

WBSRLM (Anandadhara)

Vulnerability Reduction Policy Implementation Guidelines

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A. Introduction

A.1 What is Vulnerability

Vulnerability in the context of livelihoods can be seen as any situation (economic, social, political, natural, religious, physical, health/nutrition related) where an individual or her/his family and their livelihoods may get exposed, influenced, and/or affected adversely, allowing their lives to be harmed or degraded by the hostile situation. Vulnerability is the lack of capacity of an individual or a family or a group to anticipate, resist, cope with and recover from the impact of a natural or man-made hazard.

Vulnerability can also arise when people are isolated (from family, community or society at large), and hence become insecure and defenceless in the face of any risk, stress or shock.

A.2 NRLM and Addressing Vulnerability

The objective of NRLM is eradication of poverty in a sustainable manner. To achieve this goal, it is imperative to roll out processes that help to identify and reduce vulnerabilities of the target group through extension of special assistances to build their resilience. This is necessary for the long term sustainability of poverty eradication and livelihood generation interventions taken up under the programme. Generally, vulnerability reduction is a continuous process. Here we discuss the principal means to address the issue.

The Vulnerability Reduction Policy of WBSRLM (Anandadhara) has been articulated and shared with the districts [Ref. Memo No. 1728/WBSRLM/Prog/6P-187/2015 dated 5.2.2016 from CEO, WBSRLM].

The present Guidelines seek to bring further clarity on the manner in which the intervention will be rolled out for the maximum benefit of the most in need amongst the intended target group. In this connection please see **Annexure I** and **Annexure II** for (a) Criteria for creation of the Vulnerability Reduction Fund (VRF) out of WBSRLM project support and/or community or other contribution, and (b) Eligibility Criteria for the Sangha to access Vulnerability Reduction Fund from Anandadhara, respectively.

Although these Guidelines focus on proper usage of VRF from project support (initiative has been taken to set up a project led VRF under WBSRLM), the approach would be to converge with, tap and leverage all such benefits that are available under various central and state government programmes and schemes, grants from local government or other institutions as well as contribution of the Sangha itself (e.g. part of their profit from loaning out CIF to SHGs or any other business) or its members SHGs or the community at large as well which address different kinds of vulnerable situations in the rural setting. However funds received by the Sangha for the purpose (from different sources other than WBSRLM) may have their own spending principles that must be adhered to.

B. Who Are Vulnerable

There can be different types of vulnerabilities. On the basis of the situation whereby the vulnerability has arisen, the following broad classifications may be made:

a) Individuals or Families affected by natural calamity like flood and inundation, cyclone, drought, landslide, earth quake, excessive rain fall, landfall, river erosion, etc.

b) Individuals or Families affected by any social, political, economic and physical factors such as families having child labour, early marriage, victims of trafficking, single widow, single unmarried women, deserted women, orphaned children, drop out children, victims of social superstitions / taboos, rape victims, bonded labour, destitute, geriatric situations, occupational hazards, women headed families, migrated labour, unemployment, families without homestead, families without food security, families without any respectful livelihood, accidental death / sudden physical disability of main bread winner of the family, contingent poverty due to closure of tea garden / industry, sudden death of livestock, crop failure, debt burden, price crash for crop, etc.

c) Individuals or Families affected due to (physical or mental) health / nutrition / medical condition such as families having malnourished children (SAM children)/women, new-born babies after death of his / her mother, children affected by incomplete primary immunisation, drug addition, alcoholism, members suffering from chronic diseases, starvation, families having terminally ill patient, major illness in the family, member/families affected by HIV / AIDS, Tuberculosis, Cancer etc., sudden accidents, snake bites in the family, families with members having special needs (handicapped, disabled), etc.

C. Identification and Prioritisation of Vulnerable in your area – Sangha/GP Vulnerability Report

Under the overall authority and guidance of the Sangha Samabaya, a Social Action Committee or SAC (a subcommittee formed within the Sangha to address social issues) will take up the responsibility to implement steps towards helping the Sangha to administer the VRF and undertake the preparatory works required for the purpose. There is a subcommittee for social issues already existing in each of

the Upa-Sanghas as well as the Sangha. One member of the said subcommittee from each of the Upa-Sanghas (in the Sangha area) would be co-opted in the Sangha level subcommittee for addressing social issues. This larger subcommittee of the Sangha would constitute the Sangha Social Action Committee. The SAC will exercise no financial power and will only have recommendatory power. The SAC would meet once a month to discuss various social issues in the Gram Panchayat area and inform and intimate the Sangha on priorities.

