



The Livelihoods and Food Security Trust Fund (LIFT) is a multi-donor fund established in 2009 to improve the lives and prospects of smallholder farmers and landless people in rural Myanmar. LIFT is working to ensure that Myanmar's rural economic transformation is inclusive.

Our activities lead to improved food security, and we help people to cope better with shocks and setbacks. We promote agricultural commercialization, climate smart agriculture, financial inclusion, business and skills development, and targeted nutrition support for mothers and children. We fund a migration window to make migration safer, and to connect workers to new economic opportunities and jobs. We use evidence to encourage greater public and private funding, and to inform the development of rural policies that will improve the lives of poor people.

Welthungerhilfe is one of the largest private aid organizations in Germany, independent of politics and religion. It was established in 1962, as the German section of the "Freedom from Hunger Campaign", one of the world's first initiatives aimed at the eradication of hunger.

Acknowledgement

We want to express our gratitude to the leaders of the Village Development Committees for sharing their learning experiences on how Community Based Organizations are being managed. We also want to thank the Community Facilitators and staff of WHH for their inputs on how they teach, facilitate, coach and support for the organizational development of the aforementioned Village Development Committees.

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Foreword

"Village Development Committees are like trees, creeks and trains. They are like small plants at the beginning that grow bigger and stronger to bear a multitude of rich fruits. Or, like a small creek which converts into a big stream carrying wealth and lots of resources or like the powerful engine of a train moving into a better future."

Village Development Committees (VDCs) are voluntary associations of resident villagers for local administration and development. They establish and work towards a vision for how their villages could be. The nature of the changes that VDCs would have the communities move towards may differ from place to place but a common key aspiration of both the VDC leaders and its members is the improvement of the residents' livelihoods. At the heart of VDCs are committed leaders and quality community relationships. The potential of what the VDCs could achieve rests largely on the strength, the integrity and the abilities of the VDC leaders to use their influence and skills to bring people together and to empower them to take action to support their communities' development.

Since Cyclone Nargis in 2008, Welthungerhilfe (WHH) has supported the Ayeyarwady Delta region with humanitarian aid, emergency response and sustainable rural development projects. From the very beginning, we have worked with and through community based organizations and supported (re)establishment of village groups like the VDCs to manage community level initiatives like village revolving funds. At WHH, we believe that community groups are the motor for sustained and self-determined development in communities.

This booklet was created by various Village Development Committees with the objective to have a written reference of what has been done already in practice and to give guidelines for other VDCs. We are proud to have supported them in this initiative through the Delta Rural Intensification for Sustainable Economic Development project, financed by LIFT (Livelihoods and Security Trust Fund).

On behalf of WHH, I thank and congratulate all the VDC leaders, members, facilitators, consultants, other villagers and project staff who got involved and made this book happen.

Susanne Scholaen 14th of September 2017 Welthungerhilfe

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VILLAGE DEVELOPMENT COMMITTEE (VDC)

VILLAGE
OPMENTVDC is an organized group
composed of elected
leaders and members
who work together for the
improvement of their social,

economic, institutional, and environmental conditions.

VDC RULES AND REGULATIONS

- 1. Membership is voluntary.
- 2. A membership fee is required.
- 3. The members must also pay the annual fee.
- 4. Only one family member of a household can become a VDC member.
- 5. The VDC leaders are selected through a democratic election by the members.
- 6. The election of leaders is done yearly during the general assembly.
- 7. The term of the elected leaders is one year.
- 8. The on-farm and off-farm income generation activities created are geared towards achieving the vision, mission, and goals of the VDC.
- 9. VDC management is participative.
- 10. VDC owns and manages the Village Revolving Fund in a transparent manner.

The rules and regulations are bylaws for the leaders and members to obey, abide and follow. These are the guidelines for the leaders on how to govern and on how the members perform to contribute to the success of the organization.

VISION MISSION GOALS

VISION

All the villagers are working together on social, economic, institutional and environmental development activities towards a progressive community.

MISSION

The households obtain the capacities and skills to improve their living conditions through appropriate livelihood activities using the available resources in sustainable ways.

