based Organization
CC	Cluster Coordinator
CEO	Chief Executive Officer
CMD	Commissioner cum Managing Director
CPSU	Central Programme Support Unit
CRDCM	Centre for Rural Development and Community Management
CRP	Community Resource Person
DLCC	District Level Coordination Committee
DPIU	District Project Implementation Unit
DPM	District Project Manager
DWCD	Department of Women and Child Development
EOI	Expression of Interest
GoB	Government of Bihar
HR	Human Resource
IAS	Indian Administrative Services
ICDS	Integrated Child Development Society/Services
ICF	Initial Capital Fund
IGS	Indian Grameen Services
M&E	Monitoring and Evaluation
MCP	Micro Credit Plan

MD	Managing Director
MIS	Monitoring Information System
MNSY	Mukhya Mantri Nari Shakti Yojana
MT	Master Trainer
NBFC	Non Banking Finance Company
NGO	Non Government Organization
PC	Project Coordinator
PD	Project Director
PM	Project Manager
PMIU	Project Management and Implementation Unit
PMO	Programme Management Officer
QBS	Quality Based Selection
QCBS	Quality and Capacity Based Selection
RTI	Right to Information
SC/ST	Scheduled Castes and Scheduled Tribes
SERP	Society for Elimination of Rural Poverty
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SPM	State Project Manager
SSD	Swam Siddha
SWL	Swavlamban
WDC	Women Development Corporation

Part 1

Introduction

The Women Development Corporation (WDC), Bihar is widely known as the organization that has put Bihar on the microfinance map of India. Successively, through the various projects and programmes that it has been implementing, starting with the Swa-Shakti project in the late 1990s to the Mukhya Mantri Nari Shakti Yojana (MNSY) that is currently under implementation, WDC has made itself synonymous with the Self Help Group (SHG) movement in Bihar.

1.1 Why study this case?

WDC, being a government promoted organization, is often entrusted with government sponsored programmes and projects that are aimed at empowering women in the state of Bihar. Unlike other departments such as the agriculture or rural development, the WDC does not have its own cadre of personnel posted in various districts and blocks of Bihar to implement the programmes and projects. Therefore, it acts as a nodal agency and works with and through other partners (chiefly NGOs, who act as the implementing agency) to deliver benefits to the women of Bihar. Thus, WDC works to deliver public goods in Bihar by using non-governmental channels/partners (alternate implementation mechanisms i.e., A study of WDC presents an opportunity to understand how AIM worked in the context of Bihar.

1.2 Snapshot of WDC

WDC, Bihar came into existence on 28 November 1991 under the Society Registration Act, 1860 with the objective of implementing programmes for empowerment of women in the state and to formulate, promote and implement any scheme aimed at the development of women in Bihar. Its registered office is located in Patna while its area of operation extends to 27 districts of Bihar.

Vision

WDC articulates its vision as:

*'Improvement in the **quality of lives** of poor and disadvantaged women and adolescents in the state of Bihar'.*

Goal

The goal drawn from the vision is:

*'All round **development and integration of women and adolescent girls** into the mainstream of society', through*

- Economic Empowerment
- Social Empowerment
- Cultural Empowerment.

Deriving from the vision and goals, WDC has embarked on a mission to:

- Build capacity of poor and disadvantaged women to create their own institutions in order that they are enabled to break down social, economic, cultural and psychological barriers and thereby facilitate their full development into empowered citizens.

- Reach out to all the poor families in the districts of Bihar with focus on SCs/STs, physically handicapped and destitute women for social, economic and political empowerment.
- Create or reorient democratic economic and social processes and institutions to enable poor women to participate fully and actively in decision making in the family and community and at local district, state and national levels.
- Advocate changes in government policies and programmes in favour of disadvantaged women.
- Empower and sensitize the community for creating an enabling environment in order to bridge the gap of gender inequality and ensure human rights.

1.3 WDC – Programmes & Projects

In 1999, WDC was chosen as a state-level partner for implementing the national level World Bank supported project, the Swa-shakti project.² The project changed WDC as an organization in a profound manner. Indeed, it helped WDC find its calling in the field of women empowerment. In the words of the Project Director, WDC, '***Swa-shakti gave an identity to WDC***'.

The project was WDC's first foray into the area of formation and nurturing of SHGs. In order to implement the project, the WDC for the first time formed a Project Management and Implementation Unit (PMIU) at its headquarters in Patna (1999). PMIU, for first time ushered in development professionals into the WDC.³ PMIU has survived to this day in WDC and credit goes to the utility and effectiveness of the PMIU as a structure. PMIU is solely responsible for managing and facilitating implementation of projects. It is headed by the Project Director (a development professional) who reports to the Managing Director (a woman officer of the IAS cadre).

The Swa-shakti project also brought in the concept of working with partners to deliver more effectively the goals of the project. For the first time, WDC started working with NGO partners to implement projects in the field. Under the Swa-shakti project it was also required to outsource project financial management to finance professionals. Monitoring was done by the Agricultural Finance Corporation, again an external agency.

More projects of a similar nature followed and the strategy of working with partners and a PMIU to manage it got entrenched in the WDC and became part of the organization's strategy in designing and implementing projects.

² Rajshekar S is a freelance consultant based at Bangalore and works as Consultant with The Livelihood School.

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Figure 1.1 WDC Model of 3-tier CBO

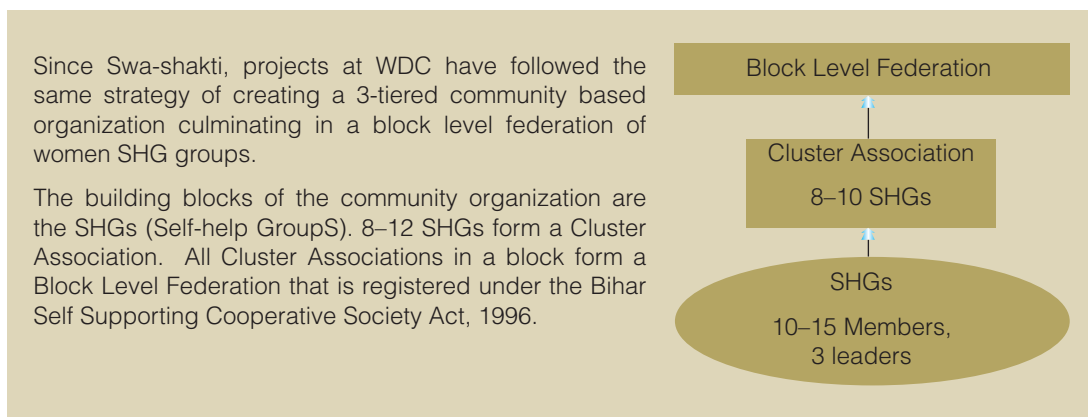


Table 1.1 provides a snapshot of the various projects implemented (and being implemented) by WDC:⁴

Table 1 1: Evolution of projects in WDC

SI	Period		Projects	Total Human Resource	Coverage		
	From	To			Districts	Partners	SHGs
1	1999	2005	Swa-shakti	10	1	3	485
2	2004	2008	Swayam Siddha	6	21	27	6,300
3	2004	2007	Swavalamban Phase I	12	10	10	1,000
4	2004	Cont	Deep	6	21	13	2,039
5	2005	2008	Swavalamban Phase II	11	10	10	1,000
6	2007	Cont	MNSY	40	27	56	28,167

Evolution of projects in WDC

At the end of Swa-shakti (2005), the WDC found that they had successfully created a 3-tier CBO, but the level of economic activity was still limited. Swavalamban (2004) which was funded by the Government of India, tried to address this issue and the WDC brought in technical partners to support NGO partners in this area.

However, WDC realized that mere economic activity was not enough. All round development and integration of women and adolescent girls into the mainstream of society was the stated goal. Therefore, the MNSY (2007) project (Annex 2) was proposed to the Government of Bihar which readily agreed to support it. The key components of MNSY are:

- Economic empowerment
- Social empowerment
- Cultural empowerment

⁴ The Swa-shakti project was anchored in the Department of Women & Child Development (DWCD), Ministry of Human Resources Development, GoI. WDCs across the country were chosen as partners at the state level since they were organizations promoted by the DWCD.

- Innovative schemes
- Establishment of Women Development Cell at district level
- Mukhya Mantri Kanya Suraksha Yojana.

Points to Ponder

- Projects at the WDC show a consistent evolution to meet the stated goals of the organization, moving from savings and credit to economic activities to social and cultural empowerment. This indicates an organization clearly focused on its goals.

Thus, MNSY, currently being implemented by WDC, is a project that has evolved from the past experiences of WDC in the state of Bihar.

1.4 Scope of this study

This study has focused on WDC as a project facilitating nodal agency and does not focus on any one project to carry out an analysis. However, where there are references to projects, they are limited to Swa-shakti, Swavalamban and the MNSY. These projects were considered under the study as they were implemented in a bigger scale.

1.5 Why did WDC choose AIM as a strategic tool?

WDC did not choose AIM as a strategic tool. In fact, AIM happened to WDC when it was chosen to manage and implement the World Bank supported Swa-shakti project in Bihar. Working with and through partners (AIM) was a strategy of the project and WDC had to adopt it.

However, having tried out the strategy in the Swa-shakti project, the WDC made a conscious decision to continue the strategy in the project that followed. The chief reasons were:

- Demonstrated success of the strategy during Swa-shakti when WDC for the first time got professional development staff and a PMIU to manage and implement the project
- WDC, unlike other line departments has had no significant human resource in the field to implement programmes. Therefore, it has opted to work with other partners in a project mode to achieve its goals.
- Further, WDC works on the basis of project funding which pays for most of the field and programme related staff. The annual grant from the Government of Bihar to WDC goes to support only the core staff such as the Managing Director, Project Director, Administrative Officer, etc. Given this situation, WDC has opted to keep the number of its own staff in the field low and instead worked through other partner organizations.

Points to Ponder

- WDC having realized the usefulness of the strategy (AIM) adopted in Swa-shakti, internalized it and incorporated it in all the projects it has been implementing since.
- All AIM projects may not start from a clearly articulated strategy, but if the organization is open to learning, it can internalize the strategy by learning from its experiences.

1.6 Key takeaways for AIM from the WDC

PMIU & induction of professionals in WDC

WDC was a typical moribund government promoted organization before implementing Swa-shakti. However, it transformed itself largely because of the induction of professionals in the form of the PMIU.

Enlightened leadership at the WDC

The leadership of WDC (MD and the BoD) have shown a high degree of maturity to realize the value of the PMIU and the professionals in it and allowed adequate space for it to function freely. Indeed, the excellent rapport between the PD and the successive MDs and the stability of the tenure of the same PD since 1999, have had a positive impact on the continued centrality of the PMIU to manage projects at WDC.

Balance of powers between MD and PD

During Swa-shakti, the PD reported administratively to the MD but operationally to the Central Project Support Unit and was practically the face of WDC to outsiders. This arrangement could have led to creation of the PD as a power centre in WDC, but by vesting financial and HR powers in the MD, the power balance was restored and has been continued till the present.

Flexible organization structure

WDC has reorganized and restructured itself to suit the requirements of the project it is implementing. Whilst restructuring itself it has not disregarded the elements that have worked well in the past. For example, the concept of a PMIU as the chief programme management and implementation body within WDC has been retained, while human resource within the PMIU has been reconstituted to suit the project.

Similarly, the concept of working with other organizations to create and nurture SHGs has been retained even while the partners have changed from NGOs to Block Level Federations.

Evolving programmes and implementation systems

WDC has consistently learnt from the project it has implemented and tried to build on it. For example, at the end of the Swa-shakti project, it realized that while good SHGs had been built, activities had been limited to savings and

credit. Hardly any economic activity had been built up at the SHG level. In order to address this issue, WDC proposed Swavalamban which worked with SHGs created under Swa-shakti and focused on providing support to initiate economic activities.

At the end of Swavalamban, while a number of economic activities had been built up, the overall goals of the organization, viz., economic, social and cultural empowerment of poor women had not yet been met. Based on the experience of Swa-shakti and Swavalamban, WDC proposed MNSY, a multi-pronged approach to women empowerment.

WDC has consistently built on its past achievement and has been constantly moving forward to arrive at its goal of all round development of poor women and adolescent girls in Bihar.

Partnering with CBOs for delivering programmes

Partnering with NGOs to create and nurture SHGs is a common strategy in India. However, partnering with CBOs such as Block Level Federations to create and nurture SHGs is a concept at a nascent stage still in the country.

Currently, the WDC has formed 72 Block Level Federations and is partnering with many of them to create SHG networks. WDC not only finds this a cheaper option than working through an NGO, but also finds that in the process the women at the Federation also get emboldened and empowered.

Government backed organizations can successfully deliver in Bihar

The State of Bihar had been witnessing a huge social and political upheaval during the last decade. WDC demonstrates that a government backed organization has to identify and partner with NGOs and then can deliver successfully project after project even under trying circumstances. This was done because the government provided an enabling environment for professionals to work, especially in rural Bihar.

Challenges

- Systems approach to management is not strongly followed in WDC at the state level. For example, roles being played by some personnel are quite different from their job descriptions. There is a process of annual review. The present system of direct and personalized management sufficed when the organization was small, but with increasing size and complexity of the organization, a systematic approach is essential.
- Similarly, at the Federation level, systems are weak and need significant strengthening.
- In our view, lack of a capable second-in-command to the PD, exposes the WDC to the risk of poor succession plan in the event of the PD quitting the job. Given the huge difference in capabilities between the PD and the

SPMs (those next in terms of hierarchy), it is not easy to find successors internally within WDC.

- Economic and organizational sustainability of Block Level Federations is not secured.
- Issue of linking SHGs members rather than SHGs or Cluster Associations to the Block Level Federation should be revisited, since this arrangement may lead to weakening of the SHGs and the withering away of the Cluster Associations.

Part 2
**Governance,
Institutional
Structure and
Partnerships**

This section discusses the institutional relationship, governance and partnership, as charted out for WDC.

2.1 Governance

The project governance structure at WDC has undergone changes with each project. However, the governance structure as an organization has more or less remained the same.

WDC is a society registered under the Society Registration Act, 1860 and has a Board of Directors who is responsible for guiding and steering the organization. The Board of Directors comprises the following:

- Secretary to the Government of Bihar, Welfare Department
- Director of Social Welfare
- Secretary Finance or his representatives not below the Rank of Joint Secretary
- Director Industries, Bihar or his representative not below the rank of Additional Director
- One woman member of the IAS, not below the super time scale
- Three representatives of the members/member societies/member cooperation to be elected in accordance with the election rules framed by WDC

The Managing Director (MD) of the WDC (reserved for female candidate) is supported by the Project Director⁵ (who is a development professional recruited from the open market) to manage and implement the projects. The Managing Director reports to the Board of Directors and is administratively responsible for WDC's functioning.

However, in terms of project management, the Project Director and the PMIU to operate with relative independence. Potentially, this could have led to 2 power centres (MD and the PD) within WDC, but with the MD having control over finance and HR, power in the WDC is primarily vested in the MD. The fact that the current PD has been with WDC in this role since the beginning of the Swa-shakti project in 1999 has contributed to the smooth working relationship.

Figure 2.1 shows the governance structure in the Swa-shakti Project. The structure was as per the Project Appraisal Document of Swa-shakti and was mandatroy for WDC to follow..

⁵ This was not a deliberate strategy on part of the WDC, but was a requirement under the Swa-shakti project. WDC has continued with the post after Swa-shakti.

approved a project by the powers vested in them as the governance body of WDC, no other external agencies were required to carry out this function. Further, with WDC strengthening its staff at the PMIU, the coordination and convergence function of the DLCC too was brought in house.

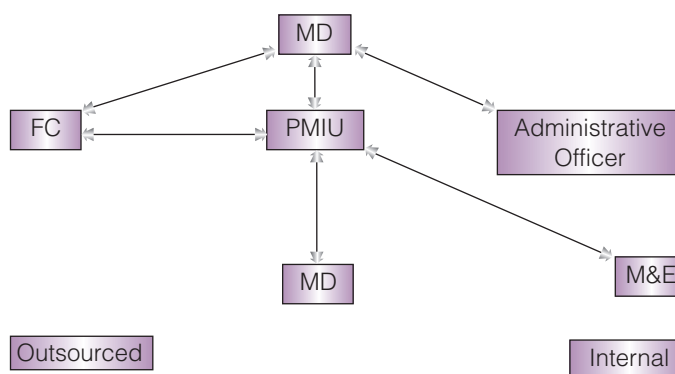
2.2 Organizational structure

This chapter deals with the evolution of the organizational architecture for *project administration* within the WDC over a period of time.

During Swa-shakti

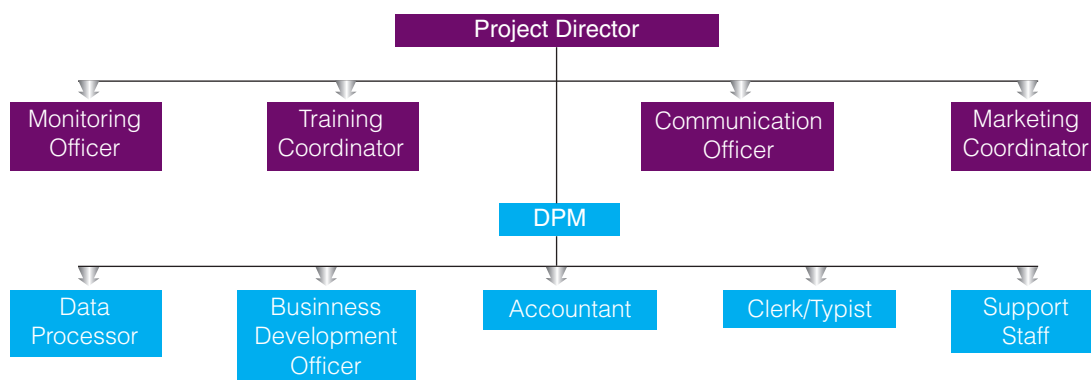
The initial organizational structure for project implementation was drawn up as per the Project Appraisal Document of the Swa-shakti project. Broadly, it consisted of a PMIU at the state level supported by a DPIU at the district level. The finance and monitoring and evaluation functions were outsourced to partners.

