Volume 1

MANUAL FOR PRACTIONERS
MAINSTREAMING SOCIAL INCLUSION

DEENDAYAL ANTYODAYA YOJANA: NATIONAL RURAL LIVELIHOODS MISSION (DAY-NRLM)

Inspired by Mahatma Gandhi
Recall the face of the poorest and the weakest person
whom you may have seen, and ask yourself, if the step you
contemplate is going to be of any use to them.
Will they gain anything by it? Will it restore their control over
their own life and destiny?
In other words, will it lead to Swaraj (freedom)
for the hungry and spiritually starving millions?

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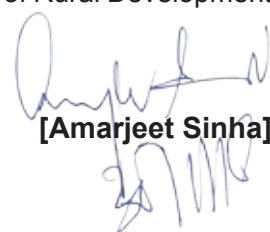**E-mail: secyrd@nic.in**

Message

The Deendayal Antyodaya Yojana: National Rural Livelihoods Mission (DAY-NRLM) has been working in the Ministry of Rural Development to lead the process for poverty alleviation through a dedicated and sensitive support structure from national upto Gram Panchayat level that focuses on building and sustaining organizations of the rural poor for collective action based on Self-Help Groups (SHGs). The collectives generate demand form the system, and build linkages with mainstream institutions to reduce poverty at household level. By 2024-2025, the Mission would reach 100 million poor rural households across India. It presently reaches 47.9 million households mobilized into 4.74 million SHGs in 29 states, 568 Districts, 4236 Blocks and 99,188 Gram Panchayats.

Poverty is a key manifestation of exclusion - due to deep-rooted prejudices and practices which deprive significant proportion from participating fully in economic, social, political and cultural life, often with violent manifestations, particularly for women. Exclusion has multi-generational impact on specific sections of our population, as their opportunities for development are hindered by lack access to income, employment, land, housing, infrastructure, and lack of access to basic essential services. Women's participation is also limited as they traditionally do not have voice or decision-making powers within households, and their rights and dignity are not accorded equal respect and protection by planners. Across our country, in varying degrees, age, sex, disability, race, ethnicity, religion, migration status, socioeconomics status, place of residence, and sexual orientation and gender identity have been grounds for social exclusion over time.

Efforts to promote social inclusion are an intrinsically built into the design of DAY-NRLM. However, there was a need for more clarity on how these have to be transacted and monitored, as this is a complex inter-generational cycle of deprivation. The Government of India's Mission Antyodaya is based on the systematic identification of vulnerabilities analyzed by the Socio-Economic Caste Census data in 2015, which has given us a specific set of 10.3 crores most vulnerable households. They key policies of the government across ministries and departments like Poverty Free Panchayats and doubling of income of farmers are being converged to address the needs of these households, and I am proud to state that DAY-NRLM leads the process of converging these timebound goals to end absolute poverty in our country.

To further strengthen and enhance the process of identifying socially excluded and addressing hinderances in their inclusion in the social and economic fabric of the country, DAY-NRLM and CARE India have collaborated to address key issues related to social development and social inclusion. The training modules and tools on social inclusion have been developed after an extensive process of consultations and studies of best practices across the country. The manuals consolidate the knowledge, theoretical framework of action, protocols, and tools for implementation and monitoring at every level of the DAY-NRLM system.

I am thankful to the staff and experts of DAY-NRLM who have worked diligently to develop these key documents, and to CARE India for its continued support through providing technical inputs and crucial human resource support. We are also grateful for the resource support provided by the Bill & Melinda Gates Foundation for their steadfast support and encouragement to the efforts of the Ministry of Rural Development to address issues of poverty and empowerment of women.

[Amarjeet Sinha]

ATAL DULLOO, IAS
Joint Secretary

Forward

I am pleased to note that the work on Social Inclusion has made significant progress in the DAY-NRLM at national and state levels. The Deendayal Antyodaya Yojana: National Rural Livelihoods Mission (DAY-NRLM) in the Ministry of Rural Development has been leading the process for poverty alleviation through Self-human, social, and financial capital, and enable women's access to their rights and entitlements. This has resulted in women being able to access gainful self-employment and skilled wage employment opportunities. For this end, DAY-NRLM has been working to ensure there is convergence with other government programmes so that the services and opportunities reach all the women from all excluded groups. Over a 10 years period, the Mission plans to reach out to 10 crore rural women across states.

A key hindrance in extending this reach has been exclusionary practices in our country – thus, I am pleased that CARE India has provided technical support to DAY-NRLM to understand the requirements, consolidate the learnings and suggest specific protocols and tools to implement and monitor appropriate programmes for excluded sections of rural poor. The set of 4 volumes of Social Inclusion manuals include appropriate content – Manual for Practitioners, Training Module on Social Inclusion, Toolkit for Trainers, and Book of Readings. The texts are appropriate for State Mission staff and Block Resources Persons, for working with Village Organizations and Cluster Level Federations reaching all households, particularly of the most vulnerable communities.

My recommendation is for the teams across states to use the Social Inclusion Manuals intensively to increase our commitment and ensure our advancement towards the core outcomes of the Mission by -

- Identifying the principles and practice of Social Inclusion in their states which address the current and emerging needs of excluded communities.

- Development shared perspective on social inclusion at national level by ensuring there is minimal transmission loss in scaling our strategies

- Monitoring, learning and doing course correction from the programmes to improve our connectivity with the excluded communities we serve

The participation and leadership of vulnerable communities in development programmes in essential for the country, and they cannot do this if their voice is not heard, or when their rights and dignity are not respected. The Manuals will improve how we help women from extremely deprived households get agency and control over their lives, and help us be more sensitive to their sense of alienation and inferiority. Our focus on this crucial aspect will make DAY-NRLM a more effective platform for ending poverty and deprivation from each excluded household.

I commend the teams who have contributed to plan and implement social inclusion programmes across states and at national level. The efforts of the consultants Dr Harish Vashistha and Dr G Bhargava, our National Resources Persons, who have worked with CARE India to write these excellent documents, are truly commendable. I am also thankful to CARE India for its continued support to DAY-NRLM to integrate social development and social inclusion programmes in our framework and implementation.

(Atal Dulloo)

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AABY	Aam Aadmi Bima Yojana
APS	Atal Pension Scheme
ATMA	Agriculture Technology Management Agency
CB	Capacity Building
CIF	Community Investment Fund
CLF	Cluster Level Federation
CM	Community Mobilizer
COM	Community Operational Manual
CRP	Community Resource Person
CSF	Community Support Fund
DAY-NRLM	Deendayal Antyodaya Yojana: National Rural Livelihoods Mission
DDU-GKY	Deen Dayal Upadhyay-Gramin Koushal Yojana
DMMU	District Mission Management Unit
EC	Executive Committee
FGD	Focused Group Discussion
FRA	The Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006
GB	General Body
GP	Gram Panchayat
GPDP	Gram Panchayat Development Plan
GP2RP	Gram Panchayat Poverty Reduction Plan
IAY	Indira Aawas Yojana
ICDS	Integrated Child Development Scheme
IGA	Income Generating Activities
ILM	Interactive Lecture Method
IPPE	Integrated Participatory Planning Exercise
KVIC	Khadi and Village Industries Corporations
KVK	Krishi Vigyan Kendra
LF	Livelihood Fund
LGD	Large Group Discussion
MCP	Micro Credit Plan
MFP	Minor Forest Produce
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act, 2005
MKSP	Mahila Kisan Sashaktikaran Pariyojana
MPLADS	Member of Parliament Local Area Development Scheme
MSME	Micro Small and Medium Enterprises
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NCLP	National Child Labour Project
NLM	National Literacy Mission

NOAPS	National Old Age Pension Scheme
NRDWP	National Rural Drinking Water Programme
NRHM	National Rural Health Mission
NSTFDC	National Scheduled Tribes Finance and Development Corporation
NTFP	Non-Timber Forest Produce
OB	Office Bearers
PAY	Pradhan Manthri Aawas Yojana
PESA	Panchyat Extension to Scheduled Areas Act, 1996
PIP	Participatory Identification of Poor
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jevan Jyothi Bima Yojana
PMKY	Pradhan Mantri Koushal Yojana
PMSBY	Pradhan Mantri Swasth Bima Yojana
PPA	Participatory Poverty Assessment
PRA	Participatory Rural Appraisal
PRI	Panchayat Raj Institutions
PTM	Participatory Training Methodology
PVTG	Particularly Vulnerable Tribal Groups
RBI	Reserve Bank of India
RF	Revolving Fund
RGGVY	Rajiv Gandhi Gramin Vidyutikaran Yojana
RGPSA	Rajiv Gandhi Panchayat Sashakthikaran Abhiyan
RMK	Rashtriya Mahila Kosh
RSBY	Rashtriya Swasth Bima Yojana
RSETs	Rural Self Employment Training Institutes
SBM	Swach Bharat Mission
SECC	Socio-Economic Caste Census
SGD	Small Group Discussion
SHG	Self Help Group
SIRD	State Institute of Rural Development
SMMU	State Mission Management Unit
SRLM	State Rural Livelihoods Mission
STDCCs	State Tribal Development Cooperative Corporations
SVEP	Startup Village Entrepreneurship Programme
TPDS	Targeted Public Distribution Scheme
TSP	Tribal Sub-Plan
VKY	Vanbandhu Kalyan Yojana
VLF	Village Level Forum
VO	Village Organization
VRF	Vulnerability Reduction Fund
VRP	Vulnerability Reduction Plan

OVERVIEW

The Deendayal Antyodaya Yojana: National Rural Livelihoods Mission (DAY-NRLM) has been established in the Ministry of Rural Development to lead the process for poverty alleviation through a dedicated and sensitive support structure from the national level to the sub-district level that focuses on the poor; builds and sustains their organizations for collective action based on self-help and mutual cooperation; generates demand from the system; and build linkages with mainstream institutions to reduce poverty.

Poverty is a key manifestation of exclusion – due to deep-rooted prejudices and practices which deprive significant proportion of participate fully in economic, social, political and cultural life, often with violent manifestations, particularly for women. Exclusion has multi-generational impact on specific sections of our population, as their opportunities for human development are hindered by lack access to material resources, income, employment, land and housing, or access to services as education and health care essential for well-being. Participation is also limited when people cannot exercise their voice or interact with each other, and when their rights and dignity are not accorded equal respect and protection. Thus, social exclusion entails not only material deprivation but also lack of agency or control over important decisions as well as feelings of alienation and inferiority. In India, varying degrees, age, sex, disability, race, ethnicity, religion, migration status, socioeconomic status, place of residence, and sexual orientation and gender identity have been grounds for social exclusion over time.

Within the policy discourse in DAY-NRLM, efforts to promote social inclusion are an intrinsic part of the framework. The Mission is dedicated to overcoming barriers which impede women's growth and keeps them in an inter-generational cycle of deprivation at different levels. Women's lives as citizens are further impacted when they are from socially excluded groups, which in any case have low access to rights and entitlements, and are unable to adequately contribute to political and economic processes. To reduce poverty, DAY-NRLM builds and strengthens Self-Help Groups (SHGs), collectives of poor rural women to enable them to access gainful self-employment and skilled wage employment opportunities, empower their households to build their human, social, and financial capital, enable women's access to their rights and entitlements, and ensure convergence with other government programmes. Over a 10-year period (until 2024-2025), the Mission plans to reach 100 million poor rural households across India. As on October 2017 DAY-NRLM covers 29 States; 568 Districts, 4236 Blocks and 99,188 Gram Panchayats, reaching total 47.9 million households mobilized into 4.74 million SHGs.

Social Inclusion is one of the key aspects of DAY-NRLM. To ensure that no poor family is left out, there is special focus on priority and early inclusion of the poorest of the poor and other vulnerable sections of communities like Schedule Castes, Schedule Tribes, Particularly Vulnerable Tribal Groups, women headed families, people engaged in unhygienic occupations (ex-manual scavengers), elderly persons, People with different abilities, minority groups and trafficked women. Accordingly, DAY-NRLM now works to include all the vulnerable communities into their institutional architecture within the initial months of working in a block.

To further strengthen and enhance the process of identifying socially excluded and their inclusion in the social fabric, DAY-NRLM and CARE India have collaborated to develop training modules and

tools on social inclusion. The modules have been developed as a result of an extensive process of consultations and studies of best practices across the country, and have been based on structured programmes being implemented by states.

A poverty reduction programme may not automatically address social inclusion as practiced in different forms across the country. There are complex, multi-faceted reasons for exclusion: religion, caste, gender, social and economic conditions, physical disability, or geographic regions, which needs to be understood and analysed distinctly. Economic growth alone is not adequate to address the challenges of exclusion, therefore planned, structured and deliberate interventions are required to ensure inclusion. In the context of DAY-NRLM, general inclusion is part of the standard framework during social mobilization phase, but still specific sections at margins still get left out. Extra care and sensitivities needed, so additional, focused EFFORT in all aspects of Mobilization, Capacity Building, Access to funds, credits, rights, entitlements, services, livelihood opportunities, markets, technology). DAY-NRLM efforts in fields need to be documented and presented systematically. Dissemination of guidelines and protocols are crucial for effective implementation of inclusion processes. The Social Inclusion Manuals are aimed at compilation of Capacity Building Materials and modules, introducing the tools for participatory training, community based demand generation and planning. Ultimately, the manuals are aimed at helping State Rural Livelihoods Missions to scale-up the social inclusion efforts in systematic way with adequate reading materials, Capacity Building modules, planning and training tools, and best practices.

This manual is developed in four volumes as under:

1. **Mainstreaming Social Inclusion in DAY-NRLM; Manual for practitioners**
   - Concepts, Ideas and Analysis of Poverty, Vulnerability and Inclusion
   - Poverty Eradication and Social Inclusion efforts: Changing paradigms
   - DAY-NRLM Framework and Inclusion
   - Mainstreaming Inclusion in DAY-NRLM
   - Inclusion Strategies
   - Social Inclusion efforts by DAY-NRLM and CSOs
   - Capacity Building for Inclusion

2. **Training module on Social Inclusion**
   - Understanding Poverty and Vulnerability
   - DAY-NRLM Perspectives and Inclusion Strategies
   - Tools for Planning and Implementation

3. **Toolkit for trainers**
   - Planning and implementation tools for Social Inclusion in DAY-NRLM
   - Icebreakers, energizers, and learning games for trainers
   - Stories and Songs for facilitators
   - References and further readings

4. **Book of Readings**
   - Understanding Poverty and Vulnerability
   - Marginalization, Concepts of Inclusion & Exclusion, Equity
   - Gender, Exclusion, Constitutional Provisions and UDHR
   - DAY-NRLM and Social Inclusion, CBO's role, GPS
   - Inclusion: DAY-NRLM and various Thematic Areas
   - Capacity Building and Participatory Training

For your feedback and suggestions for improving the next edition of the Social Inclusion Manuals, we will await your inputs on nrlmcellnird@gmail.com

SECTION 1

Concepts, Ideas and Analysis of Poverty, Vulnerability and Inclusion

The layers of inequity woven into India's social fabric are well known. These are characterized by social divides like language, caste, religion, gender, location, culture and customs, which are inherited from generation to generation along with their inherent biases and resulting social injustice.

Poverty is a contested term. Yet, most definitions of poverty can be fit into one of the following categories:

- Poverty is having less than others in society
- Poverty is the feeling of not having enough to get along.

In his famous work on American culture, Dream and Nightmare, Myron Magnet says, "Poverty comes from a destitution of the soul, a failure to develop the habits of education, reasoning, judgement, sacrifice, and hard work required to succeed in the world." This statement evokes sympathy but almost immediately dissipates the feeling and blames the poor for their condition. Surprisingly, the same line of thought has been adopted and openly expressed in the development sector.

What we fail to understand is that poor do not require further confirmation of their condition: instead they need facilitative environment for improving their living conditions to alleviate poverty. Circumstances of birth and social structures determine 'who is what'. Social structures generate the patterns of social hierarchies. There can be more than one type of social hierarchy in a given society, and all of them are specific to the history of a specific social formation. Each hierarchy generates its own special set of unequal social relations. Poverty, with respect to social structure, includes discrimination and social inequality. The discrimination does not restrict itself to those at the lower end of the social system, but also happens on the basis of gender and other forms of diverse exclusions.

Understanding Poverty

Examining various dimensions of poverty and the causes of poverty is referred to as poverty analysis. Asking people about their perceptions of poverty (or why they consider some households as poor and others as non-poor) is referred to as Participatory Poverty Analysis (PPA). Asking people to classify various households on poor - non-poor dimensions is called well-being ranking. Poverty can be associated with certain inabilities, and lack of certain supports.

- A person lacking basic resources to even attain minimum required food is easily recognised as poor. Such a person is unable to participate in the market. Such inability can exist either during purchases of goods and services, like health services, education, electricity, or while selling their own goods and services, like grain produced or labour services.

- Another kind of inability relates to participation in various social and political institutions, in the decision-making process and in having access to various resources. For example, in some localities the members of Scheduled Caste communities cannot access certain spaces, or sit in specific rows in classrooms or transport. They cannot take water from the community wells, nor can offer prayers in the temples.

- Across the country, women are not allowed to participate in household decision making. In many cases, women are only silent spectators to the transactions involving their own lives, or assets or other essential decisions related their health and education, or indeed, control over their own bodies.

Large sections or groups in our society thus are unable to participate in social and political institutions and processes socially, politically and within families, leading to exclusions which are traditional across generations. Closely connected with the denial of participation in institutions is the lack of voice and inability to demand rights and entitlements. Many communities as well as women feel intimidated when approaching any persons in authority, like government officials.

A major reason for inter-generational poverty is the lack of social and psychological support. People who do not receive the emotional support of family and society experience a sense of loss, are dejected and cannot take a long-term perspective to analyse and address their own condition. They feel neglected and unwanted in the society, and experience a sense of helplessness or apathy. Examples of such sections include women, old persons, destitute, survivors of violence and trafficking, trans-genders among others. These inhibiting conditions arise due to several reasons, which generate the conditions of asymmetry experienced by the excluded groups -

- Power asymmetry
- Status asymmetry
- Wealth asymmetry
- Knowledge or skill asymmetry

Some groups are forcefully kept out of participation because of power asymmetry. Those with more power, monopolize all the spaces of decision making and prevent the persons with less power to participate, to express. This power may not necessarily emanate from a formal position of the person. Most of the times people derive their power from their positions in informal social-cultural institutions. The second type of asymmetry, status asymmetry, impacts groups due to influence of factors like gender, or cultural norms like caste, or ethnicity. Asymmetry in wealth creates insurmountable barriers in participation. In certain cases, the possession of certain assets and resources may be a pre-requisite for their participation in public life and decision making.

The next is asymmetry of knowledge/skill where a person may not participate just because he does not possess the required skills or simply does not know that there is an opportunity to participate. Several constitutional provisions, protections and rights, entitlements from government schemes have lengthy procedures and layers of paper work. Unaware of the processes, many people do not take advantage of these schemes.

To conclude, poverty does not limit itself to the income level, but is a multifaceted concept, which has its claws dug deep into economic, social and psychological structure of the society. Thus, assessment of poverty in a society can be done through research on income –expenditure ratio, food-income ratio, social status/hierarchies, etc., the list is indeed endless. Hence, poor require simultaneous, multiple and complementary supports to break out of the vicious cycle and come out of poverty.

Understanding Caste and Gender

Gender training, gender rights and gender perspective are common phrases that we would have heard. There is a myth that 'Gender' has got to do with only women. Therefore, most of the work related to gender is aimed at 'sensitizing' people towards women's realities, empowerment of women, etc. However, this is a limited understanding of the term.

The process of socialization determines what should be the roles and responsibilities of men and women, attaching different values to different kinds of works, creating hierarchy based on the ability to the work which generates assets. This, along with the pre-existent practices of a patriarchal society, has made men superior to women. It has devalued reproductive work resulting in women not having access to and control over resources and skill building, causing a violation of human rights and thus sustaining inequalities among people who do not fit in stricter gender and sex norms being differentiated, excluded and discriminated from society.

By constructing gender as binary (as though there are only two groups in the world, male and female), society is excluding all the other individuals who do not fit into the definition of man and woman. It is a reality that there are trans-gender and trans-sexual people living amongst us. By making two group norms for sex and gender, we are dismissing existence of other types, which is a skewed understanding of who all live in our society.

Therefore, people engaged in social change need to understand that gender is (a) a social construct of men and women, (b) made by society and it is biased towards people who stay within the limit of its norms, (c) a construct that is advantageous to men, and disadvantageous to women and others, and (d) a social construct that is changing and can be changed for betterment of people.

There are different dimensions to gender inequality, which are:

- Access and achievement in education
- Improvement in health
- Indexes of legal and economic equality in matters of marriage and society,
- Measures of women's empowerment

Understanding our work from gender perspective puts up questions like:

- Do these activities reduce inequalities between gender groups?
- Do our empowerment programmes help women lead a violence-free life?
- Do our livelihood or income generation programme change quality of women's life substantially?
- Do our programme enable men to understand why daughters should have equal share in the property, or why do they need to be educated?

Therefore, gender helps us in identifying issues, problems and inequalities in our area of work and helps us to plan, align our, and work/activities towards our larger goal of social justice. It is believed that unless roles determined by gender are reassigned, values attached to different activities are re-valued and assets and resources are redistributed, one can not see the desired change in the lives of marginalized groups. This restructuring is essential to empower marginalized communities and for rights and justice to prevail.

The fact that gender inequality can be explained by religious variables, civil freedom and regional variables, suggests that it is simply not an efficient economic choice. In an optimizing growth model, gender inequality, thus is a distortion that slows growth.

Another important social structure is Caste. Unlike patriarchy, caste is a social structure unique to Indian society. The inequalities embedded in caste relations are also very different. Caste structure does not produce just two poles of unequal relation but creates a long social ladder where different caste communities occupy different locations with varying social status. Dr. B.R. Ambedkar gave it a very appropriate name,' Graded inequality'. Thus, every caste has both the aspects, the oppressor and the oppressed. The castes on the lowest of social rungs are called Dalits or Maha Dalits (Scheduled Castes), or Other Backward Castes (OBC). They bear the brunt of the caste hierarchy and its brutal institutionalized violence.