GOALS

- 1.Be a self-help and self-manage VDC with members being truthful, transparent and accountable.
- 2.Be empowered to be able to discuss advocacy issues like; health and nutrition, gender awareness and climate change.
- 3. Acquire more profitable income generation activities by using appropriate materials, technologies and resources.
- 4. Improve the farm products by applying appropriate farming technologies.
- 5. Attend capacity building activities to improve the knowledge and skills on income generation and other livelihood activities.
- 6. Have access to up-to-date market information.
- 7. Establish a village revolving fund.
- 8. Provide easy access to credit for members to fund their livelihood activities.
- 9. Perform the needed development activities in order to achieve the mission and vision.

The Vision is like a big picture on the organization's future. It is like a road map that gives direction on where to go. Mission tells about the reason for the organization's existence. It is a general statement on how to achieve the vision. Goals are statements of the activities to accomplish and the strategies to use for implementation. Objectives are the specific, measurable, attainable, realistic and time-bounded actions to achieve the goal.

VDC creates its vision, mission and goals as guidelines on how to enact development change and to provide direction. It helps on how to achieve the short-term objectives while looking forward to the ideal future.

ORGANIZATIONAL STRUCTURE

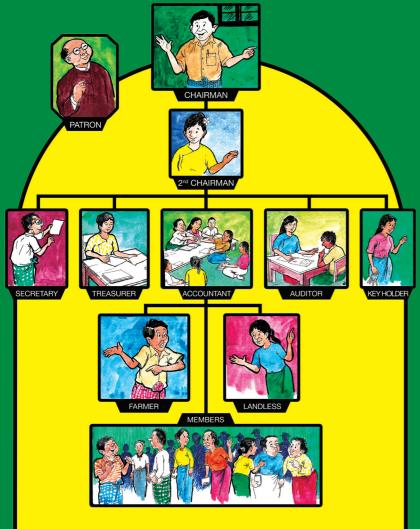


Figure 1. Village Development Committee's Organizational Structure

Organizational Structure

The organizational structure is the guidance to all the members to have official functions and relationships that governs among them. The structure provides clarity of whom to report to on different situations and to know clearly who has the responsibilities for what.

Roles and Responsibilities of Leaders

The clarity of the roles and responsibilities of the leaders and the members and on how they effectively perform these functions can lead to the success of their organization. Role is defined as the position of a leader assumes. Responsibility, on the other hand, is the specific task or duty that the leader is expected to do as the function of her/his role.

ROLES AND RESPONSIBILITIES OF VDC

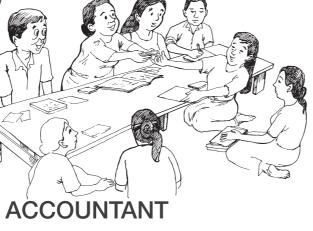
CHAIRMAN

- 1. Calls and presides the VDC meeting.
- 2. Officially closes the VDC meeting and or on any important discussions.
- Summarizes the progress of all projects' and Village Revolving Fund's activities during the monthly meeting and the general assembly.
- 4. Reminds the creditors to pay on time.
- 5. Supervises livelihood projects supported by the Village Revolving Fund.
- 6. Links and networks with the local authorities, other NGOs, private and government sectors, and other enterprises.
- 7. Calls for emergency meeting as need arises.
- Makes the final decision after deliberation on important loan regulations and other sensitive issues with other leaders and members.
- 9. Attends and joins trainings/workshops, informal classes, project visits, etc.
- 10. Reports the progress of VDC's activities to the local authorities, if required.

- SECRETARY
- 1. Prepares the meetings' agenda of the VDC.
- 2. Informs the VDC members on the time and date of the monthly meeting.
- 3. Writes the minutes of the VDC meetings.
- 4. Presides the VDC meeting when the Chairman is absent.
- 5. Prepares a summary report of the VDC's activities for the Chairman to give to the local authorities, once required.

TREASURER

- 1. Keeps the financial records of the VDC.
- 2. Has the full responsibility and accountability of the VDC's funds.
- 3. Disburses money to the member-creditor.
- 4. Receives loan payments.
- 5. Keeps the loan and payment records.
- 6. Knows the amount of money in the cash box.
- 7. Can request to open the cash box when emergency fund is needed.
- 8. Is always ready for financial audit.
- 9. Keeps the VDC's bankbook.



- 1. Keeps the financial records (balance sheets, income statements, cash flow) of the VDC.
- 2. Regularly balances the Village Revolving Fund's and VDC's accounts.
- 3. Reports the balance sheet during monthly meetings and on VDC's general assembly.
- 4. Keeps the loan and payment records.
- 5. Records the minutes of the VDC meeting when the Secretary is absent.
- 6. Is always ready to present the financial records to the Auditor.