Figure 2.2: Organogram during Swa-shakti



PMIU comprised of the Project Director supported by a Monitoring Officer, Training Coordinator, Marketing Coordinator and Communications Officer. At the district level, the DPIU was headed by the District Project Manager who was supported by a Business Development Officer, Data Processor, Accountant, clerk/typist and a support staff.

Figure 2.3: PMIU & DPIU – Swa-shakti

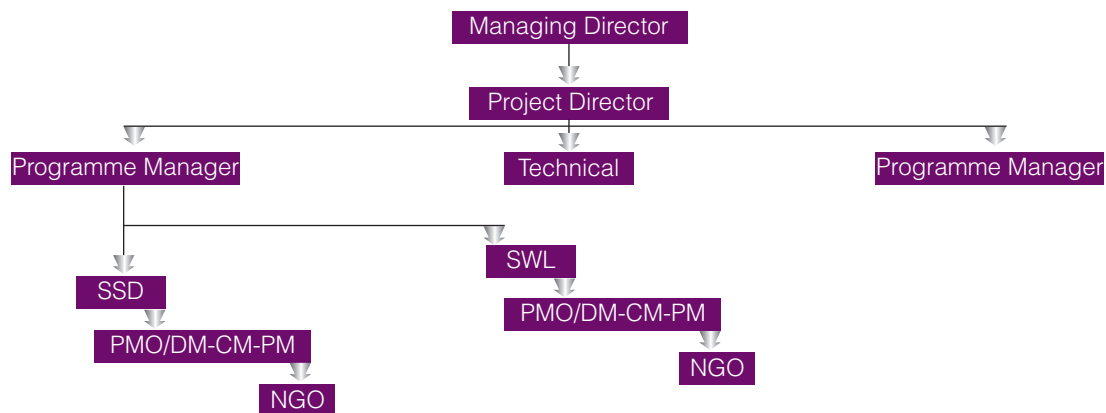


During Swavalamban & Swayamsiddha

This structure of management has been largely maintained by the WDC to implement projects that followed Swa-shakti. For example, during the implementation of Swavalamban and Swayam Siddha, the PMIU was modified and resulted in the following arrangement:

- The Project Director was assisted by Programme Managers for Swayam Siddha project and Swavalamban
- Marketing Manager to scale up activities at the state level.
- PMIU entered into partnership with technical agencies during Swavalamban project to deliver its objectives
- DPIU has been scaled down and is represented by just a District Project Manager who monitors the performance of the partner NGOs and the various CBOs (SHGs, Cluster Associations and Block Level Federations).
- The external M&E's role was considerably diluted and periodic monitoring as against concurrent monitoring was a feature of Swa-shakti.

Figure 2. 4: Swavalamban & Swayamsiddha



Index:

SSD	Swayam Siddha	SWL	Swavalamban
PMO	Programme Management Officer – State Level Officer	DM-CM-PM	District Manager cum Programme State Level Office Manager

During MNSY

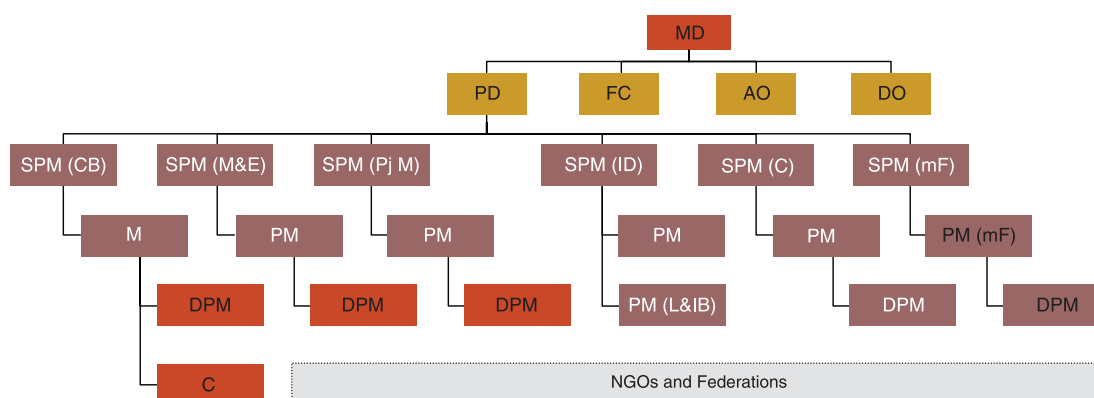
With the launch of MNSY in 2008, the WDC was once again restructured. Thus, the current structure of the WDC is headed by a Managing Director who has to be a woman IAS officer from the state cadre. The Administrative Officer, also a woman, is on deputation from the state government.

The WDC now has three major functional wings:

- Administrative and governance
- Programme delivery
- Accounts

Programme delivery and day to day activities are headed by the Project Director, who is a development professional recruited from the open market. Accounts section is headed by the Financial Consultant who is outsourced from an external Chartered Accountant firm. Administration is handled by the MD with assistance from the Desk Officer who is a retired government employee responsible for all HR functions and preparing agenda notes for the Board of Director’s meeting, handling RTI and State Assembly queries, etc. The M&E function has been brought into the organization and is headed by a State Programme Manager (M&E). (See Figure 2.5 for current organogram).

Figure 2.5: Organogram of WDC - MNSY



Abbreviations used in the chart:

MD	Managing Director	M	Manager	
PD	Project Director	PM	Programme Manager	
FC	Financial Consultant	L&IB	Livelihood and Institution Building	
AO	Administrative Officer	DPM	District Programme Manager	
SPM	State Programme Manager	C	Consultant	
	CB	Capacity Building	DO	Desk Officer
	M&E	Monitoring and Evaluation		
	Pj M	Project Management		
	ID	Institutional Development		
	C	Convergence		
	MF	Micro Finance		

To manage the increased scope of activities under the multi-component MNSY project, the posts of SPM (State Project Manager) and PM (Project Manager) were created. All key areas are headed by SPM. The areas are as follows:

- Institutional Development
- Convergence
- Microfinance
- Capacity Building

- Project Management
- Monitoring and Evaluation

Each SPM is assisted by a Programme Manager. DPMs, who are based at districts assist the Programme Managers in delivery of programmes through partner NGOs and Federations. DPMs play a key role in day-to-day management of the project implementation at the district level.

As can be observed, the DPM is the key person who anchors the project deliverables in terms of implementation, at the district level and becomes the link between the WDC and the field. Each DPM handles on an average 450 SHG groups. She/he visits five to six clusters and conducts meetings with Cluster Coordinators every month. She/he also conducts the monthly Federation meeting.

Apart from this, she/he is responsible at the district level for:

- Day to day management of project implementation
- Providing support to partner NGOs in terms of their listed deliverables
- Monitoring administrative and financial performance and deliverables
- Attending Board meeting of Federation
- Ensuring convergence between SHG and line departments, financial institutions in terms of planning, implementing and monitoring
- Ensuring rolling out other WDC programmes like short-stay home, helpline, innovation project and Mukhyamantri Kanya Suraksha along with ICDS
- Compiling training needs of all project partners and arranging training programmes as and when required from the line departments
- Participating in Federation Project Appraisal Committee meeting for appraisal of projects
- Attending meetings at district and state level (WDC).

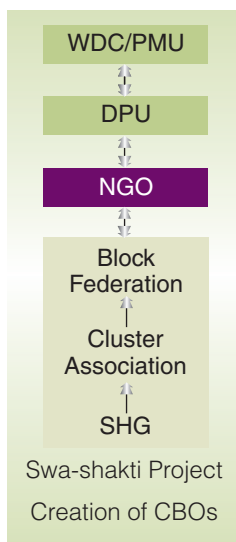
Points to Ponder

- As projects evolved, the WDC kept pace with the increasing complexities and made changes in its organization structure. This indicates an organization that is flexible.
- However, they also retained the basic structure of a professionally managed PMIU for programme implementation.

2.3 Partnership

As described in the previous sections, partnership is a key strategy in the WDC for implementing projects. However, as projects evolved and the degree of complexity increased, the nature and extent of partnerships also underwent changes.

Figure 2.6: Field level partnership - Swa-shakti



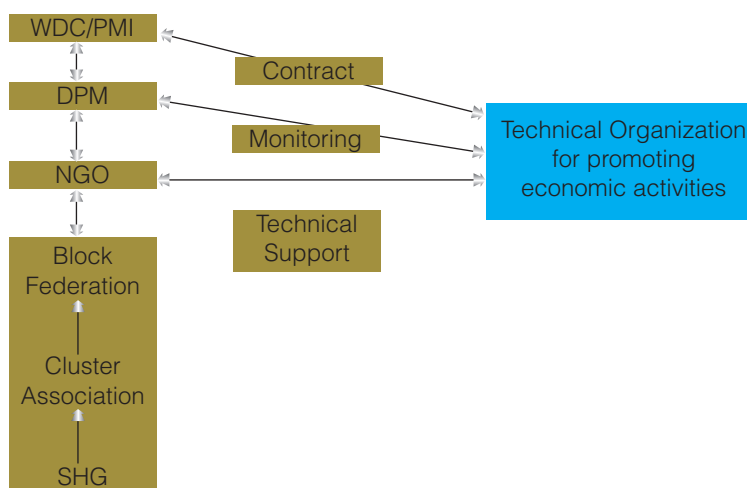
The following chart depicts the evolution of partnerships in WDC projects:

Under Swa-shakti, the PMIU at the head office in WDC managed and facilitated the project. At the district level, the District Project Implementation Unit supported and supervised the partner NGO that was contracted by the WDC to implement the project.

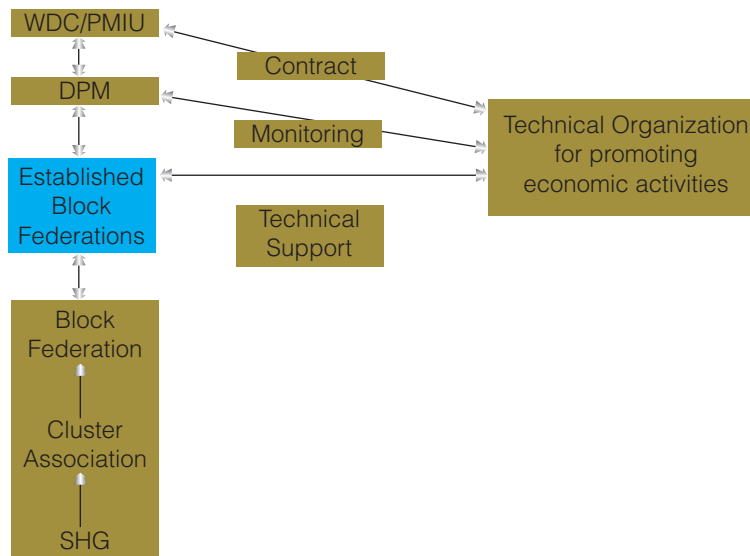
The project focused on creation of SHGs, forming Cluster Associations and federating them into Block Level Federations. However, at the end of the project the WDC found that while excellent SHGs had been created, the level of economic activity was very low.

Therefore, in the next project it decided to strengthen this aspect and accordingly the partnership with technical organizations was initiated to support the partner NGOs.

Figure 2.7: Partnerships - Swavalamban



Under Swavalamban, the PMIU continued to manage and facilitate the projects, but the office of the DPIU was done away with and a District Project Manager was retained. A set of Technical Organizations with special skills to initiate economic activities among the SHGs, leadership development and skills in building Block Level Federations were contracted by WDC. At the field level, they reported to the DPM and supported the partner NGO.

Figure 2.8: Partnerships - Older Areas

However, interestingly, the role of the partner NGOs was restricted in the latter part of Swavalamban to create and nurture SHGs and Cluster Association and formation of Block Level Federation in new areas of operations only.

For the older areas of operation where a Block Level Federation already had been created, the Federation was entrusted with a contract for forming more SHGs, Cluster Associations and inducting them into the Federation. In short, a large part of the activities that were hitherto being done by the partner NGOs have now been shifted to the Block Level Federation.

Besides partnerships with NGOs and CBOs in the field, the PMIU was also supported by external agencies for selected support systems – financial management and M&E.

Points to Ponder

- Thus, as the projects and programmes evolved and the WDC encountered newer challenges, it made necessary changes to its mix of partners at the field level in implementing the projects.
- An enlightened leadership constantly reviews the nature and content of partnerships and attempts to suggest relevant changes to the partnership to suit the needs of the organization.
- Moving from NGOs to Block Level Federations as field level partners to create and nurture SHGs was a sustainable transition and withdrawal plan.

The following table shows a list of partners of the WDC and tasks that they are entrusted with:

Table 2 1: Partnerships at WDC

Sl. No.	Task	Organization (number of NGO partners in parenthesis)	Level of working	Type of organization	Period
1	Community mobilization, capacity building and helping the CBOs plan and implement the project at district and block levels	NGOs working under each project with WDC Swashakti (3), SwayamSiddha (27), Swablamban Phase I (10), Phase – II (10), Deep (13) and MNSY (56)	District /block level	Non Government Organization	1999–Current
2	Financial Management	M/s Punit & Company	State level	Chartered Accountant firm	1999–Current
3	Audit	M/s Punit & Company	State level	Chartered Accountant firm	1999–Current
4	Technical Support				
4.1	Institutions specializing in promoting livelihoods	Indian Grameen Services (IGS), BASIX.	Work at the district level with Block Level Federations	Section 25 Company	2007–Current
4.2	Capacity Building: Developing training module and training materials/manual, training and running the centralized training centre	Asian Society for Education and Entrepreneurship (ASEED), New Delhi.	Work at the state level	Non Government Organization	2007–Current
4.3	Convergence and enterprise development	Centre for Rural Development and Community Management (CRDCM), Patna.	Work at the district level with Block Level Federations	Non Government Organization	2007–Current
4.4	Institution Building, quality SHG	APMAS, Hyderabad	Work at the district level and below	Non Government Organization	2007–Current

'Partnership' was the core working philosophy. By matching competence with tasks, WDC forged partnerships with NGOs at various levels mainly for effective community mobilization processes, capacity building, supporting CBOs/Federations plan and to implement the project. For technical tasks such as financial management, institution building, quality SHG, convergence and enterprise development, and capacity building, it relied on partners that had proven expertise in the relevant areas. For administrative functions it relied on its own set up at the state and district levels.

2.4 Partnership for Implementation

Procurement of partner NGOs

Since inception WDC has focused on forming institutions at the community level through hiring services of partner NGOs. As of Dec 2009, there are 56 NGO partners in contractual agreement with WDC working in 176 blocks spread across 27 districts. Services of the technical agencies were hired to strengthen these institutions and provide technical assistance.

Largely, the procurement norms laid out in the Swa-shakti project are still followed. Initially, the WDC followed a two-step process of evaluation of technical bids followed by negotiations on financial bids with shortlisted applicants; the QCBS process (Annex 3: Letter of Invitation).

However, based on the experience gained in working with NGO partners and based on the unit cost norms of other organizations working in the field of SHG development, the PMIU, in consultation with the Financial Consultant, has prepared a standard costing for promoting 100 SHGs.

Therefore, with the amount of contract being standardized for promoting a unit of 100 SHGs, the financial bid has been done away with. Instead, the evaluation is restricted to technical capabilities of the NGO and is done through a 2-step process:

- Evaluating applications through a Committee⁶ (70%),
- Grading the NGO presentations (30%).

Short-listed NGOs are called for discussions and negotiations are as per QBS procedures. The selection of partner NGOs is conducted at the State level by a committee comprising the Managing Director, the Project Director, the relevant SPM and the FC. The Terms of References (ToRs) are signed by the Project Director on behalf of the WDC. A sample copy of the contract is attached in Annex 4.

⁶ See Annex 1 for a brief description of each programme

Points to Ponder

- Initially, the WDC followed the Swa-shakti norms of QCBS for selection of partner NGOs.
- However, with experience, it has simplified the process by fixing a standard cost for NGO services to promote and nurture 100 SHGs.
- Thus the QCBS has been simplified to QBS for selection of partner NGOs.

Role of partner NGOs:

The role of partner NGO as laid down in the contract are:

- Identification of affinity groups, formation of SHG keeping focus on BPL members in a saturation concept
- Guide groups in savings and credit procedures and liaison with local lending institutions
- Provide initial informal training to group members by grantee project staff
- Maintain books of accounts and meeting minutes for one year, also train a group member or local person to maintain the group accounts
- Assist women in selecting appropriate income generation activities
- Provide training in skill development and entrepreneurship and for other technical support services like design and technology and assistance in establishing market linkages
- Assist groups to form clusters
- Identify and promote Community Resource Persons and Community Book Keepers
- Perform necessary administrative functions including:
 - Preparation of periodical progress reports on activities for submission to the client's district office
 - Maintaining accounts of project expenditure in format agreed with the client and submitting quarterly statements of expenditure with documentation, to the client's district office
 - Attending meetings at district and state level as requested.

HR structure within NGO

Each partner NGO (responsible for setting up and nurturing 100 SHGs) has sanctioned posts for one Project Coordinator (PC), one Master Trainer (MT) and four Animators. The HR allocation and amounts are fixed. It is left to the discretion of the partner NGO to modify the number of Master Trainers and Animators. During our field visit to one of the partner NGOs, CENCORED, Khagaria, the HR structure was found to be modified. Instead of one MT they had two and instead of four Animators they had three. The DPM and SPM have the authority to facilitate the decision to modify the HR

if the situation warrants. However, a formal intimation to the PD from the partner NGO is a must.

