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Government of India  
Ministry of Rural Development  
Department of Rural Development  
(Rural Livelihoods)

NDCC Building-II, Jai Singh Road,  
New Delhi-01

Dated: 22<sup>nd</sup> February, 24

To,

The State Mission Directors/Chief Executive Officers,  
State Rural Livelihood Mission, All States/ UTs.

Subject: Advisory on Model CLF immersion site.

Sir/Madam,

As you are aware, writeshop of Model CLF was conducted at Delhi during 18 to 21 Dec 23. During the writeshop participants from different States/ UTs along with the NRPs have provided inputs to finalize different advisories and training materials.

Out of those, "Manual on Model CLF Immersion site" is finalized and attached here.

I would like mention the steps for declaring any Model CLF as Model CLF immersion site are given below:

1. State to develop the Immersion sites as per the Manual and inform NMMU the same along with the list of Model CLFs.
2. NMMU will assign NRPs/ RPs from TSAs/ NMMU team members to visit the site and submit the report to NMMU.
3. Based on the certification by the concerned person assigned by NMMU, the sites may be declared as immersion sites. NMMU will inform the State about the certification.
4. State to mark the MCLF as Model CLF immersion site in MCLF Web application.

I would request you to kindly orient all the Mission Staff on the above mentioned Manual and steps for declaring any Model CLF as Model CLF Immersion site.

Enclo: Advisory on Model CLF immersion site.

Yours faithfully,



(Nivedita Prasad)  
Deputy Secretary (RL)

Copy to: The SMM (IB & CB)/ Model CLF Nodal person- All States/ UTs.



## ***Advisory on Model Cluster Level Federation ( CLF) Immersion site***

- *Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) is a centrally sponsored program aimed at eliminating rural poverty through the promotion and strengthening of member owned, member managed, member controlled and financially sustainable Self-Help-Groups (SHGs) and their federations, as well as the promotion of multiple livelihoods for each rural poor household. The experiences of some mature States have demonstrated that SHG federations are highly effective in addressing the multi- dimensional issues of poverty on a sustainable basis. The promotion of effective and efficient governance, financial and human resource management systems is key to the development of self-managed and financially sustainable institutions, offering intensive implementation of all thematic activities.*

### **Model CLF Program**

*Model CLF Strategy was developed to nurture one CLF per NRETP block and subsequently in NRLM blocks to facilitate the emergence of **self-managed, self-reliant and financially sustainable model SHG Federations**. A total of 2303 CLFs were selected to be nurtured as MCLFs. Other than Institution building and financial intermediation activities like livelihood augmentation, Gender, Social Inclusion, PRI-CBO convergence & FNHW activities are also being integrated.*

### ***Rational behind Model CLF immersion site***

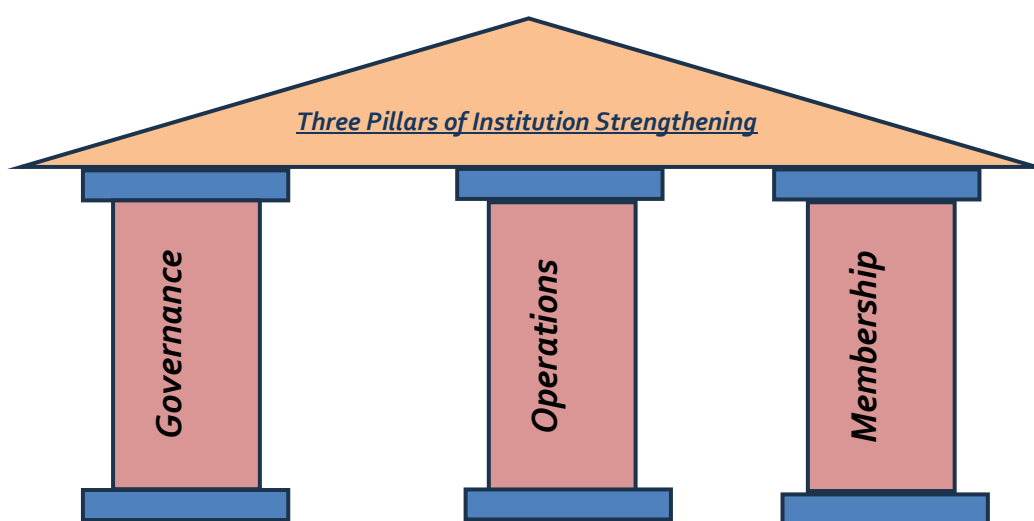
*Model CLFs (MCLFs) that have developed systems and procedures demonstrable to other CLFs across the country, enabling them to actualize the vision of community-based organizations as pioneering forces for large scale change in human conditions and addressing multidimensional poverty, are envisioned as Immersion sites. These sites will offer resources conducive to hands on learning and provide immersive experiences, including content, discussion forums, networking opportunities and relevant literature/ICT materials to aspiring CLFs. Immersion sites of Model CLFs will demonstrate various engagement and implementation methodologies related to institution building, financial intermediation livelihood augmentation, gender, FNHW and social Inclusion.*

*Some of the **prime objectives to develop these immersion sites** are as follows-*

- *Demonstrate best practices of MCLF strategy in a selected number of CLFs*
- *Offer a learning environment and content to other aspiring CLFs*
- *Evolve engagement methodology to nurture learnings within MCLF immersion sites*
- *Demonstrate enhanced institutional capacity for CLF's to implement programs of scale through intensive implementation of activities like gender, FNHW, social Inclusion and convergence.*
- *Showcase prototypes of various development models like CLF led livelihood, CLF led program implementation and CLF facilitated entitlement access etc.*

- Ensure that at least 35% of its members have an annual income of at least Rs. 2 lakhs, 50% of SHG members have incomes ranging between Rs. 1,00,000 to less than Rs. 2,00,000, and 15% of SHG members have incomes ranging between Rs. 50,000 to 100,000.
- Demonstrate themselves as financially self-reliant
- Subject wise review mechanism to be in place at the CLF level.

*Major Pillars of Immersion sites that need to be strengthened.*



**Governance** is a method of governing a group or an organization. In large member-based organizations, only a few individuals are entrusted to govern and set rules given the sheer size of the membership base. Governance primarily deals with major decisions that aim to advance the interests of the members as a whole. These decisions are normative in nature. It establishes norms for performance, creates penalties for non-compliance, and rewards for good performance.

**Operations** constitute the executive arm (**Employees/Service Providers**) of the organization and are responsible for carrying out day-to-day tasks and activities. This department is responsible for providing a range of services that members require. Employees or service providers can be seen as the "stewards" of governance within the organization. They are entrusted with executing all tasks that have been set up by the decisions of governance.