- 1. Audits regularly the financial records of the Treasurer and the Accountant.
- 2. Crosschecks the financial records of the Treasurer and Accountant.
- 3. Shares the audit findings to the VDC in every monthly meeting.
- 4. Shares discrepancy findings immediately to the Chairman and to the Secretary.

KEY HOLDER

- 1. Keeps the key for the cash box.
- Opens the cash box in the presence of other leaders during loan disbursement, loan payment, general assembly, and/or when need arises.
- 3. Hands-over the key to other elected members when out of the village for a longer period.



- 1. Is required to attend the VDC monthly meeting.
- 2. Informs the VDC on the progress of the farmers' livelihood activities and their immediate concerns.
- 3. Reechoes the minutes of the meeting back to the farmers.
- 4. Encourages other farmers to attend the VDC monthly meeting.



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MEMBERS

- 1. Are required to attend the monthly meeting all the times.
- 2. Pay loans on time, if they have loans from Village Revolving Fund.
- Implement the livelihood activities in profitable, appropriate and sustainable ways.
- 4. Work together with others on community development activities.
- 5. Participate actively in VDC's discussions.
- 6. Share successes and failures on livelihood activities during meetings.
- 7. Have farmers-to-farmers discussions on farming and other community activities.



The Patron is the representative from the local elected official and/or from the respected elder of the village.

- 1. Advises and coaches the VDC leaders and members on the appropriateness of their livelihood projects and the social activities to undertake for the village's development.
- 2. Supports VDC in its program implementation.
- 3. Helps resolve VDC's problem and conflict once brought about for resolution.
- 4. Attends general assembly and/or special meeting where her/his presence is required.

CAPACITY BUILDING

Capacity building is a teaching process that improves the attitudes, skills, knowledge and competences of the people in an organization. It enables them to plan, implement, and manage their project activities. It empowers the leaders to network and link with government and non-government organizations and to lobby on other cross-cutting issues like; gender, healthcare, and environment.

To make the leaders capable of managing the VDC as an organization and the members to manage their livelihood activities, they must join training workshops to improve their technical knowledge and skills.

The following are the suggested capacity building training workshops:

Training workshops for members

Action planning

- Business planning for small enterprise
- Fund management
- Gender awareness
- On-farm and off-farm income generating activities
- Problem solving
- Project monitoring and evaluation
- Proposal writing
- Team building

Training workshops for leaders

Action planning

- Basic auditing
- Book keeping
- Business planning for small enterprises
- Conflict management
- Fund management
- Gender awareness
- Leadership development
- Meeting management
- Problem solving
- Project monitoring and evaluation
- Proposal writing
- Team building
- VRF management

THE VILLAGE BOOK

The Village Book is an important output of a VDC. It contains the development plan of the village such as; livelihood activities, village road repair, water tank construction, rehabilitation of water sources, promotion of middle school construction and jetty construction. The participants involve in the making of the Village Book use some participatory approaches and tools for gathering the village information, village problem analysis, vision conceptualization, action planning and livelihood activities' identification for the village development planning exercise. Examples of planning tools are the; Village Resource Map, Seasonal Calendar, Venn Diagram, Problem Tree Analysis and Dream Map.



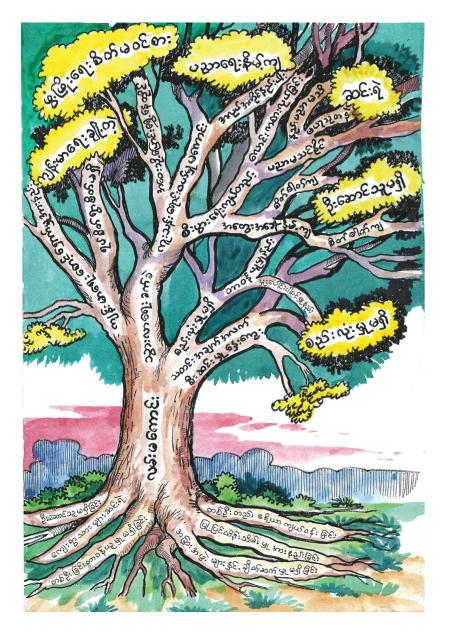
Village Resource Map is a drawing of the village's resources. It showed the useful information about the infrastructures (roads, houses, buildings) agricultural lands (crops and location), soil types, shops, schools and religious facilities, like shrines and monasteries, etc.

