

Anandadhara

West Bengal State Rural Livelihoods Mission (WBSRLM)

(A Society under the Panchayats & Rural Development Department, Govt. of West Bengal)



No.1728/WBSRLM/Prog/6P-187/2015

Date. 05/02/2016

Subject : Vulnerability Reduction Policy of WBSRLM

Madam/ Sir,

National Rural Livelihoods Mission (NRLM), launched as Anandadhara in West Bengal from 2013-14, aims to ensure inclusion of at least one woman from each identified rural poor household into SHG network. NRLM gives special thrust to include vulnerable sections like scheduled castes, scheduled tribes, particularly vulnerable tribal groups, single women and women headed households, persons with disability, landless families, migrant labour families, isolated communities (like bonded labours, nomads, victims of trafficking, persons engaged with unhygienic occupations like manual scavenging etc.) and communities living in disturbed areas. However there may be a possibility that the regular institution building, financial inclusion and funding support of these poor grassroots institutions may not be able to address all the special needs of specific vulnerable groups. This is because they and their needs are generally remain invisible to the dominant mainstream unless some explicit provision is kept for these sections in the programme, especially to address contingent poverty and emergency situations. Under NRLP, intensive blocks will get a special Vulnerability Reduction Fund (VRF) to address vulnerability at their level. However as the issue of vulnerability needs to be addressed in all, WBSRLM has developed this policy beyond the fund provision under NRLP to address the genuine needs of vulnerable section of the community.

The detailed policy is enclosed herewith with a request to share the same. A workshop for finalising the modalities of implementation/roll out of the same will be held soon.

Yours faithfully,

Enclosure: Vulnerability Reduction Policy

**Mission Director & Chief Executive Officer
WBSRLM**

No.1728/1(39)-WBSRLM/Prog/6P-187/2015

Date.05/02/2016

Copy forwarded for kind information and necessary action to:

(1) Principal Secretary, GTA.

(2-20) District Magistrate cum District Mission Director, Alipurduar / Bankura/ Birbhum / Burdwan / Coochbehar / Dakshin Dinajpur/ Darjeeling/ Howrah/ Hooghly/ Jalpaiguri/ Alipurduar/ Malda/ Murshidabad/ Nadia/ North 24 Parganas/ Paschim Medinipur / Purba Medinipur / Purulia / South 24 Parganas / Uttar Dinajpur.

(21-40) Additional District Mission Director, DMMU for Anandadhara, Alipurduar/Bankura/ Birbhum / Burdwan / Coochbehar / Dakshin Dinajpur/ GTA/ Howrah/ Hooghly/ Jalpaiguri/ Alipurduar/ Malda/ Murshidabad/ Nadia/ North 24 Parganas/ Paschim Medinipur / Purba Medinipur / Purulia / South 24 Parganas / Uttar Dinajpur / Siliguri.

**Mission Director & Chief Executive Officer
WBSRLM**

Vulnerability Reduction Policy

WBSRLM

Part – I:

1. Introduction: Need for a Vulnerability Reduction Policy

While NRLM talks about Universal Social Mobilization under Social Inclusion, it would ensure that at least one member from each identified rural poor household, preferably a woman, is brought under the Self Help Group (SHG) network in a time bound manner. All these SHG institutions are supposed to be inclusive and no poor should be left out of them.

In order to ensure that no poor family is left out, NRLM would use differential strategies for social inclusion/mobilization of all identified poor households into functionally effective and self-managed institutions, with particular focus on more vulnerable sections like scheduled castes, scheduled tribes, particularly vulnerable tribal groups, single women and women headed households, persons with disability, landless families, migrant labour families, isolated communities (like bonded labours, nomads, victims of trafficking, persons engaged with unhygienic occupations like manual scavenging etc.) and communities living in disturbed areas. They are priority number one under NRLM.

While vulnerability reduction as a goal is already embedded in NRLM Framework for Implementation, a specific policy for addressing vulnerability towards increasing resilience of the community and addressing contingent poverty is very much in need. It is understood that NRLM through building institutions of the poor and strengthening their voice in the community/society should automatically address the issue. However there may be a possibility that the regular institution building, financial inclusion and funding support of these poor grassroots institutions may not be able to address all the special needs of specific vulnerable groups who generally remain invisible to the dominant mainstream if some explicit provision is not kept for these sections in the programme, especially to address contingent poverty and emergency situations. Therefore beyond mere fund provisions for the vulnerable sections of the community, the Vulnerability Reduction Policy of WBSRLM should aim at building resilience among these otherwise 'invisible' groups from various shocks (mostly economic shocks but also includes health shocks, and other conditions that may lead to debilitating situations).

