



सत्यमेव जयते

Government of Jammu & Kashmir
Office of the Mission Director
J&K Rural Livelihoods Mission

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CIRCULAR No: 191-JKRLM of 2025

Dated: 13 - 03 -2025

Subject: Grievance Redressal Mechanism for rural women by Community Based Organization (CBOs)- regarding facilitation thereof.

As part of the Jammu & Kashmir Rural Livelihoods Mission (JKRLM) and in alignment with National Rural Livelihoods Mission (NRLM) guidelines, a structured Grievance Redressal Mechanism (GRM) is being established to address concerns and challenges faced by Self-Help Group (SHG) members, Village Organizations (VOs), and Cluster Level Federations (CLFs).

The mechanism aims to ensure transparency, accountability, and quick resolution of grievances, fostering a supportive environment for SHG members.

Step-by-Step Grievance Redressal Process

Step 1: Lodging a Grievance

- Any SHG member or group facing issues related to financial transactions, leadership disputes, fund disbursement, exclusion from benefits, or operational challenges may lodge a grievance.
- The grievance can be reported verbally, in writing, or digitally at the SHG, VO, or CLF level.
- A formal grievance form (available at VO/CLF offices) should be filled out with the following details:
 1. Name of complainant
 2. SHG/VO/CLF name
 3. Nature of grievance
 4. Supporting documents (if any)

Step 2: Grievance Registration & Acknowledgment

- Upon receipt, the grievance will be registered in the Grievance Register at the respective level (SHG/VO/CLF).
- An acknowledgment receipt will be provided to the complainant along with an expected resolution timeframe.

Step 3: Primary Resolution at SHG/VO Level

- The SHG leader and VO representatives will attempt to resolve the grievance within a stipulated time.

- If the issue remains unresolved, it will be escalated to the Cluster Level Federation (CLF).

Types of Grievances Addressed

1. Financial & Fund-Related Issues (Delay in fund disbursement, loan misuse, irregular savings)
2. Inclusion & Exclusion Complaints (Denial of membership, unfair selection, discrimination)
3. Operational Issues (Leadership disputes, lack of meetings, non-compliance with Panchasutra)
4. Training & Capacity Building Concerns (Lack of access to training, exposure visits, or resources)
5. Market & Livelihood Challenges (Unfair pricing, procurement issues, limited market access)

Responsibilities of Officials & SHG Leaders

1. Ensure that grievances are recorded, acknowledged, and resolved within a specified timeframe.
2. Maintain a transparent and fair resolution process to foster trust within SHG networks.
3. Facilitate regular review meetings at the VO, CLF, and block levels to assess grievance trends and improvements.
4. Promote awareness among SHG members about their rights and the grievance process.

Timeline for Grievance Resolution

| Grievance Level | Resolution Timeline | Responsible Authority |
|------------------------|----------------------------|----------------------------------|
| SHG/VO Level | Within 7 days | SHG Leaders & VO Representatives |
| CLF Level | Within 15 days | CLF Office Bearers & BPMU |

How to Submit a Grievance?

- ♦ **Visit your nearest SHG, VO, or CLF office** and register the grievance.
- ♦ **Submit Online:**

Action Required:

All DPMs, BPMs, MIS AAA are directed to ensure that the CBO are oriented on grievance redressal mechanism immediately and ensure facilitation of regular monitoring and reporting of grievance.


Dr. Shubhra Sharma) JKAS,
Mission Director, JKRLM

No. JKRLM-PS/3/2025-3/E-7656585/MD

Dated: 13. 03.2025

Copy to:

1. Additional Mission Director, Jammu/Kashmir for information and necessary action
2. District Program Managers (DPMs) of JKRLM (All) for information and compliance
3. Block Program Managers (BPMs) of JKRLM (all) for information and compliance