Class economic structure coupled with caste and gender structures, weaves such an inextricable web of poverty that it is almost impossible for the poor to disentangle from its stranglehold without transforming these structures. Development is no more a relief operation and no more a charity work. It's a structural transformation of both the system and civilization, paving the way for an all-round development of each and every individual.

> One important aspect has to be understood while learning about social structures – that unlike structures of nature, structures of society are operationalized and reproduced only through the individual actions. Individual actions are not merely and mechanically reproductive of the pre-existing structures, but have the capacity to elaborate or transform the existing structures. Because the individual actors, though enmeshed in structures, are also autonomous agents capable of learning and acting back on the structures to bring forth the desired and feasible changes in the structures. This explanation becomes necessary because of the common misunderstanding that structures preclude individual agency.

Apart from understanding the structures that generate poverty, it is equally important to understand its manifestations in day to day life of women.

Vulnerability

As development practitioners, we have witnessed how a poor woman hesitates in a village assembly to raise an issue bothering her as she does not feel confident of her place and rights in public domain. Some other poor person may be too fearful to participate owing to the risks involved. Loss of employment opportunity cited earlier is a case in point. For some persons, the conditions of life do not permit them to participate in the markets, or social and political institutions. For example, old people may not be able to withstand the stress involved in travel to the block headquarters, and standing in the queues for long time to access some schemes. This situation brings us to the notion of 'vulnerability'.

The twin aspects of vulnerability and voice came to the forefront when attempts to understand poverty from the perspectives of poor and the risk and uncertainty that permeates the life of the poor. This is often expressed as state of vulnerability. Poverty is not only a state of having little, but also living under the constant threat of losing the little that one has. Vulnerability also means the high probability of being exposed to a number of other risks such as violence, crime, natural disasters or death.

Interaction with the poor in conflict regions revealed that they perceived peace and security as the highest priority, over better food and shelter, as they believe that attaining peace would improve their economic and political situation and physical security. The poor try to minimize their vulnerability

to loss by diversifying their activities giving priority to survival. The conditions of poverty force the poor to live in unhygienic, insecure, demeaning environs. The poor usually live on the periphery of the system and society, making them directly exposed to the vagaries of nature - thus making them even more vulnerable. If any unforeseen event occurs, the poor have few assets to dispose of in addressing the problem, or the depletion of those assets must plunge them further into long-term poverty.

Reducing risk expands the range of opportunities available to the poor. By this, they would be able to take advantage of all the strategies to reduce poverty (health, education, or income-earning possibilities). In many cases, vulnerability prevents the poor from innovating and experimenting because they entail unknown and higher order risks. Several households may be Below Poverty Line as per national standards, but above the margins as set by the local community during PPA. These households consider themselves as coping, which indicates that the idea of secure livelihood is given greater importance by the poor than a higher but fluctuating income. The common characteristics of the vulnerability that emerge during PPA are a combination of age, disability, disease and destitution. Social isolation faced by single women, the terminally ill, the mentally ill and the aged parents of the migrant adults, reached phenomenal proportions. Thus, the grassroot understanding of poverty has more to do with vulnerability than mere income poverty. These also clarify the meaning of vulnerability as lacking the means to cope.

Lack of voice and political rights, often described as powerlessness, is described by some as the most fundamental characteristic of poverty. This is revealed when the poor describe their interactions with government employees, institutions and dominant social groups. They lack political power. 'A condition of powerlessness and an inability to make themselves heard' is the dimension of being voiceless. Where there is interaction between those in power and the poor, it is more one sided – with those in power dominating the discourse, thus leading to more marginalization.

Marginalization

Marginalization is a process of systematic segregation, oppression and invisibility of certain individuals and communities from larger social life processes including political and economic. It is mainly a result of historically entrenched practices and institutions of social discrimination. Caste and gender are two prime examples of such institutions of discrimination.

In other instances, certain individuals and groups of persons are marginalized by social stigma attached to the identities they hold, occupations they do, ailments they suffer from. Trans-genders and people with disabilities are stigmatized due to their identities. Erstwhile manual scavengers, rescued Devadasis, survivors of human trafficking are examples of communities facing stigma due to their occupations. Similarly, people suffering from HIV/AIDS, Leprosy, mental illness, epilepsy among other are stigmatized due to their illness. Linguistic, ethnic and religious minorities also suffer from neglect, persecution and total marginalization in many instances.

Though marginalization in India is caused mainly by discriminatory traditional social structures (stigma, taboos, norms), a new wave and a new kind of marginalization appeared on the social horizon in early 1990's. This can be categorized as "systemic" marginalization. India is known for its small producers in agrarian and artisanal sectors who comprise about 60% of Indian rural population. Communities of small producers are based on traditional knowledge, skills and tools, catering mainly to local markets. The economic reforms unleashed structural changes in the Indian economy, where the process of completely new set of globalised market rules drove these communities to the verge of extinction. These tumultuous changes have a devastating effect on

the small producer communities that are already socially marginalized, like women, SCs, STs, artisanal communities, PVTGS etc. They were unable to cope with the grave challenges posed by:

- The requirements of new knowledge/skill/technologies to enhance productivity and efficiency.
- Unfathomable risks involved in dealing with volatile and distant markets
- Tumultuous changes in life styles and consumer preferences of the people giving rise to irreversible changes in local demand pattern.

Social Exclusion

Poverty accentuates vulnerability and leads to marginalization when coupled with social discrimination. Marginalization leads to social isolation and severe erosion of identity. They are prevented from full social integration and participation. They are deprived from the opportunity to full development of their potential. This phenomenon is called social exclusion. Although, there is no agreed benchmark for social exclusion, lack of participation in society is the main line of understanding with respect to defining the term. Thus, social exclusion describes a state in which individuals are unable to participate in social, economic, political and other aspects of life, as well as the inability to indulge in the processes leading to and sustaining such a life. Untouchability of Scheduled Castes in India is a classic example of social exclusion as we defined above. Subjugation of women is another classic example.

Participation may be stalled when people lack access to material resources, including income, employment, land and housing, education and health care- all the essential foundations of well-being. It is also when people cannot exercise their voice/opinions, or interact with others, and when their rights and dignity are not rendered equal respect and protection. Thus, social exclusion is not only material deprivation but also lack of control over important decisions, feeling of alienation and inferiority.

A term first used by the French, social exclusion was a strategy devised and used by the colonial rulers, where they formed new ideologies classifying people as civilzed or primitive, and openly promoted and benefited from slavery, and organized massacres and genocides. Racism, anti-Semitism, and Euro-centrism are some of the notorious examples of modern age exclusionary ideologies.

Apart from these ideologies of colonial origins, there are other notions which gained currency in modern age under the influence of market centric system. Market dominated systems treat human beings as human resources, to be developed and exploited to their fullest potential. This new approach created new sets of excluded groups.

- Those who are not educated, skilled, oriented to market economy (Examples- rural labourers, tribals and PVTGs)
- Those who do not produce commodities for market (Examples- subsistence farmers)
- Those who are not involved in paid labour (Examples- the domestic labour of women is unpaid labour),
- Those who can't adapt to ever changing economic conditions shaped by the volatile markets (Example- artisans)
- Those who cannot work (Examples- disabled, terminally ill, mentally ill, the aged)

Dimensions of Exclusion

Deprivation from

- Exercising constitutional rights
- Benefiting from policy entitlements
- Participating in decision making processes in family, community, local government
- Representation in public forums
- Ownership of assets
- Using public spaces and facilities
- Accessing public services and institutions
- Upgrading knowledge and skills.
- Availing opportunities
- Accessing markets.

Social Inclusion

Social inclusion is a strategic and planned effort to

- Reverse the processes
- Undo the mechanisms
- Dismantle the structures
- Discredit the ideologies of social exclusion.

Social inclusion can be defined as the process of improving the conditions of participation in society for people who are disadvantaged on the basis of age, sex, disability, race, ethnicity, origin, religion, economic or other status, through enhanced opportunities, access to resources, voice and respect for rights. Thus, social inclusion is both a process and a goal.

Social inclusion is an integral part of any poverty eradication effort, because poverty provides a fertile soil for the perpetuation of the old and genesis of new forms of social exclusion. Social inclusion is motivated by the principles of equality, tolerance and freedom. It actively promotes equality and tolerance among different groups of people. It also promotes the value of individual freedom necessary for the all-round development and full citizenship of persons. It reorients the focus of development programmes towards the most vulnerable and excluded communities and the urgent necessity of mobilizing and organizing them into groups and formal institutions as quickly as possible. Mobilizing and organizing the vulnerable in big numbers is the surest way of gaining the visibility, voice and a respectable identity for them. Robust strategies need to be designed to address diverse aspects of social inclusion.

Complexity

The greatest challenge faced by any social inclusion programme in India is the mind-numbing diversity this country contains. India, with its sub continental proportions, has diverse geographies, diverse cultures, different languages, diverse ethnicities, different religious groups, countless agro-climatic zones, diverse terrains, different regions with differing natural endowments and different levels of infrastructural, institutional and educational development.

Anyone who wants to design an effective social inclusion programme in India has to keep in mind three complex challenges posed by its

1. Endless diversity
2. Entrenched cultures of exclusion
3. Elusive dynamics of the markets.

"Social inclusion is a process which ensures that those at risk of poverty and social exclusion gain the opportunities and resources necessary to participate fully in economic, social, political and cultural life and to enjoy a standard of living that is considered normal in the society in which they live. It ensures that they have greater participation in decision making which affects their lives and access to their fundamental rights"

Participation is necessary but not sufficient condition for social inclusion. We need to see it as a process with three critical stages: 1. Participation, 2. Representation, and 3. Ownership.

Social inclusion begins with

Equal and informed participation of all the excluded and vulnerable people in all the processes that affect their life.

Social Inclusion grows stronger with

Equitable and effective representation for the excluded and vulnerable people in all the formal and informal institutions and forums that enhances their life chances.

Social Inclusion culminates in

Equal and real ownership of the excluded and vulnerable people over all the resources and institutions necessary for dignified Life, healthy and happy Living and sustainable livelihoods.

Magnitude

Social inclusion is a gigantic task in India. Here is some basic data regarding the households suffering from exclusion, and in need of inclusion.

Total Households in the country are 24.47 crore. Among them rural households are 17.96 crore. Excluded households are nearly 07.96 crore i.e. 39.37% of total rural households. According to the recent SECC data 00.16 crore households (0.92% of rural households) are suffering from at least one deprivation of the seven deprivations identified by the government. They come under the category of auto inclusion. According to one estimate, 10.71 Crore households are being considered for the deprivation. Despite the best efforts of the enumerators, it is estimated that still there are households that have yet to report their deprivation - 02.01 Crore such households were identified. Even if the unreported cases are not considered, there are still 8.70 crore households which need to be included. These households are spread across states.

When we discuss and plan to address the complex challenges of social inclusion, we need to reflect that overcoming exclusion is one of the greatest challenges faced by humanity. We are faced with many questions which we will address collectively.

How do we accomplish this gargantuan task?

How quickly?

How smoothly?

How thoroughly?

How effectively?

How sustainably?

In order to build our programmes, we need to build our own understanding of the complex issues of poverty and inclusion.

SECTION 2

Poverty Eradication and Social Inclusion Efforts: Changing paradigms

Alleviation of poverty has been the basic aim of policy makers ever since the India became independent. For poverty alleviation, policy makers have relied basically on variety of schemes and programmes formulated by the Planning Commission with the objective of providing various services, benefits, facilities or creating assets for the poor at the grassroots level. Without a coordinated and targeted approach on the part of governments and its various departments, this objective cannot be achieved. These programmes need administrative and financial support. Hence the initiative must emanate from the Central and State governments. In India, the basic responsibility of implementing schemes of poverty alleviation has been of the State Governments with Federal Government providing necessary, policy, technical and administrative support.

Five-year plans designed by the planning commission played a major role in the poverty eradication efforts of the government. We need to have a look at the policy priorities of successive five-year plans to gain an understanding of the different stages of the rural development process. India has so far successfully implemented 11 Five Year Plans. The plans aimed at correcting disequilibria in the economy emerging from colonialism and were geared towards initiating simultaneously a process of all-round, balanced development, which would ensure a rising national income and a steady improvement in living standards. Shortage of food was a historic problem in the country. The gains from the Green Revolution led to the realization that agricultural development was key to the overall development of the rural areas. This awareness led to the campaigning of Rural Extension Services. For achieving rural development, community development programmes (CDP) were formulated as the method and Rural Extension to initiate a process of transformation of the social and economic life of the villages.

The shift in focus towards industrial development led to imbalances for weaker and underprivileged sections of the people and regional development. Thus, close inter-dependence between agriculture and industrial sector has been a core area of planning, though these have not been entirely successful. The stress on agricultural development, achieving self-sufficiency in food grains and increasing agricultural production to meet the requirements of industry and exports has been a major goal. Soil conservation, dry farming, land reclamation along with the use of chemical fertilizers and irrigation were given importance.

The Panchayati Raj governance has provided a constitutional framework for this process, though there have been significant gaps in implementation. The participation of women in governance as well as in agriculture itself has been well recognized, but these have been hindered or unmet due to traditional norms and failure to develop appropriate strategies for them, and with them. Local level planning to ensure that each area realized its maximum development potential on the basis

of local human resources and natural resources has been enshrined in planning but have been low in implementation.

The national level planning process in the country explicitly addresses the need to ensure equity and social justice through a sector-specific focus, in which agricultural development to be viewed as a core element to yield widest spread of benefits especially to the rural poor. The lack of other, non-agricultural opportunities in rural areas was due to poor availability of core infrastructure. In recent years, increasing emphasis is being given to these aspects of rural development for ensuring rapid growth of those sectors which most likely to create gainful employment opportunities, and to supplement the impact of growth with special programmes aimed at special target groups which may not benefit sufficiently from the normal growth process.

Throughout the last few years, the savings and investment rates have increased. The industrial sector has been responding to face competition in the global economy, while the experience of the agricultural sector, which drives the rural economy covering the largest percentage of the population, has lagged behind. A major weakness in the economy has been that growth is not sufficiently inclusive for many groups, especially SCs, STs and minorities. The lack of inclusiveness is borne out by data on several dimensions of performance.

Faster growth being more sustainable and more inclusive growth is thus the key for poverty reduction, promoting equality and regional balance, reducing inequality, and empowering people. Participation of the poor rural communities is critical for this, which would additionally lead to environmental sustainability, and development of human capital through improved health, education, skill development, nutrition, and development of institutional capabilities.

When we carefully study the thinking of policy makers and planners, the lessons from the failures are clearly observed and integrated for critical course correction. The main question remains - is, why inclusive growth is still a goal and what are the factors contributing to its limited attainment? This issue affects several countries and is reverberating across the world – that poverty has remained a major cause of human misery and conflict. The Sustainable Development Goals committed by India and the world to uphold human dignity, equality and equity have to be attained within a specific timeframe.

As stated in the DAY-NRLM Framework for Implementation, 2010, programmes directly targeting poor families and supporting their livelihoods promotion hold a major promise to trigger pro-poor growth. However, the past record of implementation of these programmes has not been very successful and the pro-poor growth that they were supposed to generate has actually not taken place. There was a significant shift in focus when in 1999 the Integrated Rural Development Programme (IRDP) was transformed to Swarnajayanti Gram Swarojgar Yojana(SGSY). The strategy of self employment through organizing poor into Self Help Groups (SHGs) became the cornerstone of the new stratgey. An overview of the implementation of SGSY over the last ten years throws up a mixed picture. There is a widespread acceptance in the country of the need for poor into SHGs as a pre-requisite for poverty reduction.

The present efforts of the DAY-NRLM are directed towards bringing women into the center of development of the country through collectivization, capacitation and economic sustainability. In the last ten years or so, there have been significant changes in policies and programmes related to poverty eradication, there have been shifts from supply driven programmes to rights and entitlements oriented Acts, policies and schemes, like Right to Food, Right to Education, Mahatma

Gandhi National Rural Employment Guarantee Scheme, Jan Dhan Yojana and Swachh Bharat Mission. There has also been a shift in approach from programme to mission mode, like National Health Mission, National Skill Development Mission, Jawaharlal Nehru Urban Renewal Mission, and National Rural Livelihoods Mission.

There are other dimensions too which witnessed retrospection and shift. To appreciate this shift, we need to draw our attention to the implementation methodologies and approaches of development programmes. The gulf between goals and actual impact of the programmes is widely documented. Fortunately, there is a learning curve even in the approaches to development, for which we need to understand the paradigmatic shifts in thinking, designs and practices of development.

Decision-making in the programmes - Earlier, the programmes were top-down. WE (experts) PLAN. YOU COOPERATE. Then, bottom-up approach started being used - YOU PLAN, WE COOPERATE. However, though the people were asked to plan, the outsiders told the community when to plan and the aspects on which to plan. That is, the bounds of planning were set by the outside experts. The planning was thrust on the community, which many a time did not participate with enthusiasm. Hence, to bring in true participation, the new thinking is to promote: WE (community) PLAN. YOU COOPERATE. In this paradigm, the community wrests the initiative, decides the areas on which to plan and when to plan. To feed the expert opinion into the plans when necessary, the community invites the outside experts when it feels necessary. The role of the facilitator is to build the capacity of the community to plan and articulate. The facilitator should also provide the community with the required links with the outside experts.

Democratic Decentralization - On the one hand, the political decentralization is happening with the devolution of the powers on the Gram Panchayats. On the other hand, the development processes are also being decentralized with greater and greater role envisaged for the CBOs at the village level. As Gram Panchayat is a political institution, the decisions are made using the political processes at this level. Thus, the powerful and the number game might rule the decision making. In contrast, the decision-making processes advocated for adoption at the CBO level are rational in nature. The issues are decided in the context of the urgency of the need, the poverty status of the proposed beneficiary, etc. The question is: "Are both these decision-making styles complementary and supplementary and hence needed or do they both conflict?"

Empower community to manage the professional - The development effort requires professionals. Therefore, professionals will have to be engaged to steer the development effort. However, as the professionals are experts, they have the tendency to decide on behalf of the community. Therefore, the second part of the trend is to empower the community to manage the professional. The relationship would be like that of the legislature and the executive. The community institution will be built by the professional, who then subjects himself to the suzerainty of the community institution that he nurtured.

Managing Social conflict and stakeholders - As the poor are empowered, the low-cost services become costly as the empowered poor start choosing their other options. The power balance also changes when the poor in the community become empowered. All these are to the disadvantage of the dominant minority. Hence, the empowerment leads to social conflict between the dominant minority and the newly empowered community. These tensions will have to be managed so that the resources controlled by the dominant minority can be accessed by the empowered community and used in the quest for enhancing their options.

Financial assistance is not enough - Previously, financial assistance was only for productive purposes. However, the development actors now realized that this was not enough and they started provision of support to ensure that the financial assistance is used.

Support entrepreneurs and wage earners - Previously the development actors believed that entrepreneurs were the key to growth in the society. The existing structures (which are not equitable) would crumble giving way to a new egalitarian society - such was the thinking of the times. However, it is now realized that supporting only the entrepreneurs will not be sufficient. We need to support the employees working under the entrepreneurs as well as those who provide services to the entrepreneurs. This enhanced support to the actors in the industry would strengthen the entrepreneurs and give us the desired results. The state also played important role in promoting and facilitating the concept and practice of corporate social responsibility.

The understanding about these dimensions forms the core of DAY-NRLM's programme approach to ensure social inclusion.

DAY-NRLM Framework and Inclusion

DAY-NRLM Framework

Mission

To reduce poverty through building strong grassroots institutions of the poor. These institutions enable the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable increase in their incomes, on a sustainable basis".

Guiding Principles

- Poor have a strong desire to come out of poverty, and, have innate capabilities
- Social mobilization and building strong institutions of the poor is critical for unleashing their capabilities
- An external dedicated and sensitive support structure is required to induce social mobilization

Values

The core values which guide all the activities are as follows:

- Inclusion of the Poorest
- Transparency
- Accountability
- Equity – to the disadvantaged, especially women and vulnerable groups
- Partnerships
- Ownership and key role of the poor in all stages – planning, implementation, and, monitoring

It is important to reiterate the founding principle of DAY-NRLM, enshrined in the Framework of Implementation -

The core belief of National Rural Livelihoods Mission (NRLM) is that the poor have a strong desire and innate capabilities to come out of poverty. They are entrepreneurial. The challenge is to unleash their innate capabilities to generate meaningful livelihoods, which enable them to come out of poverty. The first step in this process is motivating them to form their own institutions. Their true potential is realized when they are provided sufficient capacities to manage the external environment and easy access to finance, and are enabled to expand their skills and assets and convert them into meaningful livelihoods. This requires continuous handholding support by their institutions. An external dedicated, sensitive support structure, from the national level to the sub-district level, is required to induce such social mobilization, institution building and livelihoods promotion.

Strong institutional platforms of the poor empower the poor households and enable them to build-up their own human, social, financial and other resources. They, in turn, enable them to access their rights, entitlements and livelihoods opportunities, including services (both from the public and private sector). The social mobilization process enhances solidarity, voice and bargaining power of the poor. These processes enable them to pursue viable livelihoods based on leveraging their own resources, skills and preferences. Thus, they come out of abject poverty and do not fall back into poverty.

NRLM also believes that the programme can be up scaled in a time bound manner, only if it is driven by the poor themselves.