**Membership** refers to all the individuals who belong to the group and have a clearly defined relationship with the organization. The concept of "patronage" is defined within the organization, which signifies the unique relationship that a member has with their group.



*Members typically have the responsibility to elect the governing body of the organization. They also have the role of reviewing the performance of governance on a timely basis or according to the terms of engagement.*

### ***Systems in the CLF and its importance in Governance and Operations***

*Systems help organizations operate efficiently, consistently, and effectively.*

*They enable organizations to harness resources, adapt to changes, and pursue their objectives in a structured and organized manner:*

*In Cluster Level Federations, systems can be categorized into different types. Please refer to Annexure 1 as well as 1.1, 1.2 and 1.3 for connections between governance, operation and membership through these system.*

- *HR Management System*
- *Financial System*
- *Communication System*
- *Information Management System*
- *Project Management System*
- *Knowledge Management System*
- *Governance Compliance System*
- *Feedback System*



**Mandatory Criteria to identify Immersion site.**

- Age of CLF—minimum 24 Months
- CLF should be in “A” category as per the grading advisory of NRLM.
- At least 60% SHGs are in A&B Grade/
- At least 80% of VOs are in A & B grade.
- CLF should have its office (Own/rented) space.
- CLF should be at a conspicuous location that is easily accessible through conveyance.
- CLF has undergone key institutional processes including Visioning, AAP & BDP
  - They have defined their change dimensions and its corresponding strategies
  - Additionally, the CLF has taken the following actions :
    - Grounding of at least 2 change dimensions which have been defined in the AAP document.
    - Established a system to regularly review the AAP for effective implementation
    - CBO must be engaged in reviewing the actors responsible for the implementation of activities defined in the AAP document.
- Financial Health
  - On time Repayment Rate (OTR) should be more than 90 % (average of last 3 months)
  - Idle Fund should be less than 10 % (average of last 3 months)
  - Operational self-sufficiency should be 100% or more
- At least 90 % of SC/ST HHs covered under SHG fold.
- Disbursement of RF to minimum 70% or more eligible SHGs and CIF to minimum 50% or more eligible SHGs
- CCL linkage to a minimum of 80 % eligible SHGs
- CIF repayment mechanism (member to SHG, SHG to VO and VO to CLF) in place
- CLF should have recruited key human resources (like CLF manager, CLF accountant, MIS personnel, Cluster thematic, CRPs and office assistant etc.) and equipped them with required trainings to perform their assigned role.
- CLF should have established systems around at least 1 activity (Livelihood, Gender, FNHW, PRI-CBO convergence etc.)- Institutional Mechanism of service delivery, Availability of cadres, availability of knowledge material and support system, MIS.



## Overall Visualized state of Developed Immersion Site

### Improved Visuals

1. **Infrastructure:** An immersion site for a CLF must fulfil certain infrastructure criteria, some of which are as follows- ( Few pictures are given in annexure 2)
  - It must have a Pakka owned, rented or government provided building as its office.
  - This office premise **must be at a conspicuous location, with a clearly visible board displaying** its name, and registration number for identification
  - It must have facilities like-
    - Drinking water and dustbins,
    - Clean washrooms, separate washrooms for males and females
    - A meeting hall with adequate seating for leaders and visitors
    - Separate rooms for operational staff and leaders
    - Required office furniture and other equipment like chairs, tables, computers with printer/Xerox machine, projector, Internet connection and telephone
    - A village route map of the villages covered under the CLFs operational area
  - All rooms and designated areas must have clear markings /signage
  - Additionally, it is recommended to display images showcasing the CLFs journey over the years
2. **Peer learning Platform**
  - a. CLF must have materials required to present its journey to aspiring CLFs.
    - i. Power point presentations defining its salient features, Vision/AAP/BDP
    - ii. Narrative around how the CLF's initiatives have brought changes in the life and livelihoods of its members
    - iii. Flex boards describing various growth dimensions
      - Year on year Saturation pattern
      - Year on year its growth in SHG and VO membership
      - Year on year bank loans availed by member institutions
      - Year on year participation of its members in livelihood activities
      - Year on year average income growth of its members
      - Financial Chart of the CLF- Corpus, Savings and loan disbursed etc.
      - Showcase of documentation of best case studies & display of Dasha sutras
      - CLF should display flow chart on various kinds of sub-committees and forums, if any.
  - b. Preparation of at least 8-10 leaders who could articulate the growth journey of the CLF
  - c. Printed/handmade materials/literature to serve as takeaways for aspiring visiting institutions/individuals
  - d. CLF should endeavor to develop photo/video documentation of its processes
  - e. Thematic intervention related information to be displayed in the CLFs- ( FNHW, Gender, Livelihoods ,Education , Entitlements and others if any )
  - f. Finally, CLF must have defined a 2-3 day module for immersion and peer learning
  - g. Having a CMTC could be an added advantage (but it is not necessary)
  - h. Institutional mechanism for gender should be in place



- i. Capacity building training on thematic interventions upto the SHG level
- j. CLF providing support to at least 70% of its SHG members

### 3. Exhibiting Extension Motivation

- a. CLF should have a pool of resources (leaders/CRPs) who can also extend themselves to other areas in nurturing similar models like payment policy for CRPs who have been identified for immersion sites
- b. CLF should have a defined plan of engagement around nurturing such resources
- c. CLF should also include extension services in its business plan
- d. CLF should be able to develop training content which could be used for extension

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## Improved Systems

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### Governance-

#### 1. Defined System of Leadership & Governance

*A well-defined system of leadership within a cluster-level federation is crucial for effective governance, decision-making, and achieving the federation's goals.*

- a. **Transparent Election Process:** Immersion sites should have a transparent and democratic election system for selecting EC and OB committee members. The election process should be outlined in the organizations by-laws.
- b. **Inclusivity Policy:** The Immersion site should have a well-defined policy for the inclusion of members from the poorest of poor communities into the EC and OB committees. This policy should promote diversity and representation.
- c. **Leadership Nurturing:** Immersion Sites should implement a leadership nurturing plan to develop the skills and capabilities of committee members. This plan could include training, mentorship, and capacity-building initiatives.
- d. **Leadership Rotation:** The Immersion Site should have a defined rotation plan for leadership positions as per the organization's by-laws. This rotation ensures that leadership roles are distributed fairly among members over time.
- e. **Delegation of Responsibilities:** There should be a well-established system for the delegation of responsibilities within the EC and OB committees. This includes defining the roles and responsibilities of each member and ensuring accountability.
- f. **Regular Committee Meetings:** The EC and OB committees should hold regular meetings to discuss organizational matters, make decisions, and plan activities. Meetings should be documented, and minutes should be shared with members.
- g. **Financial Oversight:** The governance system should include a financial oversight mechanism, ensuring transparent financial management practices, regular audits, and adherence to financial policies.