2. Objective of the Vulnerability Reduction Policy

To provide clarity regarding eligibility and target groups, activities that may be taken up for vulnerability reduction, the fund management (resource generation, mode of disbursement, utilisation, repayment and maintenance of records), monitoring and roles and responsibilities of the mission, institutions and the beneficiaries and other stakeholders.

3. Vulnerability: An Operational Definition

Limited to the scope of work of NRLM / WBSRLM, vulnerability may be defined as any situation (economic, social, political, natural, religious, physical, health/nutrition condition) where a rural poor (individual/family) renders herself/himself/itself and their livelihoods to get exposed, influenced, and / or affected adversely, allowing their lives to be harmed or degraded by the hostile situation.

Vulnerability in this context can be defined as the diminished capacity / incapacity of an individual or family or group to anticipate, cope with, resist and recover from the impact

of a natural or man-made hazard. The concept is relative and dynamic. Vulnerability is most often associated with poverty, but it can also arise when people are isolated, insecure and defenceless in the face of risk, shock or stress.

Clearly, poverty is a major contributor to vulnerability. But, physical, economic, social and political factors determine people's level of vulnerability and the extent of their capacity to resist, cope with and recover from hazards.

4. Who are Vulnerable

It is apparent that women are vulnerable due to their lack of knowledge and general awareness, as many of them are illiterate and do not have exposure, which lead to the reason for them to become exposed to various other vulnerabilities. Field level interaction with the community revealed the following vulnerability issues (identified by the women from the community, themselves) existing in the rural setting of the state:

4.1. Vulnerability arising from Natural Influences:

Families affected by

- Flood & Inundation
- Cyclone
- Drought
- Landslide
- Earthquake
- Excessive Rainfall
- River erosion

4.2. Vulnerability arising from Social/Physical/ Economic Influences:

Families affected by

SOCIAL VULNERABILITIES

- Child Labour
- Child Marriage
- Trafficking of Women/Children
- Domestic Violence against Women (including dowry)
- Single Widow / Single Unmarried Woman / Deserted woman
- Orphaned children living in neighbour's/relative's family
- School Dropout
- Victims of superstitions/social taboo
- Victims of rape
- Bonded Labour – rescued and legally released
- Destitute and/or Geriatric/Palliative situation with no caregiver
- Occupational Hazards/Unhygienic occupations
- Women headed families

ECONOMIC VULNERABILITIES

- Migrated Labour (unsafe migration)
- Unemployment
- Families without homestead / food security
- Families without any respectful livelihood options
- Accidental death of bread winner of the family

- Contingent poverty due to closure of tea garden/industry etc.
- Sudden death of livestock
- Crop failure, Debt Burden and Price Crash for harvested Crop

4.3. Vulnerability arising from Health/Nutrition/Medical Conditions:

Families affected by/with

- Malnourished Children (SAM Children) / Women
- New born babies after death of his/her mother – maternal mortality
- Children with incomplete primary immunization
- Drug Addiction / Alcoholism
- Members suffering from chronic diseases
- Starvation in the family/Families with food insecurity
- Terminally ill patients/major illness in family
- Individual suffering from HIV AIDS etc.
- Sudden accidents, snake bites etc.
- Families with members having special needs (physically / mentally differently abled members)

4.4. Any other exigency situation (not mentioned in the list) but rendering the family/community vulnerable

5. Why should we address vulnerability

To help the community to build resilience and their ability to cope with different situations in the long run and to address issues like starvation and acute health hazards (life and death situations) immediately towards preventing the affected individuals/families from different shocks and ensure/enhance their livelihood options.