Implementation Framework
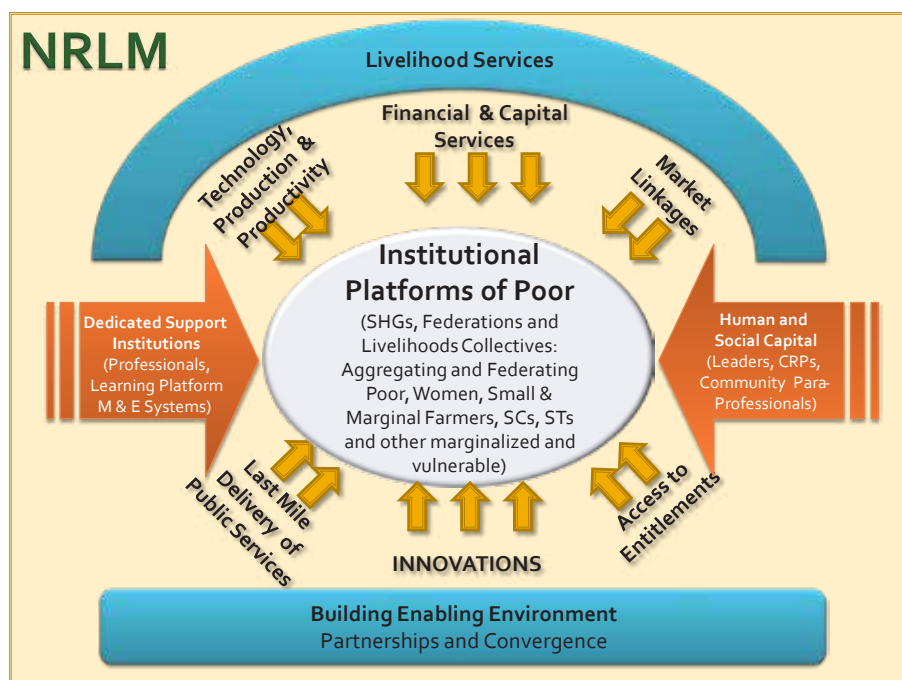
The DAY-NRLM original framework for implementation included 5 basic principles for action –

1. Regular meetings

2. Regular savings

3. Regular inter-loaning

4. Timely repayment of loans

5. Up to date book of accounts

In 2016, DAY-NRLM expanded its universal framework in to additionally include Social Development and Social Inclusion programmes –

6. Health, Nutrition and Sanitation

7. Education

8. Active involvement in PRIs

9. Access to entitlements and schemes

10. Creating opportunities for sustainable livelihoods

Now called Dashasutri, this framework constitutes the core actions on which all the programmes of DAY-NRLM are based.

Understanding inclusion approaches

DAY-NRLM can be seen as the culmination of series of rural development interventions undertaken by the Government of India so far. It is the largest programme of its kind in the world. It is designed on the basis of best practices and refined approaches accumulated at various large-scale poverty eradication programmes implemented by UNDP like SAPAP and some state governments like, SERP (Andhra & Telangana), TNSRLM (Tamil Nadu), KUDUMBASREE (Kerala) and BRLPS(Bihar). DAY-NRLM also incorporated learnings from intervention strategies and practices of many agencies, both public and civil society Institutions.

Some important elements from aforesaid programmes that have gone into the design of DAY-NRLM use:

- Strategies of mobilization of the poor and ultra-poor
- Social inclusion, social development and saturation
- SHG formation and building higher order federations
- Capacity building of leaders, members and community cadre
- Entitlements to various institutions and financial inclusion
- Financial assistance with relevant technical support
- Rights, entitlements, schemes through convergence
- Livelihoods promotion
- Dedicated professional support
- Community contribution and leadership
- Communitization and sustainability

DAY-NRLM developed a comprehensive approach towards social inclusion, realizing from the past experiences, that without a special drive, the most vulnerable communities remain left out from development interventions. 'Early and speedy inclusion' is the central focus of DAY-NRLM.

Inclusion has to begin as early as possible in the mobilisation process. Any delay in inclusion has many disadvantages. The vulnerable groups need the most urgent support as they are already at high risk, and are in need of immediate relief and rehabilitation. Any delay in inclusion is detrimental to their very survival. Likewise, delayed inclusion can potentially rob the opportunity of the vulnerable from adequate representation and leadership of community institutions, which can lead to their marginalization even within the institutions of the poor. It can become a vicious cycle if not promptly and firmly addressed. Similarly, the delayed inclusion means delayed solidarity, delayed social security and delayed financial assistance which is not acceptable nor defensible in the case of the vulnerable communities.

Social inclusion cannot be a piecemeal process. It has to be rolled out in a rapid action in a strategic manner, according to a customized locally appropriate plan reflecting local realities and priorities, with clear milestones and with expeditious expansion drive. DAY-NRLM firmly believes that social inclusion should be largely completed, at least in its basic form, by the middle of the second year of commencement of mission in processes a given geography (like in an intensive Intensive block), where all the processes, programmes, systems and structures of the mission are in place.

DAY-NRLM understands that social inclusion cannot be addressed only by an SHG. It requires a commitment of the entire system, with special drives, committed and skilled cadre, special funds and a larger platform to generate momentum necessary for speedy inclusion and create the impact

necessary for transformation. DAY-NRLM has developed a larger local collective platform, called the Village Level Federation (VLF), which is entrusted with the task of implementation and close watch of social inclusion with necessary entitlements and capacities.

Typology

Who are all these vulnerable communities that urgently need attention and assistance? While there are several, DAY-NRLM has identified the following at present:

- Scheduled Tribe (ST)
- Particularly Vulnerable Tribal Groups (PVTGs)
- Women headed households
- Elderly persons
- People living with different abilities (PwDs)
- Religious, ethnic, linguistic minority groups
- People living in extremist affected areas
- People living in inaccessible remote and hill terrains
- Survivors of human trafficking
- People engaged in unhygienic occupations (like erstwhile manual scavengers)
- Liberated bonded labourers
- Distress migrants
- Transgenders (sexual minorities)
- HIV/AIDS+ persons and their families
- Families with one or more persons suffering from chronic illness

DAY-NRLM emphasizes the early inclusion of families with a single deprivation, and automatically included houses, as per the SECC 2011. When it comes to specific marginalized populations, based on collective experience of states and of partners across India, DAY-NRLM has evolved specific approaches to include and work with some of these marginalized populations. The base approach is that DAY-NRLM strives to promote women's collectives to support the marginalized to gain:

- An Identify
- Solidarity
- Access to rights and entitlements
- Capacity to earn a sustainable livelihood

thereby providing the people enhanced freedom, opportunities, and a portfolio of choices. The salient details are presented in the following paragraphs.

Schedule Tribe (ST) and Particularly Vulnerable Tribal Groups (PVTGS)

DAY-NRLM realizes that tribal communities in general and the particularly vulnerable tribal groups require nuanced local customization and sustained sensitive support. Differential protocols, like for traditional institutions, Panchayats Extension to Scheduled Areas (PESA), Forests and other common resources, Resource Endowment and ownership patterns, cultural mileu, terrain and remoteness, in tribal areas and the constitutional safeguards, rights and entitlement endowments,

intra tribal inequities and their tenuous relationships with non-tribal communities call for for including tribal communities and particularly vulnerable tribal groups. It may be appreciated that there are three situations of working with tribal communities – exclusive tribal areas, with/without habitations for specific tribes; exclusive tribal habitations; and tribal households in general villages. Particularly Vulnerable Tribal Groups may or may not co-exist in the same habitations with other tribal communities, depending on the area, tribe and habitation.

Women headed families

This group comprises of widows, divorced, deserted or separated women. The family situation may be such that the women are struggling to support their minor children, or the children, too, may have left their mothers in search of better opportunities. These women need community support, their entitlements, and a sustainable means of livelihood. Society may shun these women, or these women resort to distress migration and are often victims of trafficking. Hence the need to specifically identify such women, and include them into the Self Help Groups.

Elderly persons

There is now adequate evidence that Elders' participation in their own institutions improve their situation significantly. CBOs of Elderly are expected to emerge as strong affinity platforms for their social and economic security. All Elders (aged 55 years and above, women and man) can be a member of ESHG. ESHGs are eligible for all funds to communities (RF, VRF, CIF and LF) under DAY-NRLM. An individual Elder would be a member of ESHG and in case a household has more Elders, then each Elder would become a member of ESHG as an individual member of ESHG (may be in different ESHGs). If an elderly woman is already a member in the existing women SHG in the village, she would have the liberty to either continue in the same group or join the ESHG. In case she decides to continue in the same group (non ESHG), she should get all other benefit as an Elder.

People living with different abilities (PwDs)

There is now adequate evidence that PwD own institutions improve their situation significantly. A Person having physical /sensory /mental challenge as per PwD Act 1995 and National Trust Act 2000 would be termed as PwD, like PI (physical Impairment), PHI (speech and hearing Impairment) SHI (VI (Visual Impairment), MR (Mentally Challenged), CP (Cerebral Palsy), AU (Autism), LD (Learning Disability), LEC (Leprosy cure), MI (Mental illness) and MD (Multiple Disability-more than one type of disability mentioned above, male or female). All PwDs (aged one year and above), irrespective of percentage of disability a person (even less than 40% of disability) can be a member of PwD SHG and PwD SHGs are eligible for all funds to communities (RF, VRF, CIF and LF) under DAY-NRLM.

Religious, ethnic, linguistic minority groups

DAY-NRLM realizes that religious, ethnic, linguistic minority groups faces various kind of exclusion. Therefore such groups in particular require nuanced local customization and sensitive support. It allows states to develop innovative and specific projects to cater these kinds of groups needs

People living in extremist affected areas, inaccessible remote and hill terrains

There are adequate event that many areas and communities living in these areas are prone to various kinds of calamities and disasters leading to make these communities more vulnerable and marginalized. Therefore the DAY-NRLM focuses on addressing the needs of such communities through the specific project and use of Vulnerability Reduction Fund.

For the following marginalized, DAY-NRLM is yet to evolve specific approaches, and learning from across India needs to be assimilated:

- Survivors of human trafficking
- People engaged in unhygienic occupations (like erstwhile manual scavengers)
- Liberated bonded labourers
- Distress migrant labour
- Transgenders (sexual minorities)
- HIV/AIDS+ persons and their families
- Families with one or more persons suffering from chronic illness

Strategies and approaches

The DAY-NRLM was launched by Government of India in 2012, and is mandated to reach all poor families and link them with sustainable livelihoods opportunities and nurture them to come out of poverty and enjoy a decent quality of life. The programme aims at realizing the innate potential of the poor, complement it with capacities to deal with external environment and enable them to access resources with their own institutions (CBO federations) at different level. These institutions play the role of organizing women, provide them with livelihood services, make them accessible to the Government and negotiate for their rights and entitlements. They also make efforts to increase their space, voice, promote collective action, self-help and mutual cooperation and evolve into a strong demand system to influence policies in favour of the poor.

Apart from being a strong agency for protecting the interests of the poor, there are areas of cooperation between local government institutions (PRIs) and CBOs, which can be mutually beneficial in-service delivery and programme outreach of various welfare schemes aimed at social development. A strong and informed CBO can aid in mobilization and participation as well as dissemination of knowledge that will help the Panchayat improve the reach of their interventions. This is mutually beneficial for the Panchayat as well as well as the CBO for improving the access of its members to entitlements. The amended chapter on PRIs in the DAY-NRLM implementation framework envisages that SHGs and village level federations shall work closely with PRIs to access entitlements of the Government for their members and to lend constructive support to the efforts of Gram Panchayat for public good.

DAY-NRLM Social Inclusion Protocols

DAY-NRLM has a special focus on priority and early inclusion of the poorest of the poor and other vulnerable sections of community like Households automatically included by the SECC, Schedule Caste (SC), Schedule Tribe (ST), Particularly Vulnerable Tribal Groups (PVTGS), women headed families, elderly persons, People living with different abilities (PwDs), minority groups and people living in extremist affected areas, hill terrains (hard to reach areas), survivors of human trafficking, erstwhile manual scavengers, liberated bonded labourers, trans genders, HIV/AIDS+ persons and their families, families with one or more persons suffering from chronic illness etc.

Accordingly, DAY-NRLM tries and achieves complete inclusion of the entire target including the poorest and vulnerable communities into their institutional architecture within a period of initial 18 months of entering an intensive block. DAY-NRLM expects the vulnerable persons to take

significant proportion of leadership positions in various community institutions under DAY-NRLM. Further, DAY-NRLM facilitates these institutions in achieving their financial and economic/livelihoods inclusion and poverty reduction goals.

Broad framework for Social Inclusion

DAY-NRLM draws lessons from existing pilots programmes on Disability, AHT, Manual Scavenging, legally released Labour, PVTGs, other tribal inclusion, and takes steps to wrap up and mainstreaming their participation through universal and regular social mobilization. It is observed that standard procedures are prohibitive in the context of the vulnerable groups. Customize and finalize the processes, norms, funds to community, timelines etc., with due consideration of their reality, for inclusion of various poorest and vulnerable communities, ground persons. These may include -

■ Relaxation in group and institutional norms,

■ Panchasutra and other procedures;

■ Group size could be 5-20 members, depending on the context (distance, sparsely populated habitations, hilly areas, IAP Plan areas. PwDs, Elderly etc.).

The entry point activities have to be designed to mobilise particularly vulnerable groups/ communities like health camps, disability certification camps etc. Vulnerable members should be given a choice either to continue in the existing SHGs or to form or to join special groups consisting of the members of that particular community. In case of severe disabilities and Mental retardation or Mental illness, members can be represented by their parents or guardians. These caretakers and guardians continue to be members in their respective SHGs.

Accordingly, DAY-NRLM tries and achieves complete inclusion of the entire target including the poorest and vulnerable communities into their institutional architecture within a period of initial 18 months of entering an intensive block. DAY-NRLM expects the vulnerable persons to unify in the institutions. Further, DAY-NRLM facilitates these institutions in achieving their financial and social objectives.

For achieving these goals, special Community Resource Persons (CRPs) will be identified and capacitated. Social Inclusion CRPs, with the guidance from Senior CRPs will undertake the mobilization and inclusion rounds. Once these rounds are completed Trainer Rounds will be commenced to strengthen the groups on various themes necessary for healthy functioning. The process of SI and saturation should be complete (at least 80%) within 18 months of entering a Cluster in the Block; this can be a trigger for the disbursal of VRF and CIF.

Exclusion of non-poor is not a part of the DAY-NRLM tasks. It has been observed that the exclusion of politically influential non-poor can lead to political backlash and unfavourable situation derailing the process of inclusion. It is the responsibility of VOs to mobilise, include and saturate all the mobilisable vulnerable people in the fold of SHGs (within 18 months of entering the village) and their representation in VO, including in leadership positions. VO has to make a formal declaration towards this end.

Presentation of poverty data and indicators is done to Aam Sabha and later to Gram Sabha at the end of CRP round. VOs' Presentation of Progress on these indicators every year is done thereafter. This data may also be captured in the MIS for each Household, including SECC auto included households with at least one deprivation.

The vulnerable are crisis ridden and need support simultaneously many fronts. Food security and health security are on the top of their priority list. DAY-NRLM takes up these issues with great urgency. Convergence plans with relevant line departments will be forged and effectively streamlined. Similarly bank linkages and convergence with agriculture, animal husbandry, horticulture, fishery, skill building departments have to be actively developed for the livelihood enhancement of the vulnerable households.

DAY-NRLM facilitates a comprehensive Convergence Plan and its roll-out. These plans to include key entitlements and schemes like:

- National Social Assistance Programme (NSAP) (OAP, Disability Pension and Widow Pension),
- Indira Awas Yojana (IAY)
- Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS)
- Integrated Child Development Services (ICDS)
- Janani Suraksha Yojana
- Jan Dhan Scheme
- Deen Dayal Upadhyay-Gramin Kaushal Yojna (DDU-GKY)
- Janashree Bhima Yojana
- Aam Admi Bima Yojna (AABY)
- Rastriya Swasthya Bima Yojna (RSBY)
- Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY)
- Pradhan Mantri Jeevan Surksha Yojna (PMJSY)
- Any other State/Central schemes for vulnerable families
- Agriculture and rural development schemes for reducing vulnerability conditions (deprivation)
- Food, Nutrition, Health, and WASH activities
- Special plans for Tribal Communities, PVTGs, Maha Dalits etc.
- Plans to work with Gram Panchayat

These schemes are leveraged by DAY-NRLM to ensure mainstreaming of social inclusion strategies.

Mainstreaming Inclusion in DAY-NRLM

Identification - Socio Economic Caste Census

Socio Economic Caste Census (SECC) in short, is the major approach adopted by the Government of India to measure poverty and deprivation. Instead of purely income criterion, SECC focuses on deprivations of the households. These deprivations were identified on the basis of social, cultural and economic factors. DAY-NRLM begins its process of identification of poor from the SECC data. Those HHs reported deprivation in SECC are automatecally included.

At least one-woman member from each identified rural poor household, is to be brought under the Self-Help Group (SHG) network in a time bound manner. Special emphasis is particularly on vulnerable communities such as manual scavengers, victims of human trafficking, Particularly Vulnerable Tribal Groups (PVTGs), Persons with Disabilities (PwDs) and bonded labour. DAY-NRLM has devised special strategies to reach out to these communities and help them graduate out of poverty.

Participatory Identification of Poor (PIP) and Participatory Poverty Assessment (PPA)

The inclusion of the target group under DAY-NRLM is determined by a well-defined, transparent and equitable process of participatory identification of poor, at the level of the community. All households identified as poor through the PIP process is the DAY-NRLM Target Group and is eligible for all the benefits under the programme.

Target Group is identified through the Participatory Identification of Poor (PIP) method. The DAY-NRLM Target Group (NTG) derived through the PIP is de-linked from the BPL. The efforts to roll-out PIP in the states have begun. PIP needs to be a community-driven process. To ensure this, the first PIP exercise is conducted after the formation of the primary federation (6-12 months after village entry). The PIP is conducted at frequent intervals to revise the list of poor in the village. The list of poor identified through the PIP must be vetted by the Gram Sabha and approved by the Gram Panchayat. All the households in the PIP list are eligible to receive all benefits under DAY-NRLM.

Identity

Identity is the fundamental necessity of every human being. It's deeply linked to the self - esteem and the emotional stability of the individual as well as the social status he/she enjoys in the broader society. It is directly proportional to the ability of the person to contribute to the society and to the

recognition the person receives for that contribution. Poverty and Vulnerability destabilizes the identity of the individuals and communities in two ways.

- by diminishing their ability to contribute,
- by denying them the due recognition from society.

A person with low self-esteem and a few resources or supportive environment becomes easy prey to exploitation, oppression and subjugation. Hence restoring and fortifying the identity would be the paramount task of any social inclusion effort. Mobilizing and organizing the vulnerable in large numbers into institutions of poor must be the first step in resurrecting the lost identity. As an isolated individual, a vulnerable person would never be able to assert her/his identity.

Solidarity

Isolation is the consequence of exclusion. Isolation leads to loss of identity and accentuation of helplessness. No human survives without social support, companionship and solidarity. If a person is isolated from solidarity networks, that person falls into the abyss of vulnerability. Human being is a social being in her species characteristics. She is dependent on her social environs and solidarity bonds for as basic thing as learning a language. Without solidarity bonds, humans are at an increased risk of survival..

The first capital every human acquires is social capital in the form of kinship, communal and other social relationships. Strong social ties provide the personal and social security, and generate self-confidence. A secured social environment provides the buffer from shocks and allows the individual to learn faster and acquire knowledge, skills and attitudes necessary for meaningful and productive life. To provide social bonds and security to a socially excluded and vulnerable person, we need to make her a member of a vibrant social group that respects individual rights and the principle of equality of opportunity. Mobilizing the vulnerable people into SHG fold is one of the surest way of establishing the structure of a solidarity network essential for security and stability of the vulnerable persons, strengthening their agency, and improving their relationships. Cooperation and collective action that are necessary for escaping poverty and vulnerability will spring from the favourable, safe and enabling environs of solidarity networks.

Capacity

One major consequence of living a life of poverty for long and for several generations is an undernourished body and an under cultivated mind with bare minimum skills just to survive. If an undernourished body brings frailty and morbidity, an under cultivated mind breeds ignorance, fear, superstition and incompetence. It leads to further impoverishment and transmission of misery to next generation. It is a vicious cycle. Those who underestimate this aspect and attempt to curb poverty just by pumping money will resoundingly fail. History is replete with such examples. Before channelizing financial assistance to the poor through their institutions, DAY-NRLM wants to work on the individual as well as the institutional capacities of the poor.

These capacities are not just limited to productive skills. Capacity to manage oneself, social relations, finances and assets is a must to succeed in a challenging and competitive environment of market economy and highly skewed social order. Communication skills, social skills, leadership skills, managerial skills are equally important apart from productive skills. Not only the capacity to survive but also the capacity to thrive and grow, not only the capacity to utilize the existing resources and opportunities but also the capacity to creatively and innovatively respond to dynamically changing conditions is must for the sustainable improvement of both material living standards and

quality of life of the poor. Capacity building, thus, is an important but a very long drawn process in the context of the excluded, marginalized individuals and communities.

A strategic, comprehensive, customized and continuous capacity building programme is absolutely necessary for transforming the life opportunities of the vulnerable poor. DAY-NRLM firmly believes that such a programme is feasible only in a strong and vibrant institutional environment.

Financial inclusion

One of the non-negotiable core values of DAY-NRLM is an unflinching faith in the capacity of the poor to manage their own lives. We all know that the poor suffer from the non-availability of funds. The poor need funds to meet their consumption needs as well as their investment needs because they are both consumers and producers. Availability of credit that is timely, adequate and with easy terms is essential for everyone for the survival and growth in modern, monetized market economy.

The poor in India largely depend on informal sources to meet their credit needs. These sources usually are local money lenders, rich farmers, or traders who charge usurious rates of interest on credit and/or who impose unjust terms disadvantageous to the poor producers like, tying up the credit with sale of produce etc. The formal credit through various financial institutions is yet to reach a large section of the poor. The spread and coverage of banks in rural areas is out of step with the growing credit needs of the rural poor. Where banks have presence, the prejudice of the bankers against the poor is a big barrier in flow of credit. Bankers too suffered from the bad loans in the past. Those memories of bad loans still haunt many bankers. There are many flaws in the design of the development programmes in the past which resulted in frequent default of the poor. Top down models, narrow understanding of income generation, target oriented supply driven approaches, non-participation and non-contribution of the poor in sub projects etc. were some of the main reasons of past failures in so called Income generation programes. All this led to financial exclusion of the poor and the vulnerable.