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Seasonal Calendar is the diagram of the livelihood systems of the village like; food, climate and water availability, that take place over a year. It can tell on how much work the villagers have on the different seasons and how much they might earn in a year.



Venn Diagram is the illustration of the local groups and institutions in the village. It can help VDCs for clarifying decision making roles between groups and/or institutions. It is helpful in identifying linkages among the local institutions, as well as those in the township level.



Problem Solving is a drawing that identifies the main problem along with the causes and effects. It is a process to identify clear objectives and the strategies on how to achieve such objectives. It helps on what development activities to undertake to solve the main problem.



Dream Map is like a road map. It is a drawing on how the villagers foresee the ideal condition of their community when development issues are perfectly addressed. The dream is the vision. The mission, goals and objectives are the guides on how to achieve the dream.







THE VILLAGE REVOLVING FUND (VRF)

WHAT IS A VILLAGE REVOLVING FUND

Village Revolving Fund is a source of money as a start-up capital for livelihood activities in a form of credit. The original fund is replenished when the loan beneficiaries start paying back their loans and that creates new loan opportunities to others.

WHO CAN AVAIL THE SERVICES

A VDC member who attends the monthly meetings regularly. She/he pays the annual fees. She/he uses the money for investing on his/her chosen livelihood activity. She/he must have a good repayment history on previous credits.

The members/creditors must organize themselves into a group of 2-5 members. They serve as co-guarantors, so that everyone in the group has the sense of responsibility to pay the loan. If one defaults, the other members in the group are responsible for paying the other's credit.

WHY A VILLAGE REVOLVING FUND

Village Revolving Fund provides VDC members easy access to credit. The creditor can have credit without a collateral or a pledged as security for the loan payment. It comes with a very low interest rate. The loan is within reach and is approved in a timely manner.

The farmers can take a loan for agricultural production such as; for the purchase of farm inputs (seeds, fertilizer, pesticides), for the rental of farm machines and for animal raising. The landless can have credit on income generating activities like; animal production, small-scale business enterprises and aquaculture activities and fishing implements.

The payment of the principal and interest goes back to the VDC. The revolving fund becomes its property, which is a motivation for the beneficiaries to pay on time.

Besides credit, some VRFs offer Social Saving and Special Saving accounts. The Social Saving is an emergency health fund. For example, the villagers can borrow money for emergency medical treatments. This type of credit is interest free. The Special Saving is a saving's account wherein a member/depositor earns interest from his/her deposits.

SOURCES OF CAPITAL

Almost all community based rural organizations make proposals for grants from donor organizations for their project activities or get funding support as part of the donor's program. This is also true for acquiring sources of capital for revolving fund.

out to farmers, with rental fee that could range from 40,000MMK-120,000MMK, depending on the contract done between the VDC and the borrower. The rental fees will also depend on the number of days the machines are being borrowed.

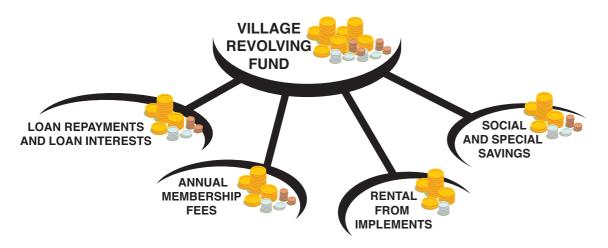


Figure 2. rental from farm implements

For example, Welthungerhilfe initially provided VDCs with farm inputs and livestock, farm implements, machines, post harvest materials, rice storage buildings as the source for its start-up capital for the livelihood activities. The farmers can borrow the farm inputs in kind, rent the farm implements, and the landless can avail the pigs and ducks and other inputs for income generating activities.

As a strategy to start a revolving fund capital, the beneficiaries are required to start paying 50%-100% of the farm inputs borrowed in a 6-10 months payback period. For the animals, the conditions for repayment may vary, depending on the VDC's regulations. The farm implements/machines will be rented As the revolving fund starts to accumulate money from the members' annual fees, repayment of credits and farm implements' rental, then VDC can start to grant cash loans to members at a 1-3% interest rate. The creditors will pay the principal loan and interest in a 5-12 month period, depending on the types of loans and the VDC's regulations. The Village Revolving Fund may also offer other services like; Social saving which is the 100-200MMK savings monthly by the members and the Special saving which is the saving accounts from member-depositors that could earn interests, like what the commercial banks offer.