- h. **Conflict Resolution Mechanism:** An effective conflict resolution mechanism should be in place, allowing members to report grievances and disputes. This mechanism should be transparent and fair, promoting harmony within the organization.
- i. **Decision-Making Processes:** The governance system should outline clear decision-making processes within the EC and OB committees. This includes procedures for consensus-building, voting, and decision implementation.
- j. **Compliance with Legal Requirements:** Immersion sites should ensure compliance with all legal and regulatory requirements related to governance, including registration, year wise renewal (as per state specific by-laws), reporting, and statutory audits including registration of GST & PAN.

## 2. **Defined Roles, Responsibilities and Portfolios of Sub-committees**

- a. **Purpose and Structure:** Immersion CLFs must establish various sub-committees as part of their governance structure. These sub-committees shall serve a specific purpose and will be composed of CLF members who possess expertise or interest in specific areas of focus.
- b. **Specialized Functions:** Each sub-committee will have specialized functions and responsibilities aligned with its area of focus. For example, the Finance Sub-committee oversees financial policies, budgeting, and audits, while the livelihood Sub-committee focuses on initiatives related to members livelihoods, support & services provided including their progress in terms of practices. Similarly other sub-committees oversee their concerned areas of intervention.
- c. **Membership Inclusion:** The CLF encourages diverse membership in its sub-committees to ensure representation from different segments of the community. This inclusivity helps in incorporating a variety of perspectives and experiences.
- d. **Regular Meetings:** Sub-committees typically hold regular meetings to discuss and strategize on their respective focus areas. These meetings provide a platform for members to share insights, make decisions, and plan activities.
- e. **Reporting and Accountability:** Sub-committees are accountable to the CLF's governing body and are required to provide regular updates on their activities and progress. This reporting mechanism ensures transparency and alignment with the CLF's overall goals.
- f. **Capacity Building:** Immersion CLFs often invest in capacity building for sub-committee members. This includes trainings, workshops, and skill development sessions to enhance the effectiveness of the sub-committees.
- g. **Integration with CLF's Objectives:** The work of sub-committees should align with the CLF's broader objectives and mission. They play a crucial role in supporting the CLF's initiatives and ensuring the success of various community development programs.

## **Operations-**

### 3. **Defined system for organizing its meetings-**

- a. It must have a written SoP for organizing meetings including data inflow-outflow, analysis, and report presentation mechanism
- b. It must have defined date, time, frequency, and nature (financial/non-financial etc.) of its meetings.
- c. It must have defined its protocols for quorum of the meetings



- d. To ensure a conducive environment for conducting meetings, it must have a well-defined (with name tags) and comfortable seating arrangement
- e. It must have a system in place for collating/gathering to determine meeting agendas
- f. It must maintain records of the meetings (**meeting minutes etc.**) which should clearly reflect the decisions made and the subsequent action taken in previous meetings.
- g. Action taken report must be shared in the meeting.
- h. It should be able to use modern technology to share its minutes to members

#### **4. Defined Systems of financial Management**

- a. It must have its financial policy (which is approved by the governing board) in place and all its financial decisions must be guided by its financial policy
- b. CLF must have defined its annual budget along with quarterly and monthly break-up. Analysis of monthly cash flow must also be put in place.
- c. It must record all variances in the planned and prepared budget, in the **budget variance sheet**
- d. It must have an **accountant** who manages the financial affairs of the CLF
- e. To ensure the transparency one wall which is conspicuous, could be used to paste financial indicators of the CLF For. e.g. Total Loan disbursed, principal demand, interest demand, repayment rate, yield on Portfolio, PAR 90, etc.

#### **5. Defined systems of Books of Accounts**

- a. It must have all the prescribed formats for books of accounts, **computerized systems are preferred**
- b. It must maintain all the books mandated for a CLF to record and ensure that they are kept up to date (Loan ledger, DCB, Cash book, General Ledger, Meeting Register, etc.)
- c. It must be following dual entry system of accounting with cashbook closure of everyday (ideally)
- d. **It must prepare and** present its financial statements every month in CLF meetings
- e. **It must prepare** its balance sheet every 3 months

#### **6. System of internal audit and Review**

- a. To strengthen the efficacy and transparency in the internal systems of the CLF, CLF must organize its internal audit (financial, management and physical) on a quarterly basis.
- b. Audit finding must be shared with OB and EC members and minutes of which should be recorded in the meeting register
- c. CLF to also define action plan around quarterly internal audit report

#### **7. System of Legal and Regulatory Compliances**

- a. CLF must be organize annual statutory audit which must submitted to the registrar as compliance
- b. External audit must draw information from internal audit of the CLF
- c. It must have a compliance register which has a checklist of compliances and their defined dates
- d. Compliances must be filed within a stipulated time period, and must be recorded in the compliance register.

#### **8. System of Conflict Resolution**



- a. CLF must have a system to report grievances (complain box, escalation matrix of different levels etc.)
  - b. It must maintain a **register of grievances** which should have recorded minutes of grievance redressal processes adopted and resolutions made.
  - c. CLF must be able to form and nurture a grievance redressal committee with its role clearly defined
9. **Systems of Program Implementation**
- a. **Annual planning, periodic review and evaluation system must be in place**
  - b. **Roles and responsibilities should be well defined in program implementation**
  - c. **Programs such as Livelihoods promotion, Gender awareness, Rights and entitlements, FNHW, Education or others if any should have annual targets and monthly reporting and review mechanisms in place**

## Membership

- a. **Clear Eligibility Criteria:** Define clear and transparent eligibility criteria for individuals or groups to become members of the CLF. These criteria should align with the CLF's mission and objectives.
- b. **Inclusive Approach:** Emphasize inclusivity, ensuring that members represent diverse backgrounds, including different socio-economic statuses, genders, and marginalized communities.
- c. **Community Engagement:** Engage with the local community to raise awareness around the CLF's mission and benefits of membership. It should be able to foster a sense of ownership among its potential members.
- d. **Transparent Application Process:** Establish a straightforward and transparent application process for individuals or groups interested in joining the CLF. One must ensure that the application forms are readily available and easily accessible.
- e. **Membership Benefits:** Clearly communicate the benefits of CLF membership to prospective members, such that they are able to easily access financial services, capacity-building opportunities, and participation in decision-making.
- f. **Membership Education:** Provide educational programs or workshops to potential and existing members, helping them understand the CLF's structure, functions, and how they can actively participate.
- g. **Affordable Membership Fees:** Keep membership fees affordable or develop a fee structure that considers the financial capacity of the target population. Avoid imposing barriers to entry.
- h. **Regular Outreach:** Maintain regular communication and outreach efforts to keep existing members informed about CLF activities, achievements, and opportunities for engagement.
- i. **Participatory Decision-Making:** Promote a culture of participatory decision-making wherein members have a say in important matters affecting the CLF. One must hold regular general meetings to discuss and vote on key issues.
- j. **Accountability and Transparency:** Maintain high levels of accountability and transparency in financial management, governance, and decision-making processes. Share financial reports, meeting minutes, and relevant information with members.