This is the background against which DAY-NRLM developed its policy of Financial inclusion. Mobilizing the vulnerable into SHGs and cultivating the habits of thrift, credit and prompt repayment and maintenance of books of record among them is the crucial first step in financial inclusion. The second step is opening of bank accounts and   capitalizing the institutions of the poor. Different institutions have distinct entitlements under DAY-NRLM. SHG gets Revolving Fund (RF), VLF gets Vulnerability Reduction Fund (VRF) and CLF gets Community investment Fund (CIF) as their entitlements. All these funds are put under incessant circulation from the level of CLF to individual member level of the SHG. Regular lending and regular repayment cycles well captured in book of records create a healthy and robust financial environment around the poor. Each SHG undergo a periodical and methodical process of grading according to the NABARD guidelines. SHGs with good grading become eligible for the credit linkage with the banks. Mission facilitates financial literacy, financial discipline, proper books of the institutions so as to make them bankable. The Mission actively coordinates with the financial sector and encourages use of Information, & Technology(ICT) based financial technologies, business correspondents and community facilitators like 'Bank Mitras'. It also works towards universal coverage of rural poor against risk of loss of life, limb, health and assets. Further, it works on remittances, especially in areas where migration is endemic.

Sustainable development

DAY-NRLM approach to sustainable development can be captured in these five terms.

- **Stabilize** the existing livelihoods by addressing risks and expenditure drains and vulnerability reduction
- **Strengthen** the main livelihoods of the existing ones that provide more employment and more income
- **Enhance** the skills, technology, productivity, credit, market linkages, institutional support, income and employment in the existing livelihoods
- **Expand** to new livelihoods in both farm and nonfarm sectors.
- **Collectivize** to aggregate, to enhance efficiency, to access opportunities hitherto beyond the reach and to achieve scale of economies.

DAY-NRLM understands that it is futile to strive to increase income before reducing the risk and plugging the expenditure drains of the poor. It's like attaching an engine to a sinking boat before plugging the holes and repairing the faults in the structure. Once the existing livelihoods are stabilized, there begins the process of identifying the gaps and constraints in the existing livelihoods and devising intervention strategies to remove them. Finally, DAY-NRLM focusses at expanding existing livelihoods options and tapping new opportunities in farm and non-farm sectors.

Rural unemployment is reaching gigantic proportions triggering unprecedented levels of migration. Not only the landless labouring classes, even the young generation belonging to the farming households are leaving the crisis ridden agriculture in search of employment in non-farm urban service sectors. DAY-NRLM has a strategy to intervene in the migration scene and for employment generation. Under skilled migrant youth find it difficult to get gainful employment in the cities. Where they get some employment, that is mostly low wage under employment. Skilling and reskilling the youth keeping urban job market in mind is the only solution to it. Another avenue for employment is nurturing self-employed and entrepreneurs for micro-enterprises.

DAY-NRLM promotes and supports collectives towards Sustainable Livelihoods of the Poor. Cooperatives, producer groups and producer companies are some of the main forms of livelihoods collectives DAY-NRLM wants to promote in a big way. These collectives offer their members access to livelihoods knowledge, skills, technology, market intelligence, risk management products and credit support through their SHGs and Federations to individual members/households.

Convergence

DAY-NRLM places a high emphasis on convergence with other programmes of the MoRD and other Central Ministries. Convergence is also sought with programmes of state governments for developing synergies directly or indirectly with institutions of the poor.

Partnerships with NGOs and other CSOs

DAY-NRLM has been proactively seeking partnerships with Non-Government Organizations (NGOs) and other Civil Society Organizations (CSOs), at two levels - strategic and implementation. The partnerships are guided by DAY-NRLM's core beliefs and values, and mutual agreement on processes and outcomes. Partnership guidelines to partner with NGOs, CSOs have been finalized, approved and are already in use.

Linkages with PRIs

In view of the eminent roles of Panchayat Raj Institutions (PRIs), it is necessary to consciously structure and facilitate a mutually beneficial working relationship between Panchayats and institutions of the poor, particularly at the level of Village Panchayats. DAY-NRLM seeks to create a symbiotic relationship between the PRI and Institutions of poor. Formal platforms would be established for regular consultations between such institutions and PRIs for exchange of mutual advice, support and sharing of resources.

Vulnerability Reduction Fund to address vulnerability

Vulnerability Reduction Fund (VRF) is an entitlement to Village Organisations. This is a special fund specifically designed to address vulnerability at the village level. It is important to understand how this evolved as an important mechanism in the DAY-NRLM processes to support rural women overcome key barriers towards economic development. In their efforts to tackle poverty, SERP (Andhra, Telangana) and Tamil Nadu SRLM observed that the vulnerable poor have different set of priorities compared to those of others (not so vulnerable) poor. Often, the vulnerable face acute food scarcity, health emergencies and vicious debt bondage. Unless these needs are addressed on a priority basis, the vulnerable households are not in a position to engage with social or economic development processes, nor absorb fresh loans and or venture into new investment opportunities. If these special needs are not met with special funds, the vulnerable remain at the margins unable to access development funds. Given this background SERP developed the small sub-fund within Community Investment Fund (CIF) and started calling it 'Social CIF'. As the new term indicates, this fund is meant for the social development needs of the vulnerable poor.

TNSRLM has adopted another innovative and robust approach. It has a unique platform called VPRC (Village Poverty Reduction Committee) at the village level. The main task of the VPRC is to mobilise the vulnerable into SHG fold, map the special needs of the vulnerable and develop an action plan for the vulnerability reduction. They have developed special guidelines for dealing with vulnerability. This is the best practice in vulnerability reduction efforts so far across states. DAY-NRLM's approach towards Vulnerability Reduction is based on such successful practices. Under DAY-NRLM, VRF is technically a part of CIF. This fund is now institutionalized, and is no longer a spontaneous response to a crisis situation. VRF is thoroughly embedded in the overall strategy of vulnerability reduction. It is an entitlement of the vulnerable households but managed by Village Organisations at village level.

DAY-NRLM has developed special guidelines for the release, access and utilization of VRF. The amount of VRF to each VO is determined by the number of members in the SHGs - @ Rs. 1500/- per member; for SC, ST, and other vulnerable members, this is double @ Rs. 2250/- per member; for PVTGs, this can go up to @ Rs. 3000/- per member (100% extra). VRF release is strictly determined by two kinds of milestones achieved by VO. One is institutional milestone, the second is initiatives milestone.

The first instalment of VRF (60%) is given to VO on the completion of two important institutional milestones. Namely,

1. Functional VO must have been in existence for 3 months and actively functioning (Bank A/c, regular meetings, Executive Committee in place, updated books of records etc.). Separate bank account may also be opened for managing VRF, if required.

2. Trained VRF subcommittee should have been constituted and undergone VRF management training.

The second instalment (the rest of money) is given to VO upon achievement at least two initiative milestones. Namely,

1. Successful disbursal, at least 60% of the amount of 1st instalment to SHG members, or other vulnerable people.

2. Initiation of 1-2 village specific activities to address vulnerability (like members' contribution towards VRF amount, Ek mushti chawal by each SHG member of the village providing assistance to who can't be supported by SHGs, etc., (like elderly, orphans and destitute etc.).

The vulnerable constantly live in emergency conditions and acute financial crisis. Initially they may not be in a position to repay the loan. Without flexible norms of financial assistance, the vulnerable may never be able to access any fund. Keeping this condition in mind DAY-NRLM developed special norms for VRF disbursement.

■ The amount of VRF could be given as a grant to member or loan with zero interest or with low interest at the discretion of VO.

■ Funds accessed from other departments could be given as grant at the discretion of VO.

■ As decided by VO, VRF can be released in multiple instalments and the interest rate can be less than what is charged for the CIF loans.

■ In deserving cases, terms of repayment including moratorium may be suitably tailored at the discretion of VO.

In such circumstance, a question naturally arises, how to preserve the VRF from depleting and from completely disappearing? How to secure the availability of VRF for future needs and emergencies? DAY-NRLM suggests several measures to replenish and augment VRF for future needs.

■ One important measure in this direction could be encouraging special savings. SHG members could contribute towards Vulnerability Reduction Fund or specific fund for Gender Forum, FNHW etc. The amount of contribution from each SHG/ SHG member may be decided by the VO/SHG.

■ VO may contribute some part of its surplus amount towards augmenting VRF at the discretion of VO.

■ VO can seek support from Panchayat, other departments and other sources to finance its VRP.

■ VO can partner with NGOs or CSR initiatives to meet the needs of the vulnerable in both social and livelihoods domains.

■ VO can tap the tremendous potential of the expatriates and the well to do who migrated from the village but willing to contribute to the village development.

Barring the initial phase, VRF is always utilized against a plan. This plan is called VRP, Vulnerability Reduction Plan. It's the responsibility of the VO to develop VRP. There are certain criteria VO should fulfil before it embarks on developing VRP.

- VO should be at least 6 months old.
- VO should have received 1st instalment of VRF.
- VO mobilized at least 80% of the vulnerable families.
- VO EC, Social Action Committee, Health Sub Committee along with VO-Activist, Gender Focal Person and Health Activist must be oriented on VRP preparation.
- VO must have updated VO profile.
- VO should have an updated list of all vulnerable members/people living in the village.

VOs can begin VRP process only after fulfilling these mandatory criteria. For understanding the situation of vulnerable people, VOs needs to prepare member-wise statement of Income and Expenditure. It helps the members to analyse their own patterns of income and expenditure so that the members can plan their investments and reduce their expenditures etc. During the first 3-5 months itself, this analysis can be done for each member of the SHG in the regular meetings of SHG, to appreciate each other's socio-economic situation. Active Women and Book Keeper could take up this facilitation process. This exercise should be completed prior to VRP preparation. These processes should be facilitated by the VO Activist/ VO Bookkeeper and may be completed during the VO meetings itself within the first 6 months of the VO formation. Apart from this, a vulnerabilities analysis of the village should be completed by involving all the members of the VO in the village and important stakeholders of the village. It should include the analysis of health, gender action, food security, issues of elderly, PwD and tribal; livelihoods of the vulnerable and special needs of the vulnerable.

To facilitate the VRP process, VOs needs help from several people. A group of well-trained community cadre are required to successfully undertake and complete VRP process. Trained SHG Book-keepers, VO Activist, Health Activist (HA), Gender Focal Person (GFA), Active women, Community Trainer and/or Mission staff etc. are required for this purpose. The entire process of VRP may take 10-15 days.

There are two stages in this process. One at SHG level and the other at VO level. SHG level may take three to four days. The first step is facilitating the identified vulnerable members of each SHG in developing their individual plans based on the village analysis and the income-expenditure analysis conducted earlier. The second step is to consolidate and finalise the individual member's plans at SHG level and add SHG group collective action plans in discussion with SHG members at the SHG level. Third and critical step is to facilitate appraisal of SHG plans by VOs representatives from VO on the last day of the meeting with each SHG. Fourth and last step at SHG level is to revise and finalise the appraised SHG level plans and submit to the VO.

After completing SHG level process VO level process begins. At VO level, it usually takes six to eight days to complete the process. There are several steps at VO level like facilitating plans for non-SHG members (assistance or care to those who can't be supported through SHG), preparing action plans of Gender, Health, insurance, food security, elderly, destitute, PwDs, tribal and PVTG communities. After these steps VO has at least three different plans. One for the vulnerable households in the SHGs, second one for the non- members but who need assistance and care and third one is a village level collective action plan on Gender, Health, Insurance, Food Security, Elderly, Destitute, PwDs, Tribal, PVTG communities and the fourth one will be on convergence. VO Consolidates and finalises all these plans into a consolidated VRP at the VO level. VRP will also have a component plan for augmenting VRF funds. Once VRP is prepared, it will be appraised by the representatives of CLF. If CLF is not yet formed the leaders of neighbouring VOs will appraise

the VRP. After appraisal VRP is revised and finalized and approved by the appraising team. The entire VRP process is recorded in the minutes' books of SHGs and VO for future reference as well as for transparency purposes. Template for the VRP can be found in the annexures.

Role of Institutions in vulnerability reduction

We have already discussed that vulnerability is the result of multiple causes. Despite the multiplicity of causes, the ensuing vulnerability has one big impact on the life of the vulnerable poor i.e. Deprivation. This deprivation has three main dimensions.

1. Deprivation of social support
2. Deprivation of basic services
3. Deprivation of policy support.

These three aspects cumulatively make the life of the vulnerable households crisis ridden, insecure and miserable. DAY-NRLM envisaged a single window to address all the three dimensions of vulnerability. SHGs and their federations at village and cluster level is such platform to address the vulnerability and poverty. The vulnerable need dignified identity and strong solidarity to fight poverty. Institutions of the poor alone provide such an identity and solidarity.

SHGs provide solidarity and necessary funds to address the day to day needs. They also act as basic collective learning forums for the poor. SHGs are the platforms from where the community becomes aware, articulate and aggregate its demands on various issues. Close knit and informal nature of SHGs make it possible for household level, customised micro planning. SHGs also make it possible to map the needs and gaps; and to monitor the changes at household level.

VOs are village level organisations of the poor. They act as broad solidarity forums of the poor at village level. They bring the hitherto voiceless and identity less poor into the social, economic and political mainstream of the village community. VO can tackle diverse issues ranging from the gender discrimination to livelihoods at village level. It can identify, include and strengthen the vulnerable communities with special drives and special funds delineated for the vulnerable. Through VO, the vulnerable poor can articulate their rightful claim to the services offered by the PRIs and Governments. VO also plays an important role in developing various plans at village level. This is a unique contribution that a VO alone can make. Micro Credit Plans (MCPs), Vulnerability Reduction Plans (VRPs), convergence plans and Gram Panchayat Development Plans (GPDP), Gram Panchayat Poverty Reduction Plans (GP2RP) etc. cannot be prepared and implemented without the leading and facilitating role of the VOs.

VOs have another important role in reducing poverty and vulnerability. The poor households or even SHGs face problems in accessing various entitlements due to various government policies and schemes. Only VOs can build Convergence with various line departments. Armed with the accurate data generated by the Participatory Assessment of Entitlements (PAE), VOs can develop a concrete and customized convergence plan for the poor to access various entitlements and significantly reduce their expenditure and improve their living conditions.

SECTION 6
Social Inclusion Efforts by DAY-NRLM and CSOs

There are various examples from within the DAY-NRLM system regarding the Social inclusion of the most vulnerable groups. These programmes have evolved organically in their local circumstances with specific features. It is useful to know some of the examples on Social Inclusion from different states. *This section highlights examples from states addressing different kinds of exclusions and efforts for inclusion of specific vulnerable groups in the processes of DAY-NRLM.

This section highlights examples from states addressing different kinds of exclusion and efforts for inclusion of PVTG Elderly Gender etc.

The following case studies are examples of how the needs of a specific socially excluded group are being met by State Rural Livelihood Missions. The reader may please note that the situation and solution is specific to a local context and can differ between States. The purpose of presenting these case studies is for the reader to understand and appreciate how the excluded group was identified, and their needs listed; and how a solution was arrived at and implemented. The case studies also serve the purpose of presenting the diversity of social exclusion that exists in any given context, that there will always be a need to explore if some groups are being excluded in a given project area, and that a solution and way forward will need to be worked out in the local context, using available local resources.

Social Exclusions	Case Studies
Scheduled Tribes	Special project for the sustainable development of tribal livelihoods
	Exclusive Adivasi Women's Collectives for Regenerating Agriculture for Food Security, Economic Sustainability and Self-Reliance
	Journey of Kingchoom Darmit Rural Livelihood Mission
	Asraya: An initiative of Kudumbshree for the rehabilitation of destitute
Gender	Anti-Human Trafficking Project
	Snehitha: A Gender Help Desk
	Nirbhaya and Crime Mapping
	Public Hearing on Social Evils: An initiative by JSLPS towards inclusion of victims of witch hunting
Disability	BUDs: An initiative towards mainstreaming Disability
	TNSRLM Guidelines for Vulnerability Reduction Fund

This section also documents a detailed case study on Convergence strategies for PRI-CBO linkages in Assam.

Special project for the sustainable development of tribal livelihoods

The Tribal special project is an initiative of Kudumbashree in collaboration with the Tribal department to address the special issue of the tribal population of the state, in a systematic manner. The project primarily targets at bringing the marginalized tribals under the aegis of the Kudumbashree network and provide them with facilities which were otherwise less accessible or denied, as part of its poverty eradication mission. The objectives of the mission are planned to be achieved with the active convergence of various government and non-government agencies as well as departments. The project was initiated as a pilot in select 10 panchayats of 4 districts namely Idukki, Wayanad, Palakkad and Kasaragod in the first phase. In the second phase the project was expanded to 10 selected panchayats of the remaining district excluding Alappuzha, owing to less number of tribal inhabitation in the district. In the third phase the project has been expanded to all panchayats with tribal inhabitation.

Community mobilization and NHG formation is important for people- centred, integrated development. It is a process for empowering local communities especially vulnerable groups like tribal and combining awareness creation, self-organization and action so that communities can work for changes that will benefit the social, emotional, financial and physical needs of beneficiaries. The Tribal special project facilitates the creation of ST NHGs as well as at ADSs, if necessary in areas where there are more than two Tribal NHGs. The project provides a corpus fund of Rs. 10,000 at all newly formed ST NHGs. Micro finance and Micro enterprise activities are given special; focus among the tribal as part of the project activities. Measures have also been taken to ensure cent percent tribal participation in the MNREGS actives. Formation of special Ashraya projects, provision of supplementary food for the malnourished aged, infants and adolescent girls, formation of ST Balasabhas and adolescents club, holistic health programme, etc are some of the highlights of the project.

The past 10 years, about 106162 tribal families were covered under 6375 NHGs under the project. Formation of NHGs alone was not the prerogative of Kudumbashree in tribal areas. It is such instances that prompted Kudumbashree to form Special Ashraya projects for tribal beneficiaries. State Kudumbashree Mission has sanctioned 77 Special Tribal Ashraya Projects with 4440 families from districts.

During this period 43556 Women got registered under the MGNREGS. Efforts were also undertaken to train the women in different skills which could help them to start their own micro enterprises so that they needn't depend on somebody else to provide them opportunities for a livelihood. The skill development programme is gaining a steady momentum in the districts as more and more women come forward to initiate micro enterprises on their own. By this process 435 Group Micro Enterprises and 131 Individual Micro Enterprises started along with 2035 Joint Liability Group (JLG) groups. Training programmes were also given to NHG functionaries in maintaining records and convene meetings regularly. Corpus fund was also distributed to newly formed NHGs to ensure the sustainability of activities associated with NHG formation. General trainings and awareness classes for women and teenaged children, based on specific subjects and medical camps were also a regular feature of activities undertook for tribes by the mission in Kerala.

Tribal special project facilitates the creation of ST NHGs as well as At ADSs, if necessary in areas where there are more than two Tribal NHGs. The project provides a corpus fund of Rs. 10,000 at all newly formed ST NHGs. Micro finance and Micro enterprise activities are given special; focus among the tribals as part of the project activities. Measures have also been taken to ensure cent percent tribal participation in the MNREGS actives. Formation of special Ashraya projects, provision of supplementary food for the malnourished aged, infants and adolescent girls, formation of ST Balasabhas etc are some of the highlights of the project.

Exclusive Adivasi Women's Collectives for Regenerating Agriculture for Food Security, Economic Sustainability and Self-Reliance

Attappady Comprehensive Tribal Development and Particularly Vulnerable Tribal Group Development Project

Attappady is an east sloping sub-plateau in Kerala nestling below the southwestern corner of the Nilgiri segment of the Western Ghats. The Coimbatore plains are along its eastern flank and the Mannarkad-Palakkad plains are to its south and west. Administratively Attappady is part of the Palakkad District, Mannarkad Taluk in Kerala. It is subdivided into 6 revenue villages namely, Padavayal, Pudur, Kottathara, Agali, Sholayur and Kallamala. It has three Panchayats namely Pudur, Agali and Sholayur, all falling within the Attappady Community Development Block.

Attappady has a long inter-State border. To its north is the Nilgiri District, Udagamandalam Taluk and to its east is the Coimbatore District, Mettupalayam, Coimbatore North and South taluks.

The Nilambur Taluk of Malappuram District is along the northwest corner of Attappady beyond the Silent Valley National Park. Mannarkad town, the Taluk headquarters is 37 km west of Agali and Coimbatore city is 45 km to the east.

At the time of the formation of Kerala State, Attappady was a healthy rich land. This was hardly three generations' life time ago. Many people with clear memories and experiences of those days are still alive in Attappady. Then ninety percent of the population was Adivasis; 10,200 people in 1951. Forest covered more than 75 percent of the land providing environmental security. Agriculture of extraordinary crop diversity, productivity and sustainability provided food security. The less than 80 Adivasi settlements scattered across the land provided social as well as cultural security. Monetary requirements were minimal and resource flow outward almost non-existent. There was no government. But this whole scenario underwent a radical change within the next half a century.

Waves of immigration first from the eastern Tamil Nadu and later from the western Kerala side resulted in the Adivasi population becoming a minority (around 35 per cent). Their self- sufficient subsistence economy, life support natural systems as well as ecologically harmonious lifestyle were destroyed in a very short time. They lost their collectively owned land and became dispossessed and disempowered. Their cultural as well as unique agricultural foundations were totally destroyed and devalued. A number of development programs from malaria eradication programmes (spraying DDT) to the Kunda Soil Conservation Plan to the Integrated Tribal Development Plans and later the Japanese aided eco restoration programme in the name of Attappady Hills Area Development Society (AHADS) were brought in to the area. In short, within a limited period an enormous amount of public funds were invested in Attappady for a population of less than one lakh of which hardly 35 percent constituted the tribal community. Every conceivable government programme was tried out in Attappady. In spite of it all Attappady came to represent sloth, tardy implementation of schemes, widespread corruption along with increasing marginalization of the tribal community, exclusion of tribal people from decision-making, extensive land alienation and social disintegration.

People's Plan Programmes, Gram Sabhas, OoruKootams, Ayalkootams, Vana Samrakshana Samithies (VSS) and a plethora of social institutions under AHADS were all built up for inclusive participatory, just and sustainable development. Yet Attappady still retains its prime position in the media for environmental destruction, poverty, tribal right violations of every conceivable kind and so on. In addition to poverty, starvation and every sort of exploitation, malnutrition of pregnant women, infant mortality, especially death of new-born babies plague this once rich land. Perhaps the single-most important contributory factor to the child malnutrition deaths, and the cause for the overwhelming poverty of the Adivasis, which fails to be addressed to date, is the alienation and loss of most of their fertile agriculturally suitable land, total destruction of their indigenous mixed cropping system, change in diet and lifestyle, and loss of hope.