VRF RULES AND REGULATIONS FOR **THE CREDITORS**

- 1. Has a household in the village.
- 2. Lives in the village.
- 3. Attends monthly meeting at all times.
- 4. Pays fine if absent consecutively on monthly meetings.
- 5. Pays the VDC's annual fee.
- 6. Helps and supports voluntarily in the village's development activities.
- 7. When availing the VRF loan, a creditor presents the household identification card, fills-up the loan application form and signs the loan contract.
- 8. Implements the project activities written in the application/proposal form.
- 9. Abides and obeys the abovementioned VRF rules and regulations.

The aim of the rules and regulations of the VRF is to protect both the lender and borrowers' rights. To follow the rules and regulations is to fulfil the main objective of the revolving fund which is to increase the main capital to always have available money for other members to avail.

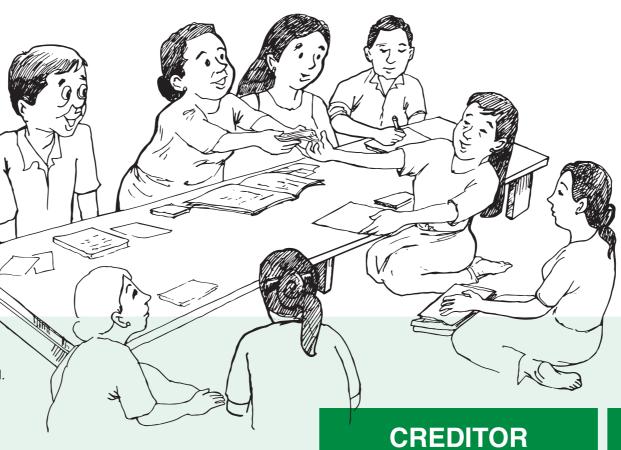
THE LOAN PROCESSING

To avail loan from a revolving fund, the creditors need to comply certain requirements such as; Identification Card, Application Form, and Loan Contract, prior to the processing of their loan applications.

The steps in loan processing are:

- 1. A creditor must present her/his household Identification card.
- 2. She/he fills-up the loan application form.
- 3. She/he submits the application to the VDC for approval.
- 4. VDC approves and prepares the loan contract.
- 5. Once approved, the creditor signs the contract.
- 6. After signing the contract, VDC disburses the money.
- 7. The creditor receives the money.
- 8. She/She implements the livelihood project.
- 9. The VDC supervises and monitors the progress of the project.
- 10. The creditor pays back the loan with interest.
- 11. VDC receives the payment with interest.

Other VDCs have additional provisions. For those creditors who defaults in paying their loans, the following steps are to be undertaken; 1) their names are posted in the announcement board, 2) the VDC leaders and the creditors will try come-up with solutions, and 3) failure to pay even on the pre-agreed solutions, VDC will then take legal options.



VDC-VRF

- 1. Forms a group of 2-5 members.
- 2. Fills-up the application form.
- 3. Applies and submit the form.
- 4. Signs the loan contract.
- 5. Receives the money.
- 6. Implements the project.
- 7. Pays back the loan with interest.

- 1. Receives the application.
- **2. Approves or rejects the loan.**
- 3. Prepares the contract once the loan is approved.
- 4. Disburses the money.
- 5. Monitors and evaluates the project.
- 6. Collects and receives payment with interest.

Figure 3. The Village Revolving Fund's Sources of Capital

THE SAMPLE LOAN DOCUMENTS

THE HOUSEHOLD ID, LOAN APPLICATION FORM AND THE LOAN CONTRACT



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TOP CHOICE

TOP CHOICE

MONITORING AND EVALUATION

Monitoring is to check the progress of project's activities and once inconsistencies are found between the planned and actual results, corrective measures can be applied immediately.

The Objectives of Project Monitoring

- 1. Check usage of the material and financial resources.
- 2. Review the action plans on a regular basis.
- 3. Make changes to the plan when needed.
- 4. Review whether the project activities are carried out.
- 5. Identify the problems.

Evaluation is to assess the performance and the success of ongoing and completed activities.