Monitoring of partner NGO:

Monthly meetings are held every month in the presence of the DPM at the block/district level on 5th of every month, where review and action plan for the following month are a must for the agenda, apart from project deliverables. Administrative and financial reporting are also submitted to DPM. Monitoring Information System (MIS) sheet is sent to DPM by partner NGO on 7th of every month, which includes Forms A and B (details in Chapter on Monitoring).

Payments to the partner NGOs are made based on the deliverables and output indicators agreed in the TOR. Yardsticks used for assessing the performance of the NGO partner are enclosed in Annex 5. Broadly, it covers the following phases of NGO activity with detailed output indicators for each phase:

- **Start up phase (0–6 months)**
- **Group stabilization phase (6–12 months)**
- **Growth of Self reliance and withdrawal of the NGO phase (12–18 months)**
- **Training of SHG members and group representatives (18–24 months).**

However the financial and administrative progress of the partner NGO are verified by concerned DPM regularly. In case of discrepancies in the administrative and financial progress of the partner NGO, the DPM is answerable. SPM in turn has a role to play to support the DPM in case the performance of the partner NGO is not up to the mark.

Since the funds for partner NGOs is fixed (Rs4.68lakhs including Rs3,500.00 (avg) per group formation and nurturing of old groups) for forming 100 new

Points to Ponder

- Initially, the WDC followed a report submission schedule to release payments to partner NGOs.
- However, it has changed it and linked it to discrete output indicators such as number of SHGs formed, number of SHGs linked to financial institutions, etc.
- This system is better than the earlier system in ensuring output and quality of output. However, in the absence of support staff to the DPM, she/he has to more or less rely on progress reports submitted by NGOs or assess the situation in Cluster level meetings.
- As the intensity of coverage of the programme within a district increased, the DPM may not have the time or resources to verify the progress report of the partner NGOs.

SHGs and strengthening the old SHG, the quantity and quality of SHG is tested. Therefore DPM strictly follows the indicators to check both the quality and quantity.

Further, based on the DPM's report, a committee comprising the MD, the PD and the FC reviews the progress of the partner NGO against stated output indicators and takes a decision on release of funds.

This is a useful check point in the release of funds, but partners have complained that this led to delays of more than 2–3 months in release of payment. Often, the Project Coordinator (NGO person at the block level) along with the Chief Executive (Secretary) of the NGO have to sit in the WDC head office in Patna to have their payments cleared. But in general, partners seem to have accepted this delay in release of payments. However, no case of payments being cancelled due to poor performance was reported by the NGOs or WDC.

2.5 Partnership management

Overall, partner NGOs have reported that they are quite satisfied with the association with WDC. However, they are apprehensive about the future of their partnership with the WDC, in view of Block Level Federations being used to promote and nurture SHGs in areas where partner NGOs had already established SHGs through WDC programmes. They mentioned that they were not consulted nor informed about these strategic changes.

Further, they also feel that even though WDC paid for creating SHGs, Cluster Associations and Block Level Federations, it is the NGOs that actually built rapport with the community and now they could not be asked to give up association with these very CBOs. They feel it is a loss to the strength of the NGOs to move out and start working elsewhere.

The key question is who has control and leverage over the CBOs created? The WDC feels that these CBOs are their creations and they have the resources to nurture them till they reach a certain level of maturity and then the NGO has no further role to play.

From the WDC point of view, they are not very satisfied with the quality of NGO partners. They feel that in Bihar it is difficult to get good NGO partners and they have to work with NGOs that are available. However, they use the machinery of the District Magistrate's office to check the credentials of the NGOs before partnering with them. This, they feel helps in filtering the NGOs with fake credentials.

It is our observation that although, NGOs are called partners, they are not so in the strictest sense of the term. They are more in the nature of service providers, who have been contracted to deliver certain output for a certain fee. With the approach and the methodology of working being standardised,

NGOs have little leeway in charting out a different course. Moreover, NGOs are hardly consulted for strategic directions.

Thus, we would conclude that while the current association of the WDC with 'partner' NGOs is cordial and adequate, it does not seek to rise to the level of partnership, where goals of the NGOs are aligned with project goals. In a nutshell, the association is that of a Nodal Agency and a field-level NGO where no strategic inputs are sought from the 'partner'.

Points to Ponder

- WDC-NGO association is more a Service Receiver – Service Provider relationship.
- WDC comes across as a Nodal Agency that knows 'the what and the how' of its programme and merely wants competent field-level NGO to execute it.
- The NGOs are also content (in many cases competent) to only do that; work as field-level service contractors, who perform a service for a fee.

Partnering with Technical Agencies

WDC has hired services of four technical agencies to improve achievement of project objectives by matching competencies with tasks. It relied on partners with proven expertise in relevant areas. The areas of expertise are as follows;

- Institutions specialized in promoting livelihoods
- Capacity building and running centralized training centre
- Convergence and enterprise development
- Institution building and quality SHG
- Financial management.

Procurement of Technical Agencies

The Technical Agency selection process involved invitation of Expression of Interest (EOI). The evaluation of the EOI was done similar to that of procurement of partner NGOs, as mentioned above, but the result was approved by the Board of Directors in the Board meeting. The ToRs were designed as per the services expected vis-à-vis, expertise and experience of the technical agencies.

Short-listed technical agencies were selected through discussion and negotiations as per QCBS procedures. CMD signed the ToR on behalf of WDC. The amount of the contract varied from agency to agency based on the nature and intensity of engagement.

Role of technical agencies

Different roles were assigned by WDC to the selected technical agencies (Table 2.1).

- Indian Grameen Services (IGS), BASIX and Centre for Rural Development and Community Management (CRDCM) were assigned the role of handholding support to Cooperative/Federations under MNSY project for selected blocks. Apart from these roles, IGS focused mainly on promoting sustainable livelihoods while providing handholding support, whereas CRDCM focused mainly on convergence and enterprise development support.
- Asian Society for Education and Entrepreneurship (ASEED), New Delhi was hired for institutionalization of training within WDC. Role of ASEED was to develop training module and training materials/manual, conduct training programmes and run the centralised training centre. The training centre is expected to train NGO staff, Cluster Coordinators, Block Level Federation staff and office bearers, etc.
- APMAS was hired for strengthening community based institutions and provide handholding and mentoring support in terms of quality SHG.
- Punit and Company was hired to provide financial services in terms of internal audit and finance management.

Purpose behind having diverse technical agencies providing support to WDC was to strengthen community based institutions in terms of structure, capacity, performance and sustainability.

HR structure of the Technical Agency

Each technical partner has humanpower according to their tasks and deliverables. This is usually as per the proposal submitted by the partner and finalized in discussions with the WDC. Thus, unlike the partner NGOs for CBO formation, the Technical Agencies have considerable freedom in staffing. In our opinion, this is so because the tasks of the Technical Agencies are specialised and not yet standardised.

Monitoring

Monthly meetings between technical agencies and WDC are used to monitor progress as well as provide a forum for cross learning and sharing entrepreneurial activities and achievements. Performance is measured against specific outputs which are linked to release of payments. Table 2.2 shows a typical output-payment linkage in the case of a technical agency⁷ (See Annex 6)

⁷ This table also provides details of tasks of a Technical Agency for nurturing of Federation and promotion of livelihood activities

Table 2 2: Output-Payment Linkage for Technical Agency

Amount	Remarks	Time frame
30% of the contract value	<ul style="list-style-type: none"> • Upon settlement of previous contract • Upon 100% selection of manpower at federation level • Upon submission of acceptance letter • Upon submission of staff details of technical agency looking after the federation. 	<ul style="list-style-type: none"> • Within two months from signing of the contract
20% of the contract value	<ul style="list-style-type: none"> • Upon 100% membership of old groups in federation • Disbursement of 40% of ICF • Initiation of MCP • Submission of action plan for capacity building at federation level • Timely submission of monthly report will also be taken into consideration. 	<ul style="list-style-type: none"> • After seven month from signing of the contract
20% of the contract value	<ul style="list-style-type: none"> • Submission of disbursed & repayment status of ICF released from WDC • Initiation of at least one livelihood activity • Ensuring 25% membership of new groups at federation level • Disbursement of 60% of ICF • Development of five CRP which will be able to perform training on themes related to SHG • 25% revenue generation at federation level. 	<ul style="list-style-type: none"> • After twelve months from the date of contract
20% of the contract value	<ul style="list-style-type: none"> • At least covering 25% of the SHG members in livelihood activities • Disbursement of 40% of ICF • Ensuring 40% of membership of new groups at federation level • Repayment rate for ICF should be 70% and above (to be considered from start) • 15% revenue generation at federation level. 	<ul style="list-style-type: none"> • After eighteen month from the date of contract
10% of the contract value	<ul style="list-style-type: none"> • Linking at least 40% of the total groups with govt. line department • Develop cadre of 25 resource persons who will be able to impart training on SHGs & federations • 80% attendance in board meeting • At least covering 40% of SHG members in livelihood activities • Submission of completion report • Audit report. 	<ul style="list-style-type: none"> • Full & final settlement

Payments to these agencies are also released after scrutiny of performance against agreed upon outputs by a committee comprising the MD, the PD and the FC.

Overall, the relationship with the technical agencies is cordial and based on mutual respect. Performance is being followed closely because moving away from partner NGOs in older areas and working with and through the Block Level Federation is a new strategy being experimented by the WDC. Success of the strategy hinges on the performance of the technical agencies.

2.6 Partnership with CBOs

In a significant shift in strategy, since 2007, WDC has been working directly with Block Level Federations to promote and nurture SHGs and Cluster Associations. In order to do this, WDC has entered into partnerships with a few Federations.⁸ Such Federations are also called Self Help Group Promoting Institutions (SHPI). Each partnership is backed by a formal contract. The contract is standardised and specifies the outputs (creation of 100 new SHGs and capacity building of 200 old SHGs in a block) and payment schedule. The ToR for the partnership is also standardised and specifies the outputs and the manpower.

Role of Federations as SHPI

As per the ToR (See Annex 7) a federation as an SHPI has the following broad roles:

- Formation of SHGs
- Capacity building of SHGs
- Bank linkage of SHGs
- Microplans for income generation activities
- Convergence with other government schemes
- Cluster Association formation
- Linking SHGs to Block Level Federation
- Selection of Community Resource Persons
- Monitoring & Evaluation of SHGs and Cluster Associations.

Terms of contract

Once WDC and a federation decide to partner, a standard ToR for creation of creation 100 new SHGs and nurturing of 200 old SHGs is issued to the federation. This ToR is considered by the Board of the Directors of the federation and they pass a resolution accepting it. The President of the federation is then authorised to communicate acceptance of the ToR along

⁸ As of September 2009, WDC had entered into partnership with 44 Federations

with its terms and conditions. Subsequently, the partnership is formalised by signing a contract, which is for a duration of 1 year only.

Outputs, contract value (Rs5,76,000) and payment schedule have been standardised by WDC and are the same for all federation partners. Payment is linked to specific milestones in outputs and is summarised in the table 2.3:

Table 2 3: Payment Schedule to Technical Agency

Amount	Remarks	Time frame
50% of contracted amount	<ul style="list-style-type: none"> Acceptance of contract Submission of progress report of pervious contract. 	<ul style="list-style-type: none"> Within 1 month of signing the contract.
30% of contracted amount	<ul style="list-style-type: none"> Recovery of Initial Capital Funds given by the federation to SHGs Achieving 50% of target for creation of new SHGs Opening of bank pass books for 40% of SHGs. 	<ul style="list-style-type: none"> Within 7 months from signing of contract.
20% of contracted amount	<ul style="list-style-type: none"> Project completion report Audited utilisation certificated 	<ul style="list-style-type: none"> Within 1 month from the end of contract period.

Similarly, the ToR is also standardised and specifies the detailed outputs and the humanpower required for the task:

- Federation Development Executive – 1
- Chief Executive Officer – 1
- Master Book Keeper – 1
- Supervisor – 2
- Book Keeper – 6
- Cluster Coordinator - 15

Monitoring is done by the DPM through visits and monthly review meeting, where the federation is expected to present a Monthly Progress Report, monthly accounts statement, and request for release of payment.

They are also expected to present an intermediate report that gives details of ratings of SHGs, trainings given to SHGs, etc. On completion of the project they are expected to give a Project Completion Report along with audited utilisation certificate.

WDC sees the strategy of partnering with federations as an effective method of building the federations' capacities. Further, in the short term it also provides tasks and a revenue model to the block federations and helps support its staff. WDC expects that these federations would become a platform for

women, especially from the weaker sections of society, to demand meaningful participation in economic, social and cultural activities of society.

Needless to say, supporting federations to work as SHPI's also reduces WDC's dependence on hard to come by quality NGOs in Bihar. Further, it also helps WDC scale-up formation of CBOs to achieve its goals. However, WDC should be careful against creating dependence in the federation on WDC for its revenue.

Overall, the relationship between WDC and the federations is one of donor-receiver, mentor-pupil and nurturer-nurtured. It is not a partnership of equals, in terms of capabilities and resources. However, the partnership has a significant import for the future of both organisations in achieving their respective goals. In that sense, this partnership is significant for both WDC and the federations.

Part 3

**Implementation
& Support
Systems**

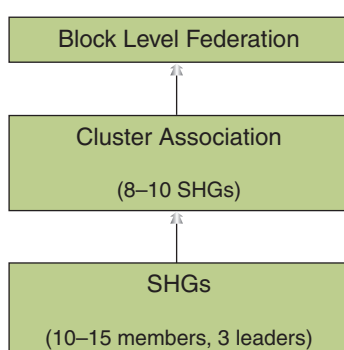
This chapter deals with programme implementation and systems such as monitoring & evaluation, human resources and finance at WDC to support it.

3.1 Programme Implementation

WDC has promoted a three tier CBO structure through which it aims to achieve its goals. The CBOs are (i) SHG at village and hamlet levels (ii) Clusters of SHGs and (iii) Federation of SHG members at block level.

The building blocks of the community organization are the SHGs (Self-help

Figure 3 1: 3-tier model of CBO



Group). 8–12 SHGs form a Cluster Association. All Cluster Associations in a block form a Block Level Federation that is registered under the Bihar Self Supporting Cooperative Society Act 1996.

WDC partners with NGOs and Block Level Federations to create and nurture these 3-tier CBOs. Implementation of the programme starts with roll out of the partner NGO's office in the allotted area of operation. Once trained staff is in place, the process of formation of SHGs begins.

Figure 3 2: Roll out of operations by partner NGO

- WDC provides a target of 100 groups to be formed in one block to an NGO.
- NGO partner conducts a block profile study
- Roles and functions are laid down in the guidelines provided as an addendum to the terms of reference
- Recruits personnel for the project from the open market, or deputes from the organization as the case may be
 - NGO selects Project Coordinators
 - NGO and WDC selects rest of the staff – Project Coordinator and Master Trainers, Cluster Coordinators and Animators
- Staffs recruited are inducted towards project objectives and deliverables, through an orientation programme. In fact, Project Coordinators are oriented by WDC who turn orient the rest of the staff internally
- Regular trainings are provided to CC, Animators and Master Trainers from WDC in a batch of 30
- Book keeping training programmes are provided to staff at various levels by WDC
- After SHG is formed, leadership trainings are provided to SHG leaders and SHG training programmes at an interval of 2–3months.

Self-help Groups

The process of SHG formation and nurture is classified into the following phases (See Annex 5)

- Phase I–Start up phase (0–6 months)
- Phase II–Group stabilization phase (6–12 months)
- Phase III–Growth of Self Reliance and withdrawal of the NGO phase (12–18 months)
- Phase IV–Training of SHG members and group representatives (18–24 months)

Each phase has a clear description of characteristics of the SHG that should have been achieved by the end of that phase. For example, at the end of the 1st phase, the SHGs should have attained the characteristics give below:

- Identifiable and stable membership of the group
- SHG representatives selected (President, Secretary & Treasurer)
- Formalization of bye-laws
- Regularity in savings
- Regular attendance in meetings
- Opening of bank account

By the end of the 2nd phase, the SHG is expected to increase savings, increase inter lending and establish linkages with the banks or other lending institutions to obtain a line of credit to augment the resources of the groups. The partners are expected to assist SHGs to move towards adopting more economic activities (both farm and non farm based) and provide necessary technical support services. Technical and marketing training support to SHGs is channelised by the partner from WDC. It also draws up request for social programmes in consultation with the community and prepares proposals for SHGs. Towards the end of this phase it is expected that SHGs come together at the cluster level to form an association. The partner assists the processes in identifying the leaders and provides guidance.

Thus, SHGs are expected not only to engage in thrift and savings, inter-lending and income generation activities but are also expected to participate in social intermediation. In short, SHGs are expected to participate in the social fabric of the village as a group and act as a change agent. For example, WDC runs district level helpline offices to deal with cases related to domestic abuse, dowry, rape, etc. Of the complaints filed, most were by SHGs, showing the social intermediation dimension of SHGs.

By the end of the 3rd phase, the SHG is expected to be part of a Cluster Association and individual SHG members should have acquired membership in the Block Level Federation. The partners continue to provide support to the SHG members to establish the economic activities. During this phase

the partner gradually shifts its focus from the individual SHGs to cluster and provides them capacity building supports.

However, training of SHG members and group representatives are separate function of the partners. Initially the training programmes would cover group development, participatory processes, group management, maintenance of records and accounts, gender sensitization and social issues. Since it is crucial to the development of SHGs and future sustainability of the groups, training content is standardized by WDC. Training programmes by partners are closely monitored by WDC.