Though liquor has been banned in Attappady, men consume large amounts of spurious and lethal brew from the bar connected with TASMAC (Tamil Nadu State Marketing Corporation is a company owned by the Government of Tamil Nadu, which has a monopoly over wholesale and retail vending of alcoholic beverages in the State of Tamil Nadu), from the liquor shops in Mannarkad and also illicit brew being distilled rampantly in the hamlets. There are several women who are single, either deserted or widowed and have to fend for themselves. Women are the worst affected by the male consumption of alcoholism. The men die very early in life due to alcoholism and women

have to look after families on their own. Women are the main providers for the family through the income earned by NREGP. The other main source of income for wo men is work in the Tribal Co-operative Farming Societies. The Neighbourhood Groups (NHGs) by the Kudumbashree programme hardly existed in the tribal areas. It is in this context that the Attappady Comprehensive Tribal Development and Particularly Vulnerable Tribal Group Development Project was envisioned. This pilot project of National Rural Livelihood Mission (NRLM), Ministry Of Rural Development was initiated in Attappady in 2013.

The project aims to uplift the social and economic status of Irula, Mu duga and Kurumba tribal communities of Attappady. Sustainable livelihoods like agriculture and allied activities need to be developed where the community can be self-reliant and self-sufficient in food. Women's institutions would be built up for total financial inclusion leading towards poverty alleviation and social development. Awareness generation would be enhanced on all issues for the communities to be able to access all entitlements and schemes. The institutions would enable women to access credit, engage in sustainable livelihoods, build up entrepreneurship, marketing and negotiation capacities and capacity to assert their agency in all realms from the domestic front to the various forums like the area of work, Panchayat and various departments. The social, economic and political status is to be enhanced and they should be able to assert their cultural identity as Adivasis.

The project area would ultimately be an immersion site for the community resource persons in the most vulnerable tribal communities of India. Similarly, the Community Resource Persons (CRPs) in this area can engage in the mobilization and institution building processes in other parts of the country. Modules and protocols would be developed for building the capacities of the community resource person's and professionals for this upscaling process. The needs of the other vulnerable areas would be understood before the mobilization processes are undertaken.

Aims and expected achievements of the project are:

■ Building up of powerful and effective exclusive institutions of women from the tribal communities to develop negotiation power, ability to critically analyse their own situation and collectively work towards social transformation

■ Institution at the Ooru (hamlet) level and Panchayath level for tribal women to enable them to access all entitlements and schemes of each department and engage in the proactive process of preparation of tribal sub-plan.

■ Institutions to ensure availability of nutritious food, access to health care, education, etc.

■ Institutions should have the ability to prevent social issues like child marriage, domestic violence, trafficking and other forms of violence which affect the status of women

■ Skill training to youth to save them from unemployment, despondency and alcoholism.

■ Livelihoods in agriculture and micro-enterprises that would lead to economic development

■ Funds disbursed to the community

■ Attappady will ultimately developed as the immersion site for the community resource persons and professionals working in the extremely vulnerable tribal areas of the country.

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Journey of Kingchoom Darmit Rural Livelihood Mission

Lepchas are indigenous tribal community residing in the mountainous terrain of District of Kalimpong and Darjeeling in the state of West Bengal. Despite being acknowledged as the original inhabitants of the region, Lepcha community is one of the most marginalized communities in terms of access to government and social systems, basic infrastructure etc. This marginalization has had a cascading effect on the generations of Lepchas culminating into low education, malnutrition, ill health, decline in livelihood base and loss of culture and language among the community members.

Government of West Bengal, recognizing the grave situation of Lepcha community formed Mayel Lyang Lepch Board (MLLDB) under the administrative control of Backward Class Welfare Department of Govt. of West Bengal to address the major concern affecting the community. It is mandated to "end social, cultural and economic exclusion" and also undertake "livelihood development of the community". In order to address the problem of social exclusion of the community and enhancement of livelihood, MLLDB approached WBSRLM and submitted a proposal for Lepcha Inclusion and Development Project. This was fine tuned to comply with the DAY-NRLM norms and thus **Kingchoom Darmit Rural Livelihood Mission (KDRLM) was envisioned**.

The overall aim of the project is to build aninstitutional structure with vibrant, sustainable Lepcha Women SHG based federation in line with traditional structure of the lepcha community with following deliverable outcome:

i. 1250 SHGs with about 12500 members formed and functional

ii. One Community Based Micro Finance Organisation (at Poon i.e. MLLDB level) functional, providing financial services i.e. savings, credits, etc. on sustainable basis

iii. Community Assistance Centre run by federations of SHG (in line with traditional structure) providing financial services and also services / inputs for Livelihood activities such as on agriculture, animal husbandry, horticulture, etc. in sustainable manner to about 12500 users / members directly

iv. Development of community cadres on institution building and livelihood services

Status of Implementation:

■ Till date 790 Deptong (SHGs) have been formed with 7527 Lepcha women and they have been federated to 295 Kyongs (Village level Organisation), 30 Thooms (Cluster level Federation) and 1 Poom named as Mayel Lyang Deptong Mahila SHG Co-Operative Society Ltd (Central level federation) which is registered under Cooperative societies act.

■ Deptongs/SHGs have a total cumulative saving of Rs 1,87,90000 at Mayel Lyang Deptong Mahila SHG Co- Operative Society Ltd. In addition to it, Revolvong Fund (RF) amounting to Rs 1,11,00,000 and Community Investment Fund (CIF) amounting to Rs 80,00,000 have also been received by the Deptong and Poom Federation respectively.

■ SHGs/Deptongs have started to avail loan through both bank linkage and from the cooperative. Total loan accessed by the SHG members from these institution stands at Rs 1,92,49,000 and their repayment status is 100%. The most striking part is that KDRLM could maintain its financial performances despite recent political disturbances.

■ Different types of Training such as on Mushroom Cultivation (85 members), Poultry and Piggery (105 members), Pulses cultivation (23 farmers), Training on Floriculture (100 Deptong members) and Cooperative Fund management and Cooperative Management training (30 Thoom and Poom leaders) have been organized.

Impact on the community

The project since its inception in the year 2015 has had a profound impact on the members of the communities not only by achieving majority of its deliverable outcome targets but bringing about positive impact in the Lepcha society through addressing various issues like alcoholism, girl child education, school dropout etc The impetus to revive/ save culture and language of Lepchas is given major thrust by the women through the institutions created by them where in they learn the language among themselves in the meeting, invite elderly to talk about the culture and subsequently disseminating it among the family members. Human capital is being built under the project through Community Service Providers at village level, Thoom Coordinators and Thaamchyaong Tyol (84 Prani Mitraas for animal resources development).

Dechen, a story towards hope - she was youngest of the five siblings of her poor parents. Tragedy struck when she lost her mother when she was just 10 and her father when she was 12. She was then raised by her relatives. She got married at the age of 17 to a man who used to work as a driver however he was an alcoholic, spending most of his earning drinking alcohol. This meant, apart from getting engaged in daily household activity like doing chores, looking after bedridden in-laws, rearing pigs and a cow. Dechen has a baby girl. She had to work as daily wage worker to meet the basic need for her family. Life was difficult, the daily wage work which was so crucial for her family was erratic. When the social mobilisation phase of the KDRLM (Lepcha inclusion and Development Project supported by WBSRLM) was going on in her village where Lepcha women were told about forming an SHG and building their own institutions and importance of it, Dechen immediately realised the value of it and became member of the Likming Kyong Deptong (SHG).

After attending the training under KDRLM where they were told about success story from other parts of the country about how women started with small initiative ultimately to come out of poverty. Taking cue from it Dechen started selling locally made chips, bhujiya and biscuits with tea. As her SHG collective savings grew and they received Revolving Fund, Dechen took loan of Rs 6000 and started a poultry business with her husband. After consulting with the office members she decided to start a Tiffin service for few office staff which gradually led to opening a small canteen in the office, with a loan of Rs 20000 (provided through CIF). To further enhance the canteen business, she again took a loan of Rs 15000 after repaying the initial loan. Dechen hasn't stopped learning new skills for diversifying her livelihood portfolio after her relative success in canteen business. She acquired a skill of giving tradition pattern in pillow cover and Khada (a traditional Scarf used for auspicious occasion). She gets to make extra income whenever there is bulk order in the group, where in she takes her share of giving traditional pattern to Khada.

Dichen plans to have her own shop in the village in coming days. She says it with confident that she is going to establish it in next two years as there is the support from Deptong (SHG). She proudly tells people that she sends her daughter to English Medium School. Ask about how SHG has benefitted her, she says apart from getting access to credit which has changed her families life, she is also able to access govt benefits, she was the beneficiary to access pucca house for her family under govt housing scheme. She further says that 'this is just a beginning, with the support of Deptong (SHG) and Poom (Central level Federation) she will achieve great height in her life in the years to come'

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Asraya
An initiative of Kudumbshree for the rehabilitation destitutes

Ashrya-Destitute Identification Rehabilitation and Monitoring Project, is an initiative of Kudumbshree towards rehabilitation of the destitute in every Local Self-Government Institution (LSGI, or PRI) with the full support of the local self-governance structure and bringing the destitute families into the mainstream of society. This helps in providing the destitute families with basic necessities such as food, housing, drinking water, sanitation, health care and clothing based on the specific needs and requirements of each of these families. Asraya is a destitute rehabilitation programme designed by Kudumbashree. The programme is targeted at the poorest of the poor population. While implementing the poverty alleviation programmes, it was observed that the programmes implemented by the Government and other agencies never reach this most vulnerable population. These people, who live in utter distress and despair, constitute a very small number in the society, approximately the bottom two per cent of the total population.

Kudumbashree designed Asraya for the rehabilitation of destitute families. Destitute families are identified using a transparent risk index framed by the Mission. Individual needs of the family are identified through a participatory need assessment. The project envisaged to address lack of food, health problems including chronic illness, pension, educational facilities to children, land for home, shelter, drinking water, safe sanitation facilities, skill development, employment opportunities, etc.

The Asraya project, supported by State Government was tried in 179 Gram Panchayats in the year 2003. From the XIth Five Year Plan, Asraya programme was universalized and plan preparation began in the remaining gram panchayats, and the urban local bodies. Today, it is implemented in 1042 local bodies, including the gram panchayats, municipalities and corporations across the state.

According to the guidelines for Asraya, the fund allocation has to be on a ratio of 60:40, wherein a minimum of 60 per cent of the funds need to come in from the local government by means of plan fund, convergence with schemes etc. There is no restriction on the amount the local government can contribute towards the project. But all other sources including the challenge fund cannot exceed 40 per cent of the total project cost. Also, the challenge fund cannot be used to meet the infrastructural needs of the Asraya beneficiaries, which needs to be done in convergence with the schemes under the local government or the Plan fund. Special Asraya projects for the tribal population have also been initiated in Local Self Government Institutions where Government provides up to 40 per cent of the project cost subject to a maximum of Rs.40 lakhs.

Since Asraya has tremendous social appeal some of the enterprising local governments have managed to mobilize additional resources by way of donations from philanthropic individuals, sponsorships from institutions, and service commitments from hospitals and so on.

If one has to list down the major achievements of the programme, the following would be the most important of the lot:

The complete involvement of the community and their participation in the destitute rehabilitation programme of the LSGI.

The role of the community in the identification of the destitute, providing continuous care, support and services and especially in the monitoring of the programme in their LSGIs.

All-round acceptance of the identification process and willingness to provide greater assistance to the identified families.

The gradual but progressive empowerment of the identified section of poorest of poor families who begin to access entitlements starting with food security through the public distribution system, moving on to health security, social security in the form of pension and then reaching out to human development aspects like education and skill up-gradation, and finally leading to developing the foundation for economic development. During this process, the LSGI ensures that the household gets basic minimum needs like land for houses, shelter, sanitation and drinking water.

The success of this particular programme has been attributed to quite a few reasons, the most important of which would be the conscious decision to reach the sections of population that were untouched by the usual local self-government programmes, having transparent criteria for inclusion of the poor, understanding the concept of 'need' holistically, having had plans tailored to each family, convergence of existence schemes and services, primacy being given to care and compassion more than solely material assistance, and continued support till the family is able to come out of destitution.

Anti-Human Trafficking Project

Anti-Human Trafficking project is an initiative of Kudumbashree which carried out preventive and rehabilitative interventions. The project was initiated as a pilot in selected 3 blocks namely Devikulam, Chittur and Mananthavady of Idukki, Palakkad and Wayanad respectively. The project aims to bring down and contain human trafficking in the selected blocks. Along with this, Project also aims to equip the victims, escapees, survivors and High-risk groups identified by the project with the help of AHT cells, rescue organisations, Social Justice Department and NGO's etc, from across the state with technical skilling and economic rehabilitation and thereby reintegration with the community.

As a part of Anti Human Trafficking Project Migration centres were started in these three blocks for the coordination of the activities and for the prevention of trafficking in that area. The centre aims to focus on prevention of trafficking, emotional and vocational rehabilitation of the survivors through Counselling, Vocational Training and livelihood programmes. Snehitha (Gender Help Desk), round the clock working short stay home is also started as a part of Anti Human Trafficking in these districts. 1007 High risk people (Vulnerable to trafficking) were identified through the AHT intervention such as House visit, survey and focus group discussions. As part of the rehabilitation process of these High-risk people Kudumbashree provide livelihood support to the identified.

Snehitha: A Gender Help Desk

Snehitha, the Gender help desk of Kudumbashree started in 3 districts, Malappuram, Ernakulam and Thiruvananthapuram on regional basis. The main aim of the centre is to provide help and support to those women and children who were in distress for a short duration of time and facilitating the women in distress to access the service of other institutional agencies to address the issues. The Help Desk initiated by Kudumbashree Mission is working on the principle of convergence, which is followed by a close interface and collaboration with the registered service providers of the state. Kudumbashree started Anti Human Trafficking programme in three districts of Kerala – Idukki, Palakkad and Wayanad with the financial support of National Rural Livelihood Mission, Government of India. As part of this programme we started Three more Gender Help Desk- "Snehitha" in the respective districts. Total 8262 survivors Approached in Snehitha (6 centres) directly and over phone. And provide shelter for 1847 including women and children. (As on 30-September-2017).

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Nirbhaya and Crime Mapping

Government of Kerala launched a programme to prevent the sexual violence against women and children. They recognize the problem and has declared its serious commitment to end child abuse, sexual violence, and sex- trafficking in the state. It aims to implement a multi-stakeholder Policy.

Along with all the agencies working for women's issues, Social Justice Department selected Kudumbashree Mission to take up this project for the initial grass root level implementation as we have a wide network of women throughout Kerala. Kudumbashree Mission can implement it through different levels such as NHG, ADS and CDS. Kudumbashree can intervene with local self-governments, different institutions and agencies. They can coordinate all these government and non-governmental institutions or agencies in their local area. Kudumbashree completed its primary level activities in selected 77 panchayats as its pilot study. These 77 CDS are from all 14 districts and these are the best CDSs of the state in 2012.

First phase of the programme implementation is gender sensitization programme for different groups and build up a resource team for the programme.

Following are the gender sensitization training programmes conducted. These trainings were a process of learning and included the sessions to analyse the present situation of women in Kerala and existing gender disparities. Through all the discussions and sharing we could identify the relevance and importance of Nirbhaya project and formulated an action plan for the year.

Gender Sensitization Trainings were organized by Kudumbashree at State and District Levels for Gender Resource Persons, elected representatives of LSGIs and CDS representatives. The same is organized at CDS level participating LSGI staff members. All these efforts aimed to create a safe environment for women and children in the particular CDS.

The second but main intervention as a part of Nirbhaya is Crime Mapping. It is a tool developed by Kudumbashree Gender Team to assess the details of atrocities faced by women of selected 77 CDSs. The process includes issue mapping and crime spotting. Though crime spotting give places where atrocities happen and issue mapping give detailed picture about atrocities. Trainings organized at State, District, Regional and CDS levels so that we can spread awareness about Nirbhaya policy, type of atrocities against women and children, importance of Jagrata Samiti initiatives, agencies working to combat violence against women and children, gender relation of atrocities, need of local level planning, convergence between departments to combat sexual violence against women etc.

Jharkhand topped the chart of witch-hunting murders in the country with 27 women lynched after being accused of witchcraft in 2016, according to annual figures released by the National Crime Records Bureau (NCRB) on Thursday. This was followed by Odisha, with 24 witch-hunting murders. However, respite for Jharkhand is that such murder trend has declined by more than 50% since 2013. As per the NCRB, a total of 54, 47 and 32 cases were reported under murder for witchcraft in Jharkhand during 2013, 2014 and 2015 respectively.

An analysis of the data since 2001 for Jharkhand shows a total of 523 women lynched after branding them witches till 2016. The state showed the most witch-hunting murders in 2013, when 54 persons were killed. Tribal-dominated Jharkhand, Odisha, Chhattisgarh and Telangana are the worst affected states. Hundreds of women have been persecuted, tortured and killed in the garb of witchcraft in past few decades in these four states. In August 2015, people of a Ranchi village lynched five tribal women for allegedly practicing witchcraft. The villagers killed her after a 17-year-old youth died of stomach ache. A sorcerer from an adjoining village had blamed his death on witchcraft.

JSLP has started an initiative for identifying the potential victims through a mobilization process using street play method. This group, comprised of CRPs make the list and which is shared at a block level public hearing in presence of the local Government officials, Police, CSOs and support needs are Identified for each case. The real names are not made public. At the end of hearing an action plan is developed for each case and review of the same is done at the district level. This process not only helps in identifying the victim and giving justice to them but also creates awareness at the community level about the social evils and its impact on the people's life, particularly women.

Tamilnadu has developed some of the best guidelines and approaches towards the disbursal of VRF. In a way, this approach has paved the way in developing VRF related protocols that can be emulated across the country.

BUDs
An initiative towards mainstreaming Disability

Kudumbashree as the poverty eradication mission has been actively involved in the process of empowering women by making them aware of their rights and entitlements. In the mission of eradicating the poverty a need assessment was performed using the deprivation criteria. It was a unique survey compared to the conventional BPL survey performed. In the identification of poverty through the deprivation criteria the families shared their real-life situations and problems which gave hither to unknown picture of poverty. It was revealed that destitution and disability are the major challenges encountered by the community. Kudumbashree thus initiated two major projects which are: Destitute identification and rehabilitation programme named Asraya and Disability mainstreaming programme namely BUDs.

The birth of the first BUDs school happened at Venganoor Panchayat in 2004, inaugurated by the former honourable chief minister then Sri. AK Antony. The school was unique in its various ways. The entry and exits to these schools stood away from all sorts of discrimination based on religion, caste, class. To avoid the sin of labelling and stigma towards mental retardation the school was named as "BUDs". The community accepted the centre whole heartedly, but could not replicate it as there was no sustained financial support available for BUDs. The project resurrected when the decentralized plan guidelines of 11th plan included BUDs as one of the important projects in support of Persons with disability. It endorsed LSGI to meet some expenses for managing BUDs.

In 2008 Kudumbashree mission took the challenge to organize BUDs schools in other Panchayats with recognition under Persons with Disability Act of 1995. By 2010, the Department of Education approved the initiatives of Kudumbashree and began to sanction grant in aid to BUDs. Now there are 63 approved

With the policy focus on inclusive and integrated education more and more mentaly challenged children began to be enrolled in government schools. This has provided them an opportunity for schooling in inclusive atmosphere where they can learn up to the age of 18. However, there was no institution to take care of the mentally challenged above the age of 18 especially in rural areas which became another problem and issue of the family. The neighbourhood groups began to demand for day care and training for mentally challenged adult persons within the local area. The panchayats also demanded for such an initiative. It was in this circumstances Kudumbashree mission evolved the concept of BRC and the government of Kerala approved the proposal. Thus, Kudumbashree decided to shift the focus from school age group to post school age group. The government of Kerala accordingly approved the innovative model. BUDs Rehabilitation Centre was formed thus in 2013.The centre focuses on the rehabilitation, training and day care of these mentally challenged persons. It follows a unique rehabilitation approach which ensures the participation of all the stakeholders associated with it.

Under DAY-NRLM, several initiatives for convergence of activities of SHGs and their federations under DAY-NRLM and the Gram Panchayats have been attempted, so that SHGs may be able to avail the benefits of local economic development programmes led by the Gram Panchayats.

Assam State Rural Livelihoods Mission (ASRLM) had partnered with Kerala State Poverty Eradication Mission, Kudumbashree - NRO for implementing the PRI CBO (Panchayati Raj Institutions - Community Based Organizations) Convergence Pilot Project in Assam. The main objective of the partnership was to create a model for supporting both PRI and CBO networks for effective convergence, leading to sustainable and better implementation of DAY-NRLM. In the long run, it shall result in the creation of a robust institutional structure of the poor, that is closely linked to local governance and development.

The Memorandum of Understanding for the partnership was signed by the two Missions on 20th January 2014. The Kudumbashree National Resource Organization (NRO) provided technical and implementation support to ASRLM for the convergence project which was implemented in 36 pilot GPs of two blocks of Laharighat (1321 SHGs) and Bajiagaon (914 SHGs) in Morigaon and Nagaon districts respectively.Activities started on field in the month of March, 2014 with the scoping study as the first activity. One of the major focus of the project (2014-2017) has been the process based capacitation of various stakeholders in field (PRIs, SHGs and Community cadres). Local Resource Group (LRGs) from the community and Mentor Resource Persons (MRPs) were the main driving force in carrying out the field activities.

The concept of PRI-CBO Convergence envisions that increased articulation of the demand from the community through proper capacity building mechanism will improve the ability for service delivery

of the system. The continuous interaction that CBOs have with the public system, especially Panchayat, can be facilitated through Participatory Assessment and Planning tools, supported by a dedicated community cadre. In the long run the institutional synergy between CBO and PRI structures eventually helps in developing a strong democratic citizenship at the grassroots level.

The rationale is that democratization and inclusiveness of the poor are essential components for good governance, which can be achieved by bringing together PRI and CBO structures under the same platform. The opportunities for convergence are also opportunities for local economic development and social justice.