The Sangha Level Social Action Committee (SAC) will coordinate and guide each Upa-Sangha to undertake preparatory steps and the exercise of identifying the vulnerable families, every year during February-March (elaborately, first time and updating from next year onwards). The Upa-Sangha with the help of its member SHGs will divide the Upa-Sangha area into habitations and undertake a mapping exercise to assess the different vulnerabilities of the families within the area. A list of vulnerable families and the nature of their vulnerability will thus be generated. Such vulnerability mapping exercises carried out by all Upa-Sanghas will be consolidated for preparation of a GP/ Sangha Vulnerability Report. Consolidation of the GP/Sangha Vulnerability Report will be done with active support from BMMU. During the exercise, not only will the vulnerable families be identified, but also the type and degree of vulnerability would be recorded. This would help in the prioritisation of the households which would be supported under this intervention and would also provide an insight on the kind of support that could be extended. The entire process is explained in **Annexure III Table A, B & C.**

Although the periodicity of the process is annual, the Social Action Committee would review the situation from time to time (at least half yearly or more often as per requirement and definitely after any exigency situation where a family or some families needs help) and extend support as required to remain relevant and to be able to help those in real need. For extending support to more than one family, the SAC should follow a prioritisation exercise considering the type of emergency, number of people affected etc.. Especially when emergency situations arise, SAC may have to take actions accordingly [with approval from Board of Directors/EC and subject to approval in GB]. These new families might not feature in the already prepared Sangha Vulnerability Report, but they have to be included later while updating the same. Approval should also be taken in the meeting of the Board of Directors of the Sangha Samabaya and subsequently also in the GB Meeting. Accountability and a transparent decision making process would thus be ensured.

D. Vulnerability Reduction Fund

D.1 Vulnerability Reduction Fund

Vulnerability Reduction Fund or VRF is a community fund (corpus) given to Sanghas to address various vulnerabilities (collectively or individually) like food insecurity, health risk, sudden sickness/hospitalization, natural calamity, etc., faced by an individual or household(s) or community in the vicinity (within the Gram Panchayat). The purpose of VRF is to address the specific needs of vulnerable people. SHG member families with different vulnerabilities and also the needs of non-SHG members in the village could be supported by this fund. It can be used for supporting individual need or family need or may also be utilised in convergence with any other initiative (with some other programme/scheme) or through community collective action ensuring a much required safety net for the affected family.

West Bengal State Rural Livelihoods Mission (Anandadhara) provides a project led VRF grant to eligible Sanghas. However, interested Sanghas can also build a corpus of funds for a similar purpose

through contribution received from its member SHGs (subscription), or from community contribution or out of its business profits (which could be just extending loans to SHGs from CIF and charging a rate of interest) or from some grant received from local government or some other concern/organisation.

D.2 Source of Fund: The fund corpus for Vulnerability Reduction can be created in the following ways:

- a. VRF created out of project support of WBSRLM: VRF created out of project support grant of WBSRLM would be in the nature of a Revolving Fund granted to the Sangha which would make the fund available as a soft loan¹/interest free loan to the families of its member SHGs as well as non-member families and it will reside in the Sangha as a corpus fund.
- b. VRF created out of community contribution / other grants / profits: VRF could also be created by an interested Sangha out of community contribution / member subscription / grants from local government / other grants from some public / private organisation / Sangha's own profits and it could be given as a soft loan/interest free loan to individuals/families within its member SHGs (their families) as well as non-member families. A maximum of 10% of this Contributory VRF could be extended as grant (non-refundable) in cases of extreme emergency. Spending principle of this fund should be entirely decided by the Sangha Samabaya.

This fund will remain with the Sangha in perpetuity and will be utilised with the objective of eliminating such vulnerabilities from the community.

D.3 Amount of VRF

The amount of project support grant extended as VRF to each Sangha would be to the tune as decided by the WBSRLM. WBSRLM may also decide the activities that are to be undertaken with the funds available under this head partially or fully in the interest of reducing vulnerabilities in a targeted manner. It is anticipated that the VRF would progressively increase in volume over the years through contributions of members/community, grants received from different sources etc. including receipt of interest on the loaned out portion of the VRF.

D.4 Addressing Vulnerability – Use of Vulnerability Reduction Fund

In order to address various kinds of vulnerabilities in the rural setting, there will be 3 broad approaches, namely a) Community Collective Action and Convergence (with other programmes), b) Provision of Loan, and c) Extending Grant. The uses of, along with sources of, VRF are explained in the following chart:

¹ Loans with Rate of Interest lesser than the market rate of interest; in this case the interest rate should be less than the rate of interest charged from CIF loaning.

Source of Fund →	VRF from Community Contribution*	VRF from NRLP Project Fund*
Types of Intervention ↓		
Activities		
1. Collective Action and/or Convergent Initiative	✓	✓
2. Loans a. Interest Free Loan b. Soft Loan c. With Moratorium	✓	✓
3. Grant (Amount limited to 10% of Contributory VRF)	✓	X

*Could be given to SHG member families as well as to non-SHG families. However no portion of the VRF received as Anandadhara project support can be given as grant.