6. Process for identifying vulnerability

Step 1: Assessment of the situation by SHG/Upa-Sangha through all the identified criteria (prioritization in case of multiple vulnerability situation)

Step 2: Review of the situation with the help of a 'Vulnerability Reduction Committee' formed at Sangha Level

7. Scope of the programme to address vulnerability

- (i) Addressing through community's collective actions – social safety nets
- (ii) Providing financial support through community contribution
- (iii) Providing financial support through programme funding support; and
- (iv) Converging with other schemes / programmes / initiatives

8. Prioritizing vulnerability and vulnerable – who should be addressed first (financial)

In the order mentioned below:

8.1. Category-I (supporting with grant or loan without interest)

- (i) Families (destitute) in starvation / food insecurity

- (ii) Families which are affected by sudden accidents
- (iii) Families affected by bonded labour
- (iv) Families lacking basic survival needs
- (v) PVTG Families
- (vi) Families with mentally challenged and bed-ridden members

8.2. Category-II (supporting with soft loans)

- (i) Families with members who have special needs
- (ii) Families with major health issues
- (iii) Families affected by any natural / human-made calamity
- (iv) Families as victims of any abuse / superstitions / trafficking
- (v) Families lacking education / condition rendering the children drop out of education system and joining the child labour force
- (vi) Families with insecurity in livelihood due to various causes
- (vii) Women headed families

9. Process for addressing vulnerability:

9.1. Community Collective Action (Non-financial)

- a. Awareness generation through SHG;
- b. Counselling and other social support through SHG;
- c. Bringing the affected family into SHG fold
- d. Corrective Action taken through SHG
- e. Community contribution through kind (seed-bank, book-bank, grain-bank, grain-gola, Ek-musthi-chawal, food-bank etc.)—all collected free of cost from the community or outside

9.2. Community Contribution (Financial, as Grant/Interest Free Loan/Soft Loan)

- a. Contribution made to the SHG member or non-member (destitute/very needy) as grant
- b. Contribution made to the SHG member or non-member as interest free loan
- c. Contribution made to the SHG member or non-member as soft loan (less-than-market interest rate and / or with a moratorium period)
- d. Ek-musthi-chawal / food bank – financial contribution per SHG member per meeting towards formation of a grain-gola / food security stock (providing cooked food / dry ration for destitute/victims of disaster etc.)
- e. Seed bank (seeds bought and maintained at the Sangha level)
- f. Book bank – (books bought and maintained at the Sangha level) to help the needy students
- g. Garment Bank – specially winter garment collection
- h. Any other innovations

9.3. Programme Funding Support (Financial, as Interest Free Loan/Soft Loan)

- a. Use of interest generated by on lending of the vulnerability reduction fund for a common purpose like education of the SHG members to become literate in a time bound manner where illiteracy rate is very high.
- b. Contribution made to the SHG member as interest free loan
- c. Contribution made to the SHG member as soft loan (less-than-market interest rate)
- d. Ek-musthi-chawal / food bank – contribution from each SHG member per meeting towards formation of a *grain-gola* / food security stock (providing cooked food / dry ration for destitute/victims of disaster etc.)
- e. Seed bank (seeds bought and maintained at the Sangha level)
- f. Book bank – (books bought and maintained at the Sangha level) to help the needy students
- g. Creation of their own PDS

9.4. Convergence with other Programmes (Non-financial)

- a. MGNREGS
- b. SAHAY
- c. Mission Nirmal Bangla
- d. Mid Day Meal Programme
- e. National Social Assistance Programmes
- f. Old Age Home
- g. IAY/Geetanjali/ Amar Bari etc. housing schemes
- h. Crop Insurance
- i. Livestock Insurance
- j. Health Insurance (RSBY)
- k. Aam Aadmi Bima Yojana / PMJJBY/ PMSBY
- l. Kanyashree and Sikshashree Prakaalpa
- m. Linkage with NHM/Health Department (Sub-Centre, PHC, BPHC, RH, SDH, DH)
- n. Linkage with Social Welfare Department (AWW-ICDS)
- o. Disaster Management/Relief Programme (at block level)
- p. Linkage with Gram Panchayat
- q. Linkage with police network / legal services
- r. Any government programme/relief announced for the specific cause (at block level)
- s. Linkage with school education programme
- t. NFSA and linkage with PDS

Part- II:

10. Vulnerability Reduction Fund (VRF); What is Vulnerability Reduction Fund (VRF) and for whom (Beneficiaries – SHG members and outsiders)

Vulnerability Reduction Fund is a community fund to help the community to implement and/or help its members to address the identified vulnerabilities (collectively or individually) that is faced by the household(s) or community. The vulnerability issues are

described in Part-I Section 4 above. For addressing the same, the Sangha will form a fund (created out of members'/community contribution, any other outside grant/contribution/ own profit and/or project grant) to mitigate the situation as far as possible. The fund will remain with the Sangha in perpetuity and will be utilised as per the process explained in Part-I Section 9 above with the objective of eliminating such vulnerabilities from the community.

