

Strategic Focus Document for Karnataka State Rural Livelihood Mission




Submitted By:

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Abbreviations

KSRLM	Karnataka State Rural Livelihood Mission
Mission	Karnataka State Rural Livelihood Mission
NRLM	National Rural Livelihood Mission
GRAAM	Grassroots Research And Advocacy Movement
SHG	Self Help Group
NGO	Non-Government Organization
SMMU	State Mission Management Unit
DMMU	District Mission Management Unit
BMMU	Block Mission Management Unit
SPM	State Project Manager
MD	Mission Director
AMD	Additional Mission Director
DMD	District Mission Director
FSW	Female Sex Worker
MSM	Men having Sex with Men
PWD	People With Disability
SGSY	Swarnajayanti Gram Swarojgar Yojana
ZP	Zilla Panchayath
TP	Taluk Panchayath
GP	Grama Panchayath
CEO	Chief Executive Officer
NSSO	National Sample Survey Organization

1. Background

1.1 Introduction of KSRLM

The Karnataka State Rural Livelihood Mission was inaugurated formally on 2nd December 2011. An Operational Order no. RDPR 25 SJY 2011 (A1), Bangalore dated 10th October, 2011 was passed to implement NRLM in Karnataka. Subsequently, the Karnataka State Rural Livelihood Promotion Society has been formed and registered under The Karnataka Societies Registration Act, 1960. The Mission Director and Addition Mission Director have been appointed. The Mission has a governing body which will be the ultimate Mission supervision and monitoring authority.

The Sanskrit word ‘*Sanjeevini*’ translates into “*One that infuses life*”. Sanjeevini is a plant which grows on the hills of tropical areas. In Hindu mythology, Sanjeevini is a magical herb which has the power to cure any disease and infuse fresh life into a being. The Karnataka State Rural Livelihood Mission has been christened as ‘Sanjeevini’ which reflects its mission, vision and core values. The name also highlights Karnataka’s commitment to the programme as nothing short of infusing a fresh lease of life to the rural poor. Sanjeevini will be implemented in the State through a registered society called the Karnataka State Rural Livelihood Promotion Society.

Vision of KSRLM

“To reduce rural poverty by providing gainful wage and self-employment opportunities through community institutions resulting in sustainable improvement in their livelihoods”

1.2 Purpose of this document

The purpose of this document is to provide a focus or set of information using which KSRLM can start to debate on developing its detailed Implementation Strategy and Activity Plan. This document is prepared capturing the discussions held during the initial stage of the mission, discussion with stakeholders and field experts at District and State-level and also the experience gained by visiting missions of other states particularly Andhra Pradesh and Bihar.

Also, effort has been made to provide information about various activities already been implemented in the state related to SHG development and livelihood. The KSRLM would be

able to learn from those models in detail so that learning curve becomes shorter, and resources already available can be best utilized without duplication of effort.

This document is intended to provide strategic focus to Karnataka State Rural Livelihood Mission to plan and implement programs for promotion of rural livelihood activities in the first phase. This is not an exhaustive plan document, but, expected to serve as a base document for discussion while planning State Perspective and Implementation Plan.

2. Understanding Poverty Reduction Schemes

Poverty in India has been a major concern with a substantial number of people especially in the rural areas still below the poverty line. This inequality has increased rapidly due to a high growth rate during the post economic liberalization period. The poor are concentrated mostly in backward regions like dry-land, rain-fed, drought prone, tribal, hilly and desert areas. The concentration of the poor continues to be more among the weaker sections of society particularly among the SCs, STs, and Backward classes.

During these six decades since Independence, the role of the government in poverty reduction through various schemes has played an important role in the reduction of poverty in India. The different schemes since Independence also show the different approaches of the government from a welfare mode to an entitlement and rights based approach. The shift in thinking of the poor as beneficiaries who need subsidies and services, is for development of their capacities, to enable them to interact with the markets and access their entitlements. The evolution of this thinking has been evolved through the government intervention through the schemes from the post - independence period.

Post- Independence

At the beginning of Independence nearly half of the Indian population was living below the poverty line, of which 80% lived in the rural areas. Thus there was a sustained effort through the Five Year plans to address rural poverty. The first such programme was the Community Development Programme initiated in the year 1952. The programme aimed at integrating development at the local level through achieving co-operation of people and convergence of technical knowledge in various fields. The second initiative was abolition of the Zamindari system and introduction of land reforms. The third was focused on tackling the food requirement of the population, which resulted in food sufficiency through Green Revolution.

Efforts of 70's

By the 70's it was evident that the Green Revolution and the land reforms did not reach a large number of the small and marginal farmers. The food crisis of the 60's which lead to this strategy for increasing food production, only helped large and resourceful farmers. Given that 70% of the land holdings were held by small and marginal farmers, it was evident that land reforms and the trickle- down effect did not work to tackle the problem of rural poverty. The then Government's slogan of "garibi hatao" changed the thinking on rural development. The 20 point programme by the government was an integrated approach addressing the issues of Health, Education, Infrastructure and Price stability for the poor. This was the first of the direct intervention programmes of the government to tackle poverty at an individual level. Various rural development programmes were implemented through

several programmes like SFDA (Small Farmers' Development Agency), DPAP (Drought Prone Area Programme) and CADA (Command Area Development Agency), the Food for Work Programme (FWP), Rural Works Programmes (RWP) etc, but these programmes did not give the desired results as only a small fraction of the rural poor were covered effectively. This multiplicity of programmes operating through various agencies created overlapping of functions to the same target group. It was, therefore, proposed that such multiplicity of programmes for the rural poor operating through different agencies should end and instead was replaced by a single integrated programme called the Integrated Rural Development Programme (IRDP), operating throughout the country.

Integrated Rural Development Programme (IRDP) - 1978-1999

The Integrated Rural Development Programme (IRDP) was first known as the Rural Development Programme, which was implemented throughout the country. Launched in 1978-79 in a few blocks, for the alleviation of poverty in the rural areas, it was spread to all the parts of the country by the Sixth Plan. This was the largest programme both in terms of volume of aggregate investment and the number of families to be covered under the sixth Five Year Plan.

The main objective of the programme was to provide self-employment to the rural poor through asset creation or skills which could help them to cross the poverty line. This assistance was provided in the forms of subsidy and bank credits. The target groups not only included small and marginal farmers but it also widened its scope by bringing in the landless labour and rural artisans below the poverty line. The identification of the target group shifted from individual to families below poverty line, which was a complete shift from the earlier programmes.

IRDP was a centrally sponsored scheme which was implemented by the District Rural Development Agency (DRDA) which was set up at the district level. The schemes under the IRDP were funded on a 50:50 basis by the Centre and the State governments. The DRDAs were established as independent Societies, as it was viewed that working through the bureaucratic mechanism would not be able to reach the real poor. It is important for the KSRLM to think how the established mechanism is different? or How it can be made different? So that the bureaucratic hurdles are prevented, the district units get the better coordination without affecting its autonomy.

Impact of the IRDP

There were various programmes which complimented IRDP like TRYSEM (Training of Rural Youth for Self Employment) which was intended to take care of the training needs of the youth identified by the programme, DWCRA (Development of Women & Children in Rural Areas) which focused on poor women, SITRA (Supply of Improved Toolkits to Rural Artisans) which looked after modernization and productivity of rural artisans, Ganga KalyanYojana (GKY), besides Million Wells Scheme (MWS). By the end of March 1999, it

covered over 54 million families who had benefited. An evaluation of the programme done by the Planning Commission revealed that only 14.8 percent of the families came under the poverty line. Many of these programmes later on started operating independently instead of complementing one another. Various studies also pointed out that the government institutional mechanisms of identification and delivery were very poor leading to low recovery of loans. Of the many reasons for its lackluster performance was the lack of involvement of the local communities. The various complementary programmes started operating as separate individual programmes without proper linkages resulting in lack of focus.

Following a review of these programmes in February 1997, the Hashim Committee recommended a single self-employment programme for the rural poor and adoption of a group and the cluster approach instead of targeting individual beneficiaries. The Swarnajayanti Gram SwarozgarYojana (SGSY) was accordingly launched with effect from April 1st, 1999 replacing the earlier IRDP. The main objective of the SGSY scheme was to bring poor families above the poverty line by organizing the rural poor into Self Help Groups (SHG) through social mobilization, training and capacity building. Through a mix of bank credits and government support the members of the SHG would be able to create income generating assets. The SHG approach which was pioneered by NGOs was to be used by the SGSY to build their self-confidence through community action. It was believed that interactions in group meetings and collective decision making would enable them in the identification and prioritization of their needs and resources. This process would ultimately lead to the strengthening and the socio-economic empowerment of the rural poor as well as improve their collective bargaining power.

The Self Help Group Movement

The 80's saw one of the important movements to tackle rural poverty, the emergence of the Self Help Movement (SHG). Self help groups are voluntary associations of people mainly comprising of 15-20 women to achieve a common social and economic goal. The initial operations of an SHG starts by pooling together their savings and giving credits to their members internally to meet short term credit needs. The SHG groups became one of the important mechanisms for credit delivery to the rural poor through bank linkages.

The SHG Movement was a home grown movement, which was pioneered by MYRADA, an NGO. The initiative started from the break-down of large credit cooperatives organized by MYRADA. The women came in groups of 5-20 and offered to give back their loans to MYRADA instead of the cooperative, mainly because it was dominated by a few individuals. MYRADA staff suggested to the group to return the money to themselves. Thus the concept of women coming together in groups of 10 to 20 to save and take credit among themselves started a movement which empowered women socially and economically.

The breakthrough in the SHG movement came when official government institutions supported its growth. NABARD and RBI played an important role in providing credit to SHG groups, though they were unregistered bodies. NABARD first supported an action research project in 1986-87 to support 300 SHGs in the MYRADA project. The positive results of this action research project encouraged NABARD in consultation with the Reserve Bank of India (RBI) to launch a pilot project in 1991-92 to link SHGs with banks. Based on this success, RBI in 1996 issued guidelines for banks to link SHGs to their credit programme. This policy change created an enabling environment for growth of the SHGs. The crucial policy change was (a) it allowed banks to lend to SHGs even though they were unregistered bodies. (b) It allowed lending to the SHG without asking the purpose of the loan which was in turn used for lending to its own members. For the banks it freed them from selecting the beneficiaries but left it to the SHG to select the beneficiaries among themselves. This lowered the cost and freed the banks from the tedium of the selection process. This also freed the women from their moral dilemma of the usage of loans. This was a radical change as it no longer insisted on creating assets for creating income but left it to the SHGs to decide the loan based on peer review.

The SHG movement was not only about empowering women economically but it lead to social empowerment as well of the women in the rural areas. The women were brought into the forefront of development policy. The social impact of the SHG has been instrumental in changing gender relationships in the society.

The direct intervention of the Tamil Nadu government in Dharmapuri district in 1990 to 1998, which was implemented by the state's Women Development Corporation mainstreamed the SHG strategy within the state policy in development programmes and schemes. This was followed by the Government of Maharashtra in promoting SHG to implement its Rural Credit Programme by Mahila Arthik Vikas Mahamandal (the state Women's Development Corporation), which covered 12 districts during the period 1994 to 2002. This was followed by other states which gave a fillip to the formation of SHG as a strategy for rural development. The foremost states of Gujarat, Tamil Nadu, Andhra Pradesh and Karnataka took the lead in this direction.

We can categorise the SHG based on the promoting organization. This can be broadly classified under the government, financial institutions and NGOs. The promoting institution plays a significant role in deciding the nature of the SHG. The Stree Shakti programme anchored by the Department of Women and Child Development, apart from saving and credit, attempts to focus attention of the members on gender issues. SHGs promoted by financial institutions focus on credit provisions and promoting economic activities but there is no attempt to influences social issues, leaving this to the SHGs themselves. The NGOs promoted SHGs focuses mainly on addressing social issues and in many cases the NGOs main object is to promote its agenda through a community approach namely the SHG. However, even if one institution promotes the SHG in a given context, over a period of time

other institutions are brought in because of the dynamics involved in the management of the SHG. For example, NGOs and the government encourage their groups to be linked with financial institutions. The government and financial institutions tend to involve the NGO in training of the SHGs. Whatever the mode be, SHG by their very nature will include savings and credit and the members interaction makes it inevitably an empowering tool for the members. The SHG as an institution will lend itself to empower the poor because of its internal processes like homogeneity and affinity, involvement of all in decision making, establishment of rules to govern themselves. The SHG fails to become an institution to address any issues if decisions are imposed from outside and it is structured inappropriately.

Karnataka state stands second in the country in terms of bank linkages with SHGs. A total of 594,117 SHGs are promoted, of which 530,210 SHG are linked to banks. 51% of them are linked to commercial banks. (Economic Survey of Karnataka 2010-11).

Swarnajayanti Gram SwarozgarYojana (SGSY) - 1999- 2010

SGSY was a holistic self-employment programme which focused on organizing the poor into SHGs, through which training and marketing support would be given through bank credit to create income generating assets. This was significantly different from earlier programmes as the SHG played an important role of a financial intermediary in helping members build their own savings and provide small credit to smoothen cash flows and higher level of credit was provided by the banks to the group which would help the members (Swarozgaries) graduate to plan income generation activities. More importantly the SHG group will help organize to challenge existing social inequality and help in collective bargaining for entitlements.

The main feature of SGSY is as mentioned below:

- Social mobilization of the rural poor into SHG groups and their capacity training, planning cluster activity, credit and marketing.
- Focus on members belonging to families below the poverty line and only one member of the family is allowed to join the SHG.
- It emphasized on the cluster approach, which meant that SGSY will concentrate on few selected key activities and attend to all aspects so that the backward and forward linkages can be effectively established in a cluster of villages, so that Swarozgaries can draw sustainable incomes from their investments.
- The key activities should be selected through a participatory approach.
- The active role of various agencies – DRDAs, Banks, PRIs, NGOs and other semi-governmental organizations which were required to work together for formation and

capacity building, identification of key activities, training, linking credit and marketing for the SHGs.

- The programme focus was on vulnerable groups i.e. 50% of the groups should be exclusively women, 40% of the Swarozgaries assistance should also be women and 50% of the Swarozgaries assisted should be from SC/ST and 3% assisted should constitute the disabled.

Impact of the SGSY

Till 2009-10, 36.78 lakhs SHG were formed, over 1.32 crores swarozgaries were assisted with 76.56 lakhs (57.63%) being women swarozgaries with about Rs.10092 crores subsidy and Rs.20822 crores bank credit being given. The SHGs had taken up 8.36 lakh economic activities. The per capita investment per swarozgaries worked out to Rs 32,008 (MoRD, Annual Report 2009-10).

In terms of sector-wise assistance, Animal Husbandry has been the popular income-generation activity for which 46% had taken loans. 16% had taken loans for starting economic activity in the tertiary sector. Only 8% had taken loans to start a village based industry. This reflects that in terms of sector, there has been no change from the IRDP days. There has been no breakthrough in creating wage employment either in small and medium enterprises in the rural areas.

The Radhakrishna Committee which looked into credit related issues under SGSY found that the programme had fallen short in meeting the credit targets. The committee observed that the poor performance of SGSY was due to the poor quality of SHGs. The cluster approach being a nonstarter in most of the states with only 6% of the funds used for training and only 16% used for infrastructure over a 10 year period. The SGSY spent two thirds of its fund on subsidy where it turns out that the SHG was formed for sole purpose of availing the revolving fund and subsidy and no economic activity was carried out. This also shows the poor inability to shift from wage employment to self-employment.