The possible sets of actions under above categories are mentioned below:

a) Collective Action and Convergence with Other Programmes

Approach	Target users	Actions	Financial support
Community Collective Action	Vulnerable individuals / both SHG member families and non-SHG families	<ul style="list-style-type: none"> • Awareness generation through SHGs; • Counselling and other social support through SHGs; • Bringing the affected family into SHG fold • Corrective Action taken through SHGs • 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 others 	Mostly non-financial; No financial support to individual; only IEC Costs etc. (Maximum 5% of VRF from WBSRLM; If it is from Contributory VRF then as per decision of Sangha Samabaya)
Converging with other schemes / programmes / initiatives	Vulnerable individuals / both SHG member families and non-SHG families	Linkage with MGNREGS, SAHAY, Mission Nirmal Bangla, Mid Day Meal Programme, National Social Assistance Programmes, Old Age Homes, Student Homes, NSAP, Crop Insurance, Livestock Insurance, Health Insurance, AABY/PMJJBY/PMSBY/RSBY, Kanyashree, National Health Mission, Supplementary Nutrition and Pre-School Programme (ICDS), linkage with police network, legal aid	Mostly non-financial; No financial support to individual; only IEC Costs; (Maximum 5% of

Approach	Target users	Actions	Financial support
		services, school education programme, linkage with NFSA and PDS etc. and running Adult Literacy Centres etc.	VRF from WBSRLM; If it is from Contributory VRF then as per decision of Sangha Samabaya)

b) Provision of Loan

Since VRF is to be utilised for addressing social needs, the repayment terms may be softer with less² / no interest. There can also be moratorium support for the loan³ (i.e. loan repayment may start after some time as approved by Sangha). This type of loan can be provided to both SHG members/member families and non-SHG Community members/non-SHG families. If need be, the number of instalments of repayment could be increased as well. This is applicable for loans sourced from both Project VRF and Contributory VRF.

c) Extending Grant

Sangha can decide and build a portion of VRF, out of community contribution or contribution/subscription from its member -SHGs or out of its business profits or from grant made to the Sangha by local government or any other institution/organisation etc (but not through the Anandadhara). It should be noted that a maximum of 10% of this Contributory VRF (i.e. Total VRF minus Project supported VRF), can be used as grant to persons, and/or families among the SHG members and non-SHG families that are most deprived like destitutes, orphans, people in need of palliative care, etc. Additionally, this grant may be used for buying / cooking food (running cost of a programme like SAHAY), buying dry rations, utensils / equipment, emergency medicines, clothing (especially winter covers like blankets), books, etc., but not cash-in-hand to the affected individuals / families. However if the Sangha receives a grant from any other organisation the spending principle of the received fund could be as per norms set up by the granting organisation. It should be noted that Project VRF can never be used for extending such grant. The Sangha Samabaya will make a plan and obtain approval of the General Body at the beginning of the year (approval could also be taken anytime during some emergency) for such grants that is sought to be extended to those in dire need.

Illiteracy in itself is a vulnerability, therefore a part of the VRF could also be used to run Adult Literacy Centres (2 classes per week) by Sanghas for its illiterate/semi-literate members (could be extended to non-SHG members also, from larger community). While training to the adult educators (along with teaching-learning materials) would be given free of cost from the Department of Mass Education Extension and Library Services, the educators may be remunerated by the Sangha (@ Rs. 500/- per educator per month) out of VRF created from community contribution only (Contributory VRF). This initiative should be outcome driven with target numbers

² Lesser than rate of interest charged for RF or CIF loan

³ Moratorium here in this case would be like for example, if a needy family is provided with moratorium loan for 6 months, then the family would start repayment from the 7th month. However it is not that the principal and the interest amount would accumulate for these six months and the family has to pay that in lumpsum in the seventh month. In fact there would be nothing payable for these first six months. The seventh month will be counted as the first month for the family. For the first six months the principal and the interest would equal to zero.

of women to be made functionally literate to be given to the resource person engaged by the Sangha.

E. Application for accessing VRF (in exigency situation) [normal process is given in Annexure-III]

Sl	Process	Timeline
1	Application/Demand generation by affected /vulnerable families through SHGs/Upa-Sangha to Sangha	As soon as possible taking maximum of two working days at each stage (from SHG to Upa Sangha to Sangha)
2	Verification and Approval or Rejection of application followed by a plan of action for the family by SAC. This plan may include financial (loan or grant) and non-financial interventions including convergence and collective action for support to be extended to the vulnerable family	Maximum of five working days from date of receipt of the application
3	Disbursement of VRF by Sangha on recommendation of SAC. <ul style="list-style-type: none"> • Sangha to disburse the money to the concerned SHG (both, for support to an SHG-member family as well as to a non-SHG family; for a non-SHG family, an SHG nearest to this non-member family will be responsible for putting the VRF at this family's disposal and its regular and timely repayment) • Disbursement by cheque, normally; could also be by cash depending upon the situation (where there is need to act immediately). A receipt for the payment is a must. • The loan will be regularly (as decided upon case to case basis) repaid by the affected family to the concerned SHG who in turn will bring it back to the Sangha 	Within two working days of receipt of recommendation from the SAC
4	Placement of Action Taken Report by SAC before the Executive Committee/Board of Directors of the Sangha	Within one week of the disbursement
5.	Quarterly Report for discussion within the Sangha; a copy of the report to be sent to the BMMU	End of every quarter