The Objectives of Project Evaluation

- 1. Analize the implementation processes on the project's activities.
- 2. Analize the impact or changes.
- 3 Identify the strengths, weaknesses and opportunities.
- 4. Identify the lessons learned.
- 5. Make recommendations for improvements or for future project implementations.

The VDC Chairman can delegate who can do the monitoring of an ongoing project and evaluate the performance of an ongoing and completed activities. In some Community Based Organizations, there are subcommittees created to do the monitoring and evaluation on their project activities.

VILLAGE REVOLVING FUND MONITORING AND EVALUATION

The Village Revolving Fund's financial records are reliable sources for the monitoring and evaluation on all the revolving fund transactions.

The types of monitoring and evaluating the revolving funds:

- 1) The financial audit reports by the Auditor.
- 2) The financial reports by the Chairman, Treasurer and the Accountant during the monthly meeting.
- 3) The posting of the latest balance sheet in the announcement board.
- 4) The recording of loan records in the members' household ID cards.
- 5) The opening of the cash box during the vmonthly meeting.

The Treasurer and the Accountant have all the financial records. The financial records are the balance sheet, income statement, and the cash flow statement.

The balance sheet contains the revolving fund's assets and liabilities. The income statement is the report on the VDCs income, expenses, and profits. The cash flow reflects the changes in the balance sheet. It shows the cash-in and cash-out of the revolving fund.

Example financial records of VDC are; individual's record book, cash book, general ledger, monthly meeting's record book, bank books and the account ledgers. The cash box is where the cash-on-hand is kept. The amount that is kept inside is known to the all.

VDC

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The Steps of Spider Web Diagram

1. Identify the issues.

by the perceptions of the group.

- 2. Draw the cross dotted lines.
- 3. Mark the level of change.
- 4. Evaluate the perceptions.
- 5. Draw the spider web.

The Spider Web Diagram is used to evaluate the current annual performance of a VDC - VRF and to compare it from the performance of the previous year.

A SAMPLE MONITORING

AND EVALUATION TOOL:

SPIDER WEB DIAGRAM

Spider Web Diagram is a participatory M&E tool to assess on how well a project is

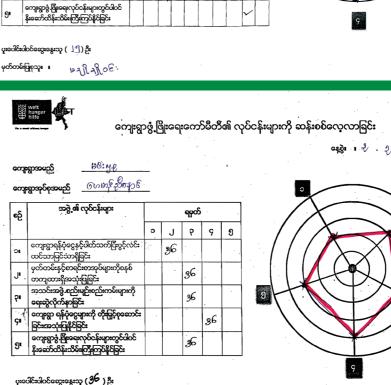
progressing to reach the planned targets or how the capacities of an organization

change over time. It is done in group discussions among the project's beneficiaries with the assistance of a project staff. The changes from one period to the next are indicated

The main criteria for the performance evaluation are for the following concerns:

- 1. Is the management of the village revolving fund transparent?
- 2. Are record books and cash books used systematically?
- 3. Are the rules and regulations formulated and are these being followed?
- 4. Is there an increase of money in the VRF, as compared to the previous year?
- 5. Can the VDC manage and monitor the income generating activities?

The rating will provide the leaders on what actions to do to improve its performance as an organization and what measures to undertake to improve the revolving fund activities.



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using a Spider Web Diagram

VDC

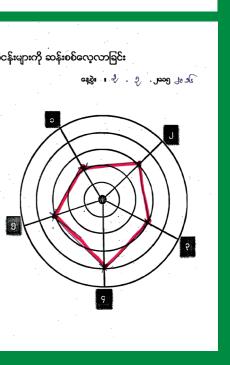
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CHARACTERISTICS OF A SUCCESSFUL VILLAGE DEVELOPMENT COMMITTEE

- 1. Village Development Committee can plan, manage, implement, and monitor all its project activities.
- 2. Sustained-membership participation.
- 3. Well-trained leaders and capable members. The elected leader and the members perform their roles and responsibilities accordingly.
- 4. Incomes of members are improved.
- 5. The development activities are geared towards the accomplishment of the vision, mission, goals and objectives and the livelihood activities are for the improvement of income.
- 6. VDC is capable to do networking and linkaging with other organizations.
- 7. Gender mainstreaming into all development plans.
- 8. If there is a revolving fund, the central fund increases and offers higher loans and other services.
- 9. Loan beneficiaries successfully reinvested their money on income generating projects.
- 10. All the financial reports are properly recorded, audit and audit reports are done regularly and the management of funds is done in a transparent manner.