SGSY in Karnataka

In Karnataka, till 2009-10, 64.34 thousand SHGs were formed. During the period 2009-10, over 57.50 thousand swarozgaries were assisted out of which 87.34 % being women swarozgaries, with about Rs.4377.66 lakh subsidy and Rs.10961 lakh bank credit being given. The SHGs had taken up 3889 economic activities. (MoRD, Annual Report 2009-10).

After 9 years of SGSY in Karnataka, Ministry of Rural Development, Government of India commissioned Centre for Management Development, Thiruvananthapuram to do a Concurrent Evaluation of SGSY in Karnataka. The study covered 7 districts in Karnataka. The findings of the study shows that the SGSY has been able to create positive impact by satisfying the desire for self-employment and more importantly the SHGs have helped the

swarozgaries to improve the saving with 63% reporting improvement in their savings. The major findings of the study are as follows:

- 88 % of the individual swarozgaries and 89% of the group swarozgaries are still under the poverty line. Though 70% of the swarozgaries were women, only 35% of the swarozgaries belonged to the SC/ST category, who are more vulnerable and who are below poverty line.
- The involvement of the bank officials during the implementation of the programme has not been active. It was observed that the bank released the loan amount to individual members of the SHG instead of the SHG itself. The study revealed that 69% of the individual swarozgaries faced problems of collateral while dealing with the banks, with 87% of the swarozgaries citing indifferent attitude of the bank officials.
- The marketing support given to the swarozgaries was not encouraging. Nearly 57% of the individual swarozgaries marketed their products/services individually. This showed that the DRDA, NGOs and government were of little help in supporting marketing activities. Only 10% of the swarozgaries had done any kind of market survey before starting any Micro Enterprises, indicating that the DRDA had not done training or were not adequately trained to create market linkages.
- The line level officials like the village level workers, extension officers, Block Development Officers, were generally not fully aware of the approach/procedures in organizing the rural poor into SHGs, their nurturing and initial guidance. The report observes that the DRDA played a less active role in the successful implementation of the programme especially in creating awareness among village/block Panchayat and members of the local bodies.
- The training given was inadequate and only 38% of the swarozgaries had undergone skill development training and 58% underwent orientation training. It was evident that differences among the group members was cited as the major problem confronting the swarozgaries. 40% of the swarozgaries started economic activities in the primary sector with 32% in livestock/poultry and only 15% in the secondary sector which showed that there was no direction given to diversify the activities of swarozgaries from their primary occupation.

Lessons from SGSY

Given the above findings from the Radhakrishna Committee and the Concurrent Evaluation of SGSY done in Karnataka, we can summarise some of their recommendations so as to learn from the experience of SGSY and avoid the pitfalls in

implementation of the NRLM. Some of the major recommendations of the committee and the study are as follows:

- One the major lesson learnt from SGSY is that self-employment alone cannot be the means for poverty alleviation. The Planning commission in 2006 had adjudged that Rs 1,00,000 to be the minimum investment required if a self-employment enterprise had to generate an above poverty line income. With best effort the average monthly income per swarozgari from the assisted activities was found to be Rs 2000 (MoRD 2007). Households needed multiple incomes from diverse sources including wage labour. The Radhakrishna Committee thus recommended skill based wage employment. It is for this purpose that the linking of National Skill Development Mission and Rural Self Employment Training Institutes forms an important component in the NRLM.
- One of the major lapses in implementation of the scheme in Karnataka was found to be the indifferent attitude of the bank officials. There needs to be proper training given to the bank officials to enable them to understand the livelihood of the poor and have empathy towards the poor.
- The training component was extremely weak both under the SGSY and the IRDP programmes. Training must be the integral part which contributes to the success of the SHG. It was found that the training funds were underutilized under the SGSY. For instance, Karnataka used only 8% of the funds against the norm of 10% for training, which was low as 4% in 2004. It was no wonder that swarozgaries had problems of sorting out differences within the group. The high incidence of untrained SHGs was partly due to low utilization of funds meant for training. The Radhakrishna Committee strongly recommends the Community Resource person (CRPs) model of Andhra Pradesh which was found to be cost effective and replicable. The CRPs are drawn from successful SHG members who possess multi-faceted skills to train the poor. Since they hail from the same socio-economic background, their acceptability by the community as social mobilizers was found to be better. This has been recognized by NRLM and has put the CRPs at the forefront and they are expected to spread the concept of NRLM at the village level.
- The swarozgaries in the SGSY had failed to diversify their economic activities and still most of the activities were in animal husbandry which was also found in IRDP. One of the inadequacies for failing to diversify was the lack of marketing by DRDA. One of the crucial problems facing any self-employment programme like the SGSY is of identifying and supporting economic activities that can be viably run by the poor in rural areas. In order for the poor to negotiate with the market on a day-to-day basis there is a need to promote dedicated marketing organizations which understand the large market. The goal should be to integrate the rural with large markets for sustainable livelihood.

- Their needs be coordinated efforts to converge various government programmes. In view of the decentralization of powers to the local bodies, various government schemes have been routed through the Panchayats. In order to converge the various programmes for the poor, efforts need to be made for the front line staff of the programme to be the part of large structure of the local bodies.

To summarize the discussion above, various programmes of the government through decades have used the various strategies to tackle poverty in the country. In the early 70's, the policymakers realized that the "trickle down" theory did not work. This shifted the focus to targeted welfare programme for the poor. In the 80's the shift was to consider the poor as beneficiaries of subsidies and services. All the while, the planners had thought that the schemes were temporary and eventually industrialization and growth would solve the problem of poverty. In post liberalization period, especially between the years of 2000 to 2010, there is growing evidence that the growth has not benefited the poor. This realization has brought in the idea of inclusive growth. This has shifted the focus for the poor towards an entitlement and right- based approach. This focus shift from viewing the poor as mere beneficiaries to citizens whose rights and entitlement has to be guaranteed by the State, so that all citizens can develop to their fullest capacity and participate in the social and economic sphere of the country.

IRDP	SGSY	NRLM
Targeted towards small and marginal farmers, agricultural labourers and rural artisans living below the poverty line.	Targeted towards women Groups	Building institutions for the poor with multi stake holders
Self-employment programme	Self- employment through SHG	Livelihood Programme
Did not address divergent livelihood needs of the poor	Collective Enterprise	Community driven

3. Poverty Scenario

Poverty in Karnataka continues to be highest among the southern States. Incidence of poverty based on Planning Commissions poverty line, yields poverty ratio of 15.82 percent with 5.87 million poor in rural areas and 23.54 percent with 5.09 million poor in urban areas and 18.52% with 10.87 million poor for Karnataka as a whole in 2009-10. Karnataka had targeted a goal of achieving 12.4% poverty ratio in the eleventh plan from the level of 24.9%. Even though it could not achieve the target, it made good progress towards reduction i.e., by about 6.5 percentage points as against the target of 12.5 percentage point.¹

Poverty Across Southern States (Tendulkar Methodology)

2004-05						
	Rural		Urban		Total	
	% Poor	Number of poor (million)	% Poor	Number of poor (million)	% Poor	Number of poor (million)
Andhra Pradesh	32.3	18.0	23.4	5.5	29.6	23.5
Karnataka	37.5	13.5	25.9	5.2	33.3	18.7
Kerala	20.2	4.2	18.4	2.0	19.6	6.2
Tamil Nadu	37.5	13.4	19.7	6.0	29.4	19.4
All India	42.0	325.8	25.5	81.4	37.2	407.2
2009-10						
Andhra Pradesh	22.8	12.8	17.7	4.9	21.1	17.7
Karnataka	26.1	9.7	19.6	4.5	23.6	14.2
Kerala	12.0	2.2	12.1	1.8	12.0	4.0
Tamil Nadu	21.2	7.8	12.8	4.4	17.1	12.2
All India	33.8	278.2	20.9	76.5	29.8	354.7

Note: Estimates are based on mixed reference period (MRP) of distribution of monthly percapita consumption expenditure of the National Sample Survey.

¹ Karnataka Economic Survey 2011-12

Trends in Incidence of Poverty: Karnataka and All India

Karnataka						
	Rural		Urban		Total	
Year	% of poor	No. of Poor (million)	% of poor	No. of Poor (million)	% of poor	No. of Poor (million)
1993-94	56.6	16.7	34.2	4.1	49.5	20.8
2004-05	37.5	13.5	25.9	5.2	33.4	18.7
2009-10	26.1	9.7	19.6	4.5	23.6	14.2
All India						
1993-94	50.1	293.1	31.8	61.3	45.3	354.4
2004-05	41.8	325.8	25.7	81.4	37.2	407.2
2009-10	33.8	278.2	20.9	76.5	29.8	354.7

Note: Estimates are based on mixed reference period (MRP) of distribution of monthly per capita consumption expenditure of the National Sample Survey.

Though poverty in India has been measured largely from economic deprivation (income and consumption expenditure), but poverty is not merely economic but has many multidimensional factors. To understand poverty in India we need to look at other indicators like the human development index. Human Poverty concept of UNDP highlights essentially the deprivations in health, education and income. A major cause of poverty among India's rural people, both individuals and communities, is lack of access to productive assets and financial resources. The prevalence of illiteracy, inadequate health care and extremely limited access to social services are common among poor rural people which becomes a hindrance for the poor to overcome poverty. The tables below give various indicators of poverty in the districts covered in the first phase of SRLM in Karnataka.

The discrimination based on caste in the country has also had a major impact on the prevalence of poverty in India. Though poverty rates have declined across all households but it is found in many studies that households from SC and ST have a high incidence of poverty. One of many indicators is to identify families among the SC and ST who are below the poverty level. In the Districts chosen in the first phase Gulbarga and Mysore has a large percentage of SC population and Mysore has also a substantial ST population.

Female literacy is one of the key indicators for development. The education of women has shown to have a tremendous impact on overall development of the community. Studies show that female literacy has a positive impact on the livelihood of the poor especially on outcomes such as reducing fertility and infant mortality. Female literacy has helped to increase the educational attainment of the family leading to higher productivity and general improvement in economic activities. Karnataka's female literacy rate of 68.13% is higher than the national literacy rate of 65.12%. The district covered in the first phase has their female literacy rate below the state literacy rate.

Rural Demographic in Phase 1 District

Indicators	Mysore	Tumkur	Dharwad	Gulbarga	Belgaum
District Population	29,94,744	26,81,449	18,46,993	25,64,892	47,78,439
Rural Population	17,56,412	20,78,665	7,97,430	17,32,298	35,67,739
Rural Women Population	8,66,105	10,28,609	3,87,602	8,50,269	17,53,813
Scheduled Castes population(Rural)	21.65%	20.68%	8.95%	28.2%	12.56%
Scheduled Tribes population(Rural)	14.63%	8.66%	6.28%	2.89%	7.11%
Female Literacy Rate (Rural)	55.77%	62.70%	62.72%	46.85%	59.20%

Source: Census 2011

The Human Development indicator has significantly changed the way we look at development. This is a departure from the conventional way of measuring development in terms of economic factors such as rate of per capita domestic product or consumption expenditure or poverty ratios. Though these factors are important it does not capture wider factors which help the poor to overcome poverty. It has now been acknowledged that economic growth alone will not help the poor overcome poverty but host of other measures which help them to build their capabilities in turn enables them to participate productively in the economic sphere. If these human indicators such as education and health care are not secured to poor, then economic growth will lead to widening inequalities leading to social tension. Karnataka has been one of the foremost states which are having high HDI compared to other states. The table below gives a comparison of the district in the first phase along with the States HDI.

District	Education Index	Education Rank	Health Index	Health Rank	Income Index	Income Rank	HDI	HDI Rank
Karnataka	0.396		0.717		0.464		0.508	
Belgaum	0.524	23	0.524	12	0.252	15	0.454	16
Dharwad	0.645	16	0.583	15	0.477	7	0.564	9

Gulbarga	0.529	21	0.33	23	0.171	23	0.31	24
Mysore	0.685	14	0.76	10	0.345	10	0.564	8
Tumkur	0.705	9	0.251	17	0.673	13	0.483	12

Source: Karnataka Economic Survey 2010-11

Another indicator of poverty is the employment of population in a District. According to census data people working more than 6 months are considered as Main workers and people working less than 6 months are termed as Marginal Workers. The number of people in the marginal worker category gives a general idea of unemployment and earning capacity of the households in the District.

District	Total workers	Main Worker Percentage	Marginal Worker Percentage
Karnataka	18,502,230	81.40	18.60
Belgaum	1,675,994	80.87	19.13
Dharwad	407,220	86.61	13.39
Gulbarga	807,197	76.45	23.55
Mysore	840,952	79.37	20.63
Tumkur	1,120,199	78.25	21.75

Source: Census 2011

One of the major indicators of family living below the poverty line is the access to housing. Poverty affects the way people live and it can be measured by the housing condition. Low income prevents access to material to repair or maintain a house. People living in poverty have a high risk of living in bad housing conditions. The census data of 2011 has categories household according the livable conditions. This will give an indication to identify households living under poverty.

Districts	Good	Livable	Dilapidated
Belgaum	56.83	38.52	4.66
Dharwad	55.68	40.43	3.89
Gulbarga	52.83	43.42	3.75
Mysore	46.77	47.97	5.26

Tumkur	53.25	40.92	5.82
All Districts	51.74	42.97	5.30

Source: Census 2011

Lastly, though the planning commission calculation in 2009-10 puts the poverty estimates for Karnataka as 15.82%. The Karnataka Economic survey 2010-11 puts the number of families under poverty line at 28.51. This is based on the BPL cards given to household to procure food grains from PDS on subsidized price.

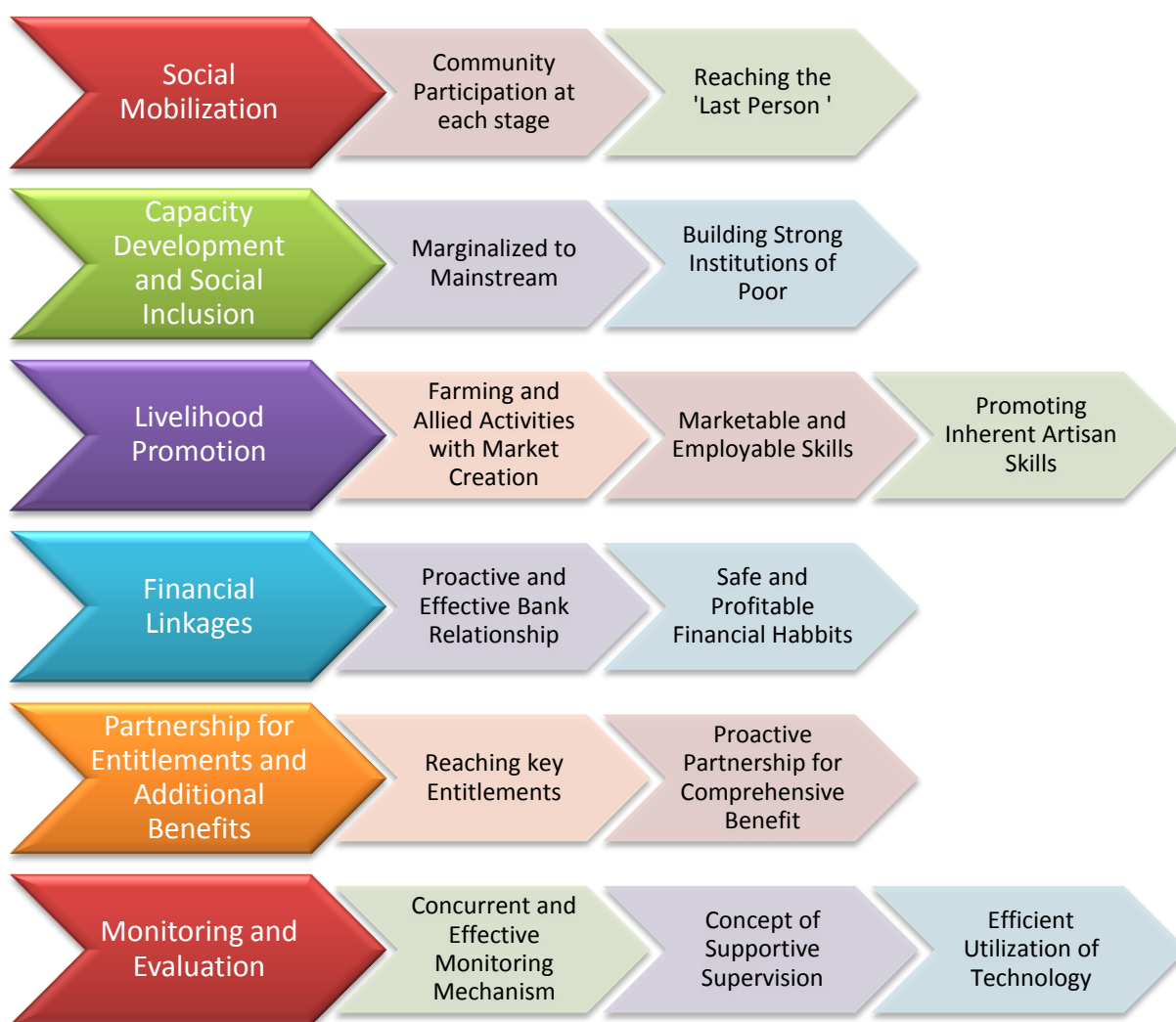
Districts	Belgaum	Dharwad	Gulbarga	Mysore	Tumkur	All Districts
BPL percentage	24.69	16.15	48.88	33.21	21.64	28.51

Source: Economic Survey of Karnataka 2010-11

The mission needs to discuss further to understand rural poverty in the targeted districts. The poverty should be understood and analyzed from a multi - dimensional perspective. It is also important to understand the factors causing the poverty in the targeted districts so that specific interventions can be developed to address the issues. However the secondary data about poverty in the targeted area should not be the criteria for selection of the beneficiaries in the field. The selection should completely be a community process wherein the indicators developed by the community should be the criteria. The other data should be to understand the poverty situation at the macro level.