If the Social Action Committee or the Sangha is intimated about an emergency situation, it can plan to disburse the money as soon is possible, after convening a special meeting at the Sangha and maintaining the accounts. Approval may be obtained later from the Board of Directors of the Samabaya.

For programmes like Adult Literacy Centres, Sangha will chalk out a the number of illiterate members, first within its member SHGs and then within the larger community. Accordingly, the number of Adult Literacy Centres required and adult educators required will be finalised in the EC

Meeting of the Sangha Samabaya. Fund that could be allotted for running such centre(s) should also be taken into account in the same meeting. Remuneration to adult educators will be through direct transfers to their bank accounts.

Due to the limited amount of support that is available under this intervention at present, rules for prioritising the beneficiary families who may receive the support of VRF becomes very important. This should be kept in mind while finalising the Sangha/GP Vulnerability Report.

F. Negative List: VRF cannot be utilised for the following purposes:

- a) Creation or maintenance of any Physical infrastructure / asset of the Sangha or any other institution
- b) Livelihood extension and other interventions that could be supported from RF and CIF. If it is found that a poverty-stricken or an affected family could be helped through livelihood support then it should be done by bringing the family (member) under SHG fold and RF and/or CIF should be provided to the family.
- c) Honoraria and other perks to the community cadres or CSPs or office bearers including their TA/DA
- d) Interventions that could be supported from the 'Welfare Fund' of the Sangha Samabaya, should not be funded by VRF
- e) If an affected family could be supported by means of convergence with other schemes/programmes, it should be supported with VRF. For example if a flood affected family received GR from the BDO office, it should not be supported with relief out of VRF.

G. VRF – Report and Review

1. The Executive Committee of the Sangha should review the actions of the Social Action Committee (fixing the indicators of vulnerability, actions planned/taken for alleviation, families supported by VRF etc.) monthly for ensuring proper implementation as well as regular repayment as applicable.
2. Quarterly Report should be prepared by Sangha and a copy to be sent to BMMU (**Annexure-V**). The report should be discussed in detail in the Sangha meeting(s).
3. Placing of the report of activities taken up and accounts for the year as well as the plan for next year before the AGM of the Sangha. SAC would be responsible for this.
4. A separate bank account, a separate cash book and a separate register have to be maintained by the Sangha for monitoring of the Vulnerability Reduction Fund.

Note (for BMMU):

- a. Professionals in BMMU will assist the Sangha (SAC) to form the Sangha/GP Vulnerability Report and will ensure that all relevant data are reflected in the MPR / MIS of WBSRLM.
- b. Initially, the tasks will be taken up as per the sequence given, but this may not necessarily be the case in the subsequent cycles and in cases of extreme emergency. In exigency situation helping the family out of the situation is of primary importance. The recommendations, approvals, records etc. should be obtained / updated later.
- c. Please also see **Annexure IV** for Roles and responsibilities of Sangha/Upa-Sangha/SHGs in VRF issue. Intensive Capacity Building of the concerned Sanghas and their handholding as per need would be required for administering the fund, smoothly.

Criteria for creation of the VRF out of project fund (from WBSRLM) and/or community contribution

- I. Each Sangha can start building up a Vulnerability Reduction Fund out of its own profit [from CIF or other fund / own contribution / surplus fund etc., from livelihood activities (cash or kind) taken up from time to time] or out of community contribution whenever done, by collecting contribution from SHGs/members/community. The amount of contribution from each SHG/member may be decided by the Sangha GB, time to time [collection to be done through SHG]. It may even vary from one member to another but the Sangha is to maintain accounts of the contributions received from its members (and also outsiders) and also provide a receipt to each against her/his contribution.
- II. Some of the Sanghas would be supported with Project VRF from Anandadhara.
- 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] but not from project VRF. This could be done only out of contributory VRF.
- V. All the processes to augment the VRF need to be discussed and approved in Sangha GB meeting and properly documented/written as resolution taken in the meeting register.