TRAINING WORKSHOP'S TOPIC, PURPOSE AND TRAINING CONTENT

Topics for Training	Purpose	Training Content	Topics for Training	Purpose	Training Content
Leadership Development	VDC will understand the roles and responsibilities of the leaders and on how to become effective leaders.	 What is a leader? Types of leaders? Roles and responsibilities of leaders. Characteristics of effective leaders. Problem solving. Conflict management. Team building. Types of decision making. 	Monitoring and Evaluation (M&E)	To know the processes that help to improve performance and to achieve results.	 What is monitoring and evaluation? Why do M&E? Guiding principles. What to monitor? What questionnaires to prepare? Identification of the information to collect How to analyze the results?
Participatory planning development tools	To know the different participatory planning tools for community development. To be able to prepare the action plans in a participative manner. To prepare the VDC development plans in a participative manner.	 Development context analysis tools (Village resource map, Village social map, Trend line, Venn diagram for institutions, etc.). Livelihood analysis tools (Farming systems diagram, Benefit analysis flow chart, Seasonal calendar, Daily activity 	Village Revolving Fund Management	To properly manage the village revolving fund in a profitable and transparent manner.	 Rules and regulations. Loan Requirements. Loan Processing. Financial records. Fund management.
	To be able to develop the village book.	 clock, Resource picture cards, etc.). 3. Stakeholders development tools (Problem analysis, Action plan, Venn Diagram for stakeholders, Conflict analysis, etc.). 	Simple Proposal Writing	To write clear ideas about the project, the objectives, management, implementation and the financial aspect.	 Project proposal outline. Content. Budget information.
How to Conduct a Meeting	The proper conduct of VDC monthly meeting for effective communication, participatory ways in sharing ideas, to reach common agreements among members and to come-up decisions and carry-out decisions.	 Agenda preparation. Meeting procedure. Recording the minutes. Roles of Chairman, Secretary and Members during the meeting. 	Bookkeeping	To properly manage the financial records and to know how to use the various financial record books. To better understand the roles and responsibilities of accountants.	 Roles and responsibilities of an accountant. What the different financial records books? Management of financial statements.
Formulation of Vision, Mission, Goals and Objectives (VMGO)	To develop a strategic plan to know the vision, mission, goals and objectives of VDC and how to achieve them.	 Definition of a vision, mission, goal, objectives. Making the Vision statement. Making the Mission statement. Formulation of the Goals. Formulation of the Objective. 	Small Business Enterprise	To know how to manage small business enterprises in profitable and sustainable means.	 What is a small business enterprise? How to manage the business in a profitable manner? How to prepare a small business enterprise proposal?
Action Planning	To develop action steps on how to turn the Vision, Mission, Goals Objectives of VDC become a reality. To describe the ways on how VDC will meet its objectives through detailed action steps that describe how and when these steps will be taken.	 What is an action plan? What are the criteria of a good action plan? When and how to prepare the action plan? Development of a practical action plan design. 	Accounting/Bookkeeping	To properly manage the financial records and to know how to use the various financial record books. To better understand the roles and responsibilities of accountants.	 Roles and responsibilities of an accountant. What the different financial records books. Management of financial statements.
Gender and development	To better understand what is gender in development and integrate gender into action plan and development plan.	 What is gender? Gender mainstreaming. Gender roles and gender relations. Gender analysis. Gender indicators. 	Auditing	To know the roles and responsibilities of auditors, understand the different auditing methods and to know the management of different kinds of financial records.	 Roles and responsibilities of auditors. Auditing methods. Financial records management.

SAMPLE IGA PROPOSAL: OFF FARM BUSINESS ACTIVITY

Request Proposal for Off-Farm Business Activities

Welthungerhilfe Project, Bogale	e Township	Date:						
Name:								
Project Activity:								
Estimated Budget Amount:								
Project Implementation' Activities:								
Mode of Loan Repayment:								
Market Access:								
Linking with VDC:								
Reasons for the Project Activity Selection:								
Member Applicant:								
Signature:								
VDC's Recommendation:								
Approved by:								
Signature:	Signature:	Signature:						
VDC:	VDC:	VDC:						
Date:	Date:	Date:						
Note: Every member must have clear of	bjectives on the loan proposal to the	Village Revolving Fund. Double						

Loan is prohibited, either you will avail loan from Project fund or VDC revolving