4. Strategic Focus

The following are the suggested focus areas for the mission at the initial phase of the project. It is suggested to provide thrust on these areas while preparing the detailed strategy and plan of action by the SMMU.



4.1 Challenges in the Field – Learning from Stakeholder Workshop

The above strategic focus has been developed after understanding the challenges existing in the field. Challenges listed by the participants of the consultative workshops conducted at the district level and also Focus Group Discussion at the state level is also considered.

- There is no uniformity amongst different SHG promoters in the field. The SHGs are developed with their own concepts and to serve their purpose, mostly it is just for credit and thrift activities.
- Poor documentation standards in the SHGs. This has mainly observed by Bankers and being the major challenge while grading and also providing loans.
- The existing programs are not reaching sufficiently to the areas of adivasi, dalit and marginalized community. Proactive and systematic efforts should be made in this regard.
- The SHGs are initially started with the concept of developing '*affinity groups*'. The concept got lost in the scaling up / expansion process.
- There are not enough mechanisms and resources in place for capacity building of SHGs at the grassroots level.
- Appropriate guidelines to form SHG federations are not available.
- There are multiple organization (Government, NGO and MFIs) doing the same SHG promotion and management activity. This may be a great challenge for the mission as the concept / purpose of SHGs are conveniently changed by different organizations, implemented for different purpose and also diluted the spirit of SHGs to the great extent.
- There is more than one source of loan for each SHG. Different micro finance institutions are in a competition to provide loans to SHGs without bothering much about the purpose of loan, previous loans taken and repayment capacity of the individual and the group.
- There are evidences in the field that SHGs are taking loans from other financial institutions to repay the earlier loan taken from another institution.
- Internal conflicts are found in the groups due to following reasons.
 - Leaders taking more share in the loan.
 - Membership in more than one group which will be difficult for the individual member to attend the meetings regularly.
 - Groups are being created with a single purpose of obtaining loan / revolving fund. Hence, the cases of dissolution of the groups after obtaining the financial benefits are also increasing.
 - Utilizing loans for Income Generation activity can hardly be found. Also, cases of group income generation activity is countable.
 - Some financial institutions are also allowing even the subgroup of the SHG with 05 members can also take a loan. This is causing severe problem in the field which results in dissolution / fracturing of the group.
 - Some or most of the MFIs are charging higher rate of interest which is around 36% per annum which is a great challenge for the sustenance of SHGs.
 - MFIs themselves are forming the groups by fracturing existing stree shakthis or NGO promoted groups just to disburse credit to these groups. Loans are not being utilized for productive or IG activities which is essential to empower the

borrower to repay the loan and come out of poverty circle. In fact, it is creating / increasing the incidence of poverty.

In a nutshell, the mission should be prepared to face

- The community, for whom a program of SHG is not new, who are already misled by the diluted and adulterated concept of 'Self Help Group', substantial members have had bitter experience from the SHGs
- Multiple players in the field who have developed the groups with their own concepts and purpose
- MFIs which have rampantly penetrated in the community causing a negative effect
- Non availability of required resources for capacity building of the women in the field
- Multiple agencies are imparting skills with a limited approach of skill development and without understanding the comprehensive 'livelihood promotion', also with their own focus without being in convergent with other service providers
- Rapidly Changing context of the technology and markets in which the poor will have to seek out a living

4.2 Social Mobilization

Effective social mobilization is the key to the success of the mission. This is the phase in the entire project cycle which can bring the difference to the mission's activities. This is also crucial to create the perception amongst all the stakeholders that this is not just one more intervention by the Government. In fact, cautious efforts should be made to insulate this mission from all the disadvantages or limitations of Government System. KSRLM can adopt the lessons learnt by different state missions about the effective social mobilization process, and mainly about how they created the impression in the community that this is a '*community's program and not the Government's program*'. Any failure in creating such impression in the community can lead to complete derailment of the mission's objective and cause the damage which will be impossible to undo in the future.

Community Participation at Each Stage:

Mission should stringently and meticulously plan the process for community participation. It is important to ensure community participation at each stage of the program. The focus should be to reach the benefits of the program to the '*last person*' in the community without causing more stress on the social environment of the village. The dynamics of the village should be understood and taken into cognizance while planning community participation process. Hence, the personnel of the mission should be well versed with understanding community dynamics and should not just 'force fit' the standard community participation process developed by the mission.

Strengthening GRAMA SABHA:

It is important to take the initiative to strengthen GRAMA SABHA in each village where the program is going to be implemented. The effective implementation of grama sabha can be a great aid to the project for efficient social mobilization. Involvement in the process of strengthening grama sabha will ensure effective convergence with the Panchayat Raj System. It will not only be helpful for the mission to meet present requirement of community mobilization and but also for the future requirement of convergence for reaching social entitlements to the targeted beneficiaries.

Suggested Social Mobilization Process

Following is flow diagram is about a suggested social mobilization process which can be discussed in the mission to develop the detailed Social Mobilization Strategy.



In the Social Mobilization Process, the following factors need to be considered:

- Hamlet based approach needs to be followed; So, there should be scope for modification in the social mobilization strategy to suit the local requirement

- The aim should be for 100% inclusion of members of socially and economically marginalized families. This is where KSRLM can stand different from the other programs and make the real difference.
- KSRLM should try to implement this program keeping a low profile at least in the initial phase. It may not be a good idea to highlight the name of RDPR / NRLM. The mission can implement the project just in the name of 'Sanjeevini'. This may help the mission in avoiding unnecessary political interruptions and extravagant expectation in the community. More than anything, It would be prudent if the staff in the mission understand 'they are serving in a *community organization* and the community has given them this privilege of serving for the marginalized community'.
- It may be appropriate to encourage only one woman from a household to be the member of SHG promoted by Sanjeevini. However, discussion is required on the pros and cons of this.
- Mission should strictly not follow existing BPL list or categorization process to identify beneficiaries. The village exercises and community mobilization process should take care of the identification of beneficiaries. The community should develop the criteria / index to categorize the eligible beneficiaries / stakeholders of Sanjeevini.
- The saturation approach should be followed. Planned *scooping exercise* should be adopted after 06 months of implementation of the project by an external team for 3 or 4 days in each village to verify and cover excluded people in the community

It will be appropriate to include 'Working with Community' and 'Understanding Community Dynamics' component in the induction / capacity building program for the staff. The modules developed by Vivekananda Institute for Leadership Development (V-LEAD), Mysore specifically *Viveka Chethana* can also be referred while developing the program. There are also several other resource materials developed by various NGOs on 'working with community' which are worth to be referred.

Understanding Socio-economic Status and Baseline Study:

In order to get the general understanding of the socioeconomic conditions of the rural poor, instead of doing a new poverty assessment survey, the data collected by Census, NSSO, Socio-economic Survey of Government of Karnataka and other premiere research organizations can be appropriately analyzed. This can save both the time and financial resources of the mission. This will also help the mission to develop an intervention plan, prioritize the intervention sites and key causality factors for poverty in the region.

A **baseline study** needs to be conducted by the mission to do detailed profiling of the families to be targeted in the project blocks and specifically understand the requirements. The baseline should also focus to understand the family profession, inherited skills, social

entitlements obtained, cultural factors, income and expenditure details, health and education status etc.

Suggested survey tools for reference:

Tools used in India Human Development Survey – II conducted by NCEAR – GRAAM in Karnataka.

The tools provided in the 'resource book for livelihood Promotion, Third edition 2009, published by BASIX

4.3 Capacity Development and Social Inclusion

Capacity Development

Capacity development is another major component in the program. The need of the hour is to make the women in the rural community to understand the true concept of Self Help Group. The concept of 'affinity group' needs to be systematically inculcated amongst the groups.

The focus of the mission is required to establish resources for capacity development at the grassroots.

- ✓ Need to contextualize and adopt various resource materials developed and tested in the state
- ✓ Need to develop required resource materials in an understandable form to the rural community
- ✓ Create a cadre of community trainers collaborating with grassroots level originations which will be helpful to scale up and accelerate the intervention
- ✓ Create system and processes for capacity development
- ✓ Develop appropriate Trainer's Training materials in collaboration with support agency empanelled at the state level

The community cadre and the staff of the mission should be trained in '*livelihood approach*' and make them to understand how this is different from conventional poverty alleviation programs.

Capacity Building Process:²

Meeting	Module	Focus	Result / Activities
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² Bihar Mission's Experience (Partial)

1	0	Formation	Community Mobilizer identification
2	1	What is poverty? Concept of SHG and how SHG can be a solution to eradicate poverty?	Account Opening
3	1	Discussion on module 01	
4	2	SHG: Rules, Regulations, Meeting Procedure	Micro planning
5	2	Application of Module 2	
6	3	Leadership and Importance of books of records	
7	3	Module 03 application	
8	3	Follow up	
9	4	Concept of VO	
10	4	Application of mod 4	VO Formation / AamSabha (GB Meeting) / Training to VO EC members
11	5	Establishing Community Funds and its Utilities	<ul style="list-style-type: none"> • Health Risk Funds • Formation of Sub Committees

The above listed capacity building process is indicative. The model is depicted to suggest the mission that capacity building activity should be linked to SHG meetings and specific output after each meeting to be derived from the capacity building perspective. The capacity building schedule and the activity / social mobilization schedule should be in correlation. KSRLM can adopt a different capacity building calendar and the schedule referring the different resource materials available.

The thrust needs to be given to train the groups on **Panchasutra** concept i.e

- Regular (weekly) meeting
- Regular (Weekly) saving
- Regular Internal lending
- Timely repayment
- Regular weekly accounting and updated records

As suggested in the regular NRLM approach, the capacity building should focus on leadership development for six months from the group formation time. From six to twenty four months the focus needs to be on linkages, which includes: capacity building, micro investment plan (MIP), developing a detailed profile of the group members, strengthening the existing livelihoods of the members, linkages with banks and setting up primary federation. Beyond twenty four months, the focus needs to be more on visioning/planning, promoting new livelihoods, new products, market linkages, EDP training and creating social capital.

The resource material developed under International Labour Organization supported Karnataka Child Labor Project for the SHG management is worth to be considered to develop capacity building manual for SHGs under Sanjeevini. The manual developed under ILO has gone through several iterations referring different resource materials available including the one developed by MYRADA. More importantly, it is field tested.

The concept of '*Development / Knowledge Panchanga*' developed and adopted by Swami Vivekananda Youth Movement, Mysore under the Community Based Response to Gender Issues project which was completely driven by the members of Self Help Groups which significantly helped them to augment their capacity. The model required no financial resources.

Social Inclusion

Understanding Causality of Rural Poverty

Rural families fall into poverty primarily because of the problems such as ill health, poor harvests, social expenses, social conflict and other insignificant reasons. Certain groups, particularly rural women, youth, indigenous peoples and religious / ethnic minorities are often unreasonably held back by disadvantages rooted in inequalities.

Addressing these disadvantages requires building peoples assets and augmenting their capabilities – both individual and collective, while creating locally available opportunities and mitigating or helping them to manage risks they face in a better way.

In our policies, building rural population's capabilities are normally being treated separately from other rural development activities. The policies / programs should address it in an integrated manner. The programs should enable mobility of poor out of poverty to achieve comprehensive growth.

As the prime focus of the mission is to alleviate poverty, the mission needs to make an effort to understand the factors causing the poverty in the targeted area. Instead of developing its strategies on the generally understood reasons for poverty, an analysis is required to point out the specific of most significant reason in the targeted region. Specific interventions are to be planned to address the prime / root cause.

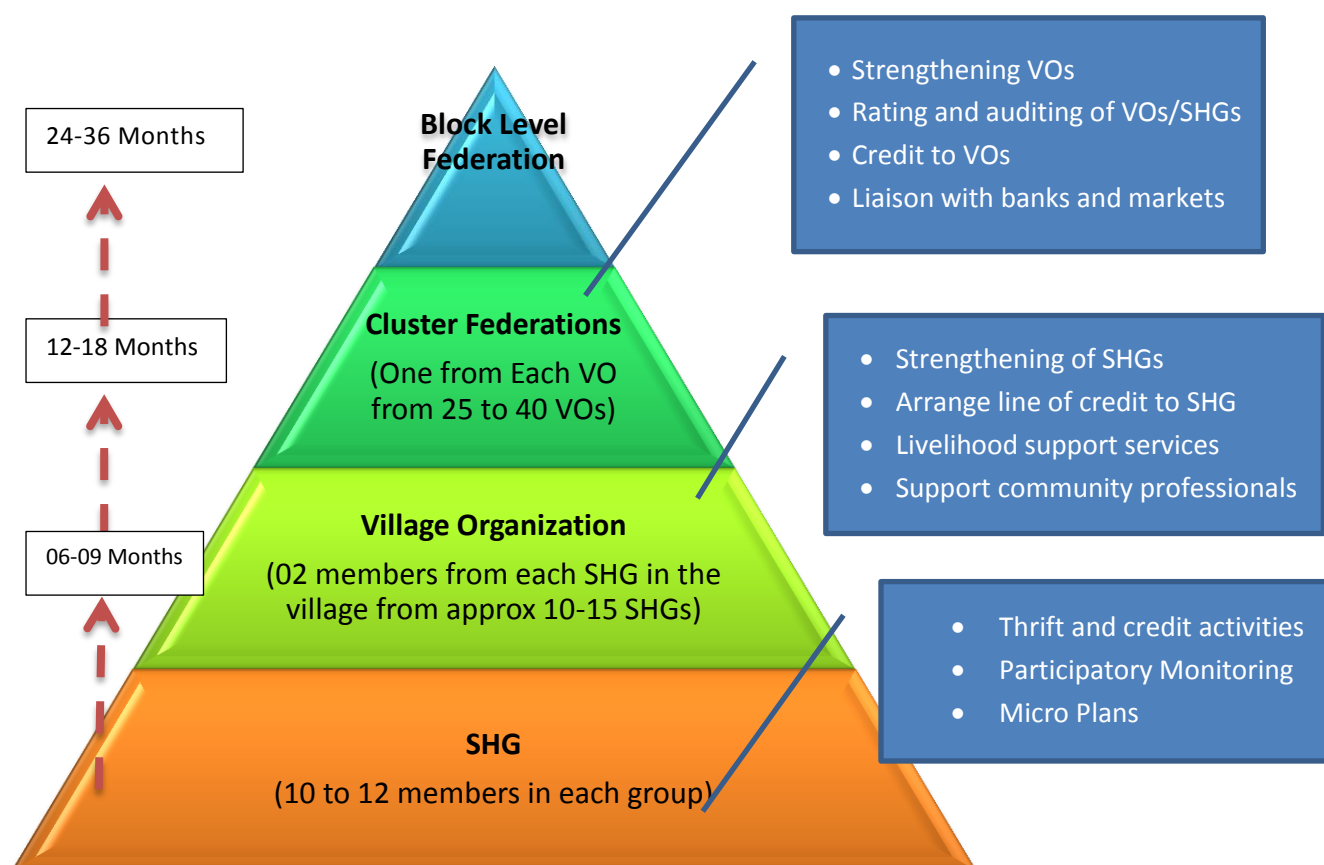
Institutions of Poor:

Including marginalized community in the institutions of poor is the foremost step in the social inclusion process. As the spirit of the NRLM is to empower the rural poor with complete economic and social inclusion, they should be made the part of the institutions of the poor without any discrimination.