- k. **Member Empowerment:** Invest in member capacity-building programs, including financial literacy, leadership training, and entrepreneurship development. Empowered members are more likely to actively contribute to the CLF's success.

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## **Means of Verifications**

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### **Wall Paintings/flex:**

- About the journey of the CLF (Formation, major activities, Achievements) etc.
- About the office bearers
- About the broader financial health

### **Meeting Records:**

- Attendance of members in the meetings
- Meeting Regularity
- Quality/ quantity of agendas which have been discussed
- Decisions and action taken by CLF
- Sharing of internal audit reports
- Changes in leadership (leadership rotation)

### **Cash Book & General Ledger:**

- Receipt and Payments of CLF
- Income and expenditure of CLF
- Regularity of Savings received by CLF
- Budgetary nuances of CLF's planed budgets
- Financial Practices of the CLF

### **Loan Ledger and DCB**

- Number of loans disbursed to VOs/SHGs (in case of direct loan from CLF to SHGs)
- Amount of loans disbursed to VOs/SHGs
- Loan repayment rate
- Interest repayment rate

### **Internal and external Audits**

- Adherence to financial policy of the CLF
- **Financial sustainability of the CLF**
- Yield on portfolio
- Budgetary variance

Overall quality of the **cluster-level federation which will be selected for Immersion sites:**



*The CLF should have a strong and inclusive governance structure, financial sustainability, capacity building, collaboration with stakeholders, performance monitoring and evaluation mechanisms in place, documentation and record keeping for its members. The evaluation framework for declaring a site as immersion site is given in Annexure -3 & 4.*

*Based on the duration & coverage of aspects included in the design of the exposure visit given in Annexure-5 & 5.1, the CLF may fix the resource fees to be paid for the visit. The overall resource fees may be paid to the CLF. The CLF may then pay the share of resource fees to the concerned VO, SHG etc.*



*Annexure: 1- Systems and their inter-dependence*

| <b>Systems</b>                | <b>Governance</b>                                  | <b>Members</b>                                      | <b>Operations</b>   |
|-------------------------------|--|---|---|
| Communication System          | Facilitates transparent communication of decisions | Keeps members informed and engaged                  | Enhances collaboration and coordination                   |
| Financial System              | Provides data for strategic decision-making        | Ensures financial transparency                      | Manages transactions and compliance                       |
| Information Management System | Offers data for informed decision-making           | Empowers members with access to resources           | Supports data-driven insights and workflow                |
| Project Management System     | Ensures projects align with objectives             | Enhances member involvement and accountability      | Streamlines project workflow and resource allocation      |
| HR Management System          | Supports workforce planning and talent management  | Provides members with HR information and benefits   | Manages employee records and professional development     |
| Knowledge Management System   | Organizes knowledge for strategic planning         | Facilitates collaboration, learning, and innovation | Improves efficiency through easy access to best practices |
| Feedback System               | Gathers insights for continuous improvement        | Provides members a platform to voice opinions       | Informs refinement of products, services, and processes   |
| Governance Compliance System  | Tracks regulatory compliance and ethical standards | Builds trust through commitment to compliance       | Streamlines reporting and auditing processes              |

### Annexure -1.1- Defined Changes and systems of a mature immersion site.

| Aspect         | Visible Changes   | Established Systems and Processes   | Means of Verification  |
|----------------|---|---|--|
| Infrastructure | CLF has an office premise at a convenient location  | <p>1- CLF has formed a Purchasing committee and there is a well-defined protocol for procurement</p> <p>2- There must be a plan of periodic maintenance and verification of the physical assets and infrastructure</p> <p>3- There is a defined manual and practice of office management</p>  | <p>1-Physical Verification of office Premise</p> <p>2- Signboard placed at a conspicuous location</p> <p>3- Asset verification register, Purchase committee register</p> <p>4-Infrastructure fund utilisation register</p> <p>5-Audited Report of CLF</p>  |
|                | It must have a defined signage for its identity   |   |  |
|                | It has well equipped IT infrastructure (Computers, printers, projector, internet etc.)  |   |  |
|                | It has defined spaces for meetings, office bearers, staff, crèche   |   |  |
|                | It must have clean drinking water facility  |   |  |
|                | It must have clean sanitation facilities- Toilets, bathrooms etc.   |   |  |
|                | It should have facility for power back up and fire extinguisher   |   |  |
|                | It should have notice boards with information in vernacular language for important notices, grievance redressal, Internal complaint committee etc.  |   |  |
|                | All the things in the office will be at their pre denied placed as per the manual of office management- Places of Bills and Vouchers, Registers, profile of member institutions, MIS related to various programs are well maintained                        |   |  |
| Governance     | CLF must have Vision and Mission for their institution  | <p>1- AGM (as per by-laws)</p> <p>2- Defined systems of timely Compliance management (as per the Act)</p> <p>3-There must be a defined process of meeting of CLF's various forums</p> <p>3- Defined System of review of cadres and CLF staff</p> <p>4- Defined process of EC, GB and sub-committee meetings</p> <p>5- Defined protocols of finance management in line to financial policy</p> <p>6- Provision of ICC/ LCC in place</p> <p>7- Formation of grievance redressal committee</p> | <p>1-Annual Report</p> <p>2- Minutes of various forums and meetings</p> <p>3- CBO HR policy</p> <p>4- Financial and accounting Policy</p> <p>5- Registers of various committees and forums</p> <p>6- Vision document in place</p> <p>7- Notice board displaying grievance redressal committee members name, ICC/LCC details etc.</p> |
|                | CLF must be registered under an appropriate Act   |   |  |
|                | There must be elected governing board with its responsibilities defined as per the SoP of Governance  |   |  |
|                | There must an elected executive committee (EC) with its responsibilities defined as per the SoP of Governance   |   |  |
|                | There must be elected office bearers (OB) with its responsibilities defined as per the SoP of Governance  |   |  |
|                | CLF must have formed a minimum of 5 sub-committees as per SoP of governance (Monitoring, Asset Verification, Bank linkages and Repayment, Social Action and Livelihood Promotion). <b>Note-</b> CLF can promote more subcommittees as per their action plan |   |  |
|                | Modalities of delegation of authority and responsibilities has been defined and assigned-<br>1- EC to CRPs<br>2- EC to CLF Staff (including manager, accountant & MIS)<br>3- CLF manager to CRPs  |   |  |
|                | Financial Accountabilities must be defined-<br>1- Those who are bank signatories<br>2- Accountant's financial accountabilities<br>3- CLF staff's accountabilities   |   |  |
|                | A mechanism of grievance redressal and prevention of sexual harassment at workplace –Establishment of GRC and Constitution of ICC   |   |  |