The project follows a systematic approach of identifying locally responsive strategies, creating local resource groups, using participatory tools to develop demand for entitlements and other development services, create capacities and build institutions to advocate the integration of the community's development priorities in the Gram Panchayat Development Plan and finally, building a monitoring mechanism to ensure that the communities priorities are incorporated in the implementation of development schemes and programmes.

Key highlights of the project are:

- Despite Assam being a lagging state in PRI implementation, the project has shown early success in catalysing participation of women in Panchayats; ensuring access to entitlements such as work under MGNREGA Programme; expanding access to services such as availability of inputs and technical services from the Government Line Departments (Agriculture & Veterinary, Sericulture); and convergence with other key government initiatives under mission mode such as Swachh Bharat Mission and making others such as ICDS, Health PHCs more effective, efficient and accountable.

- The effectiveness of the VOCC and GPCC in the pilot GPs (36) has encouraged the Govt. of Assam to pass an executive order mandating formation of VOCC and GPCC at each GP. That is, to embed village organization co-ordination committee and panchayat co-ordination committee in all the Gram Panchayats of the state.

Major outcomes:

LRG as community cadre for enhancing participatory governance: Local Resource Group (LRG) members are facilitators of the project activities at the grass root level, providing handholding support to SHG network and PRI representatives. They are identified from the local community, capacitated on various aspects of the project and continuously mentored by Kudumbashree Mentor RPs.

Block	LRGs capacitated in 2014	LRG status as of now
Bajiagaon	97	67
Laharihat	137	142

Development and Placement of internal cadre: Internal mentors are selected from the existing internal resource pool of LRG with the responsibility of replicating the project in other blocks. 60 Internal Mentors are selected in two phases.The selection process was an activity centric process that tested the individuals based on two major categories - knowledge and skill.

CBO as a service delivery institution:

- Creation of cohesion among the VO members and a feeling of ownership by strengthening the CBO through awareness of the VO members on their roles and responsibilities

- Following PAE, scheme based follow up committees were formed in each VO to streamline and better access various government benefits. This responsibility lead to more VO members showing interest in the activities of VO

- Panchayats and line departments have entrusted the CBO with certain responsibilities for delivering of services

- VOs and VOCCs are the prime agents through which the panchayats seek to disseminate information of Gram Sabhas and also rely on them for immaculate preparation of priority lists

- Line departments rely on the CBO network to glean the demands of the community and provide for appropriate trainings.

There is an interesting and inspiring story from West Bengal. It is about one of the most vulnerable tribal groups, Lepchas. Lets us see how they dealt with the issues of vulnerability.

LRG Orientation in NizGerua Panchayat, Laharighat Block, Assam

1. The Vulnerable Reduction Fund to be released to the Differently abled, Vulnerable and Elderly beneficiaries to initially for two years as grant from the project fund.

2. Prioritised list of beneficiaries to provide individual assistance should be prepared by the VPRC.

3. The names of thre beneficiaries, to be able to access the Individual assistance, should be in the PIP list and approved by Gram sabha.

4. Amount of Rs.5000 to Rs.20000 should be provided as Individual loan with the condition of repayment within 15 instalments.

5. Further the second dose of VRF is to be released to the Differently abled, Vulnerable and Elderly beneficiaries as a loan with a minimum rate of 6% interest.

6. The repayment of the loan amount received from Differently abled and Vulnerable should be kept in Development Account and it should be utilized for relending to Differently abled and Vulnerable on rotation basis.

7. The repayment should be credited in the development account.

8. Selected individuals for Individual Assistance should be enrolled in the special groups or self help groups.

9. Among the selected beneficiaries 50% should be differently abled and 50% Vulnerable. (in case of exhaust of any one of a above said category then % of other category may be increased)

10. The interest earned amount may be utilized for CDF honorarium and other VPRC expenses, if required based on the VPRC resolution.

11. The amount in the development account can also be further rotated to the next set of individual assistance in the prioritised list using the same guidelines.

12. Only after exhausting the needs of beneficiaries in the differently abled and vulnerable then the other beneficiaries in the poor category shall avail the individual loan. And it can also be used for (2nd dose of individual assistance) further enhancement of livelihood of the differently abled and vulnerable beneficiaries who already received individual loan with the condition of proper and complete repayment of previous loan.

13. Monthly report on repayment details of Vulnerability Reduction Fund should be monitor by the CBO - Village Poverty Reduction Committee (VPRC).

As can be observed from these case studies, the state missions have been in the forefront of identifying issue of exclusion and implementing contexualised strategies. Some of the key learnings from these initiatives are:

- Accurate identification of household wise vulnerability and their sustained support is essential at local level with full participation of the community

- Initiatives of the state missions to identify and deploy additional resources from government and non-government sources adds significant value and sustainability

- Local solutions require consistent effort for conversions and alignment of stakeholders

- The mission staff's capacities and commitment toward inclusion are critical for implementation of programmes

- Institutionalisation of initiatives for social inclusion is required to be build into the planning process from the beginning to ensure programmes are continued, scaled and tracked.

DAY-NRLM's capacity building strategy has been designed to enable its teams to internalise these approaches so that they are an intrinsic part of all the programmes.

Capacity Building for Inclusion

Capacity building strategy

DAY-NRLM's central core is the institutions and capacity building. Therefore, SRLM needs to plan and implement Capacity Building of the community members, leaders, cadres and institutions, and mission staff and resource persons systematically. Towards this, the Mission needs to have adequate building up of architecture for Capacity Building and its use. These would include pools of resource persons/trainers/cadres at various levels, modules, material, plans, calendars, unit costs, budgets to the community institutions etc., apart from infrastructure including training centres and other logistics.

DAY-NRLM facilitates the development of bottom-up consolidated state Plan for building the capacity of community members, leaders, cadres, and institutions, mission staff, trainers and resource persons, and other stakeholders at various levels. The plan clearly specifies various elements of architecture/resources (trainers, infrastructure, modules, training material, immersion/ exposure sites) required to implement the CB plan. This plan forms an integral part of the SRLM AAP. The real task is to Convert the CB Plan into CB Calendars at state, district, block and community levels. We need to ensure that sufficient is budget available to roll-out these plans and calendars. Creating a pool of resource persons consisting of internal SRLM staff as well as external trainers/experts, covering various themes. Resource pool should consist of at least 40-50 persons available on call. This pool could be constituted drawing from community cadre, community leaders, best practitioners, mission Staff, Staff/officers of line departments, Civil Society Organizations, thematic experts, Bankers, Insurance Trainers, Business Experts. We can also include in this pool resource Persons from CB Agencies/centres of excellence, universities. We can also utilize resource pool of other states. The criterion and levels of resource fees for the resource persons has to be formulated and the mechanism to deploy resource persons and payment to them needs to be clearly articulated for the smooth implementation of the CB calendars.

DAY-NRLM has a vision of establishing state/regional/district/block/community training centres to roll-out CB Plans. Each training centre would be equipped adequately with training infrastructure, material and a training management team including community trainers, supported by a pool of trained resource persons, as per the need from time-to-time. The responsibility of establishing Community Training Centres and managing them will be taken up by BLF/CLFs.

A Training Centre Coordinator/Team Leader has to be positioned in each centre to manage the Training Centre and roll out the Capacity Building Plan for the Cluster/Block. These centres will train and nurture Community Cadres, Trainers and Resource Persons in different themes. We also

need to establish dedicated Resource Cell(s) for developing and deploying CRPs, Senior CRPs, Community Trainers and PRPs for Expansion/Scaling-up and also for faster deeper Saturation. Establish a system/mechanism to release advance(s) to CB Cells/Training Centres, may be on a quarterly basis to community-managed training centres, against CB Plan indents and submission of Utilization Certificate(s) and report(s)

Values - non-negotiables

There are certain guiding principles and core values DAY-NRLM believes in and they are non-negotiable.

Guiding principles:
- The Poor are not mere victims of oppressive social structures but active agents in transforming them.
- Only the poor have the interest, will and capacity to bring change.
- Social mobilization and building strong institutions of the poor is critical for unleashing the innate capabilities of the poor.
- An external dedicated and sensitive support structure is required to induce the social mobilization, institution building and empowerment process.
- Facilitating knowledge dissemination, skill building, access to credit, access to marketing, and access to other livelihoods services underpins this upward mobility.

Core values:
- Inclusion of the poorest, and meaningful role to the poorest in all the processes.
- Equal opportunity for the most vulnerable to participate and represent
- Transparency and accountability of all processes and institutions
- Ownership and key role of the poor and their institutions in all stages – planning, implementation, and, monitoring
- Community self-reliance and self-dependence

Capacity building of the community is guided by the philosophy and approach embedded in above mentioned guiding principles and core values. DAY-NRLM firmly believes in the Agency of the poor people in transforming their lives and clearly understands its own facilitation role. DAY-NRLM visualizes a future state where the community institutions are vibrant democratic forums with capabilities to plan dynamically and implement effectively for both social development as well as sustainable livelihoods development. These institutions have long term vision. They are led by competent community leaders and served by experienced community cadres. DAY-NRLM visualizes a future where all the vulnerable individuals, groups and communities are fully included, capacitated, developed and elevated to leadership roles and Community institutions have successfully taken over all the roles and processes presently managed by the Mission staff. DAY-NRLM social inclusion strategy is guided and inspired by such a vision.

Limitations

As we have already noted, Social inclusion is a gigantic task in such a vast country with incredible diversity. No single formula, no single model is adequate to solve this puzzle. It is singularly impossible to standardize social inclusion. With this background DAY-NRLM understands the importance of conducting pilots of social inclusion in various states keeping the local challenges of inclusion. These pilots will be designed on the basis of local realities but inspired by the existing best practices in the field. DAY-NRLM is aware that It's going to be a tortuous path full of surprises, backlashes and setbacks.

To be able to realize its vision of social inclusion, DAY-NRLM wants to create an enabling political environment for speedy and smooth social inclusion. Building the capacities of strong community organizations with committed leaders and cadres is the only guarantee of successful inclusion and integration. Each state has to identify its focus area of inclusion and design the SI pilot accordingly. Certain communities in each state face acute exclusion and are in need of immediate inclusion and support. Specific baseline studies to map their needs, forms of exclusion they suffer and the barriers they encounter in mainstreaming have to be conducted before designing the pilot, choosing the community and finalizing the specific programmes.

Convergence in general is one most important strategy of inclusion. But convergence should happen on the basis of the community demand rather than from the policy level push. The general tendency to supply standardize packages of activities, assistance and processes may prove to be inimical to the interests of the vulnerable poor. Convergence should be seen as the convergence of CBOs with other formal institutions rather than as a mere convergence of activities. Pilots of social inclusion should be protected from the convergence deluge that emanates from the standard policy framework and be allowed to evolve their own priorities, plans and practices.

Capacity Building Implementation Approach

DAY-NRLM programmes are implemented through a robust cascade capacity building system. A structured architecture has been institutionalised, and this is implemented by all the states. The steps involved have been given in the tables below.

CASCADE APPROACH FOR CAPACITY BUILDING (NRPs, SRPs, BRPs, and Community Cadre)			
	Cadre	**No. Required**	**CB Inputs**
STEP 1	• National Master Trainers (NMTs for) SI and SD	5	
STEP 2	• State Master Trainers (SMTs for) SI and SD	10 per state 10x13= 130	7 days structure training and Exposure
STEP 3	• Block Master Trainers (NMTs for) SI and SD	5 per block	12 days structure training and Exposure
STEP 4	• Community cadre • CRPs • Social Action Committees • Gender PP • ICDs • Other Cadre	130x 30000	21 days structured trainings (Classroom) in 6 phases over a period of 6 month – general Orientation Module on Social inclusion, methodology and Tools (Theory- Exposure- field work) Guided learning- 45 days field work (on job assignments) Supportive supervision and handholding support through mentor and peer group Review and Grading
STEP 5	• Advanced Course Modules on: • Gender • PwDs • PVTG • Elderly • Convergence • Others	5 to 7 Days modules	Structured Training and Exposure

Training Approach for Developing MASTER TRAINERS ON SOCIAL INCLUSION (BLOCK AND BELOW)		
21 days structured trainings (Classroom) in 4-6 phases over a period of 6 month – General Orientation Module on Social inclusion, Methodology and Tools (Theory, Exposure, field work)		
Guided learning- 45 days field work (on job assignments)		
Supportive supervision and handholding support through mentor and peer group		
Review and Grading		
STEP 1	General Orientation Module on SI	5 days (class room sessions and Field visits)
STEP 2	Guided Field work	3 weeks
STEP 3	SI Methods and Tools	5 days (class room sessions and Field visits)
STEP 4	Guided Field work	3 weeks
STEP 5	Module on SI convergence planning	5 days (class room sessions and Field visits)
STEP 6	Guided Field work	3 weeks
STEP 7	Module on Advance courses	5 days (class room sessions and Field visits)
STEP 8	Guided Field work	3 weeks
STEP 9	Grading and certification	3 days

DAY-NRLM: INCLUSION PROTOCOLS

DAY-NRLM has a special focus on priority and early inclusion of the poorest of the poor and other vulnerable sections of community viz., Households automatically included by the SECC, Schedule Caste (SC), Schedule Tribe (ST), Particularly Vulnerable Tribal Groups (PVTGS), women headed families, elderly persons, People living with different abilities (PwDs), minority groups and people living in extremist affected areas, hill terrains (hard to reach areas), trafficked women, people engaged in unhygienic occupations (ex-manual scavengers), transgender, HIV/AIDS+ persons and their families, families with one or more persons suffering from chronic illness etc.

Accordingly, DAY-NRLM tries and achieves complete inclusion of the entire target including the poorest and vulnerable communities into their institutional architecture within a period of initial 18 months of entering an intensive block. DAY-NRLM expects the vulnerable persons to take significant proportion of leadership positions in various community institutions under DAY-NRLM. Further, DAY-NRLM facilitates these institutions in achieving their financial and economic/livelihoods inclusion and poverty reduction goals.

Towards this end, the following needs to be done:

Sensitization and Getting Ready

■ Draw lessons from existing pilots on Disability, AHT, Manual Scavenging, Legally released Labour, PVTGs, other tribal inclusion, and take steps to wrap-up these pilots for scaling-up and mainstreaming through universal and regular social mobilization processes

- Customize and finalize the processes, norms, funds to community, timelines etc., with due consideration of their reality, for inclusion of various poorest and vulnerable communities, groups and persons;

These may include:

- Relaxation in group and institutional norms, panchasutra and other procedures; group size could be 5-20 members, depending on the context (distance, sparsely populated habitations, hilly areas, IAP- Integrated Action Plan areas. PwDs, Elderly etc.); membership can be open to males and females, in case of PwDs and Elderly.

Entry point activities aimed at particularly vulnerable groups/communities

- Choice to vulnerable members to continue in/join existing SHG or join a new SHG with the members of vulnerable group/community
- Representation by the caretakers/guardians of the PwDs in their SHGs, apart from the SHG membership to the caretaker/guardian in her SHG
- Priority mobilization of the poorest and vulnerable first
- revised protocols for CRP, Senior CRP and Trainer Rounds; augmenting the teams for these rounds appropriately
- mandating these rounds, active women and village organization with complete inclusion agenda
- Complete (at least 80%) Inclusion and Saturation within 18 months of entering a Cluster in the Block; this can be a trigger for funding to VOs and CLF

No exclusion

- VO's Declaration of saturation of mobilizable vulnerable in the fold of SHGs (within 18 months of entering the village) and their representation in VO including in leadership positions (Social Action Committees - SAC)
- Presentation of Poverty data/indicators of the SHG members to Aam Sabha/Gram Sabha at the end of CRP round and VO's Presentation of Progress on these indicators every year thereafter; this data may also be captured in the MIS for each Household, including SECC auto-included and at least 1-deprivation households
- SHG Federations taking all SHGs including Special SHGs for the vulnerable as their members with due representation; in addition, members/SHGs of a particular vulnerable group/community reserve the right to be federated as a separate/exclusive federation and/or solidarity federation at appropriate levels
- Identification and nurturing 1-2 local activists responsible for Complete Inclusion, Gender, Social Development and Convergence; payment of honorarium, as internal CRP or SAC member
- A portion of Vulnerability Reduction Fund with flexible terms to meet the specific needs of the vulnerable, in addition to availability of/access to RF, CIF, VRF, Livelihoods Fund etc. It may be noted that CIF, VRF and LF provided to the community institutions is on per member basis. The entitlement is higher by 50% per vulnerable member. This could be higher by 100% per PVTG member.

The following volumes provide details of the training modules toolkit and reading resources for trainers and staff to design, plan, implement, and monitor social inclusion programmes in DAY-NRLM.

ANNEXURE

DAY-NRLM PROTOCOLS AND GUIDELINES

1. DAY-NRLM: INCLUSION PROTOCOLS

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Accordingly, DAY-NRLM tries and achieves complete inclusion of the entire target including the poorest and vulnerable communities into their institutional architecture within a period of initial 18 months of entering an intensive block. DAY-NRLM expects the vulnerable persons to take significant proportion of leadership positions in various community institutions under DAY-NRLM. Further, DAY-NRLM facilitates these institutions in achieving their financial and economic/livelihoods inclusion and poverty reduction goals.

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- Customize and finalize the processes, norms, funds to community, timelines etc., with due consideration of their reality, for inclusion of various poorest and vulnerable communities, groups and persons;

These may include:

- Relaxation in group and institutional norms, panchasutra and other procedures; group size could be 5-20 members, depending on the context (distance, sparsely populated habitations, hilly areas, IAP- Integrated Action Plan areas. PwDs, Elderly etc.); membership can be open to males and females, in case of PwDs and Elderly.

Entry point activities aimed at particularly vulnerable groups/communities

- Choice to vulnerable members to continue in/join existing SHG or join a new SHG with the members of vulnerable group/community
- Representation by the caretakers/guardians of the PwDs in their SHGs, apart from the SHG membership to the caretaker/guardian in her SHG
- Priority mobilization of the poorest and vulnerable first revised protocols for CRP, Senior CRP and Trainer Rounds; augmenting the teams for these rounds appropriately mandating these rounds, active women and village organization with complete inclusion agenda
- Complete (at least 80%) Inclusion and Saturation within 18 months of entering a Cluster in the Block; this can be a trigger for funding to VOs and CLF

No exclusion

- VO's Declaration of saturation of mobilizable vulnerable in the fold of SHGs (within 18 months of entering the village) and their representation in VO including in leadership positions
- Presentation of Poverty data/indicators of the SHG members to Aam Sabha/Gram Sabha at the end of CRP round and VO's Presentation of Progress on these indicators every year thereafter; this data may also be captured in the MIS for each Household, including SECC auto-included and at least 1-deprivation households

- SHG Federations taking all SHGs including Special SHGs for the vulnerable as their members with due representation; in addition, members/SHGs of a particular vulnerable group/community reserve the right to be federated as a separate/exclusive federation and/or solidarity federation at appropriate levels

- Identification and nurturing 1-2 Activists responsible for Complete Inclusion, Gender, Social Development and Convergence; payment of honorarium etc., as internal CRP

- A portion of Vulnerability Reduction Fund with flexible terms to meet the specific needs of the vulnerable, in addition to availability of/access to RF, CIF, VRF, Livelihoods Fund etc. It may be noted that CIF, VRF and LF provided to the community institutions is on per member basis. The entitlement is higher by 50% per vulnerable member. This could be higher by 100% per PVTG member.

- Priority Bank Linkage

- Access to Social Security and other schemes applicable to these groups/communities

- Priority for the vulnerable and vulnerability needs in Micro plans

- Poverty/Vulnerability Analysis in the village, evolution of Vulnerability Reduction Plan (VRP) and institution of Annual VRP process; mobilizing funds for rolling-out VRP

- Sensitize all staff on social inclusion (and convergence) and its processes immediately through sensitization workshops at state and district level

- Build Trainers and Resource Persons at State, District, Block and Community levels on Inclusion of vulnerable groups and communities; Ready the Modules, Material and CB architecture for the same

- Train, take on immersion and exposure, and equip CRPs, Senior CRPs, Community Trainers and PRPs to go ahead with upfront inclusion of the poorest and vulnerable, including tribal communities, PVTGs, PwDs and Elderly, starting with the CRP rounds itself;

- Initiate steps, including establishing Resource Cell(s), to add/create additional CRPs, Senior CRPs, Community Trainers and Prestwich Inclusion orientation, tools and skills, as early as possible

- Line up and partner with appropriate and competent Technical Support/Resource Agencies

- Take up a 3-month campaign for sensitizing existing community cadres including Active Women, community leaders, community institutions (SHGs and Federations) and other stakeholders on total/complete inclusion and prioritization for poorest and vulnerable in all elements of DAY-NRLM action and agenda

Specific Social Inclusion Protocols at Village and Cluster levels

Prepare the village for CRP round; CRP round initiates mobilization (of all poor including poorest and vulnerable groups and communities) and strengthening existing SHGs; Presentation of Poverty Status of SHG members to Aam Sabha; Identified and trained Active women, and PRP follow-up on and mobilize more people into SHGs

Facilitate RF to SHGs

Facilitate Community Trainers' round - this round sensitizes members, leaders and cadres on Inclusion and Prioritization of the poorest and vulnerable in micro plans

Facilitate access to CIF

Facilitate Senior CRP rounds – these rounds take up formation of Village Organization, development of its Vision for complete inclusion, evolution of VRP and use of VRF for addressing the needs of the vulnerable and tracking the Progress of the members out of Poverty

- Facilitate access to VRF
- Facilitate Bank Linkages
- Facilitate Insurance Coverage and/or Mutuals
- Facilitate Exclusive Federations of the vulnerable, if required, at appropriate level(s)
- Facilitate Livelihoods Planning and Access to Livelihoods Fund
- Facilitate Convergence Plan and its roll-out; these plans to include – Key entitlements and schemes like NSAP (OAP, Disability Pension and Widow Pension), IAY, MNREGS, ICDS, Janani Suraksha Yojana, Jan Dhan Scheme, DDU-GKY, Janashree Bima Yojana, AABY, RSBY or any other State/Central schemes for vulnerable families;
- Agriculture and rural development schemes for reducing vulnerability conditions (deprivation);
- Plans for exclusive Food, Nutrition, Health, and WASH activities;
- Special plans for Tribal Communities, PVTGs, Maha Dalits etc.;
- Plans to work with GP; and
- Special Plans to work with Civil Society and Corporate Social Responsibility efforts
- Consolidate these plans at GP and Cluster levels – dovetail these plans further so that leveraging with the specific scheme/department/stakeholder could be pressed and followed-up

2. Specific Protocols for Tribal Inclusion

DAY-NRLM realizes tribal communities in general and the particularly vulnerable tribal groups in particular require nuanced local customization and sensitive support. The traditional institutions, Panchayats Extension to Scheduled Areas, Forests and other common resources, Resource Endowment and ownership patterns, Cultural Milieu, Terrain and Remoteness etc., in tribal areas and the constitutional safeguards, rights and entitlement endowments, intra tribal inequities and their tenuous relationships with non-tribal communities call for different protocols for including tribal communities and particularly vulnerable tribal groups.