VRF created out of project grant would be of the nature of a Revolving Fund given to Sangha and it will reside in the Sangha as a corpus fund.

A portion of the VR fund created out of community contribution could be given as a grant, but the project supported portion would be given only as a soft loan/interest free loan. Further, to address certain specific vulnerabilities as a whole, WBSRLM may put certain guidelines / restrictions on the use of VRF granted to Sangha in whole or in part.

11. The general criteria for creating the VRF out of community contribution

- I. A Sangha can create and manage its own VRF out of community contribution whenever it feels, by collecting contribution from SHGs/members. The amount of contribution from each SHG/member may be decided by the Sangha GB, time to time [collection through SHG]. It may even vary from one member to another. But Sangha needs to maintain accounts of the contributions received from its members.
- II. Sangha may also facilitate to augment the Vulnerability Reduction Fund by keeping a portion of profit of Sangha [from CIF or other fund / own contribution / surplus fund etc., from livelihood activities (cash or kind) taken up time to time].
- III. Sangha can avail CSR funds, individual/community contributions, endowments, PRI own fund grant, government grants etc. to augment the VRF.
- IV. The Sangha can create a stock through Ek-musthi-chawal / food bank / seed bank / book bank by receiving contributions from SHG members/public/institutions/agencies etc. The Sangha can utilise a portion of money to create these bank(s) [i.e. actually buying the stuff].
- V. All these processes need to be discussed in Sangha meeting and properly written as resolution taken in the meeting register.

12. The general criteria for accessing VRF from project (Eligibility Criteria) by Sangha:

- i. The Sangha should be a registered body as prescribed by SRLM/state/competent authority.
- ii. The GP/Sangha Vulnerability Report (see Section 16 below for explanation) must be prepared.
- iii. 80% SHGs enrolled in the Sangha shall be following *Panchasutras* [the latest audit of SHGs on their performance on *Panchasutra* should not be more than 3 months old]
- iv. All Sangha Office Bearers should have undergone Sangha Management training; and Sangha Office Bearers and its Sangha Coordinator / CSP (Book Keeping) must have undergone training on Sangha accounts and fund management.

- v. Sangha should have its own bank account, office space and have accessed Sangha Start-up Cost for procuring infrastructure required for smooth conduction of Sangha meetings.
- vi. Sangha should be holding regular meetings with fixed agenda [at least 1 per month].
- vii. Sangha should have a trained bookkeeper and should have properly maintained the records
- viii. CIF recovery by the Sangha should be at least 90% and at least 95% of the member SHGs under the Sangha should be linked with banks (CC/TL)
- ix. The Sangha has already taken some initiatives addressing vulnerability at their level / involved in social activities
- x. In case of extreme emergency, and if Sangha is strong enough to handle the fund they may be provided with VRF

13. Norms for Fund Disbursement

13.1. Norms for disbursement of VRF to SHG members out of community fund

13.1.1. Grant

Sangha can decide for a portion of the VRF created out of community contribution (or its own fund or share of profit or any grant fund other than project fund) to give as a grant to persons/families that are most deprived like destitute/orphans/people in need of palliative care etc. in SHG member families and even outside SHGs. This grant may be spent for buying/cooking food, utensils/equipment, medicines, clothing, books etc. and not cash-in-hand to the affected individual/family. The grant could add-on to the existing SAHAY programme of the Gram Panchayat also. This fund can be provided to affected families/communities (SHG member and/or non-member). The grant would not exceed 10% of the VRF (other than project fund) in a year as grant. If the Sangha could access grants from other sources (as mentioned above), the entire amount could be disbursed as grant as per the norms for that particular grant. Sangha shall take decision in the GB meeting, where the policy will be approved by all members.