As of Dec 2009, WDC had a target to form 29,635 SHG and has achieved 16,552 SHGs, in 4,361 villages, with a membership base of 1,90,591, which is 56% of the target. A cumulative amount of Rs12.62 crores was deposited as savings in their respective bank accounts set by SHG members promoted by WDC.

Cluster Association

Cluster formation, the 2nd tier in the CBO, starts in the 2nd phase of SHG formation. Cluster Associations are unregistered, mostly informal primary level federated bodies and are seen as an intermediary phase of forming federations. Aggregation of members from 10–12 SHGs forms a cluster. Location affinity and commonality of economic activities are some of the factors that determine the clustering of SHGs.

Each SHG is represented in the Cluster Association by 3 members – 2 from the SHG's leadership and one member on rotation basis. Members of the Cluster Association elect one among them as the President. As of December 2009, WDC had formed 858 clusters, with representation from more than 9,000 SHGs.

Purpose of aggregating SHG clusters:

- Help members towards social intermediation
- Voice their demands strongly
- Form new groups and strengthen old SHGs
- Monitor SHG growth, savings, credit
- Take corrective and punitive action for SHG members, in terms of regularization of savings and credit repayments
- Plan and implement entrepreneurial activities
- Forum to resolve social and financial conflicts
- Resourcing from Banks, Panchayats and other financial institutions and identification and utilization of local resources and functionaries.

At the cluster level, the Cluster Coordinator plays a vital role in connecting various SHGs under a single umbrella. Cluster Coordinator (CC) is generally a senior SHG member, selected by the partner NGO to facilitate SHG strengthening. The CC is trained by the NGO to maintain books of accounts. She is responsible for conducting meetings at cluster level and maintaining records. The CC is also responsible for performance of the SHG and helps in launching social empowerment schemes and programs of WDC. CC is paid Rs.500 to 550 per month for her services.

Block Level Federation

Federation of SHGs started in Bihar during the late 1990s. Bihar Mahila Samakya, WDC, BRLPS and ASSEFA are some of the organizations that have promoted federations.⁹

Table 3 1: Agency-wise No. of SHG Federations in Bihar

SHPI		No of Federations Promoted (2008)
NABARD	Upto Mar 08	-
SGSY	Upto June 08	NA
PACS	Upto Mar 08	NA
Bihar Mahila Samakhya	Upto Sep 08	54 (45 PLF and 9 SLF)
WDC	Upto Mar 08	243 (170 PLF and 73 SLF)
BRLPS	Upto Sep 08	34 (PLF)
NGOs	-	100 (approx)
CBOs	-	NA
TOTAL	-	431 (349 PLF and 84 SLF)

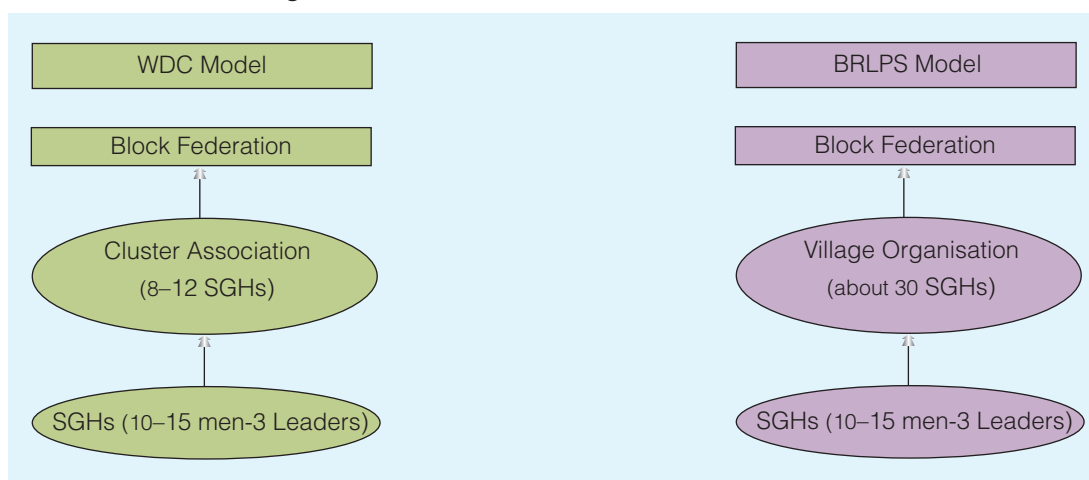
PLF - Project level federation and SLF

Usually, federations in Bihar are based on the 3-tier model. Both WDC and BRLPS that actively promote federations follow the 3-tier model. As per the study carried out by APMAS, titled 'Situational Analysis of SHGs Movement in Bihar', different organizations have registered federations under different legal organizational forms. For example, ASSEFA has registered them as NBFCs, while Bihar Mahila Samakya has registered them under the Societies Act.

WDC has registered them under the Bihar Self Supporting Cooperative Societies Act 1996, which is the commonly used legal form in Bihar. The different legal forms used reflect the institution's choice as well as objectives in promoting the federation. In some cases, the Supporting Cooperative Societies Act 1996 may not have been available at the time of promoting the federation, and hence, the choice of other legal forms.

⁹ Table taken from "Situation Analysis of SHG Movement in Bihar", APMAS, February, 2009

Figure 3 4:WDC & BRLPS Model of SHG Federation



Initially, WDC could not decide on the Act under which to register the federations. It organized and participated in a number of workshops and exposure visits to arrive at a decision. During this period it hired APMAS to conduct a study and advise WDC on the issue. Corrective measures were taken by WDC based on the study by APMAS, to make uniform bye-Laws of Federations registered under the Cooperative Act.

Membership and Representation in Governance:

Block Federations are empowered to collect a share capital of Rs100 along with a membership fee of Rs10 from each of the SHG members directly. A total of Rs44.82lakhs has been deposited as share capital, by 76 Federations promoted by WDC.

In WDC promoted federations, the board generally comprises of 13 members: 10 representatives from SHGs who are literate, one nominated representative each from WDC and NGO (technical support NGO such as BASIX), and the CEO. One from among the 10 SHG representatives is elected as President. It was observed that some of the board members are even working as Cluster Coordinators.

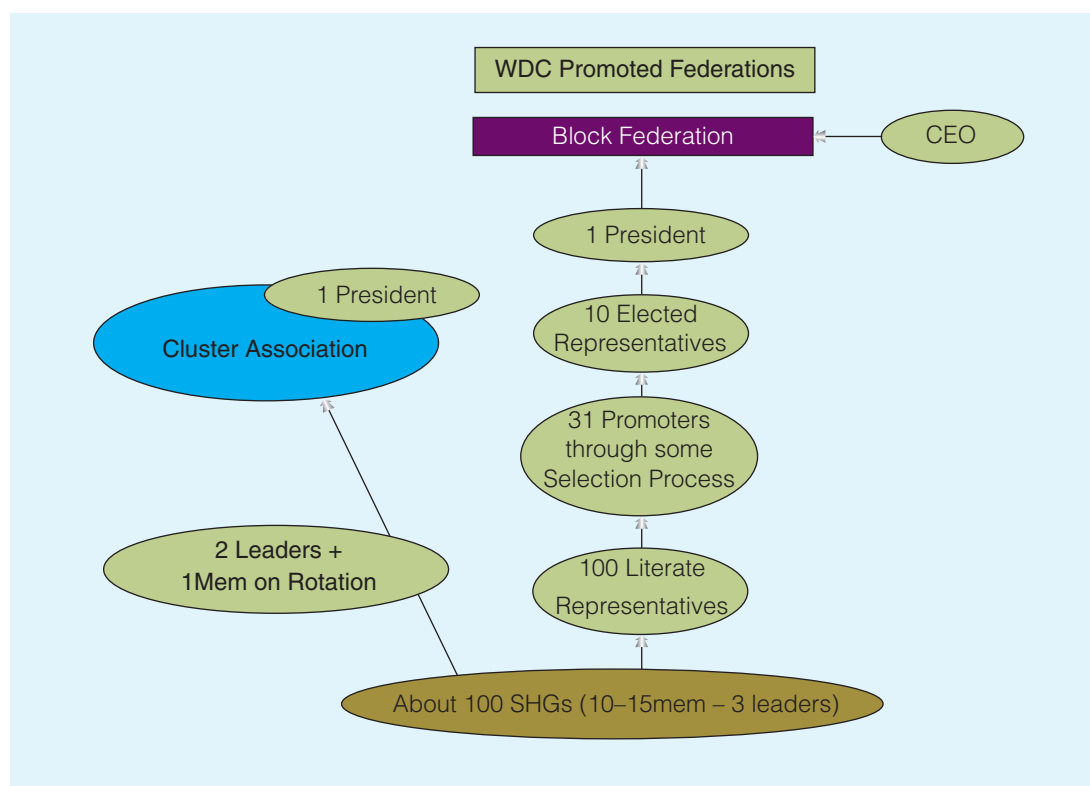
Points to Ponder

- Although the WDC claims to be promoting a 3-tier CBO, the only CBO that has a legal existence is the Federation.
- The remaining 2 tier of Cluster Associations and SHGs are not legal entities
- Further, they are not even represented as such in the Federation. In fact, it is the individual members of the SHGs that are the members of the Federation.
- This is in the long-run may undermine the strength of the SHGs and the Cluster Associations and their members links to it.

The President, who gets an honorarium of Rs1,000.00 per month from the federation, takes an active role along with the CEO of the federation. Other Board members get only travel charges as incentives.

The figure below explains how the representation in the federation is organized.

Figure 3 5: Representation in WDC Promoted Federations



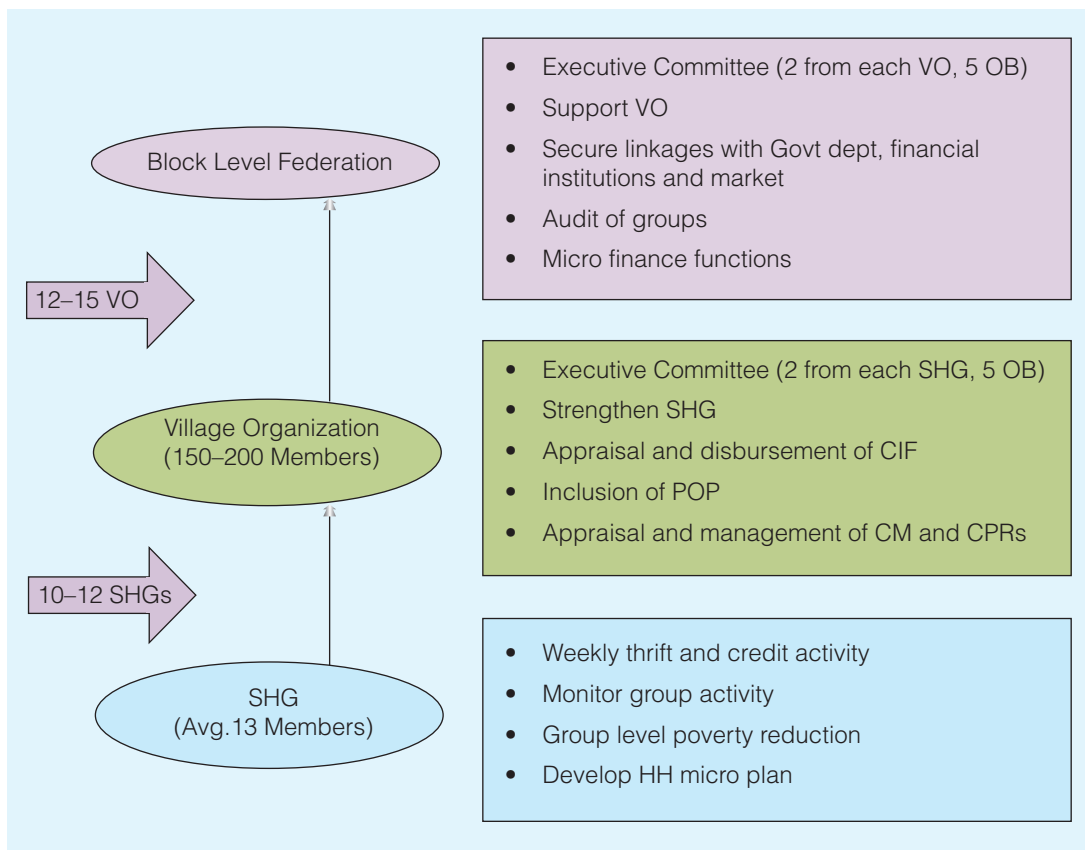
Role of Federations

The following list shows the generally expected functions of a Block Federation.

- Strengthening existing clusters and formation of new clusters
- Taking up issues and concerns related to women and initiate action
- Monitoring SHGs functioning
- Liaisoning with Government line department and ensure linkages with financial institutions
- Identification, mapping and proper utilization of community resources
- Organizing and conducting trainings for clusters
- Establishing the networking and proper management of clusters
- Ensuring proper maintenance of books of accounts of clusters
- Disbursement and recovery of the Initial Capital Fund

In general, SHG federations promoted by WDC currently function as social intermediaries. However, a few have taken up income generation activities like production of sanitary napkins in Phulwari Sharif and Vaishali; traditional art forms in Madhubani; weaving in Madhubani etc. A few have taken up activities like supplementary nutrition programme.

Figure 3 6: BRLPS Model of representation in Federation



In BRLPS both Village Level Organization and Block Level Federation operates on social intermediation (social action, mid day meal, PDS functions, linkage with line department for social security schemes) and financial intermediation (microfinance). At the VO level, livelihood activities based on trade are operational (fishery, makhana, mithila painting, siki grass work, sujuri (katha stitch) and agarbati).

BRLPS has adopted the model of SERP, Andhra Pradesh. Unlike, WDC where only the federation is registered, the cluster level organization called the Village Organisation (VO) in BRLPS is also registered. Further, VO is linked as an organization to the federation in BRLPS unlike in the case of WDC where the Cluster Association has not direct linkage with the federation. Thus, in the BRLPS model, all 3 tiers are linked with one another, while in the WDC model they are not. Non-linkage may lead to withering away of the cluster association in the absence of any concrete benefits to the SHG members.

Human Resource

Each Federation is assigned to a technical partner agency of the WDC such as BASIX to provide handholding support to the Federation. It is the responsibility of the technical partner agency to recruit staff to the Federation. For example, WDC has assigned the responsibility of recruiting CEOs in all the federations to BASIX. Right from deciding the criteria for selections to recruitments, the technical partner agency handles the whole process. There is no involvement of the federations at any level. The CEO is paid Rs4,000 per month from WDC funds through the technical partner agency.

Each Federation is managed by a CEO who is assisted by a Master Book Keeper (keeps accounts), a Federation Development Executive and a set of Supervisors who are entrusted with supervising the formation and nurture of new SHGs in their block. They in turn work with Cluster Coordinators to achieve the targets of setting up new SHGs.

Figure 3 7: Role & responsibilities of CEO

- Provide information about Board of Director (BOD) meetings to board members to Implement the decisions taken in Board meetings
- Be accountable to the federation for day to day affairs and send timely progress reports to promoters
- Ensure smooth administration of federation activities and maintain internal discipline
- Update all financial records and present income and expenditure of the federation before the BOD
- Arrange AGMs every year, present audit and activity progress in the meeting
- Identify capacity building/training needs of the members and arrange trainings
- Liaison with government and NGOs.

Fund Management

WDC provides budgetary support to Federations as a grant to meet administrative (salary, rent, stationery and travel) expenditure. In addition, it also provides an Initial Capital Fund for on-lending to SHGs to start micro-enterprises. The receipt of the ICF, its disbursement and recovery are maintained in a separate book of accounts. The ICF is in the form of an interest free grant to the Federation, but they are allowed to lend to the SHGs and earn an interest.

Lending to SHGs is based on an appraisal of a microcredit plan that is submitted by the SHGs to the Federation. At the Federation, an appraisal committee comprising of Cluster Coordinator, Board members, Federation Executive, Member from Technical service provider and District Project Manager scrutinizes the plans and approves the loans.

In addition, Federations also collect money in the form of share capital and membership fees. The federation visited during the study had about Rs4.44 lakhs as fund receipt, which includes share capital, membership fee, Initial

Capital Fund, Fixed Deposit, General Fund etc. It was learned that this amount of fund is parked in the Bank rather than have rotation of the fund within the SHG members.

Internal control and management systems

Types of books maintained at the Federations are:

- Books of accounts; Cash book, ledger, ICF Cash book, ICF ledger, ICF disbursement, bank ledger
- Records: stock register, attendance, staff payment register, assets register, letter dispatch register, letter receipt register, WDC letter file, visitor register, micro credit plan file.
- Board meeting minutes register

Programme implementation in WDC is about building community institutions. Therefore, care needs to be exercised while designing institution structures and their linkages to other institutions. CBO promoting institutions such as WDC need to ensure that handholding does not become agenda setting and decision-making on behalf of the CBOs, leading to an organization that is with an external locus of control. Further, the role and pathway to sustainability (both financial and organizational) of the federations needs considerable thought.

Points to Ponder

- SHGs and Cluster Associations are not liked as organizations to the Federation. It is the individual SHG members that are actually linked. Thus, it is not a 3-tier CBO.
- Non-linkage of SHGS and Cluster Associations to federations and the fact that loans from the ICF flow from the Federation to the less SHG means that the utility of the Cluster Association to the members is undermined.
- Currently, Cluster Associations are being used by the WDC mainly to collectively manage a number of SHGs
- Presence of Cluster Coordinators as board members of a federation leads to clear conflict of interests.
- Keeping funds idle in banks represents lost opportunity of servicing its members and earning a revenue for itself

3.2 Human Resources

This section deals with the human resources system of WDC and it emphasises the evolution of the human resource framework vis-à-vis the roles and responsibilities within the organization.