It may be appreciated that we have three situations of working with tribal communities – exclusive tribal areas, with/without habitations for specific tribes; exclusive tribal habitations; and tribal households in general villages. Particularly Vulnerable Tribal Groups may or may not co-exist in the same habitations with other tribal communities, depending on the area, tribe and habitation.

In this context, Specific Protocols for Tribal Inclusion include -

Appreciate the socio-economic cultural profile of the tribal communities; Draw lessons from existing pilots on tribal and PVTG inclusion, if any; Customize and finalize Inclusion processes, norms, funds to community, timelines etc., with due consideration of their (tribal communities in scheduled and tribal sub plan and tribal-majority areas; Particularly Vulnerable Tribal Groups; tribal habitations outside these areas; and tribal households amidst general population) reality;

These may include:

- Prioritization to work with tribal areas, PVTG and other tribal habitations, and tribal households first

- Relaxation in group and institutional norms, panchasutra and other procedures; group size could be 5-20 members, depending on the context (distance, sparsely populated habitations, hilly areas, IAP- Integrated Action Plan areas, etc.); savings could also be in kind; frequency of savings could be customized.

- Entry point activities aimed at particularly vulnerable tribal groups and other tribal communities; These activities may address the local social problems like food insecurity, malnutrition etc., issues around common resources and collectivization

- Priority mobilization of the PVTGs first, Tribal households first in general population

- revised protocols for CRP, Senior CRP and Trainer Rounds; augmenting the teams for these rounds appropriately mandating these rounds, active women (2-3 active women in each habitation/village) and village organization with complete inclusion agenda

- Complete (at least 80% of all tribal households except auto-excluded households in SECC) Inclusion and Saturation within 18 months of entering a Cluster in the Block; this can be a trigger for funding to VOs and CLF

- VO's Declaration of saturation of mobilizable vulnerable in the fold of SHGs (within 18 months of entering the village) and their representation in VO including in leadership positions

- Presentation of Poverty data/indicators of the SHG members to Aam Sabha/Gram Sabha at the end of CRP round and VO's Presentation of Progress on these indicators every year thereafter

- SHG Federations taking all SHGs including Special SHGs for the vulnerable as their members with due representation; in addition, members/SHGs of a particular vulnerable tribal group/community and other tribes reserve the right to be federated as a separate/exclusive federation and/or solidarity federation(s)at appropriate levels

- Identification and nurturing 1-2 Activists responsible for Complete Inclusion, Gender, Social Development and Convergence; payment of honorarium etc., as internal CRP

- Involving traditional leadership in various aspects of the entire effort

- Capacity Building focus may also be on enhancing the productivity of traditional agriculture, on forestry and Non-timber forest produce, on PESA, on ST legal support, traditional cultural practices, health and nutrition, education etc.

- Vulnerability Reduction Fund with flexible terms to meet the specific needs of the PVTGs and other tribal households, in addition to availability of/access to RF, CIF, VRF, Livelihoods Fund etc. It may be noted that CIF, VRF and LF provided to community institutions is on per member basis. The entitlement is higher by 50% per vulnerable member. This could be higher by 100% per PVTG member. Release of significant portion of VRF on VO's formation.

Priority Bank Linkage

- Alternative Financing Institutions/Structures/Mechanisms, where bank density is low

- Access to Social Security and other schemes applicable to these groups/communities

- Priority for the vulnerable and vulnerability needs in Micro plans

- Poverty/Vulnerability Analysis in the village, evolution of Vulnerability Reduction Plan (VRP) and institution of Annual VRP process; mobilizing funds for rolling-out VRP; For tribal communities, Vulnerability Analysis need to focus additionally on

  - access and adequacy of food, water, fuel wood, basic entitlements,

  - schooling, basic healthcare, traditional medicine

  - land/resource alienation, land/resource use, common property resources, forestry, non-pesticide and organic agriculture/horticulture and other natural produce

  - seed banks, grain banks, and other collectivization efforts and possibilities

- Sensitize all staff on tribal inclusion (and convergence) and its processes immediately through sensitization workshops at state and district level

- Build Trainers and Resource Persons at State, District, Block and Community levels on Inclusion of vulnerable groups and communities; Ready the Modules, Material and CB architecture for the same

- Train, take on immersion and exposure, and equip CRPs, Senior CRPs, Community Trainers and PRPs for upfront inclusion of PVTGs and other tribal communities, starting with CRP rounds itself;

- Initiate steps, including establishing Resource Cell(s), to add/create additional CRPs, Senior CRPs, Community Trainers and PRPs, with Inclusion orientation, tools and skills, as early as possible

- Map and create a pool of resource persons at state, district, block and community levels in the tribal inclusion and development domain and deploy them systematically

- Line up and partner with appropriate and competent Technical Support/Resource Agencies

- Take up a 3-month campaign for sensitizing existing community cadres including Active Women, community leaders, community institutions (SHGs and Federations) and other stakeholders on total/complete inclusion and prioritization for PVTGs and other tribal communities in all elements of DAY-NRLM action and agenda

Specific Social Inclusion Protocols at Village and Cluster levels

- Prepare the village for CRP round; CRP round initiates mobilization (including PVTGs) and strengthening existing SHGs; Presentation of Poverty Status of SHG members to AamSabha; Identified and trained Active women, and PRP follow-up on and mobilize more people into SHGs

- Facilitate Community Trainers' round - this round sensitizes members, leaders and cadres on Inclusion and Prioritization of the poorest and vulnerable in micro plans

- Facilitate RF to SHGs and access to CIF

- Facilitate Senior CRP rounds – these rounds take up formation of Village Organization, development of its Vision for complete inclusion, evolution of VRP and use of VRF for addressing the needs of the vulnerable and tracking the Progress of the members out of Poverty

- Facilitate access to VRF

- Facilitate Bank Linkages and Facilitate Insurance Coverage and/or Mutuals

- Facilitate Exclusive Federations of the vulnerable, if required, at appropriate level(s)

- Facilitate Livelihoods Planning and Access to Livelihoods Fund

- Facilitate Convergence Plan and its roll-out; these plans to include –

- Key entitlements and schemes like NSAP (OAP, Disability Pension and Widow Pension), IAY, MNREGS, ICDS, Janani SurakshaYojana, Jan Dhan Scheme, DDU-GKY, Janashree BhimaYojana, AABY, RSBY or any other State/Central schemes for vulnerable families;

- Agriculture and development schemes for reducing vulnerability conditions (deprivation);

- Plans for exclusive Food, Nutrition, Health, and WASH activities;

- Special plans for specific Tribes and PVTGs;

- Plans to work with GP including GPDP and MGNREGS; and

- Special Plans to work with Civil Society and Corporate Social Responsibility efforts

- Consolidate these plans at GP and Cluster levels – dovetail these plans further so that leveraging with the specific scheme/department/stakeholder could be pressed and followed-up

3. Specific Protocols for Elderly Inclusion

There is now adequate evidence that Elders' own institutions improve their situation significantly. CBOs of Elderly are expected to emerge as strong affinity platforms for their social and economic security.

Membership in SHG of Elderly (ESHG)

All Elders (aged 55 years and above) can be a member of ESHG and ESHGs are eligible for all funds to communities (RF, VRF, CIF and LF) under DAY-NRLM -

- An individual Elder would be a member of ESHG and in case a household has more Elders then each Elder would become the member of ESHG as an individual member of ESHG (may be in different ESHGs).
- If an elderly woman is already a member in the existing women SHG in the village, she would have the liberty to either continue in the same group or join the ESHG. In case she decides to continue in the same group (non ESHG), she should get all other benefit as an Elder.
- Key Inclusion Steps for Identification, Mobilization and Institution Building of Elders
- At Mission level
- Sensitize the staff at SMMU, DMMU and BMMU in orientation/refresher workshops, community cadres, leaders, members and institutions to Elders and working with them

Develop Modules and Material-

- ESHG Practitioner's Manual (including perceptions on Elderly)
- Sensitization/Awareness Building IEC Materials (Print and Digital)
- Training Module for community cadre on Rights and Entitlements of the Elderly
- Resource Module for community cadre on community based Social Protection and Security, Health & Nutrition (including mental health) and recreational needs of the Elderly
- Resource Module on Elders' specific livelihoods
- Train and nurture CRPs to work with Elderly Agenda
- At Village and Cluster levels
- Initiate identification and mobilization of Elders during the first CRP round itself
- Mobilize Elders into general SHGs or special ESHGs.
- Mobilize active and assisted Elders on a saturation mode. A process of self-selection can be adopted based on ability and agility.
- Mobilize first Elders included in the SECC (auto-included and at least 1 deprivation) and Elders suffering under multiple vulnerabilities like single elderly, belonging to SC/ST and minority communities, PwDs etc.
- Adopt and strengthen existing ESHGs, if any, in the village
- Facilitate Compliance on Panchasutra for each ESHG with appropriate customization
- Facilitate community to identify 2-3 Active Women/village to be trained (including immersion/exposure visits to ESHGs and their federal immersion sites) and deployed as Elderly Inclusion Cadres/CRPs

- Mandate Active Women, Existing Cadres, Inclusion/Elderly CRPs and VO to saturate mobilization; Involve Anganwadi and ASHA workers in Elderly Agenda in the village

- Take up Capacity Building of the ESHG members, leaders and cadres as per the plan. Note that there are three distinct categories of elderly – Active (working), Assisted and Destitute Elders and their Capacity Building needs and processes may be distinctly different.

- Active/Working Elderly are mobile, have ability and physical strength to pursue livelihood activities, requires no help in performing activities of daily living (ADL) and in good health;

- Assisted elderly are mobile but with some difficulty, have ability to pursue livelihood activities, have no problem with activities of daily living, but suffer from joint pain or other non-communicable diseases like hypertension, or diabetes mellitus which require regular medical consultation and medicines; and

Destitute Elderly are generally immobile due to age or illness, need assistance in performing activities of daily living, and requires continuous medicine and medical consultation and subsistence support. Destitute also mean one who is abandoned and has no own means of survival.

- Facilitate ESHG to access Revolving Fund

- Facilitate ESHGs to get federated into VO (federation of women SHG at the village level). Like other women SHGs, ESHGs are entitled to avail all benefits like CIF, VRF from the VO and higher-level federations.

- Facilitate VO to have a sub-committee or a sub-group within Social Action Committee to regularly monitor and strengthen these Elders' groups.

- Facilitate Vulnerability Reduction Plan to include plan for Elders

- Facilitate Rehabilitation Support to Elders

- Facilitate Elder-centric and/or Elder-friendly livelihoods and collectivization around these activities, where required/feasible

- Facilitate ESHGs, for their solidarity, advocacy etc., into a separate exclusive federation at GP/cluster/block level and at higher levels

4. Specific Protocols for PwD Inclusion

Membership in SHG of PwD (PwDSHG)

- A Person having physical /sensory /mental challenge as per PwD Act 1995 and National Trust Act 2000 would be termed as PwD e.g. 01 (physical Impairment), PHI (speech and hearing Impairment) SHI (VI (Visual Impairment), MR (Mentally Retarded), CP (Cerebral Palsy), AU (Autism), LD (Learning Disability), LEC (Leprosy cure), MI (Mental illness) and MD (Multiple Disability-more than one type of disability mentioned above).

- All PwDs (aged one year and above), irrespective of percentage of disability a person (even less than 40% of disability) can be a member of PwDSHG and PwDSHGs are eligible for all funds to communities (RF, VRF, CIF and LF) under DAY-NRLM - 1-17-year person with disability, or a person with Mental Disability, MI or MR, could be represented through his/her legal guardian/parent/care-giver as member in the PwDSHG. Legal guardian/parent/care-giver continues in her own SHG. However, the members of the concerned group are required to do monitoring to ensure that the person concerned is getting the benefit.

- An individual PwD would be a member of PwDSHG and in case of more than one PwDs are in a household then each PwD would become the member of PwDSHG as an individual member of PwD SHG.

- If a woman with disability is already a member in the existing women SHG in the village, she would have the liberty to either continue in the same group or join the PwDSHG. In case she decides to continue in the same group (non PwDSHG), she should get all other benefit as a PwD.

- Key Inclusion Steps for Identification, Mobilization and Institution Building of PwDs

At Mission level

- Sensitize the staff at SMMU, DMMU and BMMU in orientation/refresher workshops, community cadres, leaders, members and institutions to PwDs and working with them

Develop Modules and Material -

- PwDSHG Practitioner's Manual (including perceptions on PwD)
- Sensitization/Awareness Building IEC Materials (Print and Digital)
- Training Module for community cadre on Rights and Entitlements of the PwD
- Resource Module for community cadre on community based social security, Health & Nutrition (including mental health) and recreational needs of the PwD
- Resource Module on PwD specific livelihoods
- Train and nurture CRPs to work with PwD Agenda

At Village and Cluster levels

- Initiate identification and mobilization of PwDs during the first CRP round itself
- Mobilize PwDs into general SHGs or special PwDSHGs. Being a marginalized group, creating special groups of PwD may be advantageous.
- Mobilize active and assisted PwDs on a saturation mode. A process of self-selection can be adopted based on ability and agility.
- Mobilize first PwDs included in the SECC (auto-included and at least 1 deprivation) and PwDs suffering under multiple vulnerabilities like single men/women, belonging to SC/ST and minority communities, elderly etc.

- Adopt and strengthen existing PwD SHGs, if any, in the village

- Facilitate Compliance on Panchasutra for each PwD SHG with appropriate customization

- Facilitate community to identify 2-3 Active Women/village to be trained (including immersion/exposure visits to PwDSHGs and their federal immersion sites) and deployed as PwD Inclusion Cadres/CRPs

- Mandate Active Women, Inclusion/PwD CRPs and VOs to saturate mobilization; Involve Anganwadi and ASHA workers in PwD Agenda in the village

- Take up Capacity Building of the PwD SHG members, leaders and cadres as per the plan. Note that there are three different kinds of differently abled people - Active, Assisted and Dependent PwDs and their Capacity Building needs and processes may be distinctly different.

- Facilitate PwD SHG to access Revolving Fund

- Facilitate PwD SHGs to get federated into VO (federation of women SHG at the village level). Like other women SHGs, PwD SHGs are entitled to avail all benefits like CIF, VRF from the VO and higher level federations.

- Facilitate VO to have a sub-committee or a sub-group within Social Action Committee to regularly monitor and strengthen these PwD groups.

- Facilitate Vulnerability Reduction Plan to include plan for PwDs

- Facilitate Rehabilitation Support to PwDs

- Facilitate PwD centric and/or PwD friendly livelihoods and collectivization around these activities, where required/feasible

- Facilitate PwD SHGs, for their solidarity, advocacy etc., into a separate exclusive federation at GP/cluster/block level and at higher levels

5. Protocol for Gender Mainstreaming and Social Action under DAY-NRLM

DAY-NRLM believes that gender sensitization and social action should be mainstreamed in its framework, systems, institutions and processes to achieve sustainable social, economic and political development. DAY-NRLM mobilizes poor women in general and also undertakes special mobilization efforts for reaching women in exploitative situations/ occupations (Single women, divorced, separated, survivors of violence, trafficked women, devadasis, HIV +ve women etc.) in particular.

DAY-NRLM focuses on building institutions which support women towards gaining:

- Identity: Positive self-image and dignity;
- Solidarity: Voice, Decision-making and feeling of not alone;
- Capacity: Knowledge, Skills, Resources and Ownership;
- Access: Rights, Entitlements and Services;
- Well-being: Livelihoods and Lives; and therefore
- Enhanced freedom and portfolio of choices

In this context, following are the protocols for gender sensitization at the level of Mission and community institutions in DAY-NRLM and Gender Social Action.

Gender Sensitization

SRLM takes up the gender sensitization of Mission staff, Trainers, Community Cadre and Community (SHG members, Non-SHG members, girls, boys and men) in a campaign mode as per the module developed and finalised by Mission, immediately. Specifically, SRLM to -

- Form Gender Resource Group/Pool at state, district and block level by March 2016.
- Finalize the Gender training material (manuals, handouts, case studies, posters, flip charts, songs, videos etc.) for gender sensitization of Mission staff, Trainers, Community cadre and Community (SHG members, Non-SHG members, girls, boys and men).
- Conduct training of Trainers.
- Develop State-wide Gender Sensitization Plan.
- Complete trainings of Mission staff, community cadre etc. by June 2016.
- In existing villages, Gender Sensitization training of Community members and cadre should be done with an immediate effect (by June 2016). However, in new villages, Gender Sensitization should be done within 3-6 months of SHG formation.
- For new staff, Gender Sensitization has to be an integral part of initial induction/immersion.
- Develop action plans to mainstream gender in all thematic areas.
- Prepare and make available a handbook of relevant public services and entitlements of women with processes, eligibility and grievance redressal mechanisms.
- Develop gender related indicators and integrate them into MIS for measuring outcomes.
- Make budgetary provisions for financial and human resources in the Annual Action plan.

Gender Social Action

Village Organisation level

- Facilitate VO to form a Social Action Committee (SAC) within a month of VO formation having 3-5 members from SHG leadership.
- Facilitate VO to form a Gender Forum (GF - an informal body) at village level consisting of one member from each SHG to support and guide SAC. SAC committee members should also be the members of Gender Forum.
- VO's responsibilities:
- Identify one person as Gender Point Person at VO level who is responsible for conducting training programmes in the village.
- Conduct trainings of SAC, Gender Forum, cadre, SHG members, adolescents, PRI members, Anganwadi worker, ASHA, ANM, etc. as per the module developed by Mission.

Develop a Gender Action Plan with the support of SAC and Gender Forum -

- Conduct two days participatory workshop-cum-meeting at village level within 2 months of gender training.
- The participants include SHG members, other vulnerable non-SHG members, community cadres and Mission staff;
- Discuss existing social issues and gender issues in their village including
- Universal enrolment of children in schools
- Prevention of child marriage
- Participation of women in Gram Sabha
- Ownership of woman on assets
- Add campaigns, melas, sammelans etc., to create awareness, celebration of Beti Mahotsav etc. in the Gender Action Plan;
- Develop a draft Gender Action Plan for resolving the issues which should be integrated into the Vulnerability Reduction Plan.
- Finalise Gender Action Plan in the discussions with Gender Forum (GF), SAC and VO-EC
- Promote savings towards Gender Fund, augment it with other funds and tap VRF, if possible, towards some of social action elements (individual/collective action) as per the Gender Action Plan.
- Expenses towards travel to block to access rights/justice, support for legal aid, continuing education, priority for support to survivors of violence should be met from gender fund as well as from VRF and other funds.
- Report preparation on progress of action taken as per the gender action plan and submit to CLF.
- Monitor the progress of reported cases.
- Prepare a database of the assets created and ownership in women's names singly or jointly-land, housing, livelihood assets such as equipment, livestock etc.
- Encourage SHG members to participate in the Gram Sabha and Aam Sabha.
- Review, support and monitor the work of SAC and Gender Point Person.
- Social Action Committee (SAC)'s responsibilities:
- Develop a social agenda and gender pledge based on gender action plan.

- Facilitate the Gender Pledge in every meeting of VO.
- Facilitate the discussion on Social agenda and issues in all meetings of VO.
- Maintain records of discussions in the meetings, issues received and action taken at VO level.

Gender Forum (GF) Members' responsibilities:

- Facilitate discussion on social agenda in all meetings of their respective SHGs and also record the discussion and resolutions taken in the minutes' book of SHG.
- Facilitate Gender Pledge in every meeting of SHGs.
- Meet once in a month in the Gender Forum to discuss the issues and actions taken up at SHG level.
- If any woman (SHG woman or otherwise) reports a case related to any kind of violence, or violence of rights or any other related issues -
- Register the case at VO level and support the woman to resolve the problem.
- Provide counselling to the victim with the help of SAC.
- Forward the case to CLF, if the case cannot be resolved at VO level.

At Cluster Level

- Facilitate CLF to form a SAC within 3 months of formation of cluster level federation having 3-5 members from VO leadership.
- Facilitate CLF to conduct the meeting of village level Gender Point Persons and SAC members of the VOs on a monthly basis, and as and when required.

CLF's responsibilities:

- Review, support and monitor the work of SAC's in various VOs.
- Monitor the planning process of Gender Action Plan preparation at VO and its implementation.
- Monitor the work CLF's SAC.
- Monitor the training programmes of community cadre and community.

CLF SAC's responsibilities:

- Develop an action plan based on the Gender action plan submitted by VO and seek support from Mission.
- Run a 'call' centre (to receive complaints and provide counselling to SHG members).
- Resolve the cases received with the support of Gender Point Persons and VO SACs. If case is not resolved, they should approach the police station and a lawyer at cluster/block level. If necessary the case should be sent to the notice of the District Administration depending on the severity and nature of the case.
- Maintain a record of discussions in the meetings, issues received and action taken.
- Review all the cases on monthly basis.
- In order to achieve Gender Action Plan at village level and/or consolidated plans at cluster level, Mission facilitates VO and CLF to converge with relevant departments like Women and Child Department, Social welfare department, Police department, Education department, Health department, Agriculture department, Horticulture department, Animal Husbandry department, District Industries Centre etc. at all levels.

6. Protocols for Capacity Building Architecture

DAY-NRLM's central core is the institutions and capacity building. Therefore, SRLM needs to plan and implement Capacity Building of the community members, leaders, cadres and institutions, and mission staff and resource persons systematically. Towards this, the Mission needs to have adequate building up of architecture for Capacity Building and its use. These would include pools of resource persons/trainers/cadres at various levels, modules, material, plans, calendars, unit costs, budgets to the community institutions etc., apart from infrastructure including training centres and other logistics.