|                   |  |   |  |
|-------------------|--|---|--|
|                   |  |   |  |
| <b>Operations</b> | <p>Social mobilisation and Inclusion</p> <p>1- Saturation more than 80 %</p> <p>2- PIP to be updated</p>   | <p>1- Minutes of meetings must be maintained in a defined register</p> <p>2- Minutes of meetings must be circulated within 7 days of culmination of the meetings</p> <p>3- Analysis of financial indicators and defining pathways</p> <p>4- Linkages with various stakeholders</p> <p>5- Rating and grading of member CBOs</p> <p>6- Recruitment and on boarding of cadres/CLF staff and defining their roles and responsibilities ( In line to SoP CBO HR)</p> | <p>1- Books of record</p> <p>2- Bills and vouchers in place</p> <p>3- Registers for various services offered</p> <p>4- AAP document and review report</p> <p>5- BDP document</p> <p>6- EC meeting minutes</p> <p>7- Policy around CBO HR, along with personnel files of HR placed</p> <p>8- List of SHGs provided CIF</p>        |
|                   | <p>Capacity Building of its Members-</p> <p>1-Book keeping and Financial management</p> <p>2- Institution strengthening</p> <p>3- Other Programmatic Interventions like- Livelihood, Gender, Governance, FNHW etc</p>  |   |  |
|                   | <p>CLF must have defined its services around-</p> <p>1-Facilitating large scale livelihood</p> <p>2- Ensuring digitisation of SHG transactions</p> <p>3- Financial services</p> <p>4- Social development (Awareness, Paralegal, counselling etc.)</p> <p>5-Audit services</p>    |   |  |
|                   | CLF must have a plan of Action   |   |  |
|                   | CLF must have defined its business plan (BDP) and must also review it annually   |   |  |
|                   | CLF has been able to place all the required human resources (Accountants, MIS, CLF Managers, Community facilitators etc.)  |   |  |
|                   | There has to be more than 90 % capital infusion (as per the advisory around CIF)   |   |  |
| <b>Membership</b> | <p>Members exuberate allegiance by-</p> <p>1- Expressing the need of CBOs</p> <p>2- Expressing benefit of services offered by CBO</p>  | <p>1-Membership criteria, Member's role and responsibility,</p> <p>2-Communication and information,</p> <p>3-Various fees for members- Membership, services, Participation in various institutional processes</p> <p>3.Livelihood promotion and support system</p> <p>4.Identification of eligible members for entitlements and tracking of the program</p>   | <p>1- <i>Program MIS</i></p> <p>2- <i>Member's sharing around the benefits of services offered by CLFs</i></p> <p>3- <i>Support systems around Violence against women, and other support systems</i></p> <p>4.Livelihood support systems</p> <p>5. Rights and entitlements assurance system , application and their tracking</p> |
|                   | Members exuberate solidarity for larger challenges of the local area and have defined a plan of action and has taken 2-3 concrete actions around it  |   |  |
|                   | Increased mobility, participation of women in public places (Gram Sabha, Panchayats, Block admin. And district)  |   |  |
|                   | <p>Enhanced voices against- Discrimination, Violence against women</p> <p>Additional income to members through livelihood initiatives</p> <p>Behaviour change visible in members and their family (FNHW)</p> <p>Members are getting their entitlements and exercising rights</p> |   |  |



**Annexure 1.2- Aspects which VOs will demonstrate to participants.**

During a visit to a VO (Village Level Organization) as part of an immersion site, participants will have the opportunity to observe and learn about various aspects of the VO's operations and impact.

| Areas of sharing and demonstration                                | Contents  | Sharing and Demonstration   | Tools and documents  |
|---|---|---|--|
| History and inception   | How this VO came into existence, initial challenges and way forward, milestones achieved, Significant moments , role and support of mission   | Photos, minute books, Visitors book etc.  | VO Success Story Booklet, Financial Records, Meeting Register, Livelihoods photo gallery, product display , Book of accounts, Case studies, member stories , Interventions photograph , posters on programs, norms, SHGs list , monthly progress, meeting process , leaders photos, , Audit reports, monthly reports, sub-committee report , CIF reports , Vision statement, VPRP documents , GPDP documents , List of Beneficiaries , photographs of participation in various forums , vaster books |
| Membership  | How SHGs become member, Norms related to membership, meeting, attendance, rights, and duties of members   | Norms on membership, communication, problem solving, decision making processes in meetings , information flow and agenda setting , monitoring of progress through members   |  |
| Governance  | Selection/election of members, representation in CLF, Planning and reviews, monitoring of intervention, sub-committees, their role and responsibilities.                                      | Selection/election of members and representatives, role in decision making and norm setting , annual planning and reviews of program , sub-committees and their role, legal compliance , internal and external audits                                 |  |
| Participation in Programs and interventions                       | Participation in trainings, exposures, programs such as livelihood promotion, FNHW, Gender, Rights and Entitlements, Visioning, BDP, VPRP, GPDP, AAP, and other Govt/NGOs/ SRLM/ CLF programs | Training attended and learnings adopted, no. of families in engaged in livelihood promotion and income generation, Behavior change through FNHW, Gender issues raised and resolved, participation in VPRP, GPDP and other programs and their benefits |  |
| Operation and its management                                      | Selection, grooming, planning, review, evaluation of operations in the VO   | Selection system, grooming strategy , planning, reporting and review mechanism  |  |
| Empowerment   | Participation in village issues, Gram sabhas, forums and membership, representation of VO and VO members in different forums  | Sharing around how member/s are representing the SHG in other forums, how they are dealing with issues, how women of the group are dealing with various forums and what issues they are discussing and resolving.                                     |  |
| Collaboration with CLF and SHGs, Panchayats, Govt departments and | With SHGs, CLF, NGOs, PRIs, Departments   | Membership with VO, CLF - Norms, benefits, service , support and issues ther are working on. value addition to higher forums and support  |  |



|      |  |                      |  |
|------|--|----------------------|--|
| NGOs |  | provided to the same |  |
|------|--|----------------------|--|