WDC is currently rolling out Deep and MNSY programmes in 27 districts of Bihar with a total (contractual) staff strength of 46 (See annex 8 – State Level

Report showing staff strength).

The Desk Officer (DO) is a key position in the WDC in terms of HR functions. The position was created in 2004 while implementing the Swayam Siddha project. The nomenclature of Desk Officer as in Government remained similar in terms of deliverables in WDC. Role of Desk Officer is to:

- Maintain HR files
- Prepare Governing Board meeting related agenda and papers
- Respond to Parliament and Assembly questions
- Generate information on RTI
- Day to day HR issues.

Given that the DO has tasks that require a good knowledge of working with the state bureaucracy, for the current DO, WDC identified a retired PSU officer and recruited him through a process of interview and references from his previous employer (Bihar State Industrial Development Corporation). Although, this is not stated as requirement for this post, both the PD and the DO concede that a person with experience in working with or in the government would be ideal for this post. However, with the DO anchoring the HR function, the quality of HR systems is also government like and rudimentary. Keeping the nomenclature of DO intact, it actually helped the Corporation in referring day to day HR issues.

As per the Service Rules of WDC (see Annex 9), for administrative and governance purposes different positions in the WDC are categorised under categories I, II and III. (see Table 3.2).

In WDC, except the CMD/MD and the AO all others can be recruited through the open market directly. Accounts officers may be recruited by deputation from other government departments or from the open market.

Apart from the Managing Director and Administrative Officer, there are no employees on deputation from the Government in the current staffing pattern of WDC. Instead, where knowledge of the government system of working was essential, WDC hired retired government employees with required skills. For example, 2 retired officers from the state Accountant General's office have been recruited as accounts officers. The DO as mentioned earlier is also a retired officer from a PSU. The rest are recruited through the open market, either directly by WDC or through an external agency.

Taking a conscious decision to hire retired government employees with required skills helped WDC in (i) retention of employees for a longer duration without much of dropouts (ii) rule out opting posting and promotion opportunities by hiring officers by deputation.

Table 3 2: Categories of posts in WDC

Categories	Posts	Scale	Recruitment process
Category I	Chairman-cum-Managing Director/ Managing Director	As per the provision of Government of Bihar	On deputation from GoB. Only a Women IAS officer of Bihar cadre can be posted.
Category II	<ul style="list-style-type: none"> ● Project Director (PD) ● Administrative Officer (AO) ● Financial Consultant ● State Project Managers ● Managers ● Program Manager ● Marketing Manager ● District Project Manager 	Scale with salary range Rs35,000–Rs20,000	<ul style="list-style-type: none"> ● PD is recruited on contract from open market ● AO (Bihar Administrative Services) is on deputation from Department, Bihar State Government ● Financial consultant is recruited on contract from open market ● Managers, Program Managers, Marketing Managers, District Project Managers are recruited from the open market on contractual basis.
Category III	<ul style="list-style-type: none"> ● Desk Officer ● Accounts Officer ● PA to Chairman ● PA to MD ● System Analyst ● Assistant ● Computer Operator ● Cashier ● Clerk-cum-Typist 	Scale with salary range Rs19,999–Rs8,000	<ul style="list-style-type: none"> ● DO is retired person from Corporation ● Accounts Officer is on deputation from the parent department ● PA to Chairman and MD, System Analyst, Assistant and Cashier are recruited as per the State Government norms and are given promotion from within staff ● Computer operator/ data entry operator are outsourced
Category IV	<ul style="list-style-type: none"> ● Driver ● Peon ● Office Boy ● Sweeper 	Scale with salary range up to Rs.7,999	<ul style="list-style-type: none"> ● All are recruited in this category from the open market directly ● CMD has the authority to decide if more persons in this category have to be hired.

Source: HR manual WDC.

Recruitment from Open Market

WDC adopts a combination of the following methods for recruitment from the open market.

- Through a competent external agency or by WDC itself
- By outsourcing the services to an external agency for support services

- By head hunting through HR agencies or through generating applications by soliciting recommendations from staff, other Government Departments
- By direct campus recruitment from reputed rural development, rural management, management, social work, agriculture as well as other technical colleges/ institutions.

Creation of a post is based on the approval by the Board of Directors of WDC. Once the post is created, the CMD/MD is authorised to recruit and select staff for all position lower than the CMD/MD. Minimum eligibility criteria for each position are defined including education, age limits and experience necessary. The process has to focus on selecting competent individuals who have:

- People centered attitude
- Approach reflecting genuine thinking on working for the advancement of the poor
- Ability to perform in a team
- Commitment towards his/her job
- Competency attributes – knowledge, skill and attitude

System of selection

Selection process complies with the Government of Bihar's rule of reservation. Essentially, selection of candidate is done based on 55% from Backward Castes; 50% from Scheduled Castes and 5% from General Castes. Benchmark for selection may be lowered for reserved candidates.

The selection methodology is based on:

- Multiple formal tests for selection
- Psychometric tests
- Socio-metric tests
- Evaluation interview and formal selection interview, through the formal selection panel, where Board of Directors are also a part of the selection panel in case of senior positions.

Once selected the staff has to undergo an extensive induction programme to ensure effective integration of staff across the organization. The induction programme provides all the information that new employees should know at the time of joining.

In Category IV for positions like receptionist, driver, guard and peon, the WDC reserves right to outsource it to a single agency or multiple service provider agencies, but with a rider that those agencies should be empanelled by WDC and their services are sought as per the procurement norms of the project.

Staff Contract Policy

- Terms of deputation of employees from the Government
 - Deputation is in accordance with the terms and conditions stipulated by the Government of Bihar
 - Deputed employee is governed by the rules and regulations of WDC to the extent that the terms and conditions of service of their parent department permits
- Terms of employees on contract
 - CMD/MD is authorized to appoint employees on contract
 - Personnel with specific skills/expertise in handling specific subjects/ special qualifications, is contracted for a consultancy assignment following the procurement norms of WDC
 - Duration of the contract of staff employed is for one year, which would be further extended based on performance appraisal. The duration of the contract is limited to 1 year to prevent employees from claiming permanent employee status.
 - Probation is for 3 months and on successful completion, staff are retained for one year, including the period spent on probation
 - Probation is assessed on parameters like
 - ❖ Performance on tasks given during the period of contract
 - ❖ Task orientation and team work
 - ❖ Communication skill
 - ❖ Sensitivity towards target population:
- Panel for assessing the performance becomes the immediate reporting officer:

Human Resources management at WDC is still in its infancy. Job descriptions developed under the Swa-shakti project are still being used. For newly created posts, job descriptions are sketchy. (See Annex 10) For example, the job description of the PD and the DPM are similar except that for the latter, the district is mentioned as the area of operation while for the former it is the entire state. Performance appraisal (See Annex 11) and capacity building of staff is very basic.

Points to Ponder

- Large scale changes to programme implementation structure have taken place in WDC. But no help was taken from Organisation Development or HR experts.
- During our interactions with the staff, no one could recall, specific meetings to discuss these changes and the course of the changes indicating that staff had limited or no role to play.
- In our opinion, WDC comes across as an organization that has constantly endeavoured to evolve with successive projects. However, in terms of developing and upgrading systems for meeting new challenges, its response has been usually tardy. Poorly developed job descriptions and lack of revision of job descriptions, even after the roles being played have expanded considerably, indicate a poor HR system.

3.3 Monitoring & Evaluation

Under Swa-shakti, Monitoring & Evaluation (M&E) was entrusted to the Agricultural Finance Corporation. However, since 2007 no external agency has been appointed for this function. Instead, with the restructuring of WDC, the post of a State Programme Manager (M&E) has been created with a Program Manager to support him. The SPM (M&E) now anchors this function internally.

Currently, the SPM and the PM (M&E) are revamping the entire M&E system including the MIS needed to carry out the task. They have prepared an M&E manual that presents in detail the M&E system. (see Annex 12)

The highlights are:

- Clear distinction between Monitoring & Evaluation
- Monitoring is a continuous assessment of project implementation in relation to agreed schedules, use of inputs, infrastructure and services provided to project beneficiaries. It answers the question, “Is the project doing things right?”
- Evaluation is a periodic assessment of the relevance, performance efficiency and impact of the project in relation to stated objectives. It answers the question, “Is the project doing the right things?”

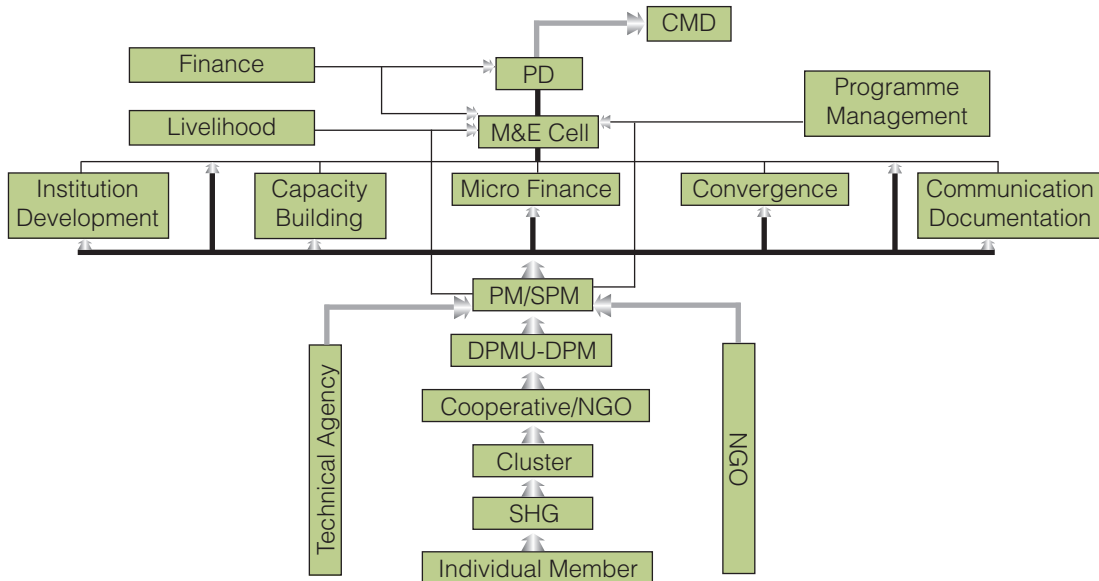
With this distinction, the M&E has been designed to be carried out at various levels in the organization. The following table provides the details:

Table 3 3: Levels of monitoring

Level of monitoring	Issues monitored	Data collection done by	Data consolidation done by
SHG level	<ul style="list-style-type: none"> ● Composition of group ● Literacy levels ● Employment status/ income status/ economic status ● Social status ● Rotation of office bearers ● Participation of members ● Savings & credit ● Accounts maintenance ● Regularity of meetings 	CRP/Cluster Coordinator/SHG leader	Federation/partner NGO from open market
Cluster level	<ul style="list-style-type: none"> ● Formation of Clusters and SHGs ● Regularity of meetings ● Attendance ● Programmes undertaken ● Rotation of office bearers 	Supervisors at the Federation/NGO	Federation Development Executive and/or CEO of Federation. or Project Coordinator of the Partner NGO
NGO/Federation level	<ul style="list-style-type: none"> ● Targeting of poorest habitations, especially SCs for formation of new SHGs ● Participation of Cluster Coordinators in group meetings & their performance ● Training schedule, trainer performance and training impact ● Status of SHGs facilitated by NGO/ Federation – weak SHGs, action plans ● Training of trainers and field staff ● Sustainability, transparency and financial propriety of each SHG ● Annual audit of SHG accounts 	Partner NGO/FDE/ CEO	Technical Partner Agency or partner NGO
DPM Level	<ul style="list-style-type: none"> ● Coverage and targeting of poorest habitations and women 	NGO/FDE/Technical Partner	DPM/Technical Agency/NGO

	<ul style="list-style-type: none"> ● Credit linkage and repayment ● Status of SHGs ● Performance of partner organizations NGO/Federation ● Project progress in relation to annual plans and objectives ● Trainer competence, training quality and training impact ● Documentation of innovations, success stories & failures 		
State level	<ul style="list-style-type: none"> ● Performance of DPM ● Physical and financial progress of DPM, NGO, Federation ● Achievement vis-à-vis vision /mission / objectives ● Evaluation studies and strategic planning ● Documentation of innovations, success stories & failures. 	DPM/Technical Agency/NGO	PMIU

Figure 3. 8: Data Flow pathway in WDC



The Fig. 3.8 shows the data flow pathway in the WDC. As can be seen from the schematic, the M&E cell is playing a central role in data collation and management in WDC. Data as described in the preceding table is generated

from the bottom level (SHGs) and gets collated and added to at various levels before being compiled at the state level. Reporting from all levels is basically, monthly.

The monthly review meeting at the PMIU is conducted by the SPM (M&E) to which all the DPMs, PMS, SPMs and the Technical Agencies report. The SPM (M&E) generates two key reports every month, viz., Monthly Status Report used for monitoring the progress of the projects and a Monthly Progress Report that is sent after review by the PD, to the Department of Social Welfare, the parent department of the WDC. Both are based on a consolidation of the data submitted by the DPMs and the Technical Agencies. In fact, the format of the monthly report submitted by the DPM is similar to the monthly status report prepared by the M&E Cell and thus makes compilation of data convenient for the Cell.

The DPM also monitors progress at the district level by conducting a meeting with partner NGOs and Technical Agencies. She/he also makes monthly visits to all the federations and the Cluster Associations in his/her area of operation, where she also interacts with the SHG members. In addition, she/he also participates in the monthly meetings of the federation and the loan appraisal committee of the federation. During all these meetings she/he also monitors the performance of the CBOs, partner NGOs and technical agencies.

However, the WDC does not have a system of 3rd party monitoring and evaluation. Rating of SHGs is primarily done by partner NGOs who are also responsible for nurturing them, leading to conflict of interest. There is no established procedure for 3rd party rating of SHGs. Even independent verification of the rating by DPMs and others from the PMIU is not mandated or regular.

In our opinion, the current effort of the M&E cell is limited to putting in place an MIS. The M&E manual does not explain checks and balances in the MIS to ensure independent verification of data. Further, it does not mention at all the strategy for evaluation of the impact of the projects. Though the job description for SPM (M&E) mentions that she/he is responsible for ensuring that baseline and evaluation studies are carried out, but this is yet to be done.

Clearly, M&E systems in the WDC are still in the process of being fully developed and have a long way to go before they mature. However, WDC would do well to give more attention to integrating M&E, especially 3rd party monitoring and evaluation, in its decision-making process. In view of the lack of external governance mechanisms such as the Project Steering Committee, etc., (as in Swa-shakti), at least periodic 3rd party evaluation becomes essential to ensure veracity of data, processes and performance.

Points to Ponder

- Design of M&E needs to be worked out carefully.
- Generally an MIS tends to capture data at operations level and hardly at the impact levels
- Therefore, MIS should be supplemented with evaluation studies based on carefully thought out research questions.
- Given the lack of external governance mechanism in WDC (e.g., Project Steering Committee in Swa-shakti) or external project monitoring mechanism, 3rd party evaluation of outputs and processes are essential to ensure independent feedback to management.

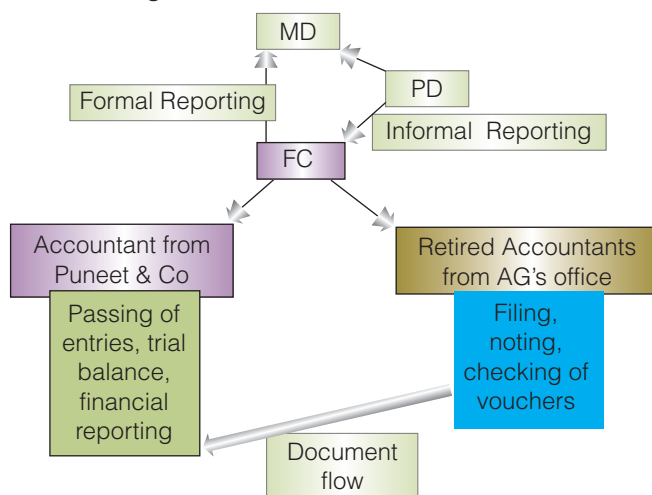
3.4 Financial Management and Procurement Systems

Hiring Chartered Accountancy firms to anchor the financial management function in government and semi-government organizations started with the Bihar Regional Development Authority in 1997. M/s. Puneet & Co started their association as a Financial Management & Technical Consultant with WDC during the Swa-shakti project. Since then, they have been retained year after year.

Two accountants from this firm are positioned at WDC and manage the accounting function along with two more accountants who are directly hired by WDC. They are retired accountants from the office of the Accountant General and are well versed in government accounts. All the 4 accountants report to the Financial Consultant (FC) in WDC, who is from M/s.Puneet & Co (see Annex 13).

The reporting structure in the financial management system is as follows:

Figure 3 9: Finance Cell in WDC



The MD of WDC heads the accounts of the corporation. Operationally the head of the accounts is with FMTC, wherein the Accounts Officer has a support role.

Accountants hired by WDC are well versed in government systems and are therefore, used to check vouchers, make notings, prepare statements for release of payments and manage filing of records. Accountants from M/s. Puneet & Co carry out purely accounting functions such as passing entries, preparing trial balance and other statutory financial reporting. The FC manages both sets of accountants. The ToR for the FMTC states the following as the tasks:

- Preparation of financial reports
- Preparation and maintenance of computerized Cash Book, Ledger, Subsidiary Ledger, Journal Book from vouchers and registers on day-to-day basis
- Preparation of Trial Balance
- Monthly cash flow and fund flow statements with all details
- Receipts and payments accounts
- Details of assets and liabilities
- Assistance in audit and audit related work in the WDC
- Verification of SOEs (Statement of Expenditure) including vouchers submitted by NGO partners related with fund release for various schemes
- Filing of statutory returns
- Maintenance of procurement procedure & account
- Matters related with Income Tax, Sales Tax, Service Tax., etc.
- Any other work of financial nature assigned by the MD, WDC.