13.1.2. Loan without interest

Since the VRF is meant for social needs, the repayment terms can be softer. This loan could be granted to the SHG members through SHGs and to non-SHG families also. The number of instalments can be more and the interest rate may be zero. In deserving cases, there can be a moratorium on repayment of principal. Priority list will be prepared by Sangha and approved in GB.

13.1.3. Loan with low interest / Soft Loan

This loan could be granted to the SHG members through SHGs and to non-SHG families also. Here, the number of instalments can be more and the interest rate should be less than the prevailing interests for loans out of CIF/RF etc. In deserving cases, there can be a moratorium of as they think fit on repayment of principal and interest. The priority list in Category-II Vulnerabilities (Part-I Section 8.2) is eligible for this.

13.2. Norms for disbursement of VRF SHG members from Project Fund

13.2.1. Loan without interest (same as above in Section 13.1.2) – *only that this would be made available to member SHGs*

13.2.2. Loan with low interest / Soft Loan (same as above in Section 13.1.3) – *only that this would be made available to member SHGs, as per bye-law of the Sangha*

13.3. Norms for disbursement of VRF to community's collective action

13.3.1. The activities mentioned in (Part-I Section 9.1) under **Community Collective Action** may be funded from VRF created out of community contribution only. This however should not exceed 5% of the contributory VRF (in awareness generation etc.).

13.3.2. Disbursement of materials in kind: (Member and Non-member) (seed-bank, book-bank, grain-bank, grain-gola, *Ek-musthi-chawal*, food-bank etc.)—all collected free of cost from the community could be disbursed in the community through a decision made in the GB of the Sangha to the deserved candidates in the village. The books (text books) lent out to needy students should be collected back to the Sangha at the end of the academic year for further disbursement to others.

However all these are suggestions and the concerned Sangha in their GB meeting can take the final decision on these.

14. Prioritization Table

Vulnerability Situations/ Categories	Community	Individual					
		Member (Y/N)	Interest	Period/ No. of Instalments /Amount	Non-Member (Y/N)	Interest	Period/ No. of Instalments /Amount

The Sangha Prioritization Table is required to keep record and track of disbursement of the VRF to various vulnerabilities addressed by the Sangha including the repayment terms (period, number of instalments and amount). This would also help in prioritization in decision making on supporting different vulnerable situations prevailing at a time.

15. Difference between CIF & VRF

Criteria	CIF	VRF
Data/ Information / Plan	MIP/MCP	<ul style="list-style-type: none"> • MIP/MCP (for chronic cases) • SECC Data / Social resource Mapping (for chronic cases) / GP Vulnerability Report • Request/Application/Recommendation (for sudden acute issues) • VRF Plan
Disbursement process	Can be disbursed through the SHGs to SHG members only as loan on the basis of MIP	Can be disbursed to vulnerable families directly as loan without interest, soft loan or grant (food security) – the contributory part from the community could be given to non-members even (not the project funding part)
For Whom	Only for SHG members	Vulnerable section (both SHG and non-SHG members)
Repayment	Repayment with interest in instalments	Depending on the situation (but mostly low rate of interest) as per the agreed norms – in instalments or all at a time
Source of fund	Project Fund and own resources	SHG members' contribution, Project Fund and other government and other sources, surplus fund, Sanghas' own income
Why	To enhance the economic status/ consumption	Emergency need/ mitigation of distressed situation
Time for disbursement	Time taking process	Prompt Disbursement –maximum within 5 days
Repayment Schedule	Time bound	Flexible (Sangha to decide)
Rate of Interest	Fixed apriori – as per loan product	Flexible (lesser than CIF / Zero / moratorium period) (Sangha to decide)

16. Sangha/GP Vulnerability Report and Implementation

Assessment/mapping of the all the vulnerabilities in the villages within the Gram Panchayat must be done by the Sangha with the help of Upa-Sanghas/SHGs for completion of Upa-Sangha wise Sangha/GP level Vulnerability Report. Secondary sources like SECC data, MIP data, and recommendations from the SHG/Upa-Sangha/Health ANM/Anganwadi Worker could also be used for the purpose to complement the mapping exercise. A committee (**Vulnerability Assessment and Reduction Committee**) formed with representatives from different Upa-Sanghas (any two office bearers from each Upa-Sangha) may be useful for making this assessment and the Vulnerability Report (over and above the chronic cases that are prevailing in the village, this committee would be responsible for doing quick assessment of acute & sudden cases also, for any sort of eventuality occurring in the village e.g. accident, snake-bites etc.).