### ***Annexure 1.3 - Aspects which SHGs will demonstrate to Participants.***

During a visit to a self-help group (SHG) as part of an immersion site, participants will have the opportunity to observe and learn about various aspects of SHG's operations and impact.

| <b>Areas of sharing and demonstration</b>   | <b>Contents</b>   | <b>Sharing and Demonstration</b>   | <b>Tools and documents</b>  |
|---|---|--|---|
| History and inception                       | How this SHG came into existence, initial challenges and way forward, milestones achieved, Significant moments , role and support of mission  | Photos, minute books, Visitor book etc.  | SHG Success Story Booklet, Financial Records, Meeting Register, Livelihood photo gallery , product display , Books of account, Case studies, members story , Interventions photograph , posters on programs , Audit reports, monthly reports, MCP document , CIF applications |
| Mutual Support                              | How SHGs support each other, Meeting, attendance, how to ensure attendance, agenda setting, decision making, problem solving , planning and review etc.   | Meeting and attendance norms, processes such as decision making, stories around problem solving, planning, reviews and mutual achievements.  |   |
| Financial Intermediation                    | Norms, savings, credit, MCP and its implementation, verification and enquiries, bank linkages and loan utilization, CIF mobilization, its use and repayments , insurance and other financial services , role of bank Sakhi etc. . | Books of account, Norms related to financial behavior, saving rate and history, Bank account, bank CCL, MCP and CIF , Use of CIF , assurance of use of CIF , repayment rate and how to ensure the same . decision making on financial issues.          |   |
| Participation in programs and interventions | Participation in trainings, exposures, programs such as livelihoods promotion, FNHW, Gender, Rights and Entitlements, VPRP, GPDP and other Govt/NGOs/ SRLM/ CLF programs  | Trainings attended and learnings adopted, no. of families in livelihood promotion activities and income generation, Behavior change through FNHW, Gender issues raised and resolved, participation in VPRP, GPDP and other programs and their benefits |   |
| Empowerment                                 | Participation in village issues, Gram Sabhas, Forums and membership, representation of SHG and women in different forums  | Sharing about how member/s are representing the SHG in other forums and dealing with issues. How women of the group are dealing with various forums and what issues they are discussing and resolving.   |   |



|                               |                         |  |  |
|-------------------------------|-------------------------|--|--|
| Collaboration with VO and CLF | SHG with VO, CLF , NGOs | Membership with VO, CLF - norms, benefits, services , support and issues working on . value addition to higher forums and support provided to the same |  |
|-------------------------------|-------------------------|--|--|

*Annexure: 2.CLF Office Building*



CLF-MEETING HALL



### Annexure 3: Evaluation framework

| <b>Comprehensive Assessment of Model CLF Immersion Site</b>   |                                  |  |                            |                       |
|---|----------------------------------|--|----------------------------|-----------------------|
| <i>Provide rating on 0 to 4 scale. 0-lowest, 4 is highest</i> |                                  |  |                            |                       |
| <b>Sl. No.</b>  | <b>Areas of Assessment</b>       | <b>Indicator of Immersion Site</b>   | <b>Comprehensive Score</b> | <b>Score Received</b> |
| 1   | <b>Institution Strengthening</b> | <b>CLF's meeting Regularity in the last 12 months–</b><br><i>(If more than 80 %, give 4 points; if between 60% to 80 % give 3 points; if between 50% to 60 % give 2 points, if it is less than 50 %, give 1 point)</i> | 4                          |                       |
| 2   |                                  | <b>CLF's Attendance Rate in the last 12-months</b><br><i>(If more than 80 %, give 4 points; if between 60% to 80 % give 3 points; if between 50% to 60 % give 2 points, if it is less than 50 %, give 1 point)</i>     | 4                          |                       |
| 3   |                                  | <i>CLF has defined its by-laws, and more than 70 % Executive committee members could articulate its purpose</i>  | 4                          |                       |
| 4   |                                  | <i>CLF has undergone leadership rotation In the last 24 months (or at appropriate times as per by laws)</i>  | 4                          |                       |



|    |                                |   |   |  |
|----|--------------------------------|---|---|--|
| 5  |                                | CLF has been registered in appropriate registration act (if incorporated give 4 points, if not incorporated give '0' points)  | 4 |  |
| 6  |                                | CLF has setup a mechanism to file compliances in a timely manner and has been able to file compliances regularly.   | 4 |  |
| 7  |                                | CLF has been through Visioning exercise and has Vision document (in printed form)   | 4 |  |
| 8  |                                | CLF has functional statutory sub-committees   | 4 |  |
| 9  |                                | CLF has defined its annual action plan (AAP) along with Budget  | 4 |  |
| 10 |                                | CLF has devised monitoring mechanism to implement actions defined in the AAP  | 4 |  |
| 11 |                                | CLF has prepared its Business Plan  | 4 |  |
| 12 |                                | CLF has HR policy in place, has hired its staff as per its policy   | 4 |  |
| 13 |                                | CLF has been completing all the internal as well as external Statutory audit  | 4 |  |
| 14 | <b>Financial Strengthening</b> | <b>CLF's repayment rate-</b><br>(If more than 90 %, give 4 points; if between 70% to 90 % give 3 points; if between 50% to 70 % give 2 points, if it is between 30% to 50 %, give 1 point, if less than 30 % give '0' points) | 4 |  |
| 15 |                                | CLF has all <b>books and financial records</b> (Loan ledger, DCB, Cash book, General Ledger, Meeting register, BRS etc.) up to date   | 4 |  |
| 16 |                                | CLF has <b>an accounting system</b> which   | 4 |  |



|    |  |   |   |  |
|----|--|---|---|--|
|    |  | <i>facilitates and ensures transparency</i>   |   |  |
| 17 |  | <b>CLF's average idle fund for the past 6 months</b><br><i>(If less than 5 %, give 4 points; if between 10% to 15 %, give 3 points; if between 15% to 30 % give 2 points, if it is between 30 % to 50 %, give 1 point; if more than 50 % give '0' points)</i>   | 4 |  |
| 18 |  | <b>CLF's operational self Sufficiency (OSS)</b><br><b>CLF's operational self Sufficiency (OSS) in the last 12 months</b> <i>(If CLF meets 100 % or more operational cost give 4 points; if between 80% to 100 % give 3 points; if between 60% to 80 % give 2 points, if it is between 30% to 60 %, give 1 point, if less than 30 % give '0' points)</i> | 4 |  |
| 19 |  | <i>CLF has been able to define at least one more revenue stream other than savings and credit</i>   | 4 |  |
| 20 | <b>Institutional Capacity to Implement programs of member's socio-economic wellbeing</b> | <i>CLF has been facilitating planning process to identify members to enhance their livelihood opportunities</i>   | 4 |  |
| 21 |  | <i>CLF has forged linkages with market partners to facilitate livelihood in its area</i>  | 4 |  |
| 22 |  | <i>CLF has planned and worked around addressing gender-based challenges faced by women</i>  | 4 |  |
| 23 |  | <i>CLF has set up institutional mechanisms to deal with cases of violence against women</i>   | 4 |  |