In addition to finance, the FC also handles procurement. Procurement rules are based on the Government Finance Rules, Government of Bihar. Single Source Selection is the preferred system for procurement value up to Rs15,000. Beyond this value, Board of Director's approval is required without justification, as long the value is below Rs1,00,000. For values more than Rs1,00,000 the MD has to justify the procurement and seek BoD approval.

The FC is not involved in audit of the SHGs and in checking the books and guiding the Federation's Master Book Keeper (MBK). Currently, audit of federations is done by statutory auditors of the federations and guidance to MBK's is given by the technical agency. It was discussed during our visit that with huge sums of money being transferred as grants to the Federations, it would be useful for the FC to be entrusted with the responsibility of building systems and procedures for maintenance of accounts at the federation level. Further, it would be useful to have the FC carry out checks at the federation level to ensure that accounts are maintained efficiently.

Partnership Management

As per FC, the ToR mentioned above was given to him when his firm was first hired by WDC during Swa-shakti and has since remained unchanged. He also mentioned that he plays an informal role of a Finance Manager by helping the PD in preparing budgets for existing projects and for new proposals.

It is our observation that although, the role of the FC as per the ToR is mainly related to accounting functions, by virtue of his experience in working in WDC for a long period of time (since 1999) he is consulted by the PD on programmatic and organizational issues. For example, the FC is part of a committee comprising the MD and the PD which reviews the performance of partner NGOs and Technical Agencies before releasing payments.

This indicates the commitment to and the identification of the FC with the welfare of WDC as an organization. However, it also reveals the state of informality in WDC with reference to management of contracts and relationships.

The ToR has not been revised in more than 10 years of association during which period, WDC has moved on from implementing a project in 1 district of Bihar to multiple projects in all 27 districts of Bihar. This documentation shows that the work content of the FMTC contract has not been reviewed at all to cater to the growing needs of the organization.¹⁰ For example, under the new strategy of partnering with block level federations, WDC transfers to them large sums of money as grants for on-lending to SHGs. However, the FC is not involved in setting up systems at the federations to account and report on utilization of this grant. Nor is he involved in carrying out an audit of these partners.

Points to Ponder

- FMTC's ToR has not been reviewed at all by WDC, but the contract has been renewed year after year.
- This reveals that the work content associated with the function has not been reassessed at all to reflect changing requirements of the organization. Instead, given the commitment and the capabilities of the partner, work is being done through informal expansion of the scope of work.
- However, when a decision to change the partner is required or when the PD changes, this could lead to lack of role clarity.
- Further, this has also resulted in the FC being underutilized by WDC. His services could be extended to cover support to Federation accounts as well.
- It is the job of the organisation's leadership to constantly review the work and the work content of its partners.

¹⁰ Similarly, the job description of the PD does not reflect the role that the current PD is playing. (See Section on Human Resources)

Overall, however, the relationship between WDC and the FMTC is very cordial and the fact that the relationship has continued for more than 10 years indicates the durability and the utility of the association to both parties. Indeed, perhaps, this is the only true 'partnership' in WDC, where the partner is so closely aligned with the organization, well beyond the stated ToR. However, it does carry the danger of loss of independence from the partner's side.

3.5 Capacity Building

Strengthening the capacity of the partner organizations, community organizations/federations has been the core function of WDC in terms of strengthening the institution building process at the field level. Budget for training programmes during Swa-shakti was parked with NGO partners and each partner carried out trainings at their own levels based on a centrally prepared training syllabus and materials.

However, with the launch of MNSY, the WDC has formed a capacity building cell in the PMIU in the year 2009. The cell is responsible for this set of activities. The cell comprises a Senior Project Manager and a Manager at the state level and Training Coordinators at the block level. WDC identified 124 Block Coordinators from NGOs, who are responsible for capacity building. In case of NGO partners they are known as Master Trainers and at the level of the Federation they are positioned as Training Coordinators.

The purpose of forming a dedicated capacity building cell was to:

- Standardise the training manual at the state and block level
- Assist external agency to develop quality training modules
- Develop training materials, posters and learning materials
- Develop suitable guidelines for conducting the training programmes
- Develop training calendar
- Develop a pool of – State Resource Persons and Specialized Resource Persons
- Monitor large number of training programmes

Asian Society for Education and Entrepreneurship Development (ASEED), New Delhi is an external training agency. They were hired by WDC in the same year when the cell was formed, to organize and roll out the centralized training programmes. The need for partner was to ensure that the training centre is run professionally by an organization specializing in training and capacity building.

A yearly budget of Rs11,80,000 is allocated to ASEED to run the training centre of the WDC. In terms of human resources (staffing), ASEED has a Training Manager and 2 Training Coordinators, with 6 support staff.

Figure 3 10: Tasks of ASEED as per ToR (Annexed)

- To organize orientation courses/sensitization workshop for the Faculty of the Corporation and office bearers of NGO/selected SHG /Cluster/Federation representatives in the following areas:
 - SHG formation and sustainability
 - Gender and status of women community mobilization
 - Project formulation, planning and management
 - Training of core component – MED, bank linkage, convergence, networking, livelihood and community assets
 - Awareness creation and social issues – e.g., Domestic violence, daain pratha, child rights/abuse and gender issues;
- Training/orientating field workers and some of the group members/group leaders to identify best practitioners in the following areas:
 - SHG formation, stabilization and sustainability
 - Savings and credit management, records, registers and maintaining of accounts at the group level
 - Orientation of bank linkages/bank procedures/government schemes and how to access them
 - Legal literacy, Panchayati Raj, civic practices and health awareness
 - Leadership development
 - Formulation and implementation of group level action plans
 - Micro-enterprise development including idea generation, activity selection, market research, preparation of business plans, importance of costing, quality and packaging, marketing techniques, brand consciousness
 - Accounting practices and financial book keeping for micro enterprise development
 - Participatory management techniques
 - Awareness creation for social and environmental issues
 - Up gradation of skills which would be useful in initiating micro-enterprises by women
 - Networking of women's groups and convergence of inter sectoral schemes/programmes
 - Participatory monitoring
 - Need based refresher training programmes on some of the above items
 - Withdrawal and role transformation strategy.
- Special training programmes for skill enhancement and livelihood generation (handicrafts, agri-business, dairy, service as housekeeping, sales representative/receptionist, office management, computer, stitching. etc..)

However, given the growing number of partners and nature of training required, WDC soon felt the need for decentralized training centres. Therefore three decentralized training centres were opened during the MNSY programme at i) Khagaria, ii) Gaya and iii) Vaishali. A consultant, hired on a contractual basis by WDC is posted at each centre to manage the training centre. These consultants are in turn trained at the central training centre.

Training is imparted to SHG members, NGO staff, Cluster Coordinators, Federation employees as well as WDC staff. The following table provides a summary of trainings provided in 2009–10.

Table 3 4: List of trainings imparted in WDC

S.No	Training Calendar for WDC	For	Frequency
1	Networking and federation	Partner NGO staff	3
2	Concept of business plan with micro credit plan	Partner NGO staff	3
3	Networking and federation	Cluster coordinators/ cluster resource person	36
4	SHG concept and nurturing	—” —	—” —
5	Concept of business plan	—” —	—” —
6	Training on SHG concept	—” —	105
7	SHG concepts	Group leaders	1166
8	Business plan with micro credit plan	SHG leaders	1166
9	Networking and federation	WDC staff	1
10	Group dynamics	—” —	—” —
11	Gender and legal awareness	—” —	—” —
12	Concept of microfinance	—” —	—” —
13	Concept of business plan	—” —	—” —
14	Concept building micro enterprise development and income generation activities	—” —	—” —
15	Training on managerial skill and management	WDC staff	1
	Total		2558

WDC follows simple steps to offer training programmes:

- During the quarterly partners review meeting, the State Programme Manager - Training collects the requirements for organizing a training program
- The State level trainings, district level trainings and block level training requirements are identified
- Programme Manager and SPM-CB prepare an annual training plan, shares the annual plan with Project Director and then takes an approval. PD is empowered to scrutinize the sanction, which is finally taken by MD.
- Training schedules and modules are finalized by Capacity Building Cell
- State Resource person or Specialized Resource persons are nominated to roll out the training programmes as Trainers mainly at State level.
- CB cell coordinates with the consultants and external training agency. A note is circulated with details of dates, venue, module and number of participants and approved yearly budget
- Training is organized and a report is generated
- SPM and PM monitors the progress of the training and the impact created

A capacity building guidelines are prepared by the CB cell, wherein the purpose and level of resource persons are defined as per criteria like years of experience, education qualification and ability to speak local languages.

Cost per unit of training has been standardized in WDC for a batch size of 30 participants. Per unit cost for a State, District and Block level training programme are mentioned below.

SL	Particulars	Unit Cost in Rs				
		State Level	District Level		Block Level	
			Residential	Non Res.	Residential	Non Res.
1	Venue (per day)	1,500.00	1,000.00	1,000.00	500.00	500.00
2	Boarding and Lodging (per participants)	275.00	175.00	75.00	100.00	50.00
3	TA to participants (per participants)	300.00	100.00	100.00	30.00	30.00
4	Training materials (per participant)	150.00	50.00	50.00	30.00	30.00
5	Training Aid (per day) up to	1,000.00	1,000.00	1,000.00	-	-
	Total	3,225.00	2,325.00	2,225.00	660.00	610.00

The total training budget outlay for 2009-10 was Rs1.92crores which has increased nearly 2-fold to Rs3.66 crores, indicating the importance that WDC attaches to capacity building.

WDC has also pooled in 40 State Level Resource persons and 10 Specialized Resource persons for greater outreach and effective delivery of the training programmes. These resource persons are trained at the central training centre and are located all over the state, leading to lower costs of carrying out training programmes.

Points to Ponder

- Realising the importance of training in building and nurturing CBOs, WDC has set up a central training centre and entrusted the task to a professional agency.
- It has followed it up with setting up decentralized training centres and created a pool of state level resource persons to ensure that training can be carried out in various parts of the state by locally based resource persons, thereby reducing the cost of training
- It has ensured quality by training the resource person at the central training centre.
- Budgetary provision for training is almost 10% of the total budget of WDC, indicating the importance that WDC do according to this function.

Part 4

**Partnership
Management**

For an organization with limited field level staff, partnering with field-level NGOs has been a key strategy to implement its programme. Having realized that nurturing federations needs a different and often specialized set of skills, WDC decided to partner with specialized agencies such as BASIX, ASEED and APMAS. Further, having promoted federations, WDC chose to partner them to promote and nurture SHGs in older areas of operations.

Therefore, within a span of a decade, WDC has evolved to include 3 major set of field partners (Technical Agencies, NGOs and Block Level Federations) to implement its programmes. Needless to say, its relationship with each is of a different kind and intensity.

4.1 Partnership with Technical Agencies

These partnerships are new and are in response to the realization that capacity building and handholding needs of block level federations are more complex than SHGs or even clusters. It needs a higher level of expertise and experience in the partner than was needed earlier. Further, with the process being new to WDC itself, it felt the need for specialized agencies. Hence the partnership with few national level institutions and state level institutions with necessary skills and nature of work. The national level institutions are Indian Grameen Services (BASIX), APMAS, Andhra Pradesh and CRDCM, Bihar.

These relationships are more in the nature of partnerships. Both organizations share a common goal of an economically sustainable and socially powerful block level federation. Unlike the relationship with NGOs for creating SHGs, here, WDC lets each partner pursue a different course of action to achieve the stated goal. The strategy of the partner agency is discussed and agreed upon at the time of selection of the partner. The financial cost is also not standardized and is different for each partner.

WDC could have hired these agencies as mere consultants to advise WDC. Instead, it chose to partner with them and entrusted them with significant tasks to translate advice into action and produce tangible outputs. These partnerships are marked by more consultation and closer monitoring of progress. Being of recent origin and experimental in nature, no major conflicts have been reported yet.

4.2 Partnership with NGOs

Partnership with NGOs forms the bulk of the partnership in WDC to implement its programmes. The agreement between WDC and partners is that of service providers and service receiver, despite the long-standing relationship with some of its NGO partners.

The NGO partner has been chosen by WDC to deliver services (as an extended arm of WDC) for a fee and has not been consulted in the design and management of the project.

NGO partners felt that WDC's strategy to shift from NGOs to Federations should have been done in consultation with partner NGOs as also the restructuring of WDC or the designing of major products. It was also felt when WDC was restructured or when major projects were designed, partner NGOs were hardly consulted.

Financially, with unit costs being fixed for developing SHGs, NGOs felt that they were being squeezed. Delays in release of payments were also mentioned as an area for concern and improvement.

Despite all these issues, relationships between staff of WDC and NGOs at all levels were very cordial and mutually respectful.

4.3 Partnership with Block Level Federations

These sets of partnerships represent WDC's strategy of using federations as SHPIs and at the same time supporting them financially. Given that these are fledgling organization and completely under the control of the promoting institution (WDC), the partnership is unequal and as mentioned in the preceding sections, more in the nature of a donor-receiver.

The fact that out of 56 field level partners, 44 are Federations indicates the growing importance of this partnership. Unlike the one with NGOs this involves significant investments from WDC in building the capacity of the partner as well.

Still in the process of being built these organizations have weak systems and internal control mechanisms. Therefore, monitoring and supervision of activities of these partners becomes. The responsibility of WDC, indicating a higher degree of effort needed from the WDC staff in the field.

Part 5

Conclusion

Starting with the Swa-shakti project, WDC has come a long way and is one of the major promoters of SHGs and federations in the state. The same project also transformed the programme management structure (PMIU) in WDC and inducted professionals into it.

In terms of programme, starting from a pure savings and thrifts focus in Swa-shakti, the focus has now shifted to all round development of women through SHGs. Similarly, the strategy for CBOs also has evolved from simple SHG and cluster associations to that of registered block level federations.

As for partnerships, also WDC has shown a gradual evolution from partnerships with only NGOs to technical agencies and now with block level federations. Further, partnerships have continued with many organizations indicating mutual acceptance.

Despite the success of WDC in terms of sheer numbers of SHGs and federations created in Bihar, it does not come across as an organization that has provided leadership in the SHG movement. Nevertheless, the achievement should be assessed against the background of the tremendous social upheaval that the state was undergoing during the last decade.

Systems approach to management is weak in WDC. For example, roles being played by some personnel are quite different from their job descriptions. The present system of direct and personalized management sufficed when the organization was small, but with increasing size and complexity of the organization, a system approach is essential.

A study of WDC shows that even a government backed organization can deliver successfully in project after project in a state like Bihar that was witnessing a huge social and political upheaval during the last decade. WDC's work demonstrates that a government backed organization can provide an enabling environment for professionals to work in Bihar, especially rural Bihar. Further, it also shows that even in Bihar one can find NGOs, partner with them and produce results consistently.

WDC could not have made the most of opportunities that came its way or delivered as consistently as it has in terms of programmes, but for the enlightened leadership provided by the MD and the PD. But for the space provided by the MD, the PMIU could not have functioned with the degree of freedom that they have. Further, without this freedom, professionals would not have stayed on in WDC.

Finally, it is our observation that despite the lack of systems and unstable social fabric to work in, the role of an inspired and committed leadership cannot be underestimated in any kind of an organization, especially, when one is seeking to deliver developmental benefits in a caste and politics ridden Bihar.