After the preparation of the vulnerability assessment and the GP Vulnerability Report, the Sangha will assess and prioritize the cases that could be taken care of by community contribution, project support and convergence & linkage with other programmes. Prioritization will be done according to Para 8. For similar types of cases, prioritization would be done considering the number of people affected by the situation. For

such cases where higher financial commitment is required, the Sangha will write to BMMU for release of VRF in their favour (If the programme contribution of VRF is given directly to the Sanghas, then the Sanghas will have to call a GB meeting to prioritise the issues and access the fund). Release of fund to vulnerable members/families will be done based on demand generated from the members/families (or even SHGs, if the family is too infirm to make any formal demand). Sangha will disburse the VRF by taking a resolution with specific activities identified and target families to be covered with the VRF along with terms & means of repayment. The terms and means of repayment could be decided after discussions on the same with the concerned/affected family/families.

Whenever such demand comes an emergency GB meeting of the Sangha would be called for assessment and approval would be given. In exigency situation the office bearers (or 50% of Board of Directors / Executive Committee) of the Sangha can take the decision and post facto approval of the GB could be taken. If the need is genuine, money (in cash) will be handed over to the members/families affected. It will be answered by the Sanghas that the available avenues for remaining support through government channels will be explored and accessed by the affected family.

17. Roles and responsibilities of Sangha/Upa-Sangha/SHGs

17.1. SHG

- Primary identification of vulnerable families (both members and non-members)
- Helping Upa-Sangha in Vulnerability Mapping, prioritisation and preparing Report
- Routing the Vulnerability Fund to the beneficiaries (members and to non-members) and its monitoring
- Ensuring timely repayment of funds
- Lead collective action in addressing vulnerability in the locality

17.2. UPA-SANGHA

- Mapping and prioritization of vulnerability situation of individuals/families with support from SHGs (including request for inclusion) and updating it every year.
- Submission of consolidated Upa-Sangha level Vulnerability Report to Sangha
- Recommendation of the request from the SHGs to the Sangha
- Collection of monthly community contribution from SHGs and depositing it to Sangha account
- Monitoring and Review
- Facilitate collective action in addressing vulnerability in the locality