It is important to develop the institutions of poor with the strong concept of affinity. The groups should primarily be a social support mechanism for the poor. Credit and thrift activities are just the attracting factors, but providing social, cultural and psychological empowerment to the women should be sustaining factor.

The development of institutions of poor will bring the real power to the women folks in the rural area. The federation gives them the strength of 'economies of scale' and the greater bargaining power. For example, in bulk purchase of inputs for agricultural activities (seeds, fertilizers etc.) and marketing of outputs (crops, vegetables, milk etc). They can also provide larger loans for housing and health facilities to their members by tying up with large service or loan providers. A variety of insurance services can also be made available, including life, health, livestock and weather insurance. It has also been shown how doing business with SHG Federations can help public sector bank branches in remote rural areas become viable entities.

Institutional Structure at the Community



The above pyramid is developed based on the observation during the visit to Bihar and Andhra Pradesh Missions. The institutions for poor are developed at the different levels. The mission should allow the groups to attain the maturity at each level before proceeding to organize them at the next level. There are specific responsibilities for each institution. The above diagram depicts the normal time required to federate them at different level and specific functional responsibility of each institutions.

Some Key Learnings:

- ✓ Village Organization (VO) is comprised with SHGs of the village around 10 to 20 SHGs depending on the size of the village.
- ✓ Village Organization can also be planned for the lesser number of SHGs in the tribal / hilly areas.
- ✓ First leader (Representative 1) of the SHG will be the Executive Committee Member of the VO by default.
- ✓ 02 members from each SHG will represent at the VO.

- ✓ One Sangamithra for each VO appointed by the mission through VO on honorary basis takes care of book keeping activities and mentoring of SHGs.
- ✓ Promotion of separate health savings is very much required.
- ✓ The web based system developed in Andhra Pradesh for book Keeping and MIS Updating using cell phone with GPRS connectivity is worth to be adopted in Karnataka

It is appropriate to form Cluster Level federations at the Hobli level in Karnataka. It is formed at the Mandal level in Andhra which is smaller than our taluks and bigger than our hoblis. The representatives from VOs to the block level federation and from Cluster Level Federations to the District Level Federations needs to be allowed to have sufficient representation.

Challenges to institutions of poor:

There are regular / conventional challenges like lack of unity, lack of focus / vision which are internal and can be addressed with motivational and capacity building activities. But, it is necessary to insulate the groups from today's challenges of political interventions. Political intervention is converting self-help groups into political support groups by alluring them with material benefits to get the political mileage. The political interference in the groups normally dilutes the principles of SHG, causes conflicts in the group which will often ends with its dissolution.

6.1 Targeting other Stakeholders

The comprehensive and multi-layered approach is required to alleviate the poverty more efficiently. Targeting the poverty by implementing programs for women is proved as much effective approach. But, if the result needs to be achieved more comprehensively with the less duration, it is necessary to target other groups along with the women.

The earlier experiences have shown us that the men self-help groups are not a successful intervention models. But, there are other marginalized communities who are caught in extreme clutches of poverty and they are indeed are need of support.

Focus Group Meetings were organized to get the inputs of organizations and experts in the field on probable thematic areas of mission. The plan was to understand need and importance of considering different target beneficiaries along with the women. As per the suggestions obtained during the meeting, following communities are required to be considered while developing intervention plans.

- i. Adolescents and Youth
- ii. Marginalized Communities

Adolescents and Youth

Adolescents and youths are required to be targeted with the specific strategy. Especially the adolescents in the age group of 15 to 18 years are essentially needs to be covered as they are the major exploited section. The section of population in the age group of 15 to 18 is in a shadow area. They neither have the protection and privileges under different acts such as Right to Education, Child Labour (P&R) Act etc., nor can enter the organized labour market as they are under 18. Inevitably, they normally get in to unorganized sector where the exploitation will be more.

They need to be provided with appropriate life skills and vocational skills to enable them to find meaningful livelihood.

The groups of adolescents should be linked with the mother's group for the financial management and for the necessary support. It is not suggested to make them financially independent groups. It can be like a '*satellite*' group for the main SHG / VO.

Following are the key factors that need to be considered while developing detailed strategies to work with this group.

- Separate strategy is required and it needs to be different for targeted districts to suite the local requirements, to utilize local resources and address the specific challenges.
- Better to make separate groups for adolescent and youth.
- In the case of school dropouts amongst the adolescent age group, plan should be made to impart basic education along with livelihood skills.
- Wherever necessary, separate SHG for them can be planned based on their skill requirements. For Eg: Groups of Adolescents interested in Tailoring and Embroidery skills.
- It is essential to include soft skills / life skills for the adolescents and youths,
- Initially, the skill development programs should be implemented in their own surroundings to make them comfortable. After building confidence in them, they can be motivated to attend the program organized in different places.
- The local context should be studied and the detailed profile of the youth should be developed before planning the livelihood program.
- The plan should be made for the upgradation/value addition for the vocations/skills already obtained or inherited.
- Providing marketing support is crucial in the field.
- The skill development / livelihood plans should be thought differently for the male and female groups.
- The livelihood training program should have a preparatory readiness phase at the starting and concluding phase -building sustainability among the youth.
- For the youth the livelihood program should be on par with the present needs.
- Counseling and career guidance support should be given to adolescents.
- A detailed study in each village to understand the local need, demand for farm based and allied activities, interests of the youth should be made and a livelihood plan for the village should be developed.

Vocations / Skills to be focused:

- The livelihood program planners are required to think innovatively considering the changing market scenario. In fact, the appropriately skilled people should never be failed. If at all they are failing it is mainly due to incorrect livelihood skills imparted to them without considering the market demand and their interest.
- The villages in the periphery of the cities have remote scope to continue with farm based livelihood activities. The demand for skilled workers in the cities for underground/overhead water tank cleaning, plucking coconuts, maintaining gardens, small time plumbing / electricity works etc.
- The family vocational skills are required to be promoted. Leveraging technologies is very much essential in the present market condition. There is a demand for handicraft products and indigenous artistic goods, but on the other hand, artists face market problem. Creating the platform for buyers and sellers are important
- There are demands for agriculture linked skills like vermi compost, neem cake, post-harvest technology labour skills.
- Building collaboration with NGOs/Govt/Pvt agencies working in the same field is important
- The program should have strong linkage with various agencies for providing job opportunity after the training

Challenges in field while working with adolescent / youth:

- If we are planning livelihood /skill development program for the school going adolescents it is necessary to ensure that it will not come in the way of their education
- Sustainability of the female groups are difficult because they normally move out to other village after the marriage.
- The current programs being implemented are not considering the local demand and expectations,
- Seasonal variations in the community. Stakeholders may not be available in all the seasons due to agricultural activities
- Peer influence, profitable vocations in the short term, misconceived notion on some of the vocations are the real challenge

Marginalized Section

There is an argument against the concept of targeting *marginalized section* of the community exclusively under the livelihood mission. Normally, the focus of all the poverty alleviation program will be on marginalized community. But the experience with the most of the implemented programs revealed that the programs were hardly able to reach true benefits to the marginalized community. Generally it is assumed that SHGs have percolated to the significant extent in Karnataka. But, many studies have revealed that the larger portions of deprived communities are yet to get the benefits through SHGs and advantages of the other poverty alleviation programs. The Labour Market Survey conducted by

Vivekananda Institute for Leadership Development targeted Mothers of Child Labourers in Chamarajanagar infers that around 52% of mothers are not in any SHGs

In this regard, the focus group meeting had with the organizations having rich experience in working with marginalized communities given the following suggestions which can be considered during detailed strategy preparation.

For the purpose of mission's activities, the marginalized section can be classified as

- a. Women from SC / ST Community
- b. Indigenous Tribal Community
- c. Sex Workers , Devadasi Community and Sexual Minorities
- d. Religious Minority Community
- e. People With Disability

Working with Women from SC/ST Community

- Migration is the common problem in this community.
- There is variance in cultural practices.
- Need longer duration to motivate and persuade them about the program.
- Gender sensitivity is bit challenging factor.
- Lack of family support for the women.
- The men also in some region, women members have become the victims of alcoholism.
- Require long duration for the maturation of the groups.
- In fact, highest numbers of SHGs are found from this community.
- It is strongly suggested to collaborate with local organization / CBOs to work with community.
- Long term livelihood programs are to be designed

Working with Indigenous Tribal Community

- Addressing indigenous tribal group is really a challenge, as they migrate to different places very often. Also, their dialect, customs and traditions are different. It is suggested to collaborate with NGOs already working with them to implement livelihood activities.
- The guidelines of the mission to form institutions of poor in the tribal areas should be flexible. Formation of village organization should be allowed even with lesser number of SHGs
- The availability of multiple benefits from various government schemes are the real challenge. Though there are multiple schemes, it is hardly reaching the genuine needy. The local leaders from these communities are sometime hurdles for reaching benefits to the truly deserved.
- Another greatest challenge to work with this community is absence of dreams / expectations for tomorrow. They are normally bothered about today, and hence,

motivating them by telling about tomorrow will not work while working with them. They have to facilitate with different mechanism.

- Dependency on the community leaders and the local political leaders is more in the present scenario.
- It is very difficult to identify the needs of the indigenous tribes as they find it difficult to express their needs.
- It is important to understand their inherited cultural practices, values and traditions are very much important. It will not be possible to succeed if the strategy / plan is developed without understanding them.

Working with Sex Workers – Devadasi and Sexual Minority Communities:

- Devadasis and Sex Workers should be considered as different categories. Their background and the lifestyles are completely different. Hence, while developing the strategy the difference between them should be taken into cognizance
- It is difficult to target sexual minorities, MSM (Men having sex with Men) group and even CSW (Commercial Sex Workers) at the village level. The groups can be formed at Cluster or Block Level. Again, collaboration with their Community Based Organizations, Network / Support Groups and NGOs working with them is very much important. It is difficult for an external organization to win the confidence of these groups in less time. The strategies required to work with them is completely different.
- Mere providing skills are not sufficient for these groups. Long term follow-up and additional support mechanism are required.
- Self-stigma amongst the members of this community is a challenge. Most of them regret about the profession they are doing.
- We need to '*work along with them*' and not just work for them to understand their needs and their challenges in life.
- It is difficult to promote livelihood programs for young sex workers as they will be earning well in their profession. The program is required for the aged (40 + years) sex workers who are willing for rehabilitation.
- The members of this community will be the victims of violence more often. The violence will be severe and heartening. They face violence from their own clients, partners, general community and police.
- They require more moral and psychological support as they face social stigma throughout their life.
- It is difficult to identify *secret sex workers*. They do their profession away from the place of residence.
- *Focus should be to supplement their income not to force them to leave their profession*
- *Sex workers are cash rich but not wealthier. It is difficult to convince them with the alternative livelihood option at the moment.*
- The focus should be more on preventing their next generation from entering into the same profession.
- It should be noted that due to their physical and health reasons, sex workers find it hard to work directly under the sunlight and also may be unwilling to take up hard jobs. Their needs and challenges are to be understood.

Working with Religious Minorities:

- The women face more restrictions for coming out from home.
- Program should also take initiatives to make their family members 'gender sensitive'
- Normally their families are patriarchal and women will have almost no control in the decision making process.
- Taking the support of religious leaders/institutions is crucial to work with them.
- Language is also a challenge to work with them. IEC materials may be required to be developed in their language.

Working with People with Disability:

- Exclusive groups are required for PWDs as their needs and challenges are different.
- They need to be psychologically and socially empowered before even discussing about livelihood concepts.
- They normally lack family support. The families look at them sympathetically. Either they will be overprotected or completely neglected thinking that they are burden to the family.
- Should create enough space for their participation as they normally shy away.
- People having hearing disability are even more neglected as it is difficult to communicate with them.
- There are organizations dedicatedly working to provide them a 'dignified life' with separate programs and strategy. Mission can collaborate with them or support those organizations to reach the benefits to the PWDs at the rural area.

General Recommendations:

- The mission should adopt inclusive group or exclusive group approach considering the context and the need. But, while creating the Federations of SHGs / Institutions of Poor, exclusive federations need not be necessary. More discussion with respect to the formulation of federations is required.
- KSRLM should influence policy decisions to regulate micro-finance institutions as they are causing serious troubles in the field.
- The SC/ST, Minorities, tribal groups are more leader dependent /dominated groups. Sensitization programs for the leaders are primarily required.
- Transparency is required to the greater extent while working with these groups.
- Mission should utilize their CBOs / support networks.
- Utilizing existing NGOs or organizations will be a better option to work with these communities.

It is important; rather it is needed to target the marginalized communities. The mission is required to develop separate strategies for each of the groups discussed above. There are different models tried by other missions and also voluntary organizations in the state. The mission can take appropriate measures to assimilate the different knowledge and develop a comprehensive strategy.

It is suggested to initiate targeted / exclusive intervention for these communities at least 18 months after the beginning of the regular activities of the mission. It is required to prepare the required ground, understand more about the challenges and requirements of the marginalized communities. Also, it is important to map the existing resources in the state (organizations, Schemes / Programs by different organizations, support groups etc) and assimilate the experiences of past interventions. However, the mission is suggested to initiate the strategy development activities right from the beginning.

4.4 Livelihood Promotions

Definition of Livelihood:

It is important to adopt a specific definition for livelihood as it provides a conceptual framework to design its activities, and also will be helpful to validate whether the activities planned are falling in line with the spirit of the definition.

The KSRLM can adopt the following definition of livelihood.

Livelihood is defined as “a set of activities a household engages in on a regular basis in order to generate adequate cash and non-cash income to maintain a minimum desired standard of living, both on a day-to-day basis and over a longer period of time”³

Further, Livelihood is:

- A set of economic activities, involving self-employment and/or wage-employment;
- by using one’s endowments (human and material);
- to generate adequate resources (cash and non-cash);
- for meeting the requirements of self and the household;
- usually carried out repeatedly and as such become a way of life.

Ideally,

- a livelihood should keep a person meaningfully occupied;
- in a sustainable manner;
- with dignity .