|       |  |  |     |  |
|-------|--|--|-----|--|
| 24    |  | CLF has planned and worked to ensure inclusion of vulnerable sections by preparing vulnerable reduction plan | 4   |  |
| 25    |  | CLF has planned and worked around implementation of FNHW activities  | 4   |  |
| Total |  |  | 100 |  |

| Score Range    | Impression  |
|----------------|---|
| Between 81-100 | CLF has traversed its journey of becoming an immersion site, needs to be sustained with periodic inputs/monitoring mechanisms.<br>CLF should also complete all the trainings and inputs mentioned in Annexure-4.                    |
| Between 61-80  | CLF has significant markers of sustenance and can be considered as an immersion site with some scope for improvement.<br>Timeline for the same has to be defined. Another assessment to be done at the end of the decided timeline. |
| Between 41-60  | CLF has got some markers of sustenance but needs significant inputs. Adequate timely engagement needs to be planned   |
| Between 20-40  | CLF needs a lot of inputs and has to go through a complete cycle of trainings and inputs.   |



**Annexure -4. Assessment of Trainings and Inputs of the Selected CLF.**

| <b>Sl. No.</b> | <b>Broad Area</b>                                  | <b>Name of Training / Inputs</b>   | <b>Status of Proposed Input<br/>(Delivered/ To be delivered)</b> |
|----------------|--|--|--|
| 1              | <b>Inputs Related to Institutional Development</b> | Orientation around Visioning of CLF EC members   |  |
| 2              |  | CLF representatives ToT on VO Visioning (M1)   |  |
| 3              |  | Assisting CLFs in Visioning data consolidation and analysis  |  |
| 4              |  | Assisting CLFs in drafting Vision statement, change dimension sharing in Village organization and SHGs     |  |
| 5              |  | Assisting CLFs in having Vision document (in printed form) and getting it written on the CLF's office wall |  |
| 6              |  | Perspective building of CLF around Formation of sub-committees   |  |
| 7              |  | Training of each sub-committee   |  |
| 8              |  | Training around Statutory audit and audit compliance report  |  |
| 9              |  | Perspective building of CLF around Annual Action Plan (AAP)  |  |
| 10             |  | VO Annual Action Plan preparation and implementation strategy  |  |
| 11             |  | Assisting the CLF in Annual Action Plan and monitoring mechanism   |  |
| 12             |  | Assisting the CLF in preparing its business plan   |  |
| 13             |  | Facilitating and assisting the CLF to define and prepare its HR policy                                     |  |
| 14             |  | Assisting the CLF in setting up a HR system for the CLF  |  |
| 15             |  | Assisting the CLF in grading its Village organizations   |  |
| 16             | <b>Inputs Related to Financial Health</b>          | Assisting the CLF in developing a FM policy  |  |
| 17             |  | Assisting the CLF in forecasting its budget and in preparing its work plan accordingly                     |  |
| 18             |  | Training around maintaining transparency in the books and accounts of CLFs                                 |  |



|    |   |  |  |
|----|---|--|--|
| 19 |   | Training of CLF HR around financial management process   |  |
| 20 |   | Assisting the CLF in planning its fund in a way that its idle fund is less than 10 %             |  |
| 21 |   | CLF has its operational income more than its operational expenditure (OSS)                       |  |
| 22 |   | Assisting the CLF in preparing its monthly financial report and sharing it with its members      |  |
| 23 |   | Assisting the CLF in organizing its quarterly and statutory annual audits                        |  |
| 24 |   | Awareness training on documentation and legal compliances for the CLF                            |  |
| 25 |   | Orientation of CLFs around collaborating with mainstream institutions like PRIs                  |  |
| 26 | <b>Inputs<br/>Related to<br/>Program<br/>Layering</b> | Assisting CLFs to foster linkages with block/Panchayat level departments                         |  |
| 27 |   | Inclusion of vulnerable HHs as per AAP and priorities to be given to those members in all areas  |  |
| 28 |   | Orientation of CLF members around Gender and its manifestations                                  |  |
| 29 |   | Training of CLF members and its staff around violence against women                              |  |
| 30 |   | Assisting the CLFs in setting up institutional mechanism to address violence against women       |  |
| 31 |   | Building the perspective of CLF EC around Nutrition and its manifestations                       |  |
| 32 |   | Assisting the CLF to plan around FNHW related enterprises and other capacity building activities |  |
| 33 |   | Perspective building of CLF EC around livelihood and its major sources in the area               |  |
| 34 |   | Assisting CLFs in developing a framework of livelihood planning in the area                      |  |



|    |  |  |  |
|----|--|--|--|
| 35 |  | <i>Assisting the CLF in forging collaborations to initiate livelihood activities at a large scale</i>  |  |
| 36 | <b>Inputs related to</b>               | <i>Preparing audio-visual IEC materials to demonstrate the impactful journey of the CLF and its associated tiers</i>   |  |
| 37 | <b>Presentation of Immersion Sites</b> | <b><i>Preparing Chart based (or any other creative method) year on year progression of indicators-</i></b> <i>year on year savings rate, year on year repayment rate, year on year access to credit by VOs/SHGs, year on year livelihood participation of members, household income growth of members, growth in number of SHGs/VOs, growth in no. of SHG Audits, any other growth indicator which would signify the impact of the institution</i> |  |
| 38 |  | <i>Identifying 5 VOs where village immersions would be organized and ensuring mandates of CLFs (livelihood participation, income enhancement, record keeping, leaders equipped with narration around their collective journey)</i>   |  |
| 39 |  | <i>Identifying 10 SHGs where immersion would be organized and ensuring mandates of CLFs (livelihood participation, income enhancement, record keeping, leaders equipped with narration around their collective journey)</i>  |  |



*Annexure- 5.*

**Two Day Design of Exposure around Immersion Sites**

***(Facilitators notes – Mission staff will train all leaders and operational staff to organize , present, share in below sessions . Mission staff will also be present in the immersion visit to clarify the role and strategy of the mission in developing CLFs as immersion sites)***

**Title: Two-Day Immersion Visit to CLF, SHGs, and VOs**

**Duration: Two full days**

**Day 1:**

**Morning Session (9:00 AM - 12:00 PM):**

**1. Welcome and Introduction (9:00 AM - 9:30 AM)**

- Introduction to the host CLF Immersion Site
- Welcome address and overview of the two-day agenda.