17.3. SANGHA

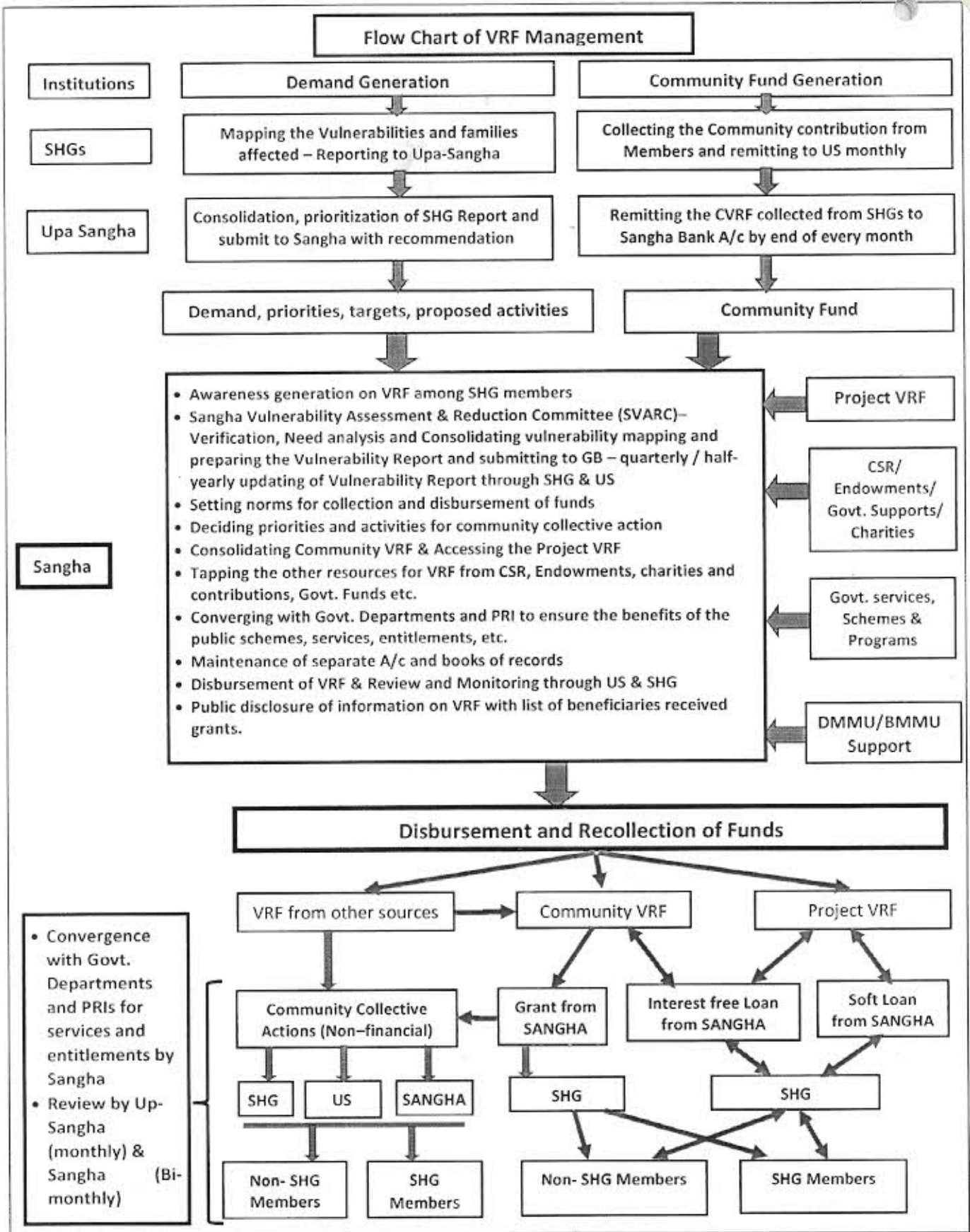
- Formation of **Vulnerability Assessment and Reduction Committee** for overall monitoring of VRF.

- Creation of the Contributory Vulnerability Reduction Fund (CVRF¹) and accessing Project Vulnerability Reduction Fund (PVRF²)
- Deciding the norms for creation and disbursement of VRF (both CVRF & PVRF) at the GB Meeting
- Consolidation and preparation of GP/Sangha Vulnerability Report and sharing the same in AGM
- Disbursing the VRF to SHGs based on the recommendation of the Upa-Sangha
- Facilitate collective action in addressing vulnerability in the locality
- Monitoring and Review – receiving review report from Upa-Sangha and take appropriate action on that
- Accessing funds from the public, CSR, agencies, endowments, PRIs/Govt. etc.
- Maintenance of a separate bank account for VRF and up to date books of accounts.

¹ The VRF created out of community contribution (or its own fund or share of profit or any grant fund or CSR or PRI grant other than project fund)

² The VRF created out of NRLP project funding support

18. Implementation Process Flow Chart



1. Identification of vulnerable families / GP Vulnerability Report by Upa-Sangha
2. Identification the type and level of vulnerability – for prioritization
3. Immediate need analysis by Sangha
4. Application/Demand generation by affected families through SHGs to Sangha
5. Verification and Approval through Committee formed within Sangha
6. Disbursement of VRF as loan (or grant in exceptional cases), will be decided by the committee on the basis of status of vulnerability
7. The beneficiary will report to SHG on the day of SHG meeting (or any day depending upon exigency)
8. Monthly review by the committee on ensuring proper utilization as well as repayment if any.
9. Reports will be submitted by the Committee to Sangha bimonthly; BMMU to have a copy of the report.
10. Professionals in BMMU may help the Sangha to form the GP Vulnerability Report
11. A separate account, a separate cash book and a separate register may be maintained at the Sangha level for better monitoring of the Vulnerability Reduction Fund.

19. Negative List: VRF cannot be utilised for:

- Creation or maintenance of any Physical Infrastructure / assets
- Other interventions that could be met from RF and CIF
- Honoraria and other perks to the community cadres or office bearers