Annexures

Annex 1: Projects wise SHG details by WDC

Project Name	Swa-Shakti	Swawalamban	Swayamsiddha	MNSY	Deep
Nature of the Project	Pilot	-	Follow-up project of	Follow-up Swa-Shakti/IMY Swawalamban	credit-cum-subsidy project of
Supported by	IFAD and World Bank.	Government of India	Government of India	Government of India	Government of India
Project Period	1998 – 2001	2004-2008	2004-2008	2007-continued?	2004-continued
Coverage	6 blocks of Muzaffarpur district	20 blocks of 10 districts	63 blocks of 22 districts	Same as Swawalamban	
Objective	Strengthening processes, and create environment for empowerment of women through formation of self reliant SHGs	SHG as platform for women to generate locus to initiate economic activities and women related issues. Emphasis on nurture of SHGs, promotion of federations, sensitizing and strengthening the stakeholders.	All-round empowerment through a sustained process of mobilization and convergence of all ongoing sectoral programmes.	Same as Swawalamban	Organize SC women. into SHGs, provide capacity building and income generating assets towards socio-economic empowerment
Target Group	Women agriculturists or agricultural labours	Poor and needy women and women from weaker sections	-	-	Scheduled Caste
Implemented through	3 NGOs	10 NGOs	27NGOs	56 NGOs	13 NGOs
No. of SHGs promoted	440	1000	6300	1000	1985
Total Membership	5121	NA	86,000	NA	NA
Assistance under the Project	Rs. 56,000 per SHG and Rs.30 lakhs per block	-	Rs. 17,890 per SHG and Rs. 17.89 lakhs per Block		RF of Rs.25,000 for economic activities, both for individual and group activities, and also bank-linkages
Project Status	Ended	Ended	Ended	Going on	Going on

Annex 2: MNSY- Programme Focus Areas

SI No	Key areas	Sub areas	Focus
1	Economic empowerment	Institutional development	SHG, cluster, village organization and cooperatives
		Capacity building	Provide training to SHG leaders, cluster coordinators, federation leaders, community resource persons
		Microfinance	Establish linkages with financial institutions and initial capital fund (ICF)
		Livelihood	Develop groups and individuals enterprise by providing technical support
		Convergence	Facilitate government and non government schemes for eligible beneficiaries
		Literacy	Functional literacy
2	Social	Help line empowerment	Socio-psycho and legal support to women victims
		Short stay home	Provide psycho social support and for safe accommodation to women in distress
		Crèche	Provide support to working women
		Protection home	Protection for women under distress
		Working women hostel	Provide safe accommodation for working women
3	Cultural empowerment	Cultural events	Awareness building for adolescent girls
		Cultural fairs	Provide platform to showcase women based enterprises
4	Innovative schemes	Special projects	Innovative projects for women development and empowerment
5	Establishment of Women Development Cell	District level cell	Establish women development cell at district level
6	Mukhya Mantri Kanya Suraksha Yojana	Security for girl child	Secure girl child in collaboration with UTI-MF

Annex 3: Letter of Invitation to NGOs

Price : Rs.50/-

Letter of Invitation for seeking proposals for the task of organizing and nurturing SHGs in selected district of Bihar under Mukhya Mantri Nari Shakti Yojana (MNSY)

Purpose of the assignment:-

1. The purpose of the assignment is to organize and nurture 100 SHGs for a period of 1 year.
 - Identification of affinity groups (BPL Members)
 - Formation of SHGs of BPL in a saturation concept.
 - Guiding groups in the formulation of savings and credit procedures and liaising with local lending institutions,
 - Attending all group meetings after which, according to the strength and stage of development of the group, attendance can be reduced though it should be at least once per month,
 - Providing initial informal training to group members and group representatives by the grantee project staff.
 - Maintaining the group books of accounts and minutes for first 12 months (if no suitable person from within the group or community can be found initially), and training a group member or local person to maintain the accounts thereafter.
 - Assisting women in the selection of appropriate income generating activities through participatory processes.
 - Channeling the requirements of group members for training in skill- development and entrepreneurship, and for other technical support services e.g. design and technology and assistance in establishing market linkages.
 - Assisting groups with the organization of cluster level meetings as per the interest of the groups and later with formation of association of clusters.
 - Supporting common action programme and lobbying activities of SHGs.
 - Collecting statistics on each group and preparing monthly monitoring tables and progress reports as required.
 - Performing the necessary administrative functions including (i) preparation of periodical progress reports on activities for submission to the client's district office, (ii) Maintaining accounts of project expenditure in format agreed with the client and submitting quarterly statements of expenditure with documentation, to the client's district office and (iii) Attending meetings at district and state level as requested by the client.
 - Identification of active, vocal member from the SHG who in turn will be trained as Community Resource Persons & Community Book Keepers.
2. The following documents are enclosed to enable you to submit your proposal.
 - a) Terms of Reference (TOR).....Annexure-1
 - b) Supplementary information for Grantee, including suggested format of C.V..... Annexure-2
3. Your proposal should be submitted as per the form given in the "supplementary information for Grantee.
4. The technical proposals must be submitted in a sealed envelope to be received in the office of this Corporation up to 13th July'2009, 2 PM.

5. The technical proposal, will be opened by the Managing Director of this Corporation or his/her authorized officer in the office on 13th July'2009, 3 PM
6. The technical proposals will be evaluated using the following criteria:-
 - I. Grantee's relevant previous experience.....25 points.
 - II. Quality of the methodology proposed for all tasks itemized in para of this letter.....25 points.
 - III. Required facilities available with the grantee themselves..... 10 point.
 - IV. Number and quality of managerial staff.....20 points.General qualifications..... 10 points
Number.....5 points
Suitability to perform the duties of the assignment.....5 points
 - V. Number and qualification of field staff.....20 points. Experience & skills, including Skill transfer.....10 points
Knowledge of language & region.....10 points
7. Quality and competence of the grantee service shall be considered as paramount requirement. The decision of the award of the contract would be as under.
 - a) Technical proposals scoring not less than 75% of the total points will only be considered.
8. Please note that this Corporation is not bound to select any of the firms submitting proposals. Further, quality is the principle selection criterion.
9. The estimated budget for the 1 year assignment is Rs.3000/- only per group for formation & nurturing of SHGs.
10. Proposals are to be held valid for 90 days from the date of submission without changes in the personnel proposed for assignment. This Corporation will make its best efforts to select a grantee firm/organization within this period.
11. The cost of preparing a proposal and of negotiating a contract including visits to the office of this Corporation is not reimbursable as a direct cost of the assignment.
12. Assuming that the contract can be satisfactorily concluded in you will be expected to take up/commence the assignment in
13. This Corporation will appreciate if you inform it by telex/fax on 0612-2234096
 - a) Your acknowledgement of the receipt of this letter of invitation; and
 - b) Whether or not your firm/organization will be submitting proposals.

Terms of Reference

Background:

1. The responsibility for organizing and nurturing SHGs under the MNSY in Bihar has been assigned to Women's Development Corporation, Bihar.
2. A CONCISE STATEMENT OF OBJECTIVES: The project envisages inter alia organization and nurturing of women's self-help group (SHGs) which would:
 - I. Provide confidence and mutual support for women striving for social change;
 - II. Serve as a forum in which women can critically analyze their situations and device collective strategies to overcome their difficulties.
 - III. Provide a frame work for awareness raising, confidence building dissemination of information and delivery of services, and for developing communal self-reliance and collective action; and
 - IV. Engage in thrift and credit activities and undertake economic activities to raise their incomes.
 - V. Collectively act to enhance community assets, which will improve their living conditions.
3. AN OUTLINE OF THE TASKS TO BE CARRIED OUT: It is proposed to organize SHGs. In respect of each SHG, the task would involve, among other things.
 - Identification of the women in the target area belonging to families living below the poverty line.
 - Holding a number of meetings with them individually for assessing their potential for joining together as SHGs.
 - Identification of affinity groups (BPL Members)
 - Holding joint meetings of potential members, explaining to them examples of successful women's SHGs and the benefits accruing to their members and laying foundations for building up a healthy, development oriented SHG.
 - Actual establishment of the SHG in a saturation mode.
 - Development of leadership qualities.
 - Assisting the SHG in its formative stage and nurturing the SHGs.
 - Guiding group in the formulation of savings and credit procedures and liaising with local institutions.
 - Attending all group meeting after which, according to the strength and stage of development of the group, attendance can be reduced though it should be at least once per month.
 - Providing initial informal training to group members and group representatives by the grantee project staff.
 - Maintaining the group books of accounts and minutes for first 12 months (if no suitable person from within the group community can be found initially), and training a group member or local person to maintain the account thereafter.
 - Assisting women in the selection of appropriate income generating activities through participatory processes.
 - Channeling the requirements of group members of training in skill development and entrepreneurship, and for other technical support services e.g. design and technology and assistance in establishing market linkages to the Client's district staff.
 - Assisting SHGs in community consultation to establish priorities for social programme and submission of proposals to the client's district office.

- Assisting groups with the organization of cluster level meetings as per the interest of the groups and later with formation of association of clusters.
- Supporting common action programme and lobbying activities of SHGs.
- Collecting statistics on each group and preparing monitoring tables as required as inputs to the monitoring and evaluation systems and periodical progress reports.
- Performing the necessary administrative functions including (i) preparation of periodical progress reports on activities for submission to the client's district office (ii) Maintaining account of project expenditure in format agreed with the client and submitting quarterly statement of expenditure, with documentation, to the client's district office and (iii) attending meetings at district and state levels as requested by the client.

In addition, periodical performance reports and other returns would need to be sent to the Women Development Corporation, Bihar

4. SCHEDULE FOR COMPLETION OF TASKS: The task can roughly be grouped into 2 phase, phase-I (0-6) would be related to formation & group stabilization and in phase-II (7-12) which would relate to growth of self reliance of the SHG.
5. DATA, SERVICES AND FACILITIES TO BE PROVIDED BY THE CLIENT:
 - a) Material for awareness and information of groups and community, IEC material, demonstration inputs for propaganda.
 - b) Training modules developed for training of SHG members.
 - c) Training inputs for SHG members on gender issues, social issues, health, hygiene, management of community assets, thrift and credit activities, financial management, enterprise development, etc.
 - d) Initial and refresher training for NGOs field staff.
 - e) Exposure visits; and
 - f) Interaction of officials with NGO and SHGs
6. FINAL OUTPUTS REQUIRED OF THE GRANTEE: Each SHG should reflect the critical features of the SHG at the respective phase. It would also furnish the prescribed progress report, accounts, monitoring statements and other documentation as are desired by the client, regularly and punctually.
7. COMPOSITION OF REVIEW COMMITTEE AND REVIEW PROCEDURE TO MONITOR CONSULTANTS WORK: A review committee under the Managing Director of this Corporation or his/her nominee and including other officials will monitor the work of the consultant and give the consultant such direction as it considers appropriate.
8. LIST OF KEY POSITION, WHOSE CV AND EXPENDITURE WOULD BE EVALUATED: These would include the District level coordinator of grantee, proposed supervisory staff, training manager and staff, IEC specialist and, wherever possible field level organizers.

SUPPLEMENTARY INFORMATION FOR GRANTEE.

(1) PROPOSALS: Proposals should include the following informations:-

- a) Technical proposal:
 - I. A brief description of the firm/organization and an outline of recent experience on assignments/projects of similar nature executed during the last 2 years in the format given in Form F-2.
 - II. Any comments or suggestions of the consultant on the Terms of Reference (TOR).
 - III. A description of the manner in which grantee would plan to execute the work. Work plan time schedule in Form F-4 and approach or methodology proposed for carrying out the required work. Form F-3

- IV. The composition of the team of personnel which the grantee would propose to provide and the tasks, which would be assigned to each team member.
- V. Curricula Vitae of the individual key staff members (namely district level coordinator and supervisory staff, training manager and staff IEC specialist, field level organizers to be assigned to the work and of the team leadership who would be responsible for supervision of the team. The Curricula vitae should follow the attached format F-5, duly signed by concerned personnel.
- VI. The grantee comments, if any on the data, services and facilities to be provided by WDC and indicated in the TOR.

The copy of the technical proposal should be submitted to:

Sl.No.	Name	Designation	Address
01.	Smt. N.Vijaya Lakshmi	Managing Director	Women Development Corporation, Bihar 2nd Floor, Indira Bhawan R.C.Singh Path, Bailey Road, Patna-800 001

2. REVIEW OF MAN-MONTH RATES: WDC is charged with the custody of government funds and is expected to exercise prudence in the expenditure of these funds.
3. REVIEW OF REPORTS: A review committee headed by the MD consisting of the officers of the WDC will review all reports of grantee and suggest any modifications/changes considered necessary within 15 days of the receipt of each report.

Form-1

Appendix-1

TECHNICAL PROPOSAL

FROM:

TO:

Sir,

Subject:- Hiring of Grantee Service for

Regarding Technical Proposal I/We.....Grantee firm herewith enclosed.
Technical proposal of selection of my/our firm/organization consultant for.....

Yours faithfully,

Signature.....

Full Name.....

Designation.....

Address.....

(Authorized Representative)

Form-2

FIRM'S REFERENCES

Relevant Services Carried out in the Last Five Years Which Best Illustrate Qualifications

The following information should be provided in the format below for each reference assignment for which your firm, either individually as a corporate entity or as one of the major companies within a consortium, was legally contracted by the client stated below.

- Assignment Name :
- Location within Country :
- Name of Client :
- Address :
- Start Date (Month/Year) :
- Completion Date (Month/Year) :
- No. of Staff :
- Approx. Value of Services :
- Name of Senior Staff (Project Director/Coordinator, Team Leader) involved and functions performed :
- Narrative Description of Project :
- Description of Actual Services :
- Provided by your Staff :-

Form-3

Appendix-1

CONSULTANT NAME

**APPROACH PAPER ON METHODOLOGY
PROPOSED FOR PERFORMING THE ASSIGNMENT**

Form-4

WORK PLAN/TIME SCHEDULE

(1st, 2nd etc. are months from the date of assignment)

Month wise Program (in form of Bar chart)

Sl.No.	Item of Work/ Activities	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	12th
01.												
02.												
03.												

B. Completion and Submission of Reports

(As indicated under Appendix- B enclosed with GCC)

Reports:-**Programme:**

1. Inception Report
2. Interim Progress Reports
 - (a) First Status Report
 - (b) Second Status Report
3. Draft Report
4. Final Report

Note:- Also provide the name of staff overall responsible for the activity.

Form-5

Format of Curriculum Vitae (CV)

For Proposed Key Staff

Proposed Position: _____

Name of Firm: _____

Name of Staff: _____

Profession: _____

Date of Birth: _____

Years with Firm: _____ Nationality: _____

Membership of Professional Societies: _____

Detailed Task Assigned: _____

Key Qualification:

(Give an outline of staff members experience and training most pertinent to tasks on assignment. Describe degree responsibility held by staff member on relevant previous assignment and give dates and locations. Use up to half a page)

Education:

(Summarize College/university and other specialized education of staff members, giving names of schools, dated attended and degrees obtained. Use up to a quarter page).

Employment record:

(Starting with present position, list in reversed order, every employment held, List all positions held by staff member since graduation, giving dates, names of employing organization, title of positions held and location of assignments. For experience in last ten years, also give types of activities performed and client references, where appropriate. Use up to three-quarters of a page).

Languages: (Indicate proficiency in speaking, reading and writing of each language by "excellent", "good", "fair", or "poor".)

Certification:

I, the undersigned, certify that to the best of my knowledge and belief, this bio-data correctly describes my qualifications and my experience.

Signature of Staff Member of

Date: _____

authorized official from the firm

Day/Month/Year

Checklist for NGO Selection

1. Copy of originals of the registration certificate (Minimum 3 years after the registration)
2. Registration Renewal Certificate in case of societies for the past 3 years.
3. Memorandum and Byelaws
4. Annual report for the past 3 years
5. Audited Accounts for the past 2 years
6. FCRA Certificate (If they are in receipt of foreign funds)
7. Infrastructure facilities-whether rented/own office
8. Staff acquaintance/attendance register
9. Movable and immovable assets
10. Resource person available and their capacity
11. Past government funds receipt and utilization
12. No. of effective years of operation (Minimum 3 years for clearance)
13. NGO application in format and other formats all duly signed by the authorized person.
14. A list of village- wise project/ activities done especially in the women's awareness and empowerment etc., in the last 3 years may be enclosed along with your report. An inspection will be undertaken by the inspection team in a few of these villages chosen at random while making its recommendation. While inspecting the concerned team members to verify the reputation of NGO with the local people and indicate the facts on his/her report on the quality of work done by the NGO.
15. The last year in which the IT return has been filed along with PAN number have to be furnished.
16. The audited annual accounts should have the signature and seal of the auditors along with ICAI registration number of the auditors his/her address/phone number, all clarify readable.
17. No NGO to be reconsidered which has been terminated by WDC.
18. Has the NGO come in for adverse notice in DM's office (to be ascertained from DM's office)
19. Has NGO come in for adverse notice by another funding agency? (NGO to be enquired and written response to be obtained)
20. Work orders/Appointment letters of similar kind of assignment.

Annex 4: Yardsticks for assessing NGO performance

The suggested performance criteria against which payment of fees would be made to the NGO are as follows:

(a) After 6 months :

- a. Group is meeting regularly with an average of 80% attendance,
- b. Group is saving regularly
- c. Basic records are being maintained
- d. Group representatives have been identified
- e. One of the group members training modules has been completed

(b) After 12 months:

- a. All members are engaged in savings
- b. Loaning has commenced
- c. Transactions are documented satisfactorily
- d. Recovery is consistently over 90%
- e. Attendance is consistently over 80%
- f. Members participate in meetings on a wide scale
- g. Group representatives have been trained
- h. Group members have received the second training module

(c) After 18 months:

- a. Indicators as above plus group is in contact with a lending institution for the provision of a group loan
- b. Group has identified a local person to maintain the accounts and has begun to make contribution towards the payment of this person

(d) After 24 months:

- a. Indicators as in (b) plus group is able to substantially manage the regular operations of the group and the need for regular attendance by the NGO field worker has ceased
- b. Members taking up economic activities have received skill development training related to the economic activity adopted.

(e) Subsequent payments would be based on similar indicators

Annex 5: ToR for Technical Agencies

TERMS OF REFERENCE FOR PROVIDING TECHNICAL SUPPORT TO SHG- FEDERATIONS

Background:

Women Development Corporation works under the aegis of the Dept. of Social Welfare, Govt. of Bihar. The prime focus of the activities of the Corporation is on women empowerment through socio, economic and cultural development of BPL and Poorest of the Poor women at Bihar state. The Corporation has formed and nurtured 2000 self help groups under Swawalambhan project in 20 blocks of 10 districts, 6300 self help groups in 63 blocks of 22 districts in swayamsidha project and 1885 self help groups under Deep project in 21 districts in Bihar. . With the age formed and strengthened three tier women organization i.e. self help Groups, Clusters, SHG Federation, for developing ownership ability among women members. Presently Clusters are social organization formed at Panchayat level, whereas SHG- Federation is apex body of women organization at block level. Federations are registered under “Bihar Self Supporting Cooperative Society Act. 1996”. The Corporation is emphasizing on developing Block Federation as SHPI and service providers, who can shoulder the responsibility of formation and nurturing of women self, help groups and work for economic empowerment of poor women members through livelihood promotion and Micro Finance.

Self Help Groups formed are gradually strengthening and becoming vibrant. They are competent enough in solving village level problems, they are doing liasioning with bankers, block offices, raise voice on social and women issues and acting as platform for awareness generation and information dissemination. Further, they have to be developing as pressure group and improve capacity as a unit for facilitating convergence and bank linkages. Their individual as well as group entrepreneurship ability has to be improving with the injection of increased livelihood products and their capacity building. Their ability, responsibility and ownership on financial discipline have also to improve, for the initiation Micro Finance. In the same time momentum of groups has to maintain alive, which would continue by increasing their bonding with cluster and Federation.