Annexure-II

Eligibility Criteria for the Sangha to access VRF

- i. The Sangha should be a registered cooperative society as prescribed by SRLM/state/competent authority.
- ii. The Social Action Committee should be formed within the Sangha (with representation from each Upa-Sangha) and the GP/Sangha Vulnerability Report must be prepared.
- iii. 80% SHGs enrolled in the Sangha should be following *Panchasutras* [the latest grading 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 and CSP (Fund Management) must have undergone training on Sangha accounts and fund management.
- v. Sangha should have its own bank account, meeting 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 books and records
- viii. CIF recovery by the Sangha from the supported SHGs should be at least 85% and at least 60% of the member SHGs of the Sangha should be linked with banks (CC/TL) through credit linkage.
- ix. The Sangha has already taken some initiative on its own addressing vulnerability at their level or in the GP area and is involved in social activities
- x. If Sangha is felt be strong enough to handle and decide on the fund, and there is felt need, they may be provided with VRF

Conducting Vulnerability Mapping and Scoring Exercise

Under the guidance of the Sangha and Upa Sangha, a habitation-wise vulnerability mapping exercise (preferably by the SHGs of the habitation) should be undertaken where all families/households in the area are featured (member SHG households and non-member households). After the mapping exercise, the affected/vulnerable families would be provided a score on their identified vulnerability. Following steps are suggested to conduct the Vulnerability Mapping / Vulnerability Scoring of the households.

Steps for mapping / scoring the vulnerability of families / households:

- I. **Preparatory Steps:** The entire Upa-Sangha area will be divided into 3-4 hamlets/habitations and then those are to be linked with member SHGs from the area. During the Vulnerability Mapping and Scoring (VMS) exercise, members of those three/four SHGs (ideally 20 -40 individuals) from the village should be present so that the vulnerability status of the habitation can be collected at one time. For mapping the vulnerability of the entire Upa-Sangha area, multiple exercises of such habitation based Vulnerability Mapping will be required. The places and dates for such mapping exercises should be fixed at Sangha level and made known to all for ensuring greater participation and fewer gaps. Additionally, the names of SHGs which will be covered in each such exercise should be determined beforehand and non-member families should be tagged to the nearest SHGs in the vicinity. The dates when the exercises will be undertaken are to be intimated to the concerned SHGs in time.
- II. **Social Mapping:** The social mapping exercise is a tool for promoting active involvement of the SHG members and the larger community in the data collection process for mapping vulnerability in the rural setting. Following are the steps of developing a social map –
 - a. SHG members will draw a rough map on ground / sand / chart paper / floor of pucca building depicting each and every household of the hamlet/habitation. It should mark the SHG member households as well as the non-member households. Subsequently, the rough map could be finalized in chart paper. The major landmarks like Schools, Health Centres (Sub-Centre/HQSC/PHC/BPHC/Private Practitioners), ICDS Centres, Post offices, GP offices, Sangha Building, Telephone Towers, Main Roads, Culverts, Irrigation Canals, Rivers etc. should be reflected in the map.
 - b. SHG members/participants should be able to point out their individual house(s) and ensure that non-member households are also put in the map. Then they should point out the vulnerable/affected households (vulnerable, according to the indicators fixed in Table-A below) on the map by drawing a circle / box / other legends on the map. Each house should also be given a number. (or the SECC Number of the household may also be put if available). The names of the heads of the households identified as vulnerable may also be written in a piece of paper (along with Household Number). This would help while filling up Table-A below.
[The mapping exercise could be done as elaborately as possible: For each indicator given in Table-A below, symbols / icons / legends should then be finalised. These symbols/ icons should be freely available local materials like piece of wood, brick, stone, tree leaves,

fruit-seeds, cardboard pieces etc. For each indicator, the concerned symbol / icon / legend will be placed on the picture of the house whenever a particular household has a positive response (i.e. vulnerability). For example, if Family Nos. X & Y live in makeshift shelter, and the icon for the 'homeless' is a leaf, then that particular leaf should be placed on sign/diagram of Families X and Y in the map.]

- c. For mapping **each and every vulnerable family** in the GP, Table-A should then be filled up family wise (member or non-member) after the mapping exercise. Care should be taken so that only identified vulnerable families are brought in Table-A. If no such vulnerability issue(s) gets identified, the family need not be brought in under Table A. This will save unnecessary paperwork for the entire exercise.
- d. Sangha may choose to work with given vulnerability indicators or add some extra indicators on vulnerability as per the local situation. Provision for that is provided in Table-A. But such indicators should be chosen beforehand (even before starting the first mapping exercise) so that in all mapping exercises within the Sangha, same set of indicators/legends are used.
- e. Concurrently with identification and depiction of vulnerability status of each family in the Social Map (according as identified vulnerabilities and its corresponding indicator), Table-A should also be filled up.