**2. Presentation on CLF Journey (9:30 AM - 10:30 AM)**

- Detailed overview of the CLF's history, evolution, and achievements
- In-depth exploration of key milestones and challenges faced
- Discussion on lessons learnt and adaptations made over time

**3. Guided Tour of CLF Immersion Site (10:30 AM - 11:30 AM)**

- Visit to CLF's office and infrastructure
- In-depth introduction to CLF's team and leadership
- Observation of visual displays, documentation, and archival materials showcasing the CLF's journey

**Tea/Coffee Break (11:30 AM - 11:45 AM)**

**5. Interactive Session with CLF Leaders (11:45 AM - 12:30 PM)**

- In-depth panel discussion with CLF leaders and members
- Detailed Q&A session allowing participants to delve deeper into the CLF's operations and challenges

**Lunch Break (12:30 PM - 1:30 PM)**

**Afternoon Session (1:30 PM - 4:30 PM):**

**6. Financial Sustainability and Governance (1:30 PM - 2:30 PM)**



- Detailed presentation on the CLF's financial management practices
- In-depth discussion on financial sustainability, budgeting, and revenue streams
- Comprehensive explanation of governance structure and decision-making processes

#### **7. Case Studies and Best Practices (2:30 PM - 3:15 PM)**

- Presentation of specific case studies or success stories with detailed analysis
- In-depth sharing of best practices in program implementation, livelihood development, gender inclusion, and social impact
- Exploration of how the CLF addresses multi-dimensional aspects of poverty

#### **Break (3:15 PM - 3:30 PM)**

#### **8. Program Implementation and Community Engagement (3:30 PM - 4:30 PM)**

- Comprehensive interactive session on CLF-led programs, strategies, and initiatives
- Site visits to nearby villages or project sites where CLF-led initiatives are being implemented
- In-depth observations, discussions, and interactions with community members

#### **9. Reflection and Debrief (4:30 PM - 5:00 PM)**

- Participants share their day's key takeaways and reflections
- Facilitated group discussions and sharing of insights
- Setting expectations for Day 2

#### **Day 2:**

#### **Morning Session (9:00 AM - 12:00 PM):**

#### **11. Recap and Introduction to Day 2 (9:00 AM - 9:15 AM)**

- Brief overview of Day 1 and agenda for Day 2

#### **12. Visit to Self-Help Groups (SHGs) in Villages (9:15 AM - 11:30 AM)**

- Bus/car travel to nearby villages
- Interaction with SHG members
- Observation of SHG meetings, activities, and livelihood initiatives

#### **13. Visit to Village Organizations (VOs) (11:30 AM - 1:00 PM)**

- Travel to villages with active VOs
- Interaction with VO leaders and members
- Observation of VO-led community development projects



**Lunch Break (1.00 PM –2.00 PM) & Travel Back**

**14. Reflection and Sharing (2:00 PM - 3:00 PM)**

- Participants share their experiences and insights from SHG and VO visits
- Group discussions on the role of grassroots organizations in poverty alleviation

**16. Interactive Workshops and Group Activities (2:00 PM - 3:00 PM)**

- Hands-on workshops or group activities on grassroots-level community engagement, empowerment, and capacity building
- Interactive discussions and sharing of experiences

**16. Closing Remarks and Feedback (4:00 PM - 4:30 PM)**

- Participants share their overall impressions and insights from the two-day immersion
- Closing remarks by CLF representatives and organizers
- Distribution of certificates of participation

**Conclusion of the Two-Day Immersion Visit**

This two-day immersion visit provides a comprehensive understanding of the entire ecosystem, including the CLF, SHGs, and VOs. It covers various aspects of community engagement, grassroots development, financial sustainability, governance, and program implementation. Participants have the opportunity to interact with community members, observe grassroots-level initiatives, and gain valuable insights into rural poverty alleviation efforts. The visit concludes with reflections, debriefing, and the opportunity for participants to share their insights and learnings.



## Annexure 5.1

**Title: One-Day Immersion Visit to a Cluster-Level Federation (CLF) Immersion Site**

**Duration: One full day**

**Objective:** To gain insights into the best practices, governance, financial sustainability, and program implementation of a successful CLF Immersion Site.

### Participants

Anyone, who is seeking to understand the nuances of institution building to bring large scale positive change in the lives of the rural community.

#### 1. Welcome and Introduction (9:00 AM - 9:30 AM)

- Introduction to the host CLF Immersion Site
- Welcome address and overview of the day's agenda

#### 2. Presentation on CLF Journey (9:30 AM - 10:30 AM)

- Overview of the CLF's history and evolution
- Key milestones and achievements
- Challenges faced and lessons learnt

#### 3. Guided Tour of Immersion Site (10:30 AM - 11:30 AM)

- Visit to CLF's office and infrastructure
- Introduction to CLF's team and leadership
- Observation of visual displays and documentation showcasing the CLF's journey

#### 4. Tea/Coffee Break (11:30 AM - 11:45 AM)

#### 5. Interactive Session with CLF Leaders (11:45 AM - 12:30 PM)

- Panel discussion with CLF leaders and members
- Q&A session with participants to clarify doubts and seek insights

#### Lunch Break (12:30 PM - 1:30 PM)

#### 6. Financial Sustainability and Governance (1:30 PM - 2:30 PM)

- Presentation on the CLF's financial management practices
- Discussion on financial sustainability, budgeting, and revenue streams
- Explanation of governance structure and decision-making processes

#### 7. Case Studies and Best Practices (2:30 PM - 3:15 PM)



- Presentation of specific case studies or success stories
- Sharing of best practices in program implementation, livelihood development, and gender inclusion
- How the CLF addresses multi-dimensional aspects of poverty

**8. Tea Break (3:15 PM - 3:30 PM)**

**9. Program Implementation and Community Engagement (3:30 PM - 4:15 PM)**

- Interactive session on CLF-led programs
- Visit to a nearby village or project site where CLF-led initiatives are implemented
- Observations and discussions with community members

**10. Reflection and Closing (4:15 PM - 4:30 PM)**

- Participants share their key takeaways from the immersion visit
- Closing remarks by CLF representatives and organizers
- Distribution of certificates of participation

**4:30 PM: End of the Immersion Visit**

This one-day immersion visit provides participants with a holistic view of a successful CLF Immersion Site. It covers various aspects of CLF operations, governance, financial management, program implementation, and community engagement. It also encourages interaction and knowledge sharing between the host CLF and visiting participants. The visit concludes with reflections and the opportunity for participants to share their insights and learning.