Livelihoods, therefore, go far beyond generating income. A livelihood is much more than employment.

If KSRLM subscribes to this definition, the focus of the mission needs to be on

- a. Creation of meaningful and sustainable livelihood opportunity
- b. Efficient utilization of skills and innate abilities of human resources
- c. Generate wealth in the targeted community / rural economy

³State of India's Livelihoods: The 4 P Report, edited by Prof. Sankar Datta

It is important to promote and strengthen existing livelihood activities / portfolio of the poor in both farm and non-farming sector. The initial baseline survey of the mission should do the detailed profiling of the targeted rural family to understand their inherited / existing livelihood activities. It is also important to understand the ancestral family occupation.

Major thrust needs to be provided for agriculture based activities as most of the rural population still depends on it. The mission should take the initiatives to educate farming communities about cost effective and sustainable agricultural practices in collaboration with the Agriculture Department and Karnataka SavayavaKrishi Mission.

Beside agricultural based livelihood activities, the allied activities like animal husbandry, apiculture, fishery, dairy and other feasible and market viable activities also needs to be promoted.

Skill development and placement for the rural poor, especially for the youth should be taken up in a systematic manner. There are multiple agencies even within the Government system offering skill development programs. The rural youth trained in more than one skill under different Government programmes are still remaining unemployed. Hence, the mission needs to plan the vocational training program considering all the field realities and challenges in the field.

Keeping the Livelihood Spirit:

The success of the program remains the way it inculcates the spirit of livelihood concept. The mission and all the stakeholders should understand in details how the livelihood approach is different from the past / conventional poverty alleviation programs.

The livelihood program is not just a savings & credit program. While income generating activities revolves around 'individuals', the livelihood thinking is around a household.

The mission needs to pay attention to three elements around the Poor Household

- Community
- Finance and
- Markets

More discussion is required about understanding marketing situation in Karnataka. The region specific inherited skills and livelihood practices shall have its own conventional markets function in different forms. The market opportunities should be understood and a detailed plan needs to be developed for building around and extending prevalent market.

Livelihood Approaches:

The following approaches which are tried in India and other regions are provided here. The mission can further discuss and adopt with required modifications to suit the needs and situations of the targeted districts. The core team of the mission along with the Strategic Support Agency (if available) can debate on this to develop detailed Perspective and Implementation Plan.

Livelihood interventions can be in many forms and go far beyond running an income-generation program. Some of the approaches of livelihood interventions in India are:

A. Spatial Approach: Promoting livelihoods in a specified geographical area, such as a region, sub-region, command area or a watershed.

For Eg: Coconut Products in Tumkur District, Handicrafts in Ramanagar District etc.

B. Segmental Approach: Promoting livelihoods for a vulnerable segment of the population, such as landless households, tribals, women and the disabled.

Eg:

- An exclusive livelihood program for disabled
- Health and nutritional initiatives for pregnant women
- Asserting the rights and entitlements approach for the tribal, women etc.

C. Sectoral Approach: Promoting livelihoods along a **sector** of the economy such as agriculture, or a sub-sector such as cotton

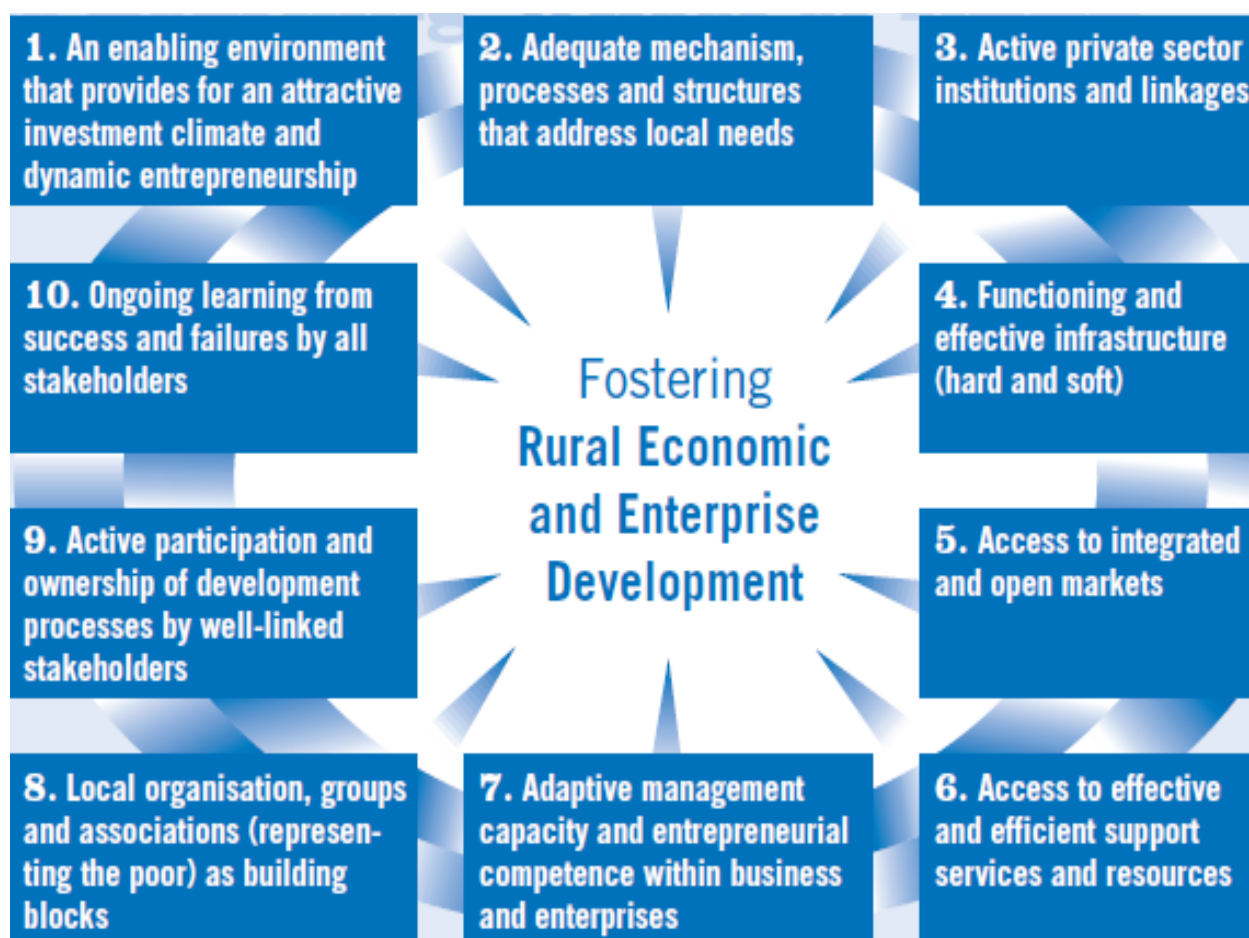
- Sub-sector Interventions, such as dairy, fishery, and sericulture, usually covering the value chain from primary production to the ultimate consumer
- Intervention along a Vector (something which cuts across all sectors): such as water, power or market linkages. E.g. MART, which has worked on rural *haats*– local markets.

Rural Economic and Enterprise Development⁴ (REED) Approach

The Rural Economic and Enterprise Development (REED) approach aims at diversification and innovation of the rural economy, increasing its market orientation, and fostering value addition to rural products. The intensification of agriculture and the transformation of agricultural and natural resource products will lead to additional non-farm employment, increased local incomes, and greater demand for local agricultural and non-farm products. REED therefore aims at stimulating and enhancing the sectoral links between agriculture, agribusiness (which forward and backward links to agriculture) and non-agricultural economic activities (including service provision).

KSRLM can refer the working paper in detail to understand the approach in detail. The relevance and required modifications in the approach to suite the context of Karnataka needs to be discussed in detail before adopting the approach.

⁴Guide to Rural Economic and Enterprise Development, Working paper edition 1.0, November 2003



Sustainable Livelihood Approach

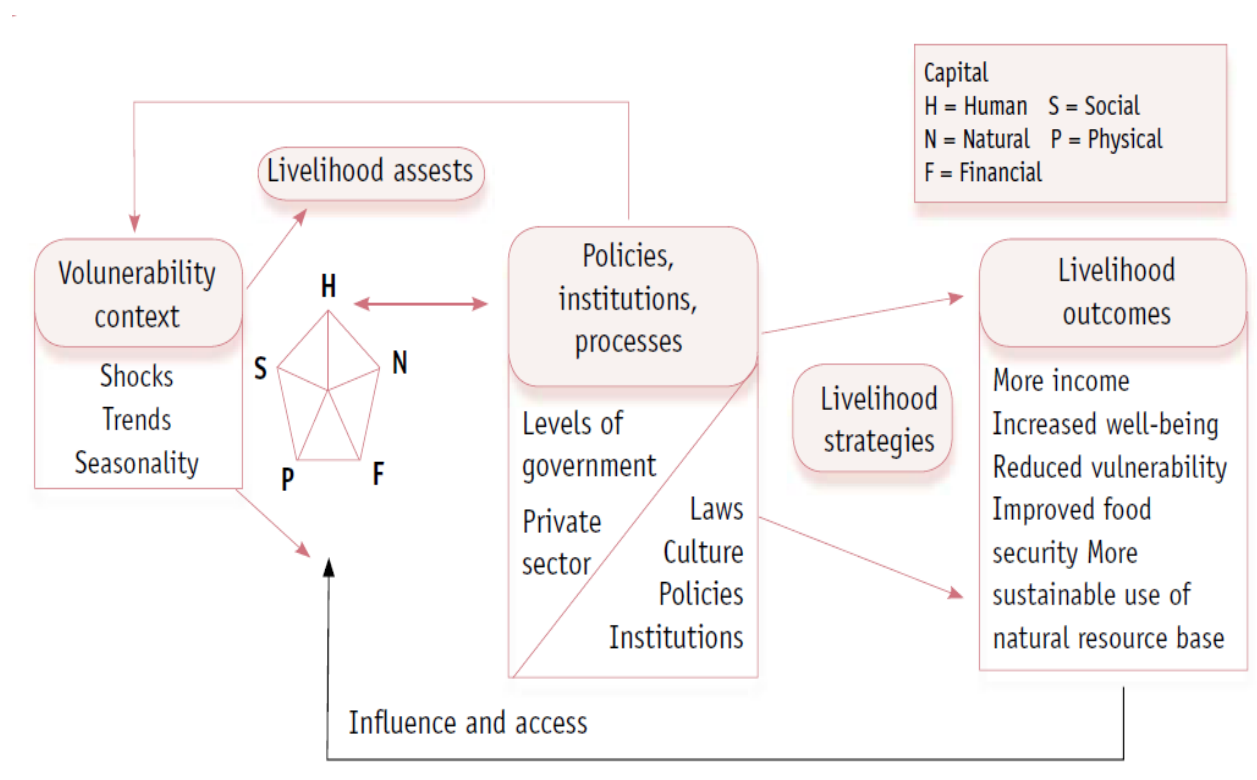
The concept of Sustainable Livelihood (SL) goes beyond the conventional definitions and approaches to poverty eradication. Sustainable livelihood approach was developed understanding there is no automatic relationship between poverty reduction and economic growth though it is essential for poverty reduction. There are other factors which need to be considered for poverty eradication.

There are three insights into poverty which underpin this approach.

- The first is the realization that while economic growth may be essential for poverty reduction, there is not an automatic relationship between the two since it all depends on the capabilities of the poor to take advantage of expanding economic opportunities.
- As the poor conceived by themselves — is not just a question of low income, but also includes other dimensions such as bad health, illiteracy, lack of social services, etc., as well as a state of vulnerability and feelings of powerlessness in general.
- Finally, it is now recognized that the poor themselves often know their situation and needs best and must therefore be involved in the design of policies and project intended to better their lot.

As per the definition of sustainable approach 'A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living; a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term'⁵.

Sustainable Livelihood Framework by Robert Chambers and Gordon Conway (1991)



The mission should also consider other models available for rural livelihood development. Appropriate model or a mix of models with required modifications to suite the context of the state should be discussed and adopted. A resource book for livelihood promotion published by BASIX can be referred to understand the process to be followed in designing an appropriate livelihood promotion model for the state.

Farming Sector

The expansion of income opportunities in the farm sector and a progressive absorption into non-agricultural activity is the most potent weapon for reducing poverty. Expansion of non-farm income opportunity in rural areas also has enormous potential and a great deal of this

⁵*Sustainable Rural Livelihoods: Practical concepts for the 21st Century*, Robert Chambers and Gordon Conway

is related to farm activity – such as post-harvest operations, maintenance of farm equipment etc. There is therefore, a virtuous cycle inter-connecting the expansion of farm economic activity and that of rural non-farm income opportunities⁶.

The mission can integrate the models implemented in other states to create / augment livelihood opportunities in the farm sector. The thrust can be given to -

- Educating Farmers about cost effective and sustainable farming
- Creating Market Opportunities both in the village and outside the village
- Encouraging rural entrepreneurship activities which can support farmers and also encourage for the development non-farming / farming dependent business opportunity in the villages
- Support and promote land holding amongst marginalized communities
- Develop support groups / networks for farming communities
- Converge with other activities like watershed development, organic farming mission, etc.
- Support farmers to mitigate or minimize the risk factors

The different departments of the state like Agriculture, Horticulture, SavayavaKrishi Mission etc., have several programs to support farming communities. But, due to various reasons, it is not being optimally used by the real deserving people. The Livelihood Mission is required to play a facilitator role to get these benefits reached on priority basis in the targeted area. The mission can demonstrate a convergence model utilizing existing programs of the Government instead of creating a complete new set of programs. The mission should try to establish the model which can be replicable and scalable with minimum resources.

Non Farming Sector

As explained in the REED approach, there is a requirement for diversification and innovation of the rural economy, increasing its market orientation, and fostering value addition to rural products.

Beside developing farm based or allied livelihood options, mission may also explore livelihood opportunities in the external market. Skill development of the rural youth is to be considered on priority which can increase the capacity of rural poor to get better livelihood options. But, the mission needs to keep migration factor into cognizance as skilling the youth population may result in increased migration as the job market is normally be outside the village, particularly in the urban area. While preparing the livelihood plan for the village, the clear analysis of unemployment and underemployment in the village should be made. In the given village, underemployment in the agricultural and allied areas are found, the non-farming vocational skills can be imparted.

⁶Rural Poverty Report 2011 published by IFAD

Understanding Marketable and Employable Skills

Labour Market Survey is required to be conducted to understand the marketable and employable skills in the local and surrounding job market. A survey should encompass the different stakeholders contributing / influencing labour market. The labour market survey will enable the mission to understand the employers perspective about the workforce existing in the area and also the challenges they are facing.

A Skill Gap Analysis will enable the mission to understand the prevalent skill gap amongst the targeted beneficiaries to meet the requirements of demand from the labour markets. This should also be done to understand the inherited skills / family vocations and gaps amongst them to optimally utilize the same to augment their livelihood options. This will also enable the mission to understand the preferred skills in the supply (beneficiaries) side and will be able to verify whether preferred skills are in correlation with the market demand.

Different departments / agencies of Government and even non-government organizations are imparting several schemes for the skill development of the rural youth and women. But, the results in the ground are not up to the expectation. One of the major limitations are being observed in the field is the absence of a clear understanding of 'Labour Market Conditions' amongst any of the prime skill imparting agencies. The skill trainings are majorly imparted based on perception than structured and scientific evidence. The labour market survey would not only benefit the mission, but also other service providers in the sector and even provide a focus for convergence.

Challenges in Field:

The consultation discussions held at the district level highlighted following challenges which are prevalent in the field. The mission need to consider these challenges, learn from the experience of organizations endeavored in this sector before getting into the development of livelihood plan in non-farming sector.