- III. **Family wise Vulnerability Scoring:** Total vulnerability score of each family will be the total number of various legends (according to identified vulnerabilities) placed against the concerned family on the map. This will also be equal to number of 'Yes' which is put against the indicators for the concerned family in the format given in Table-A [Section for Mandatory Indicators: Each 'YES' = 1 and each 'NO' = 0; Section for Local Indicators: Each such Indicator with Affirmative Response = 1; Total Score = Total Number of 'Yes'].
 - IV. **Sharing & Verification:** Vulnerability Scores of each family (obtained through Table-A) should be discussed with the members attending the exercise and also with representatives of Upa Sangha / Sangha for any modification, correction and finalization of status (if any) against one or any particular indicator and also modifying the score (as the case may be) of the family or prioritising the families when scores are same. If all the participants agree or come in consensus with the given scores, then they will sign the format in which data has been collected.
 - V. **Collation:** After conducting the similar exercise with other SHGs in other habitations, data for all vulnerable households within Upa Sangha i.e. all Table A's would be collated. Final data should be submitted to Sangha (along with Table A's from all other Upa-Sanghas) for preparation of GP level / Sangha level Vulnerability Report at Sangha level (Table B for Ranking the Families according to score and priority and Table C for finalising the type and conditionality of the support decided to be extended) [Family with Highest Score = Family with Rank 1].
 - VI. **Note:** For families receiving the same score the prioritisation may be done by (a) number of affected family members (higher the number of family members affected implies more priority), (b) emergency of the situation (e.g. accidents, snake-bites to get more priority action), (c) if there are infants/children in a family then the family would get more priority. For emergency cases, a family may be included for extending support and the requisite paperwork may be done by SAC of Sangha afterword with help of concerned Upa-Sangha, through due ratification by Sangha BoD/EC and GB. In case of non-member households, one SHG nearest to the household needs to be linked with this vulnerable family for regular monitoring and support.
- If any Sangha does not get any project supported VRF and it desires to create a VRF on the basis of community/member contribution or other sources with the intention to help vulnerable families of the locality, then the Sangha would follow the same process as described above and use

the same formats given below to assess the vulnerability situation of the families in their local jurisdiction. In such a situation following short-cut steps may be followed:

- I. To Short list the families which may need assistance on the basis of observation and recall (on their vulnerability) by SHG members
- II. To Prepare the list of such families at Upa Sangha level and then to collate a comprehensive list of all such vulnerable families at Sangha level.
- III. To form an SAC within the Sangha and to reach the shortlisted families with the help of a small team of Upa Sangha / Sangha representatives.
- IV. To interact with the family members and to indicate the status of the family against each indicator by filling up Table-A, i.e. to assign them vulnerability score.
- V. The subsequent steps then could be taken up done as described above.
- VI. To share the Vulnerability Scores of each shortlisted family with Upa Sangha and then with the Sangha and to take decision regarding types and conditionality of assistance to these families.

Table A – Individual/Family level Vulnerability Score

Vulnerability Indicators & Scoring Format (for identified Vulnerable Families only)		
1	Name of Sangha Samabaya	
2	Name of GP and Block	
3	Name of Upa-Sangha	
3a	Gram Sansad No: Mouza No:	
4	Name of Village & <i>Tolla or Para</i> (Habitation)	
5	Name of the SHG (if the family has an SHG member) / Name of the SHG with which the family is tagged (for non-member family)	
6	Name of the Head of the Family	
7	SECC Household Number	

Vulnerability Indicators & Scoring Format (for identified Vulnerable Families only)		
8	List all the Deprivations (codes only ⁴) identified for the family in SECC	
9	Total number of members in the family	
10	Number of Adult Male members	
11	Number of Adult Female members	
12	Number of 0-5 year children in the family	
13	Number of 6-18 year children in the family	
14	Number of Physically / Mentally Challenged person in the family	
15	Social Category (SC / ST / Minority / General) of the family	
Mandatory Indicators		
16	In this family, are the members facing acute hunger or facing food insecurity (not getting at least 2 square meals per day)?	Yes/No: _____ If Yes, How many such members? _____
17	Does the family live in a makeshift shelter / shelter having dilapidated and feeble condition / street / temple / masjid etc. ?	Yes/No: _____
18	Is there a family member who is differently abled or physically challenged or mentally challenged or is there any member having special need or a bed-ridden member and the family is unable to look after the need of that member?	Yes/No: _____ If Yes, How many such members? _____ Kind of Ailment: _____