Clusters are playing an important role as information dissemination and training centers. Also, they are covering social issues as well as problems of group members. Now, their role as social organization has to be expanded and also involve in convergence, economic empowerment and livelihood activities. There is also necessary to develop cluster's ability to undertake Microfinance and livelihood activities at SHGs. Along with block Federation, clusters would play the role of social auditor. It would be a route organization between SHGs and block Federation for proper implementation of Federation activities. In this line there is necessary to strengthen Clusters and Cluster Coordinators.

Block Federations, a registered body have active board members and nurturing the Self Help Groups. Focus is on to build up Federation as community owned and community managed women organization at block level. Emphasis is also on to develop Federation as SHPI and Service providers. It needs technical support to block federations in system development, Microfinance, livelihood promotion activities etc. As SHPI and Micro Finance institution their experience is negligible, it needs continuous guidance and technical support.

Objective Of The Assignment:

The main objective of the project is to strengthen women through women based community based organization through the activities of livelihood ,thrift & credit with the vision that these CBO will emerged as strong SHPI and service delivery organization.

- To develop system at the Federation.
- To promote livelihood activities.

- To build up Federation as SHPI.
- To scale up the thrift and credit habit.
- Convergence with Govt. schemes and departments.
- To develop market linkages.
- To develop Federation as Service provider Agency.
- To start revenue model initiatives at the Federation.

Specific Tasks To Be Performed:-

- To develop financial, administrative & Statuary system at Federation.
- Business planning and development support
- To initiate livelihood activities which will caters at least 40% of the SHG members.
- Capacity building of BOD/CC & SHG Leaders.
- New Groups Formation
- Grading of Old Groups
- Association of new & old groups with Federation.
- Disbursement of ICF to those groups associated with federation with the tool of Micro credit Plan.
- Convergence initiatives
- To develop backward and forward linkages.
- Assessment of Federations
- Facilitate credit access to Federations

1) To develop systems at the federation level:-

1) Administrative system:-

- a) Enroll & cancellation of membership.
- b) Policy Formulation
- c) Providing need based services
- d) Conducting meeting
- e) Constitution of functional committee
- f) Appointment & monitoring of staff
- g) Review the progress of the work.

2) Financial System:-

- a) Mobilization of funds
- b) Management of funds
- c) Maintenance of books of accounts
- d) Audit of accounts
- e) Preparing action plan & budget
- f) Deficit Management

- g) Maintenance of bank A/Cs
- h) Allocation of resources

3) Statuary system:-

- a) Conducting of election
- b) Audit of accounts
- c) Conducting board meeting & General body meeting.
- d) Ensuring submission of documents to registrar
- e) Amendments in the byelaws
- f) Keeping the records available

2) To promote livelihood activities:-

For optimum and better utilization of financial services, for which it requires a variety of livelihood promotion services. The Consultant will be required to train and enable Cooperative members to prepare Micro Credit Plans and assist in development of proposals for Incoming generating Activities having good potential to give livelihood to large number of people. For example-Bee Keeping, Dairy, Organic Manure, Vegetable Cultivation, Food Processing, Lahti, Kirana Shops, Agarbatti.

Besides this the technical agency will have to facilitate the federation in designing and promoting a viable livelihood activity at the federation levels on the basis of livelihood profiling done by the technical agency, which will cater at least 40% of the SHGs. The technical agency will assist the federation

- Assist in Market Linkages. (Backward & Forward linkage).
- Provide Consultancy for Convergence with Govt. and other Organization and other Support

3) New Groups Formation & Nurturing old groups:-

The Technical Agency has to facilitate nurturing of old as well as new groups formed by federations acting as SHPI.

Federation with facilitation of the technical agency will be required to carry out the following task:-

- Identification of the women in the target area belonging to families living below the poverty line or those identified as poor (on the parameter set and assessment done)
- Selecting members in a village first, without scattering too much hence work on a grid approach & saturation mode.
- Holding a number of meetings with the community.
- Identification of affinity groups.
- Holding joint meetings of potential members, explaining to them examples of successful women's SHGs and the benefits accruing to their members and laying foundations for building up a healthy, development oriented SHG.
- Assisting the SHG in its formative stage and nurturing the SHG till such time as it becomes financially sustainable and undertakes economically beneficial activities.
- Guiding group in the formulation of savings and credit procedures and liaising with local institutions.
- Attending all group meeting for the first 9-12 months, after which, according to the strength and stage of development of the group, attendance can be reduced though it should be at least once per month.

- Providing initial training to group members and group representatives by the Training Coordinator and must ensure periodically follow up.
- Maintaining the group accounts and minutes for first 12 months (if no suitable person from within the group community can be found initially), and training a group member or local person to maintain the account thereafter.
- Assisting women in the selection of appropriate income generating activities through participatory processes.
- Channeling the requirement of group members of training in skill development and entrepreneurship, and for other technical support services e.g. design and technology and assistance in establishing market linkages to the Client's district staff.
- Assisting SHGs in community consultation to establish priorities for social programme and submission of proposals to the client's district office.
- Assisting groups with the organization of cluster level meetings as per the interest of the groups and later with formation of association of clusters.
- Supporting common action programme and lobbying activities of SHGs.
- Collecting statistics on each group and preparing monitoring tables as required as inputs to the monitoring and evaluation systems and periodical progress reports.
- Performing the necessary administrative functions including (i) preparation of periodical progress reports on activities for submission to the client's district office (ii) Maintaining account of project expenditure in format agreed with the client and submitting quarterly statement of expenditure, with documentation, to the client's district office and (iii) attending meetings at district and state levels as requested by the client.

Strategy for facilitation of formation of New Groups:- WDC shall work in the same areas for forming new groups in order to cover the entire target population (including BPL and those categorized as poor). The effort shall be made in a concentrated manner by dividing the block into 4 grids and start work in one grid. Only when one grid comprising of several villages and panchayats are covered should the SHPI move into another. The efforts should not be scattered such that no women member belonging to the target group are left out. It is required by the SHPI to make an assessment of SHGs already existing in order to estimate the likely coverage of area for fulfilling the target. A report on the same will have to be submitted by the SHPI. Clear intimation and approval should be obtained from WDC, in case of shifting the work from one grid to another in the first phase of tasks allotted. Villages for intervention will have to be prioritized with respect to number of SHGs already existing in a way that those villages which have maximum number of SHGs are saturated first.

4) Grading of Old Groups:-

The Technical agencies will assess the status of the SHGs formed by WDC in a particular area using common parameters. At least 100% of the SHGs should be covered in the assessment through cluster meetings. The technical agency should appraise WDC with the number of SHGs falling in A, B or C categories respectively within 15.11.08. The technical agency should also ensure that within two years all the old groups must come under category A.

5) Association of new & old groups with Federation:-

The technical agency shall ensure that the SHG Federation takes into its fold all such SHGs wherein all the members within the SHG become members of the Federation (necessitated by the fact that Federations are registered under the Bihar Self Supporting Cooperative Societies Act, so each member shall be the member of the Cooperative). This is necessary to keep up to the principles of SHG Federation and to ensure that this does not become an individual's institution but that of a group. It is also to be realized that the group has been formed under some basic underlying principles that is collective decision and collective action hence this norm shall not be diluted. In case of practical issues whereby one or two

member is unable to pay the membership fee, the group should pool this out from the group corpus for the purpose of seeking membership to the Federation.

It shall be mandatory to bring 100% of groups formed in a block within the federation. The time line for this task is as follows:-

- 100% of old groups by 31.12.08
- 30% new groups by 31.03.09
- 40% new groups by 30.09.09
- 30% new groups by 31.12.09

The Technical agency shall also develop mechanisms to rebuild lost groups through the Community Resource person concept and treat them as service providers thereby giving incentives for the output delivered in terms of number of SHGs.

6) Disbursement of ICF to those groups associated with federation with the tool of Micro credit Plan:-

The technical agency must ensure optimum utilization of Initial Capitalization Fund which has been extended to the federation. The disbursement mechanism for ICF to the groups is to be done by adopting Micro credit plan. The technical agency must follow the ICF guidelines strictly. The guideline is enclosed along the TOR. Initially the TA will assist the BOD/CC in making the MCP and prioritizing the loan. It is mandatory to sanction atmost two loans every month.

7) Convergence initiatives:-

As convergence is a major component of the project for providing the social security to the Shg members, the Technical Agency will facilitate the following convergence initiatives:

- 1) Group's members must possess Red Card/ Yellow Card/ Annapurna Yogna (White Card)
- 2) Old Age pension schemes.
- 3) Group members should be benefited with NREGA. (Job Card).
- 4) Group members should be benefited with Indira Awas Yojana.
- 5) Group members should be covered under Total Sanitation Campaign.
- 6) Group members should be benefited with Maternity Benefit Scheme.
- 7) Group members should avail Balika Sambridhi Yogna & Kanya Vivah Yogna

For sustainability of the federation the synergy of the federation with line department as well as external donor programmes is a must, hence the Technical agency must initiate effort in effective convergence and try to achieve the target of converging 50% of members to one or other schemes.

8) To facilitate in credit access to the SHG & federation:-

Experience suggests that finance is only one of the necessary conditions for poverty reduction. The technical agency must look into the possibilities from financial institution such as banks, Nabard, SIDBI in mobilizing fund in the federation. As ICF from WDC will not be able to cater the 100% groups, hence the TA must have to facilitate in credit access to SHG and federation.

9) Assessment of Federation:-

The Technical Agency has to assess the health of the federation every 6 months and submit the report to WDC. The quality assessment of the federation will be done on the basis of the following points:-

a) Governance

- Roles and responsibility of board member
- Decision making process
- Selection of board
- Understanding of the board members
- Vision and mission of board members

b) Resources

- Human Resources
- Financial Resources

c) Asset Quality

- Disbursement of ICF
- Repayment rate

d) Efficiency & Profitability

e) Service to the SHG

- Regular saving
- Loans
- Bank Linkage
- Monitoring of shg & Federation
- Training to Shg member & federation staff
- Grading of groups (Annually)

f) SHG Performance

g) Design & Implementation of system.

- MIS
- Regular & accurate updating books of records

10) Generating Revenue at the federation:-

WDC objective to develop federation as a revenue model which is necessary for self sustainability. The Technical agency must ensure that atleast 60% of the federation total budget for one year must be generated at the federation at the end of two year contract. The revenue generated should be exclusive of interest gained from ICF. The technical agency staff should involve the federation staff in the process adopted for revenue generation.

The break up for revenue generation is as follows:-

SN	Period	% Revenue	Remarks
1	01.09.08 to 31.03.09	10% of federation total budget	The revenue generated will be exclusive of the interest generated from ICF.
2	01.04.09 to 30.09.09	25% of federation total budget	
3	01.10.09 to 31.03.10	40% of total budget of federation.	
4	01.04.10 to 30.08.10	60% of total budget of federation	

Developing and maintaining data base of SHGs / individual members

Preparation of data base with regard to SHGs/Federation and individual members particularly pertaining to Group Status, group savings, group activity, convergence, IGA, training, membership and deposit at federation, status of shg saving and credit linkage, Livelihood initiative , MCP and funds flow status at the federation level. The Technical Agency has to ensure the presence of all the register/documents as suggested and all the data will have to be maintained in standardized formats.

Development of clear-cut and transparent Accounting & Administrative manual

The task requires development of simple accounting and administrative manuals to be understood by the Community members. The Technical Agency will facilitate the federation in the operation CPM-MIS.

Exposure Visits & Capacity Building:-

This activity is based on the premise of 'seeing is believing'. The visit would be organized for the BOD, federation members, selected SHG leaders and members to showcase activities that have been going on in other states.

The Technical agency has to capacitate the Board members/BOD particularly the Chairman and CEO on micro credit activities such as process of extending loans, manner of prioritizing loans, deciding the loan product, setting up effective systems for recovery, finalization of lending norms, and setting up committee for loan assessment, servicing loans taken from external agencies.

The Technical agency has to provide necessary training and capacity building support to the federations, hence shall facilitate in preparation of action plan and budget for carrying out training programme, exposure visits for the Federation representatives on which approval has to be taken from WDC.

WDC feels that exposure visit is a very important aspect for vision building apart from classroom training sessions hence technical agencies must undertake sufficient number of exposure visits for Federation representatives for which prior approval from has to be taken from WDC.

Data, services and Facilities to be provided by the Client

- 1) WDC will nominate one District Project Manager to coordinate the activities at the block level.
- 2) List of implementing partners.
- 3) Latest reports available with WDC.

Period of the assignment

The period of the assignment will be two years, w.e.f 01.09.08 to 31.08.10 with an initial contract of two year to be extended upon satisfactory progress of the tasks given.

Cost of the Assignment

The total cost of the Technical Consultancy per Federation for a period of 24 months will be Rs.6,50000.00/- hence the total consultancy charges for one block is Six lacs fifty thousand only.

Review Committee

A Review Committee comprising of 3 officers under the Chairmanship of the Managing Director will review the task of the Consultant on a quarterly basis. The Committee will also review reports to be submitted monthly and give suggestions as and when required for modifications/changes as necessary.

Expected Outcome:- SHG Level:-

SI.No	Parameters	First Year
1	Formation of new Groups	100%
2	Formation of cluster	100%
3	Training of CC for old & new groups	100%
4	Regularity in SHG meeting (Including old & new groups)	80%
5	Maintenance of Books of records(Including old & new groups)	80%
6	Concept sharing on SHG/Cluster/Federation to Shg members	75%
7	Basic training to Shg groups	60%

Expected outcome for the 1st and 2nd year:-

1. Institution Building:-

- a. Regularity in board meeting with 80% attendance of board members.
- b. 70% Board Members are trained on concept of federation, legal aspects , financial & administrative system
- c. MCP to be developed in atleast 50% old groups & 10% new groups.
- d. 40% group completed business plan.
- e. ICF should be disbursed to at least 40% of the groups.
- f. The repayment rate for the 1st year is above 90%.
- g. The Block level Federation will be able to meet at least 40% of its operational costs from service fee & other income.
- h. 40% groups are benefited from different Govt./Non Govt. schemes and programs.
- i. Initiated variety of livelihood services & livelihood activities at federation level.
- j. 100% association of old groups and 80% association of new groups with the federation.
- k. 25 member block level Pool of Resource Persons will be in place for providing training on themes related to SHGs, Cluster and Federations and their institutionalization related aspects.

2. Capacity Building:-

1. Capacity building of the Cluster Coordinator/Selected SHG members on MCP, group dynamics, new group formation, cluster/VO and federation concept.
2. Capacity of the BOD/Office bearers on cluster/federation concept, financial, administrative system & legal aspects.

Reporting

Monthly:

1. MPR (Monthly Progress Report) in the prescribed formats.
2. Group status report.
3. UC/SOE

4. Information regarding turnover of the staff.
5. Details regarding groups enrolled in federation.

Quarterly:

1. Project Progress report covering all components i.e. Group status, SHG saving and credit linkages, Convergence detail, livelihood initiatives, Institutional building, Micro finance, Case study.
2. Complete staff details.
3. Training details which include registration /photographs /reports.

Terms of Payment The mode of payments to be made in consideration of the work to be performed by the consultant shall be as follows:-

Amount	Remarks	Time frame
30% of the contract value	<ol style="list-style-type: none"> 1. Upon settlement of previous contract 2. Upon 100% selection of manpower at federation level. 3. Upon Submission of acceptance letter. 4. Upon Submission of staff details of Technical agency looking after the federation. 	Within two months from signing of the contract.
20% of the contract value	<ol style="list-style-type: none"> 1. Upon 100% membership of old groups in federation 2. Disbursement of 40% of ICF 3. Initiation of MCP 4. Submission of action plan for capacity building at federation level. 5. Timely submission of monthly report will also be taken into Consideration. 	After seven month from the signing of contract.
20% of the contract value	<ol style="list-style-type: none"> 1. Submission of disbursed & repayment status of ICF released from WDC. 2. Initiation of at least one livelihood activities. 3. Ensuring 25% membership of new groups at federation level. 4. Disbursement of 60% of ICF 5. Development of five CRP which will be able to perform training on themes related to SHG. 6. 25% revenue generation at federation level. 	After twelve month from the signing of contract.
20% of the contract value	<ol style="list-style-type: none"> 1. At least covering 25% of the SHG members in Livelihood activities. 2. Disbursement of 40% of ICF. 3. Ensuring 40% of membership of new groups at federation level. 4. Repayment rate for ICF should be 70% and above. (To be considered from starting). 5. 15% revenue generation at federation level. 	After eighteen month from the date of contract.

10% of the contract value	<ol style="list-style-type: none">1. Linking at least 40% of the total groups with govt. line department.2. Develop cadre of 25 resource person which will be able to impart training on SHG & federation.3. 80% attendance in board meeting.4. At least covering 40% of SHG members in livelihood activities.5. Submission of completion report.6. Audit report	Full & final settlement
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NOTE: TA has to submit separately audit report at the end of financial year and at the end of contract termination.

References

1. State level M&E report
2. Progress reports 2008-09, 2007-08
3. Monitoring formats
4. Audit reports
5. Training reports
6. Contract/MoU for partnership
7. Human Resource Manual
8. Training Manual

In the recent decades the expanding role of government has been questioned and there has been a strong sense of belief that government would better fit as an enabler rather than a doer. Even in the context of public goods where government so far had a rationale for government intervention was questioned. The logic behind this phenomenon is that the procedural inefficiency of government has been the stumbling block in effective delivery of services.

It is in this context it was argued that there are Alternative Implementation Models/Mechanism (AIM) that would be much more effective than the government agencies. The study has captured the learning's of AIM model and the insights drawn assume importance to create effective Alternate Implementation Models for better delivery.

Submitted by



Designed by



Prepared by