- a. The similar type of skill development programs is being implemented by the different departments of Government and from NGOs. There is a severe duplication of efforts.
- b. Joining vocational / skill development program just for the sake of stipend
- c. Post training support which is very much crucial but hardly being provided by most of the training imparting agencies.
- d. The objective of the training imparting agencies is just confined to achieve targets and not on the improvement of livelihood of trained members.
- e. There is a lacuna in the selection process. Beneficiaries expectations, interests and ability are not being considered during the selection.

- f. Most of the times beneficiaries end up in choosing wrong skills or skills which does not suit their interest / ability as they lack orientation about the choices available
- g. Lack of interest to join and problem of dropping out during the training program due to pressure from the family and peers, lack of interest, lack of futuristic thinking and most importantly default pre training orientation

Understanding the situation in the field, it is clearly observed that there are multiple and sufficient resources available for skill development activities of the rural poor. But the limitations are poor planning, lacunae in beneficiary motivation and identification, poor post training support and insufficient understanding of the labor market. Thus, the greater need is to fill these gaps and ensue convergence with different service providers. Also, to act as a bridge between supply and demand side of the market.

Mission may focus on the following activities:

Pre Training Support

- **Market scan:** A structured labour market survey, skill gap analysis to understand the prevailing labour market conditions, understanding employers requirements
- **Mapping Resources:** Understand different service providers, particularly Government departments; areas of duplication; competent skill training agencies (both soft skills and technical skills); source of employment
- **Awareness generation:**
 - Orientation for supply side about existing labour market inside and outside their geographical area
 - Orientation about income and growth opportunity; long term benefits of skill training programs
- **Convergence Plan**
 - With Organizations having expertise with specific skill training program
 - With employers who could provide jobs and decent livelihood opportunities
 - With departments having similar kind of schemes who are willing to contribute their resources and participate with the mission
 - Integrating requirements of employers in the training design / curriculum
- **Foundation Course :**

The previous experiences have provided a clear understanding of the utility and need of the Foundation Course for the potential beneficiaries. The experiment tried by V-LEAD, Mysore in box map existing resources like v-lead foundation course

Post Training:

- **Career Guidance**
 - Selecting career; finding good opportunity
 - Work place behavior
 - Professionalism
 - Financial Management
- **Continuous Support:**
 - to find the job; to find place for accommodation;
 - Providing required support for relocation (if required)
- **Networking with employers to find employment**
- **Linkages with banks / financial institutions for loan facilities**
- **Continuous Beneficiary Tracking system and post training support for at least two years**

Focus on Life skill and Work Place Etiquette

In most of the cases, the reason for post training dropout amongst youth from rural areas is 'lack of confidence'. Their apprehension about workplace environment which they are not used to, demand on them to change the lifestyle, appearance, behavior which will be sudden and too much for them within the short period. Though they will be sound in the core skills required to do the job, just because of the absence of soft skills, they normally drop out after the training market, which results in the failure of entire efforts. Hence, it is important to focus on 'Finishing Schools' which can build confidence in them and make them employable.

The KSRLM should identify the organizations / institutions which are already having the experience in implementing life skills and soft skills program. A specific module can be contextualized referring existing resources.

Following are few such organizations having expertise and developed some materials

- **NIMHANS** developed an excellent resource material on life skills program
- **APSA**, an NGO serving in Bangalore has developed a module on soft skills and life skills program for youth
- **Vivekananda Institute for Leadership Development (V-LEAD)**, Mysore, a training and academic organization also having strong community knowledge has developed a manual to provide soft / life skills to the youth specifically from rural area and also implemented the program.
- **Start of Improve Your Business (SIYB)** resource module developed by International Labour Organization can also be referred.

Also, EDP resource materials developed and being implemented by different RUDSETI's can also be referred and utilized.

In addition to the above mission can also plan to organize Labour Cooperatives at the District Federation Level which could be recognized for getting employees for different organizations of the Government and/or other agencies from the families of poor on contractual or outsourcing basis. Experience of *Labour Cooperative* formed in Bidar district of Karnataka under ILO-Karnataka Child Labour Project can be utilized where the agency facilitated to find regular job placements and also managed contractual and short term jobs.

Focus on Wealth Creation

The rural population is connected with agricultural produce markets as sellers and buyers or as buyers only. Their involvement in the market depends on their location and their economic status. However, a majority of poor rural families are buyers and markets are critical for them as consumers. Well-established agricultural markets will be important even from the perspective of creating food security in the area.

The need of the hour in the rural community is creating efficient and viable market opportunities. Market opportunities are most important especially to small and medium scale farmers. A good/efficient market opportunity makes agriculture a profitable profession. This will inspire the present generation rural youth to consider farming as feasible activity and probability of getting back to farming will increase. Not just farming, the entrepreneur within them may even proceed to innovate agriculture based entrepreneurial activities. The raw agricultural product should be converted to the next level, to a value added product within the same rural economy to reap more benefit to the community.

Let us take a real case of an agricultural product '*Raagi*', which is a major food grain in the southern part of Karnataka. A farmer sells the *Raagi* to the agents or grain merchant from the city at Rs18/- to 20/- per kilogram. The *Raagi* will go to the city, gets de-stoned and packed. Retail shopkeeper from the village buy it back for Rs 28/- and sell it to the people of the same community for around Rs 30 or Rs 32. In the process, 50% has been added to the basic cost of the produce because of the value addition process. In the case of '*raagi*' it is around 50%, but, the value addition cost varies from one product to another depending on the demand and process involved.

Agriculture linked **micro enterprise** and **micro units** in rural areas will contribute to the development of rural economy. The thrust should be given to 'creation of wealth'. The focus of the KSRLM should not provide support just for farm based activities but, the primly to create micro enterprise through institutions of the poor.

Different models have identified various forms of wealth that need to be created in the community. It is believed that the rural development / livelihood program that concentrates

on wealth creation would create prosperity and local benefits that will stay in the community for a long time. The forms of wealth are:

- ✓ Financial Capital
- ✓ Natural Capital
- ✓ Social Capital
- ✓ Individual Capital
- ✓ Built Capital
- ✓ Intellectual Capital
- ✓ Political Capital

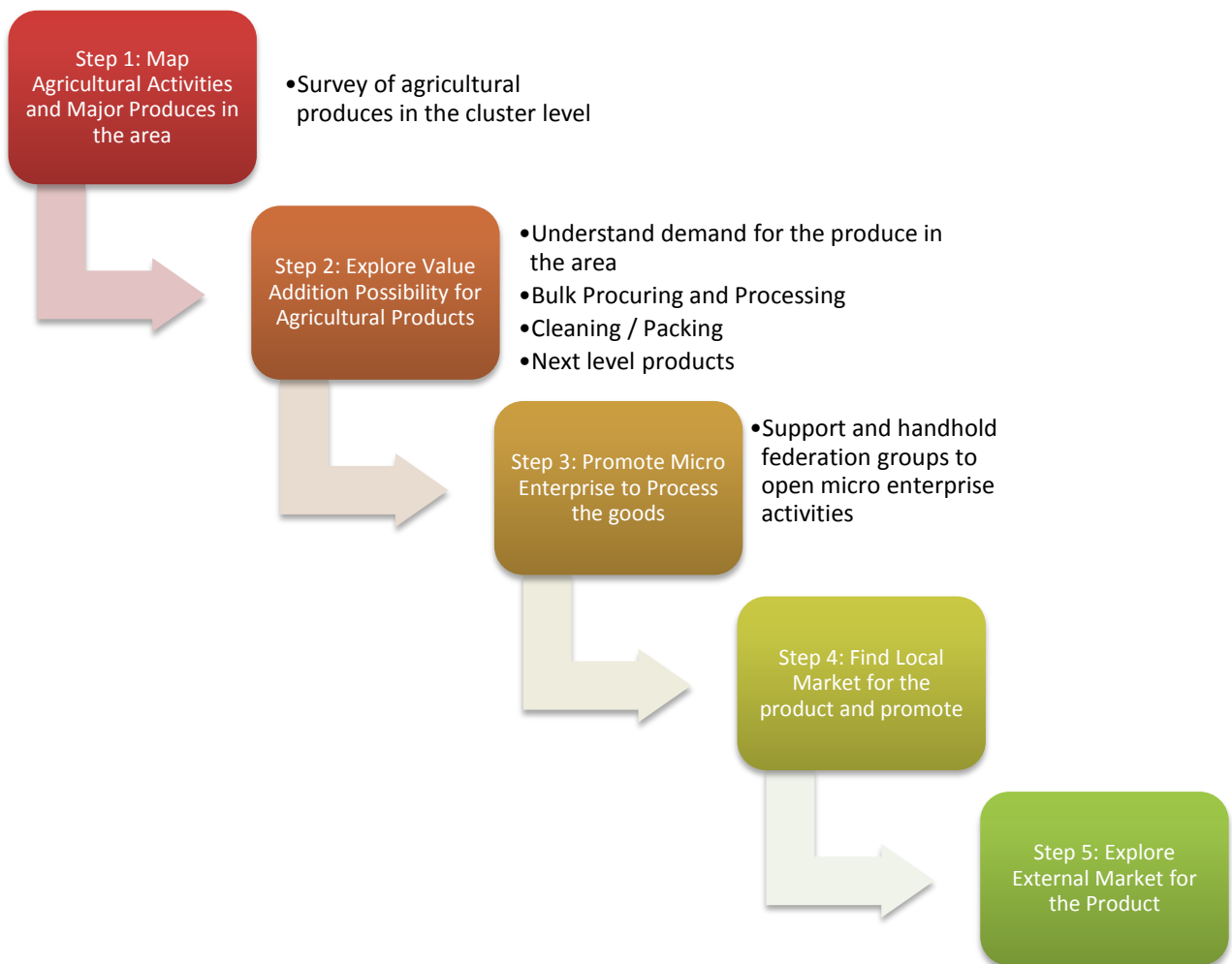
The institutions of the poor should be encouraged to take up local Public Distribution System (as promoted in Andhra Pradesh) to enable families of the poor to participate in agricultural markets and gain/make profits both as sellers and consumers.

It is necessary to make rural population not just as the beneficiaries of economic growth, but also as the contributors of the economic growth.

The underlying principles of such a model are:

- ❖ Appropriate/efficient use of local resources to meet local needs
- ❖ Ensuring that the money circulates within the local community
- ❖ Enhancing the control of the community over its local resources.
- ❖ Enhancing financial and other assets within the community that can generate future income streams
- ❖ Reducing the risk arising from the vagaries of distant markets faced by poor producers
- ❖ Organizing poor producers so that they have greater control over their livelihoods now and in the future.
- ❖ Increasing the bargaining power of the producers

Value Addition and Creating Market for rural wealth creation



4.5 Financial Inclusion

Banks have a very important role in providing financial services to the rural poor. It starts with providing services of opening savings accounts for community groups, SHGs and institutions of the poor; deposit savings; provide credit etc

KSRLM is required to establish strategic partnerships with major banks and insurance companies at various levels, to create a supporting environment for banks/insurance companies and the poor for a mutual rewarding relationship.

With respect to the community at the demand side KSRLM required to provide financial literacy on priority. Capacity building of the groups with respect to the importance of savings, credit and insurance, micro-investment, managing effective relationships with banks, productive utilization of resources etc., are required to be done.

Challenges in the field:

- Most of the existing SHGs are obtaining loans from more than one micro financial institutions / banking organizations
- Internal differences crop up in the groups mainly because of financial reasons. The decision to obtain the loan is normally taken by the representatives of the groups without consulting all the members.
- Groups would collapse after availing loans due to mismanagement.
- Groups are also into lending sub loans to other members in the community for higher interest
- Dual memberships are also causing a problem
- There may be other challenges in the rural banks with respect to
 - Chest limit (the minimum cash which can be kept in the rural banks)
 - Opening an Account (introducer, Know Your Customer norms etc)
 - Expectation of project report to give loans
 - Inadequate human resource in banks
 - Inadequate stationery (loan forms etc) in rural branches

Factors to be considered:

- ✓ Building proactive and effective relationship with the Banking organizations are the key to the success of the mission as experienced by other missions. The process followed in Kudumbashree may worth to be adopted. In Kudumbashree, besides concentrating on partnership development with Banking organizations at the state level, the state office also took an initiative to manage relationships with each banking unit at the field level. The profile of bank managers including the information about their important personal events was maintained. The mission personnel use to greet.
- ✓ As per the experience of other missions, two to three years are required to build strong relationship with bankers
- ✓ As followed in AP and Bihar, the first loan to the SHG needs to be provided by the mission through federations / VO. As per the experience of those missions, it is hard to get the first loan from the bank directly
- ✓ 'Bank Mitras' (customer relationship managers selected from among the community) as being positioned in Bihar and Andhra Pradesh can be replicated after sufficient discussion with a partner banking organization to provide the required assistance to the community.
- ✓ The mission should plan for leveraging information and its enabled technologies for efficient Financial Service to the poor. The technological platform established in Andhra Pradesh using mobile phone and GPRS services to provide the banking services can be adopted.

- ✓ KSRLM should ensure coverage of micro-insurance services, particularly to cover life, health and asset risks of the poor and vulnerable households, by seeking convergence with the insurance schemes of Government of Karnataka and Government of India. Schemes like RSBY, VajapeyeeArogya Shree, Yashaswini, Livestock insurance through KMF etc can be effectively utilized.
- ✓ The mission should inculcate the practice of studying district credit plan developed by different Banks amongst its personnel. The district credit plan enables the mission to understand the priority areas of Banks and the economic activity can be built around that plan. The mission could also work with the Banks to develop a district credit plan.
- ✓ Mission need to introduce standard micro planning format for all the SHGs to mitigate challenges with the banks to get the loan. Also, standard books of records in line with banks expectation can also be developed.
- ✓ To resolve problem of 'introducer' to the bank account, the mission can negotiate the Banks to accept Block Mission Manager as the introducer to open an account
- ✓ Mission should proactively take measures to ensure sufficient availability of bank stationery such as account opening form, KYC form, credit forms etc, at the VO level
- ✓ KSRLM can advocate with the State Level Bankers Collective to formulate SHG finance subcommittee (if does not exist) so that more space and time will be available to discuss issues related to SHG
- ✓ Organizing an exposure visit to the bankers to Andhra Pradesh or other missions to impress them about how they can bring the change in the life of rural poor and also to enable them to understand potential business opportunities for their banks if they support SHGs

4.6 Governance Structure

For effective implementation of the activities, the committees established by the mission should be efficiently facilitated. The efforts should be made to convene the meetings periodically as decided in the plan. It is observed in different special projects in the Government environment that most of the committees fail to meet according to the stipulated timeline and also fail to focus on the specific role it has to play. Convening the meetings of these committees effectively would strengthen Accountability systems in the mission which makes a great difference in establishing an efficient governance mechanism.

The roles and responsibilities of Executive Committee, Implementation, Monitoring and Evaluation Committee, District Level Committee, Taluk Level Committee is already mentioned in the By-law of the KSRLPS and Initial Action Plan document. However, it is important to clearly mention the specific activities they need to monitor and guide; specific outcomes they need to be responsible. The committees should not merely discuss and provide suggestion to the Mission Management Units but also be accountable for effective implementation.