⁴ 5 Auto Inclusion and 7 Deprivation Indicators

Vulnerability Indicators & Scoring Format (for identified Vulnerable Families only)		
19	Is there a family member who is suffering from a disease or having a health problem for which expenditure is somehow being borne out-of-pocket by the family?	Yes/No: _____ If Yes, How many such members? _____ Kind of Ailment: _____
20	Has the family been affected by natural calamity or human made disaster or sudden accident within last 12 months?	Yes/No: _____ If Yes, How many such members? _____
21	In this family, is there a victim of any physical or mental abuse / superstition / trafficking?	Yes/No: _____ If Yes, How many such members? _____
22	In this family, is there a child who has dropped out of school and/or who is working as child labour?	Yes/No: _____ If Yes, How many such children? _____
23	Is this a family without any literate adult member?	Yes/No: _____ If Yes, How many such members? _____
24	Is this a family which is living without any income-earning male adult member or is the main bread winner a minor?	Yes/No: _____
25	Is this a family which is being managed by minor children/siblings (without active help of any adult member)?	Yes/No: _____
26	In this family, is there one or more member(s) who is a bonded labour or has worked as bonded labour?	Yes/No: _____ If Yes, How many such members? _____
27	Does the family belong to Primitive & Vulnerable Tribal Group (PVTG) ?	Yes/No: _____

Vulnerability Indicators & Scoring Format (for identified Vulnerable Families only)	
28	Additional Indicators (causing vulnerability) to be considered by Sangha (maximum 3): <i>(Indicators on local situation)</i>
28 A	
28 B	
28 C	
Vulnerability Score of the family (Total number of 'Yes' received by the Family is the Vulnerability Score; each YES = 1, NO = 0; The higher the score, more vulnerable is the family)	
Seal/Signature of the SHG/Upa-Sangha present during data collection exercise	
Seal/Signature of the Sangha	

For similar types of cases, prioritization would be done considering the number of family members affected by the situation.

- After receipt of all Table A's from each of the habitations, they should be collated at Upa-Sangha level. All Upa-Sangha level Table A's should then be collated at a special GB of Sangha (called for the purpose of this Vulnerability Mapping and Scoring exercise, only) and final scores should be assigned to all the vulnerable families within the Sangha/GP. This exercise should be completed before summarising the picture in Table B which is for prioritisation of the vulnerable families.

Table B –Family wise Vulnerability Rank and Priority (GP Level)
(To be completed by SAC of the Sangha)

SL. No.	Family/HHs SECC No	Name of Head of SHG member / Non-member Family	Vulnerability Factor(s) affecting the Family (Sl. No. of Indicators from Table A)	Kind of support needed (felt by SAC)			Final Vulnerability Score of the Family	Vulnerability Rank (Highest Score = Rank 1)	SHG Member Family ? (Y/N)
				Financial		Non-Financial			
				Loan (Y/N)	Grant (Y/N)				

SL. No.	Family/HHs SECC No	Name of Head of SHG member / Non-member Family	Vulnerability Factor(s) affecting the Family (Sl. No. of Indicators from Table A)	Kind of support needed (felt by SAC)			Final Vulnerability Score of the Family	Vulnerability Rank (Highest Score = Rank 1)	SHG Member Family? (Y/N)
				Financial		Non-Financial Collective or Community Action / Convergence (Y/N)			
				Loan (Y/N)	Grant (Y/N)				

- After collating the Vulnerability Scoring and Ranking of the families affected (Table-B), the types of support (including amounts in Rupees) to be extended to each one of them should be put down as a resolution by SAC, and then it should be finalised/ratified by the Sangha Samabaya Board of Directors. The same should then be summarised in Table-C, below. This is the Sangha/GP Vulnerability Report. This Table-C should be approved in a special GB meeting of the Sangha and should again be placed in the AGM of the Sangha Samabaya.

Table C – Vulnerability Rank wise Support Matrix to the Families (Sangha/GP Vulnerability Report)
(To be completed by SAC of the Sangha)

Vulnerability Score and (Rank) of the Family	Sangha		Gram Panchayat				Block				Non-Financial Support (Collective or Community Action / Convergence Initiative) [specify]	Remarks (Specify types of support extended and purpose of the Loan/Grant)						
	SECC Number of the Household	Deprivations identified for the family in SECC (Codes) ⁵	SHG member family (Y/N)	Total number of adult Male Individuals in the family	Total number of adult Female Individuals in the family	Total number of 0-5 years children in the family	Total number of 6-18 year olds in the family	Financial Support Extended										
								For SHG Member Families					For Non-Member Families					
								Grant/Loan/Both	Grant Amount (Rs.)*	Loan Amount (Rs.)*			Monthly Rate of Interest (if Loan)	Loan Period (Months)	Moratorium (if any) in months	Monthly Repayment Amount (Int. + Principal)	Grant/Loan/Both	Grant Amount (Rs.)*

*Even if the family is supported in kind (as grant or loan) the money value of the same should be written

⁵ Auto Inclusion and Deprivation Indicators' Codes

Roles and responsibilities of SHGs / Upa-Sangha / Sangha**1.1. SHG**

- Primary identification of vulnerable families (both SHG member and non-member families)
- Helping Upa-Sangha and the SAC of the Sangha in Vulnerability Mapping, prioritisation and preparation of the Vulnerability Report
- Routing the approved Vulnerability Fund to the beneficiaries and its monitoring
- Ensuring timely repayment of loans made out of VRF from the supported families
- Lead collective action in addressing vulnerability in the locality
- Providing support to a family during exigency
- Supporting the augmentation of the Contributory Vulnerability Reduction Fund through donation etc.

1.2. UPA-SANGHA

- Mapping 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 (Table-A) to Sangha
- Rank wise Prioritization of the vulnerable families (led by the Social Action Committee of the Sangha) in Table-B and yearly updating of the same.
- Appraisal and Recommendation of the request from the SHGs to the Sangha
- Collection of monthly contribution from SHGs (or from community or other sources) and depositing it to Sangha account towards formation of a VRF
- Review of the situation regarding Vulnerability Fund to the beneficiaries and its monitoring
- Facilitate collective action in addressing vulnerability in the locality
- Identifying vulnerable families in case of sudden emergency and putting it up to Sangha

1.3. SANGHA

- Formation of Social Action Committee for overall administration of the Vulnerability issue in the Sangha area and the VRF.
- Creation of the Contributory Vulnerability Reduction Fund (CVRF⁶) and accessing Project Vulnerability Reduction Fund (PVRF⁷)
- Deciding the norms for creation and disbursement of VRF (both CVRF & PVRF) at the Sangha GB Meeting and obtaining approval of the same.
- Consolidation and preparation of GP/Sangha Vulnerability Report through a special GB and sharing the same in AGM and obtaining approval of the same.
- Disbursing the VRF to SHGs (for reaching the families) in cash/kind based on the recommendation of the Upa-Sangha/SAC
- Facilitate collective action in addressing vulnerability in the locality

⁶ 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)

⁷ The VRF created out of WBSRLM project funding support

- Monitoring and Review – receiving review report from Upa-Sangha/SAC and take appropriate action on that; sharing the same in Quarterly Sangha Meetings and also in the AGM. Copies of the Report should be sent to BMMU and to the Gram Panchayat
- Maintenance of a separate bank account, cash book and register for VRF and up to date books of accounts.
- Helping an affected family with quick support in exigency situation

Quarterly Vulnerability Reduction Report
(A copy needs to be sent to the BMMU from the Sangha)

Date of Reporting:

Reporting Months:

- Vulnerability Mapping and Scoring (VMS) Exercise completed on (date): _____
- VMS updated on (date): _____
- VRF Amount Received from Project (WBSRLM): Rs. _____
- VRF Amount out of Community Contribution/SHG member subscription/Fund from State/Local Govt./Own Business of Sangha: Rs. _____
- VRF Amount from (any) other source: Rs. _____
- List of Other Sources of VRF: _____
- TOTAL VRF Amount of the Sangha (Project VRF + Contributory VRF): Rs. _____
- Amount of VRF used for Collective Action / Convergent Action: Rs. _____
- Amount of VRF extended as Grant: Rs. _____ No. of Families supported through Grant: _____
- Amount of VRF extended as Loan: Rs. _____ No. of Families supported through Loan: _____
- Total SHG-member Families supported: _____ Total non-SHG Families supported: _____
- List all the Collective Action / Convergent Action undertaken by the Sangha: _____
- Whether the Sangha runs any Adult Literacy Centre: Y/N If Yes, then No. of Adult Literacy Centres: _____
- Total Number of adult learners attending Adult Literacy Centres: _____
- Whether the Sangha runs any community kitchen like SAHAY: Y/N If Yes, then No. of destitutes supported: _____

Vulnerability Score and (Rank) of the Family	_____ Sangha _____ Gram Panchayat _____ Block _____ District																				
	SECC Number of the Household	Deprivations identified for the family in SECC (Codes) ⁸	Vulnerabilities identified for the family in the VMS Exercise (Sl. No. of Indicators from Table A)	Total adult Male Individuals in the family	Total adult Female Individuals in the family	Total 0-5 years children in the family	Total 6-18 year olds in the family	SHG-member Family (Y/N)	Financial Support Extended								Started Repayment (Y/N)	Amount Repaid till Date (Rs.)	Amount due for Repayment (Rs.)	Non-Financial Support (Collective or Community Action / Convergence Initiative) [specify]	Remarks (Specify types of support extended and purpose of the Loan/Grant)
									Grant/Loan/Both	Grant Amount (Rs.)*	Loan Amount (Rs.)*	Monthly Rate of Interest (in Rs. if Loan)	Loan Period (Months)	Moratorium (if any) in months	Monthly Repayment Amount (Int. + Principal) in Rs.	Date of Loan Sanction					
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22

*Even if the family is supported in kind (as grant or loan) the money value of the same should be written

⁸ Auto Inclusion and Deprivation Indicators' Codes