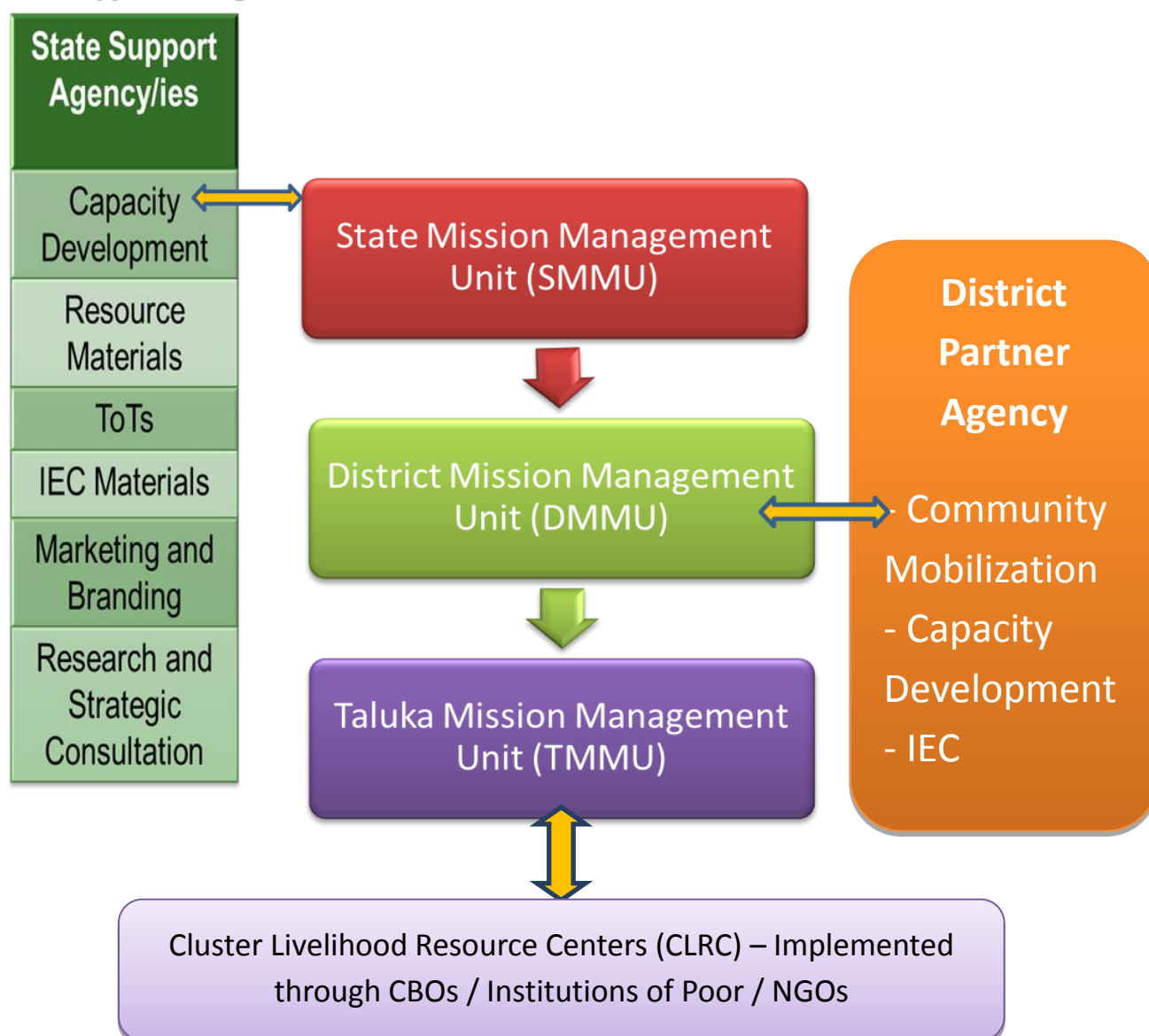
It is appreciable to note the additional initiative taken by KSRLM to have an 'Advisory Committee'. It is important to clearly mention the roles and responsibility of the advisory committee.

Preferably State Advisory Committee should focus on

- Guiding SMMU to design State Perspective and Implementation Plan
- Act as a think tank in conceptualizing different strategies and programs
- Provide guidance and validates the different strategies prepared by the Mission
- Deliberates on thematic and thrust areas,
- Observing program implementation and the convergence of activities
- Provide necessary guidance for the effective implementation of the activities

5. Establishing Mission

5.1 Suggested Implementation Structure:



The schematic diagram above depicts the suggested implementation structure for the 'Sanjeevini'. At the state level the mission is suggested to empanel resource agencies to support the SMMU right from the beginning by understanding spirit behind each activity / process and not merely involve to complete specific tasks with a piecemeal approach,

- **Capacity Development:**
 - For conceptualizing and conducting various capacity building programs for the staff at different level in technical, managerial and programmatic areas
 - To support mission in developing training design for its stakeholders

- Participate as resource persons whenever required in the programs implemented by the mission
 - Implementing Trainers Training Program for the mission and its stakeholders
- **Developing Resource Materials:** for developing required training materials, manuals and protocols
- **Developing IEC Materials and Activities:**
 - The mission is required to develop Communication Strategy to carry out its Information – Education – Communication activities at different level. A comprehensive Communication Strategy would help the mission to use the different communication channels with an appropriate mix.
 - Suitable modes for particular IEC activities should be identified. Mission can refer the efficacy of different communication modes adopted in similar interventions in the state
 - Mission is also required to develop a media strategy to identify how and when media should be used to promote its activities.
 - An empanelled support agency can involve with the mission in conceptualizing, designing and also implementing (if required) IEC materials / activities at different levels such as TV spots, radio jingles, street plays, wall painting designs etc
 - Supporting mission in developing environment building activities for the mission suitable to different contexts to reach the activities of the mission effectively
- **Marketing and Branding:** This is very crucial for the mission. In fact, an agency having expertise in marketing and branding should be empanelled to
 - Conduct periodical market research in the urban set up for the products / services of SHGs
 - Support the mission in developing marketing strategies and implement campaigns / activities
 - Support in developing marketing and promotional materials / events
 - Support the mission in developing brand and create market space for the products and services of the groups

Research and Strategic Consultation:

This is another crucial support system required for the mission. It is suggested to empanel an agency which can provide both research and strategic consulting support. An agency is required to provide

- Support to conduct Labour Market Survey and Skills Gap Analysis
- Baseline Survey and Beneficiary Profiling
- Periodical Market Research in the targeted districts
- Support the mission in designing or conducting concurrent / third party monitoring, periodical evaluations, and building capacities of district level agencies in monitoring and evaluation systems and techniques
- Support the mission in developing performance indicators
- Consultations to support the mission in developing SPIP, social mobilization, social development and livelihood strategies and specific operational plans

Organogram

The following organogram for State Mission Management Unit, District Mission Management Unit and Taluka Mission Management Unit is proposed. This Organogram is designed considering the requirements at the initial stage of establishment. The effort has been made to develop functional Organogram to suite the different functional responsibility of the mission at different levels. *However, it is strongly recommended to re-look and review this organogram one year after initiating the implementation of the activities to suite field requirements and other added / modified responsibilities of KSRLM.*

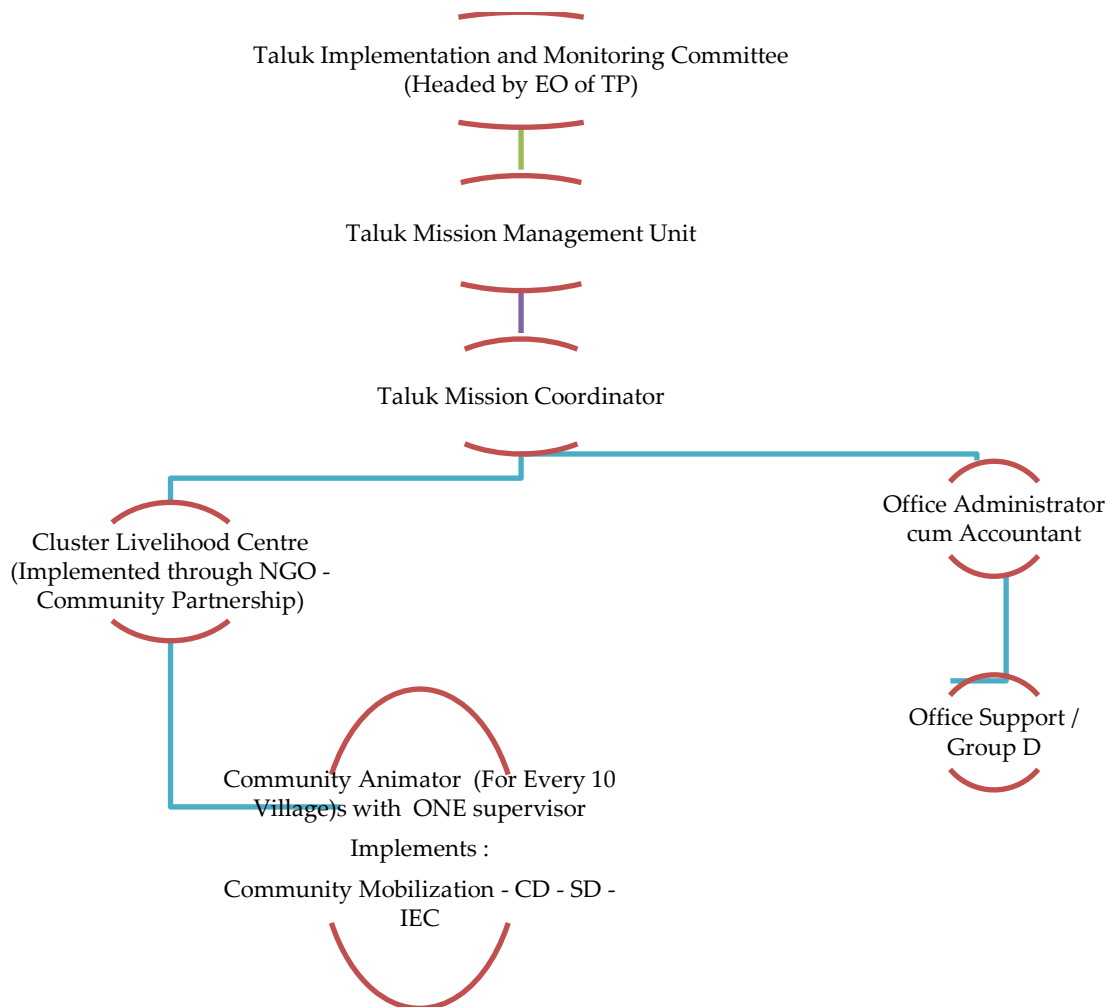
State Mission Management Unit:

Mission Director Executive Assistant								
Additional Mission Director - Admin and Convergence - Executive Assistant								
SPM : SM & CD	SPM : Livelihood (Wage and Self Employment Promotion)	SPM : Research- M&E	SPM : SD & Communication	SPM: Admin-Support Service & Procurment		SPM: Marketing & Partnership Development	SPM: Finance	SPM: FI & BP
AM: SM	AM – Livelihood (Non Farm)	Research Associates - 02 Nos	AM – Social Security Benefits	Procurement Officer	AM – HRD& Operations	AM – Marketing and ED	Accounts officer - 1	Executive – BP & Insurance
AM: CD	AM – livelihood (Farm & Allied)	AM: M&E And MIS	Documentation & Publication Officer	DEO cum Secretarial Staff - 02 Nos	Support Staff - Group D (02 Numbers)		Accountants – 02	
Training Associate	Program Assistant	DEO cum Secretarial Staff	Executive: ICT & Communication		Driver – 02 numbers			
Program Assistant	DEO cum Secretarial Staff		DEO cum Secretarial Staff					

District Mission Management Unit

District Implementation and Monitoring Committee (Headed by CEO of ZP)									
District Mission Management Unit									
District Mission Director (DMD)									
DM: SM & CB	DM: Livelihood	DM: M&E cum Research	DM: FI& BP	DM: Adm-SS-Procurement			DM: SD- Communication – Partnership Development	DM: Finance	
		DEO		Office Manager: HR & Admin	Executive: Procurement & Support Services	Secretari al Assistan t			
					Group D – 2	Data Entry Operator – 2	Executive – Marketing & Entrepreneurs hip Development	Accountants – 2	

Taluk Mission Management Unit



Nomenclatures of Units at Different Level:

Presently, the mission units from state to taluk level are called as a Mission Management Unit. But, each unit got specific responsibilities in the implementation of the mission's activities. At the state level, it's more of Management Activities, at District Level, it's more of coordination activities and at the Taluk level its actually implementation activities. Hence, Mission can think of naming the different units as follows

- a. State Mission Management Unit (SMMU)
- b. District Mission Coordination Unit (DMCU)
- c. Taluk Mission Implementation Unit (TMIU)

5.2 Engaging Human Resource

Engaging Employees at field Level:

It is being discussed in the mission about the mode of implementation of KSRLM activities at the field level.

While having the discussion about the mode, it is also important to think about the mode of engagement of employees at the grassroots level as Community Animators / Volunteers / Organizers / Field Workers.

There are evidences from the different projects implemented in the state about pros and cons of involving employees in the field through NGOs and directly.

It's tried to collate those experiences and presented in the following table so that mission can consider the factors for discussion to take suitable decision.

Option	Advantages	Disadvantages
Through NGOs	<ul style="list-style-type: none"> • Almost no time required to understand the field and implementation can be faster • The time required for recruitment will be nil or less • No future challenges w.r.t demand from employees to make permanent • Utilizing the innate strength of NGOs at the local level • Sustainability of effort beyond the mission • Additional support for the institution of poor 	<ul style="list-style-type: none"> • No direct control on the activities • Added Overhead costs • The chances of diluting the mission's approach due to NGOs previous experiences in the similar activities
Through Mission	<ul style="list-style-type: none"> • Direct control of the staff and the outputs • Less chances of deviation in the implementation approach • 	<ul style="list-style-type: none"> • Perception in employees that they are employed by the Government which may lead to absence of community belongingness amongst them • Recruitment cost and staff management cost will be additional

Induction Program

Mission should conduct a comprehensive induction / capacity building program for its core staff to understand the language of livelihood promotion in a similar way. It is important to clearly understand the 'NRLM model' and the basic concept of livelihood. This should not be perceived just as another poverty alleviation program. The difference between the livelihood approach and poverty alleviation approach should be correctly understood

The personnel should be capacitated thoroughly on the process defined / developed by NRLM and practices / experiences at other missions. They should also be oriented to understand the spirit behind each process. They should be able to identify the requirement of the necessary modification in the established model to suite the local context.

Bihar Missions Recruitment Innovation & Practice

Jeevika tried an innovative approach to recruit committed and competent personnel to work at the block level. JEEVIKA recruited young professionals (post- graduates) from reputed premiere rural development / social work institutes at 1:3 proportions i.e for every one post, three members for the probationary period of 45 days. One person's remuneration was given as a stipend to three members. Only who could stay in the community and successfully complete the work were recruited as employees after 45 days of observation by mission personnel and community members.

Internship and Volunteer Engagement Programs

KSRLM can have an internship and volunteer engagement program to encourage young professionals to get into rural livelihood sector. It will also inculcate the culture of volunteerism within the mission. Interns and volunteers can also bring in new thinking and dimension as they don't carry predetermined notions. Their service can also be best utilized for documentation purpose for developing case studies, process documentation and also for conducting small studies.

Employee Engagement and Initiatives

The mission can formulate **Employees SHG** of their own at different level to have personal and firsthand experience of managing SHGs. This could constantly engage the employees to think innovative way of managing SHGs and the limitations of the group.

A periodical **vision sharing workshop** for employees for reinforcing vision and mission may be useful. This would enable the employees to stick on to the vision and verify whether the mission is moving in the right direction.

KSRLM should also provide an opportunity for **disabled and marginalized people** at the different levels of mission. They should be engaged for key positions in the mission so that they could influence the programs for disabled and marginalized communities.

State Project Managers holding different portfolios can be made responsible for specific districts as **district in-charge managers**. This would make them not only to look after their portfolio exclusively, but also their responsible districts in a comprehensive manner. This will enable them to personally understand the coordination required between different verticals at the state level. They would be able to think required mechanisms for effective coordination. SPMs will get the comprehensive knowledge about different verticals. They would be prepared to hold additional responsibilities and assume different positions as per the requirement of the mission.

The concept of working together should be strongly upheld. The spirit of team work should be inculcated by design right from the beginning. The concept of no one person is either responsible or can be held accountable for the success or failure of the activities should be practiced in the mission.

Knowledge Management

It is important to give major thrust for the knowledge management activities from the beginning. The prime purpose of the mission is to create model which should be scalable and replicated in the different districts of the state. Hence the documentation and management of knowledge which will be continuously evolved in the mission is important. Mission should focus on having

- a. An effective and dynamic Website which will be a major communication platform for the personnel, stakeholders and external audience. The real time web updation system should be established. A website should also have discussion forums for creation knowledge bank.
- b. A Journal on rural livelihood both in electronic and printed form. The journal should focus on assimilating knowledge from different sources, best practices in the state / county, information about mission's activities and success stories.
- c. A **Resource Centre** on livelihood should be created in the mission's office at the state level. Mission should have the books, journals and other publications. The information related to rural livelihood should be made available in different format. The research scholars and the development practitioners should be encouraged to

utilize the resources which would help the mission to further extend the knowledge base and create more *intellectual community* in the sector.

- d. Conducting **Workshops and Conferences** for sharing and learning different models with respect to rural livelihood. Mission can organize the conferences at the state level to understand the challenges and current trends in the sector. These initiatives will also facilitate the mission to establish partnerships with various organizations working in the sector.

6. Partnership and Resource Sharing

6.1 Working in Convergence

One of the major limitations highlighted in the SGSY Evaluation Study report is failure in establishing an effective coordination mechanism between DRDA and other service providing agencies. The study also highlighted the lack of role clarity on integration with other agencies as a need and function as per the DRDA guidelines. Further it also mentioned that non-adoption of organization structure suggested by guidelines has affected integration function

KSRLM should deeply understand the factors which limited the convergence between SGSY and other agencies and ensure that same thing would not recur in the mission.

KSRLM should develop a proactive convergence mechanism with different departments of Government. The convergence should also be made with other Non-Government and Corporate Institutions who are working for the similar cause in the state. The focus of the convergence should be to achieve synergy for maximizing livelihood opportunities for the rural poor.

The focus of the convergence should be to:

- a. Reach all the social entitlement benefits for the targeted rural poor and expand the choice which will improve their quality of life
- b. Mitigate risk factors for the rural poor
- c. Optimally utilize the resources (both expertise and financial) of different service providers
- d. Ensure cost effectiveness in the mission and to reach best service to the stakeholders

The mission can use '**4R – Resource, Risk, Reward, Responsibility**' to identify and validate partners planning to be converged with. The partners should be ready for Sharing *Resources*. The both the partners should be able to contribute resources required to accomplish the partnership goal. It not necessarily be financial but other forms of resource such as intellectual, expertise, community base etc. Both the partners should be ready to share the *Risks* of partnership. Partners should also equally share the *Rewards* (credits) and finally, both the partners should be willing to share *Responsibilities* of partnership.

The primary focus of the convergence should be for the social development of the targeted poor which will

- Improve the social status by making them at least signature literate

- Generate awareness about the importance of education, social evils like child marriage, child labour, personal hygiene and health
- Provide awareness of different government schemes and programs they can utilize
- Provide and easy access to get their important entitlements such as social security pensions (IGNOPS/SSY/RSBY/WPS / PHP), employment guarantee schemes, food security, health benefits, education services and safe habitation

6.2 Convergence Matrix

Partners for Convergence	Priority	Important
Primary	Essential for initiating activities of the mission	Important for implementation & Essential for providing required key benefits for the target group
Secondary	Important for the mission to develop livelihood activities and provide required secondary services to target groups	Snowballs / sustains the result of the mission

Partners for Convergence	Priority	Important
Primary	<ul style="list-style-type: none"> • PRI • DWCD# • Dept of Employment & Training • RUDSETI • Banks • KMF • NGOs # • CBOs • Academic and Research Organizations 	<ul style="list-style-type: none"> • Health Labour – RSBY • Revenue – Social Security Pension • PDS • DWCD# • NGOs# • Training Organizations – Soft skills / life skills

Secondary	<ul style="list-style-type: none"> • DBCDC – Social Welfare • Ambedkar Development Corporation • Education • Public Instructions • Agriculture • Horticulture • Animal Husbandry • Fisheries • Insurance Companies • MSME / DIC • KVK • Tourism Development • Textiles • Industrial / Employers Associations 	<ul style="list-style-type: none"> • NGOs • Organic Agricultural Mission • Watershed • MSME / DIC • PWD – Roads, infrastructure • ESCOM – electricity • Food Processing support Organization (CFTRI etc) • Coconut Development Board • Khadi and Village Industries • Corporate Social Responsibility Units of industries
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depends on the Implementation Strategy of the mission

The above matrix is indicative and the mission is expected to discuss in detail while developing SPIP / detailed strategy.

6.3 Working with Panchayati Raj Institutions:

One of the major advantages as well as challenge for KSRLM in the state is the existence of a strong Panchayath Raj System. Unlike in Andhra Pradesh and Bihar, the PRI system is stronger and being the prime unit in the governance system at the village level.

The mission is required to have a detailed discussion about working with PRI system. The effort should be made to ensure that working with PRI will

- Benefit the working relationship between the two institutions
- Bring resource and enhance choice for the rural poor
- Facilitate the mission to effectively reach the community and implement the program
- Not affect the autonomy / framework of institutions of poor established by the mission

KSRLM can work to strengthen the Grama Sabha with an involvement of the staff of the mission. The first activity can be to pass a resolution in grama sabha that 'Sanjeevini' will work in the village and the objectives of the mission are discussed in detail.

Mission can explore the option to make a Village Organization (VO) as the sub-committee under PRI system as School Development and Monitoring Committee is considered. The key

functionaries of the VO can be made as a member of sub committees of the village panchayath so that the women will get an official platform under the PRI system to voice out their demands.

6.4 Working with NGOs

State Level:

KSRLM can partnership NGOs for understanding its experience and to obtain intellectual resources such as operational methods, capacity building modules, standard books of records and community mobilization activities to work with SHGs.

In addition, KSRLM can partner with NGOs for following:

- a. Capacity Development: To build the capacity of staff of the mission on issues of the Concept of SHG, Community Mobilization, Management of SHGs etc.
- b. Resource Materials: To share resource materials such as training modules and materials, documents and templates related to SHG management etc
- c. Training of Trainers: To create trainers pool at the state and district level to train grassroots level trainers
- d. IEC Materials: To share, contextualize and develop IEC materials,

District / Operational Level

- **District Support Agency:** At the district level, the mission can identify an NGO partner as District Support Agency to support District Mission Units. The personnel support agency can be trained as Resource Persons and their service will be utilized to have required community level orientation and capacity building programs.
- **Services of Trainers:** The established organizations in the district shall be having the community level workers, volunteers and trainers associated with them under different projects. Also the mission will not be able to have or it will not be wise to have the full time human resource to mobilize SHGs, train them on different modules, which is not a long term activity in a single location. Mission can utilize services and these resources and remuneration can be paid for the services taken.
- **Joint Evaluation:** The participation of district support agency or other NGOs can be envisaged for conducting Joint Program Evaluation and / or Social Audit Process. This will enable the mission to have more transparency and encourage external participation in the evaluation process.

Field Level

- **Community Mobilization:**

Mission can partner with local NGOs for Community Mobilization activities, implement Information – Education – Communication Activities (Environment Building Activities). This will cut the lead time required for the mission to establish relationship with community.

- **Implementing Livelihood Activities:**

All the districts in the state are not having strong RUDSETI or Government organization having the capacity to impart livelihood promotional skills. In most of the districts NGOs have established system for livelihood / skill development training and have mastered in promoting district specific livelihood activities. The services of such organizations can also be obtained for imparting specific training or managing some specific livelihood activities.

Especially, in farm based livelihood activities, some of NGOs in the state are having strong expertise and experience. Making use of their services will enable the mission to optimize the resources. Programs can be reached to the targeted group within less time and economize the financial resources.

7. Monitoring and Evaluation

Monitoring and evaluation (M&E) helps those involved with the community development projects to assess if progress is being achieved in line with the expectations. Monitoring is the ongoing collection and analysis of data that informs project implementers if progress toward established goals is being achieved. Evaluation is a comprehensive appraisal that looks at the long-term impacts of a project and exposes what worked, what did not, and what should be done differently in future projects.

Monitoring provide the management and main stakeholders of an ongoing intervention with early indications of progress, or lack thereof, in the achievement of results. Monitoring helps organizations track achievements by a regular collection of information to assist timely decision making, ensure accountability, and provide the basis for evaluation and learning.

The evaluation of the mission needs to be conducted periodically. Assuming the duration of the project is 07 years, a Mid-term evaluation can be planned after 2.5 years and a Final evaluation is at the end of the project.

Setting up an M&E system

An effective M&E system is more than a statistical task or an external obligation. It must be planned, managed, and provided with adequate resources. It is important to provide major thrust for the M&E. Most of the times projects fail to accomplish the desired result due to weak M&E process. The instruments necessary to build up a good M&E are

- (1) the use of a logical framework,
- (2) the set of indicators for monitoring
- (3) Effective training for the staff about monitoring and evaluation, and
- (4) Efficient data analysis and processing mechanism in the project

Mission should develop Program Logic Model / Logical Framework Document for the mission and its major program components such as Social Mobilization, Livelihood, Capacity Development etc. Developing Logical Framework enables the mission to visualize and quantify the desired result. It will also enable the project management team to develop success indicators.

There are six standard steps involved in designing an effective M&E system. Mission should discuss and plan each step. The key questions mentioned under each step should be answered by the core team of the mission.

Step 1: Establishing the purpose and scope of the M&E system

Why do we need M&E and how comprehensive should be M&E system be?

Step 2: Identifying performance questions, information needs and indicators

what do we need to know in order to monitor and evaluate the project so that it can be managed effectively?

Step 3: Planning information gathering and organization

How will the required information be gathered and organized?

Step 4: Planning critical reflection process and events

How will we make sense of the outcome of the information gathered and how will it be used to make improvements in project implementation

Step 5: Planning for quality communication and reporting

How and to whom do we want to communicate project results? What project activities and processes do we need to communicate?

Step 6: Planning for the necessary conditions and capacities

What resources and capacity do we need to ensure that our M&E system works effectively?

Monitoring and Evaluation Focus

The monitoring and evaluation should focus on each element of the project right from the inputs / investments on the project to the result obtained. Each element should be clearly defined and performance indicators for each should be defined.

INPUTS	The financial, human, and material resources used for the development intervention. <i>Technical Expertise / Equipment / Funds / Time etc</i>
ACTIVITIES	Actions taken or work performed. <i>Awareness Program Conducted / Training workshops conducted / Convergence Activities Done etc</i>
OUTPUTS	The products and services that result from a development intervention. <i>Number of people trained</i> <i>Number of groups established</i> <i>Number of groups opened bank account</i> <i>Number of groups in savings and credit activities etc</i>
OUTCOMES	The likely or achieved short-term and medium-term effects or changes of an intervention's outputs. <i>Increased skills</i> <i>Amount of savings and credits</i> <i>Increased individual or family income</i>

	<i>Participation of women in social activities of the village etc</i>
IMPACTS	<p>The long-term consequences of the program, may be positive and negative effects.</p> <p><i>Improved standard of living</i></p> <p><i>Changes in the social status</i></p> <p><i>Changes in the social practices etc</i></p>

Management Information System

KSRLM should develop a web based Management Information System for the activities of the mission. MIS can become an important source of data for the monitoring unit. The information related to different activities of the mission should be fed on real-time basis. The mission can develop the *management dashboards* for the different personnel considering the depth of information each position must have.

Mission can also incorporate the information dissemination and administrative approval system into the same MIS platform to make the management more efficient. The entire reporting mechanism should be made online and integrate with the MIS.

Third Party Monitoring System:

A third party monitoring system is worth to be considered for the mission. A competent agency at the district level can be identified as a monitoring agency or the service of district partner agency can be utilized for this purpose if there is no conflict of interest. A designated agency can conduct the periodical monitoring preferable once in a quarter. A third party monitoring report should directly be submitted to the Mission Director at the state level.

However mission should consider the roles and responsibilities of internal M&E team. If mission decides to go with the third party monitoring system, roles of internal team and the external agency should be clearly defined. The internal team can mainly focus on internal factors and the external agency can focus on other factors like community participation and perception and outputs / outcomes. An agency should visit the field

A third party monitoring mechanism shall be advantageous because

- A third party observation about the implementation and progress of the activities will be available
- The performance monitoring of personnel of the mission can be done in unbiased manner
- Mission director will be able to get a direct report from the field
- As the agency visits once a quarter, it can make a clear observation of achievements and deviance compared to previous visit

- e) Informal process can be adopted by an external agency to obtain information about the activities implemented and the results
- f) Community will get a platform to share its perception / feedback about the activities of the mission
- g) An expert suggestion from an external agency will be available

Monitoring Matrix

KSRLM is required to develop a detailed monitoring matrix to specify different levels of monitoring to be adopted in the mission and responsible authority for monitoring. Also the monitoring focus for the different authorities should be clearly defined so that no ambiguity and duplication persists in the process.

Considering the present mechanism being discussed in the mission, the following matrix is proposed. The core team can further discuss and develop a detailed matrix.

Monitoring Authority	Monitoring Focus	Periodicity
Project Implementation and Monitoring Committee	<ul style="list-style-type: none"> ▪ Output and outcome monitoring ▪ Overall achievement of the mission ▪ Specific key activities at the state level ▪ Coordination / Convergence at the state level ▪ Participation of other departments / agencies 	Once a quarter
Mission Director / Additional Mission Director	<ul style="list-style-type: none"> ▪ Performance of different verticals at the SMMU ▪ Activities of DMMU ▪ Performance of State Level Resource / Support Agencies ▪ Monitoring of Convergence Process 	Monthly
SPM : Research, M&E	<ul style="list-style-type: none"> ▪ Input Monitoring ▪ Activity Monitoring ▪ Monthly Monitoring of Plan Vs Achievement ▪ Consolidation / Analysis of District M&E Reports ▪ Analysis of activities of different verticals and presetting in dashboard format to the MD ▪ Admin and Programmatic Monitoring of DMMU 	Monthly
District Mission Management / Advisory Committee	<ul style="list-style-type: none"> ▪ Output monitoring ▪ Performance of the DMMU ▪ Convergence / Coordination at the district level ▪ Performance of District Support Agencies / Service Agencies ▪ Participation of other departments / agencies 	Bi-monthly
District Support / Monitoring Agency (External)	<ul style="list-style-type: none"> ▪ Input, Process and Output Monitoring at field level ▪ Community Perspective ▪ Community Participation 	Once a Month to one or two

	<ul style="list-style-type: none"> ▪ Activities of Field functionaries 	blocks/ Quarterly covering complete district
District Manager: Research, M&E	<ul style="list-style-type: none"> ▪ Input Monitoring ▪ Activity / Process Monitoring at DMMU and TMMU of different verticals ▪ Monthly Monitoring of Plan Vs Achievement ▪ Consolidation / Analysis of District M&E Reports ▪ Analysis of activities of different verticals and presetting in dashboard format to the DMD ▪ Admin and Programmatic Monitoring of TMMU 	Regular
Block Mission Management Committee	<ul style="list-style-type: none"> ▪ Convergence / coordination between different organizations at the block level ▪ Plan Vs Achievement – Field Activities 	Bi-monthly

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