Mission Level

- Develop bottom-up consolidated state Plan for building the capacity of community members, leaders, cadres, and institutions, mission staff, trainers and resource persons, and other stakeholders at various levels. The plan clearly specifies various elements of architecture/ resources (trainers, infrastructure, modules, training material, immersion/exposure sites) required to implement the CB plan. This plan forms an integral part of the SRLM AAP.

- Convert the CB Plan into CB Calendars at state, district, block and community levels.

- Ensure budget available to roll-out these plans and calendars – state and districts level CB directly through mission units, and block and community CB through the community institutions · Establish or form State Level Resource Cell(s) [with a team lead, 2-3 managers/executives/ young professionals/NFs/consultants and 4-5 Community Resource Persons] immediately;

Specific focus of the Cell includes –

- Prepare and implement a capacity building plan, calendar along with budget.

- Finalize/customize and adapt various CB Modules and pool training material;

these include –

- Stories, case studies, games, audio-visuals, video clips, pictorial charts etc., in local language with pictorial depiction where possible

- Vision and Protocol Summaries for the consumption of community members, leaders and cadres in small flyers, leaflets, handbooks, charts etc.

- Trainers' Handbook(s)/Toolkits, Toolkits for CRPs

- E-material on cloud, you tube, google group etc.

- Self-learning material and learning forums

- Create pool of resource persons consisting of internal SRLM staff as well as external trainers/ experts, covering various themes. Resource pool should consist of at least 40-50 persons available on call. This pool could be from –

- Community cadre, community leaders, best practitioners

- Mission Staff, Staff/officers of line departments, Civil Society Organizations

- Thematic experts, Bankers, Insurance Trainers, Business Experts § Resource Persons from CB Agencies/centres of excellence, universities

- Resource pool of other states to Facilitate finalization of resource fees for the resource persons; clearly articulate the mechanism to deploy resource persons and payment to them

Identify and tie up with various training centres at the state, district and block level to roll out training programmes, including residential programmes.

- Facilitate establishing state/regional/district/block/community training centres to roll-out CB Plan(s) – each training centre is equipped adequately with training infrastructure, material and a training management team including community trainers, supported by a pool of trained resource persons, as per the need from time-to-time

- Facilitate Community Institutions - BLF/CLFs to start Block/Community Training Centres § Position a Training Centre Coordinator/Team Leader and Team Members to manage the Training Centre and Capacity Building Plan for the Cluster/Block

- Identify, empanel, train and deploy resource persons for various elements/ themes from Community cadres, community leaders, best practitioners, leaders, mission staff, staff of line departments, Civil society staff, bankers, free lancing development workers etc.

- Train and nurture Community Cadres, Trainers and Resource Persons – See attachment: Protocols for developing and deploying Community Cadres § Identify and tie up with local institutions for training infrastructure.

- Plan for capacity building activities (for staff and community) in the block – including calendar and budget. · Establish Dedicated Resource Cell(s) for developing and deploying CRPs, Senior CRPs, Community Trainers and PRPs for Expansion/Scaling-up and Communitized Faster Deeper Saturation · Establish a system/mechanism to release advance(s) to CB Cells/Training Centres, may be on a quarterly basis to community-managed training centres, against CB Plan indents and submission of Utilization Certificate(s) and report(s)

- Track the progress on CB indicators through MIS · Institute a CEO/COO review (monthly) mechanism to review progress of the CB vis-à vis CB Plan, and a quarterly review along with NMMU members

Protocols for Community Cadres and Community Trainers

DAY-NRLM's central core is to build the capacity of community members, leaders and cadres. Indicatively, DAY-NRLM is committed to provide CB inputs of 100-200 hours to members, 200-300 hours to leaders and 500-600 hours to cadres. To meet the needs of the community, a large number of community cadres and trainers are required – about 10% of the SHG membership, apart from the SHG Bookkeepers. Village Organizations and Cluster Level Federations or their Community Training Centres manage these cadres and trainers.

Community Cadres in DAY-NRLM include:

- Level Dedicated Cadres, Service Providers and Resource Persons SHG o SHG bookkeepers Village Organization (VO)
- Active Women
- Community Facilitators, Community Mobilisers
- VO Accountants, VO Bookkeepers
- Gender Focal Point Persons, Community Food, Health, Nutrition, Water and Sanitation Activists, Inclusion PwD Activists, Inclusion Elderly Activists,
- Anganwadi Workers, ASHA Workers Cluster Level Federation (CLF)
- CLF Accountant, CLF Bookkeeper o CLF Coordinator (Sr. Community Volunteers),
- CLF Assistant, CLF Activist o Community Auditors
- Livelihoods Resource Person, Krishak Mitra, Krishak Sakhi, Prani Sakhi, Pashu Sakhi
- Bank Mitra, Bima Mitra,

- MCP/MIP Community Facilitators
- Resource/Master Bookkeepers
- CRPs, Community Trainers, Senior CRPs, PRPs

Mission Level

- Customize and adapt the protocols for Community Cadres, Community Resource Persons and Community Trainers; and orient Mission Staff and Community Institutions – these include Modules, Material, Toolkits for their use; and training modules (including material) for training members, leaders, cadres, institutions and other stakeholders to Establish State CB Resource Cell and Resource Cell(s) for nurturing and deploying CRPs, Senior CRPs, Community Trainers and PRPs o Facilitate establishment of Community Training Centres with required architecture including infrastructure and facilitate CB planning and implementation in/through these centres. (More Details are in Model COM).

- Evolve Plan(s) and Calendar(s) for building capacities of Cadres, Resource Persons and Trainers and implement these with support from State. District, and Block Resource Persons' Pools and Resource Agencies to Evolve Plan(s), Calendar(s) and Schedules for deploying Community Cadres, Resource Persons and Trainers, and roll-out by releasing budget to community institutions/ training centres

- Block and Community Level · Facilitate availability of trained mandatory cadres at SHG, VO, CLF levels   SHG bookkeepers, active women, VO bookkeepers/activists, CLF accountants, CLF Coordinators/Managers etc., and availability of trained cadres, trainers etc., as per the local needs to Ensure identification of Cadres, Resource Persons and Trainers by Community (SHG, VO, CLF) as per the eligibility criteria defined for each specific Cadre; general eligibility criteria include   § SHG member or a member of the SHG family [of A or B grade SHG] § Age - above 18 years § Education   class 8th pass; relaxable for exceptional articulators/ communicators;

  - for PRP it is 12th Pass § 60 SHG meetings (attended), if SHG member
  - Initial minimum training on SHG concept and management § Communication and articulation skills
  - Willingness to travel out of the village and fit to travel for long stretches of time
  - Willingness to work with the community without any discrimination
  - Ensure Selection of Cadre, Resource Persons, and Trainers etc. by the community (formal or loose VO or CLF) – Mission staff may support and facilitate the process; the steps involved include –
  - Inform the community about the need for selection and eligibility criteria
  - Screen the potential candidates at SHG and VO level
  - Take the candidates through the next level selection process at VO or CLF level; where required, institute a panel that includes independent members from outside with expertise in the domain to avoid any biases
  - Recommend finally selected candidates for training and apprenticeship § Deselect the trainees who are not up to the mark in the training and apprenticeship
  - Apart from SHG Bookkeepers, about 10% SHG members are brought into the fold of Community Cadres, Resource Persons and Trainers. Each thematic may have 1-2 trained Cadres/Resource Persons/Trainers in a village/GP
  - Active Women identified and nurtured during the initial CRP round also emerge as Cadre with their intense involvement, performance, training and maturity

- Ensure Mandatory Training to these Cadres, Resource Persons and Trainers as per the Module(s) applicable to specific Cadre at the earliest; the generic elements of this training (with specific modules embedded within) include –
  - 30-45-day Classroom Training
  - Basic Training on Poverty, Vulnerability, Gender, Inclusion, Livelihoods and DAY-NRLM
  - Social Mobilization and Group Management · Institution Building Architecture (3 Tiers)
  - Block Protocols · Participatory Processes and Participatory Training Methods · Specific Thematic Training
  - Need-based Training
  - Self, Team, Project and Institutional Planning, Management and Leadership
  - 30-45-day Apprenticeship/fieldwork/practice of skills – internship
  - 5-15 day immersion/exposure visit § De-selection if not up to the mark during the training phase § Deployment of successful candidates in rolling-out Block Protocols, Expansion and CB Plans
- Facilitate these Cadres, Resource Persons and Trainers get into their roles, as deployed by their institutions –
  - Support in forming/strengthening institutions;
  - Training in SHG, VO, CLF meetings and village level training;
  - Support in Planning and management in institutions, including books;
  - Services (as per expertise) to members and institutions for Service Fee;
  - Training community bookkeepers, auditors and/or other cadres, resource persons, leaders and members and/or handholding;
  - Implement CRP, Senior CRP, Trainer protocols outside village/ cluster;
  - Support in Grading institutions and/or making MCPs, PIP-PPAs, VRPs, Convergence Plans and appraisal; § Co-anchor Community Training Centres;
  - Take up any role, as prepared for
- Cadres, Resource Persons, Trainers etc., prepare and submit log sheets and debrief in the monthly institutional review on the work done.
- Facilitate VO/CLF to deploy the trained Cadres, Resource Persons and Trainers individually and/or in compatible teams, as per various protocols; facilitate review and monitor the progress on deployment
- Deployment of Cadres, Resource Persons and Trainers outside village/cluster is based on mutual understanding (formal MoU or otherwise) between VO/CLF and Mission (or other community institution)
- Deployment of PRP outside the Cluster is also based on mutual understanding (formal MoU or otherwise) between CLF and Mission (or other community institution)
- Facilitate payment of fee/honorarium (through bank transfer) to in situ Cadres at SHG, village and cluster level directly by community institutions from the beginning or gradually ramped up from its own funds or through Mission support, if deployment is outside their local area based on demand/need
- Payment is subject to debriefing to and review by VO/CLF § Indicative fee payable to each of cadres, resource persons and trainers is adapted by VO/CLF; apart from fee, travel, stay and food are paid/ reimbursed.

7. Convergence Protocols

DAY-NRLM is mobilising the poor into their institutions. These institutions are expected to provide services to their members – savings, credit, livelihoods support and accessing rights and entitlements. To achieve increased access to their rights, entitlements, social service benefits, public services and other schemes.

DAY-NRLM facilitates community institutions to converge with PRIs, Block and district level line departments and offices. A list of entitlements and schemes is attached as Annexure-1.

The domains of convergent action include health, education, women and child development, agriculture, animal husbandry, creation of wage employment, creation of community assets, accessing credit for livelihoods and other needs, creation of water resources, etc.

Target Groups:

- Households for mandatory inclusion (Households without shelter, destitute, manual scavengers, PVTGs, legally released bonded labourers).

- Households with deprivation on any of the 7 criteria (only one room with kuccha walls and roof, no adult member, female headed household with no male adult member, disabled member and no able-bodied member, SC/ST households, no literate above 25 years, landless households surviving through labour) as priority.

- Other vulnerable people/communities like PwDs, Elderly, PVTGs etc · Households of the SHG members

- Other households as per eligibility criteria for accessing various NSAP and other benefit schemes.

- Their SHGs, Federations and other collectives

Steps for Comprehensive Convergent Actions include -

- Sensitise and train Mission staff on Convergence, Rights, Entitlements, Schemes, Convergence Processes etc.

- Sensitise stakeholders

- Develop and train Resource Pool and trainers at State, District, Block levels and community trainers.

- Facilitate to develop appropriate cadre and organizational mechanisms at Federation Level

- Develop locally relevant IEC materials on Rights, Entitlements, Schemes, Convergence and make them available to SHGs and federations.

- Develop CB plans and calendars for training (including sensitisation, exposure) members, leaders, cadres, village level/field level functionaries.

- Facilitate identification and planning for target groups as per the norms of Rights, Entitlements and Schemes.

- Initiate Convergence Planning in Blocks with one-year implementation, 40% mobilization and presence of VOs, CLFs.

- Facilitate Participatory Identification of Poor / Participatory Poverty Assessment (PIP-PPA) tracking.

- Facilitate Vulnerability Reduction Plans (VRPs) in villages

- Facilitate GP and Block Convergence Plans, on a periodic basis.

- Encourage individuals to demand their Rights, Entitlements, and Schemes directly
- Facilitate participation of SHG women in Gram Sabha
- Facilitate mainstreaming of Panchayat – SHG convergence
- Facilitate GP, Block, District, State, Convergence Committees to guide, support, review and monitor the progress on the convergence plans.
- Facilitate SHGs and federations to work with PRIs and convergence as a separate agenda in their regular meetings to discuss, review and monitor participation, planning, implementation and benefits by/to members. The agenda items may include - Gram Sabha, GPDP, Poverty free GP, MGNREGS-IPPE, Swachh Bharat Mission, functional committees of GPs, Village Health Plan, ICDS, etc.
- Facilitate constituting a subcommittee or strengthen Social Action Committee (SAC) for the convergence, social inclusion and social development
- Facilitate SHGs and federations working with GP
- Assign/designate an anchor at State, District and Block levels to conduct/facilitate Convergence processes
- Take services from technical agencies or resource agencies to support convergence processes at State, district and Block levels
- Institute Review and Monitoring mechanisms at State, District, Block and Community levels on a quarterly basis.
- Take Convergence Plans and its progress into Reporting and MIS.
- Leverage funding within the SHGs, VOs, CLFs funds, or at the GP level, other sources beyond

Rights, Entitlements, and Schemes.

Major schemes and entitlements that could be achieved through convergence			
Sector	**Key Areas**	**Schemes / Programmes**	**Department**
Health & Nutrition	HSC/SC/CHC VHSNC AWC PDS Mid-day meal	NRHM ICDS TPDS MDMS	Health & Family Welfare WCD Food & Civil Supplies Education
Water & Sanitation	Safe drinking water Toilets Drainage	SBM (G)	RWS /RD
Employment & Livelihoods	elf-Employment Skills SME Land Irrigation Agriculture & allied NTFPs Non-Farm	MGNREGA RSETIs, KVIC DDU-GKY, PMKY ITI, Polytechnics Land distribution Watershed Mission ATMA, KVK, MKSP, SVE	Rural development MSME Agriculture Technical Education Revenue Irrigation Forest Department Industry Department
Shelter	Housing	IAY (Housing for all)	Rural Development
Social security	Pensions Insurance Maternity entitlement	NOAPS, RSBY, IGMSY (Indira Gandhi Matritva Sahyog Yojana), NSAP, Atal Pension Scheme	Revenue Finance Social Welfare Health
Education	Literacy Schools Vocational & technical education ST/SC Education	SSA, RMSA SC/ ST Pre & Post Scholarship Programme	Education Social Welfare / Welfare
Financial services	Savings Access to credit Insurance	MUDRA, RMK, KCC, Interest subvention PMJDY, PMJJBY, PMSBY, RSBY	Finance NABARD RBI Banks
Infrastructure / community assets (road, energy, market etc.	Roads Energy Markets Community Buildings	PMGSY, Village Haats RBMRS MGNREGA	Rural Development
Local governance	Grama Sabha Mahila Sabha GPDP	PRI, GPDP, IPPE-II IAP (Integrated Action Plan), Poverty free GP	RD/PR
Forest & Environment	Forest Protection and Afforestation. NTFPs	FRA (Forest Rights Act) NAP CAMPA	Forest Department

8. Protocol for Panchayat - SHG Convergence

DAY-NRLM envisages that the SHGs and their village level federations shall work closely with the Gram Panchayats - to access rights, entitlements and schemes of the Government for their members and also to lend constructive support to the efforts of the Panchayat Raj Institutions (PRIs) for public good. As a result, DAY-NRLM envisages women asserting their rights for inclusion in the economy, for accessing resources, for addressing powerlessness and exclusion, for enabling participation and most significantly for realizing equity.

Gram Panchayat and SHGs and SHG Federations can work together in the following areas:

- PRIs could facilitate/support in social mobilization, institution building, Participatory Identification of Poor (PIP) and its endorsement in Gram Sabha, allocating resources to the priority demands of the SHGs and their federations in the annual plans/activities of the PRIs and Coordinating with different departments and agencies on behalf of the SHG network.

- SHGs and their Federations could encourage their members to attend the Gram Sabha for placing their demands and needs. Aam Sabha of the VO conducted before Gram Sabha can discuss the needs and demands of the community and prioritize for placing before Gram Sabha. SHG federations need to participate actively in the functional committees of GP (if they are members/invitees), in planning processes and in community monitoring of implementation of projects by/through GPs.

- Participatory Gram Panchayat Development Plan (GPDP) and Planning for Poverty Free GP need to have a clear integrated poverty reduction plan with a component addressing vulnerabilities of poor and marginalized people and their livelihood opportunities. For this, Federations need to have ready consolidation of SECC data, MCP or MIP of their SHGs, Participatory Poverty Assessment (PPA)/Participatory Assessment of Entitlement (PAE)/ Participatory Poverty Tracking data and Vulnerability Reduction Plan(s) that meet the social development needs of the members individually and collectively.

To ensure this integration, SHG Federations need to have space to actively participate in different meetings, functional committees and other forums of GPDP process such as:

- Identifying resource envelopes
- Environment generation, Situation Analysis and participatory planning
- Gram Sabha
- Projectization
- Implementation of projects and
- Community based monitoring. It includes contributions from GP and provides stake to the poor in infrastructure development, livelihood asset building and public utility services. It also provides direction for converging with all schemes and programmes beneficial to the poor. GP and Federation make the demand on these programmes and departments.

With the same spirit, Federations need to participate in preparing work plan and labour budget for MGNREGS through Integrated Participatory Planning Exercise (IPPE). SHG Members need to be encouraged to participate in Gram Sabha to facilitate suitable works identification (for livelihoods assets and wage employment) and job cards and availing work to the needy.

For this, Specific activities of Panchayat Raj Institutions may include:

- Help social mobilization process of SHG formation by Identifying and mobilizing poor households with initial priority for poorest and most vulnerable amongst them;

- Facilitate and support Federations of women to conduct Participatory Identification of Poor and Poverty Assessment/Tracking (PIP-PPA) and get endorsed in Gram Sabha;

- Lease out panchayat resources (like fish ponds, common properties, market yards etc.) to SHGs and their Federations;

- Entrust SHGs and their Federations with responsibilities for managing select civic amenities, executing civil works, extension and outreach mechanism for delivery of services etc.;

- Provide accommodation (office space etc.) and other basic facilities to SHG federation(s) and support them at various levels for their effective functioning;

- Make suitable financial allocations to the priority demands of the SHGs and their federations in the annual plans and activities of the PRIs;

- Give priority to the demands of SHG federations in GPDP, MGNREGS etc.;

- Coordinate with different departments and agencies on behalf of the SHG network.

For this, Specific activities of SHGs and their Federations may include:

- Participate actively in Gram Sabha with consolidated demands agreed in Aam Sabha;

- Participate in all functional committees of GPs and planning process of Panchayats;

- Take up the service delivery responsibilities of GP by claiming appropriate fees;

- Participate in community monitoring mechanisms of GP project implementation;

- Work with GP for accessing the common resources of GPs (like fish ponds, vested land, common properties, market yards etc.) as livelihood base for SHGs.

For this, Specific activities of the SRLM may include:

- Develop a local RPs/Local Resource Groups, well-versed and trained in all aspects of SHGs, GPs and different local planning exercises;

- Develop a team of trainers at the Block Resource Cell exclusively to undertake such trainings;

- Develop master trainers at District Resource Cell and Develop and State Resource Team in association with PRD and SIRD.

- Facilitate Training to all Federations and SHGs and Conduct campaign(s) before each Gram Sabha;

- Facilitate Sensitization and Information dissemination about schemes and entitlements and mobilization for gram Sabha by using IEC materials – Poster, wall writings, Pham/leaf lets, etc.;

- Develop and provide handbook (to SHGs and their federations) on gram Sabha, rights and entitlements and planning process and train all community leaders on this planning process;

- Train all elected representatives (especially elected women representatives) on DAY-NRLM and its functioning and importance on working together with SHGs;

- Facilitate GPs and Federations for accessing the common resources of GPs (like fish ponds, vested land, common properties, market yards etc.) as livelihood base for SHGs;

- Facilitate for placing appropriate convergence platforms at different levels –gram Sabha, ward Sabha, palli sabha, etc. with the help of GPs and PRD. PRIs are already mandated to set up functional committees related to various subject areas such as health, sanitation, education, water, welfare, social security, etc. These functional committees/sub-committees need to have federation leaders as their members.

- Facilitate setting up co-terminus levels of joint committees chaired by Gram Panchayat President and members from GP and SHG federations for planning, implementing and monitoring the convergence activities at GP level and getting maximum entitlements and demands SHGs placed;

- Facilitate setting up Convergence Committees at Block, District and State level to guide, support, review and monitor the convergence agenda for the benefit of the poor;

- Facilitate GPs and PR departments to provide independent space at the premises of GP office for federations to operate their office.

9. Guidelines for Partnership between Gram Panchayat and SHG Networks of DAY-NRLM

No. J-11060/13/2015-RL
Ministry of Rural Development
(Department of Rural Development)
Rural Livelihood Division

6th Floor, Hotel SAMRAT,
Kautilya Marg, Chanakyapuri,
New Delhi -110021
Dated: 22nd April 2016

To,

The Principal Secretaries/Secretaries
Rural Development Department
All States/UTs

Subject: Guideline on partnership between Gram Panchayats and SHG networks of DAY-NRLM

Dear Sir/Madam,

Under DAY-NRLM we have attempted several initiatives for convergence of activities of SHGs and their federations under NRLM and the Gram Panchayats so that the SHGs may be able to avail the benefits of local economic development programmes led by the Gram Panchayats. This Ministry has now finalized guidelines for partnership between Gram Panchayats and SHG networks of NRLM for providing direction to SRLMs, Gram Panchayats and SHG networks on how to facilitate the partnership between Gram Panchayats and SHGs for mutual benefit and ensuring the full participation of the community in the local governance. A copy of the guidelines is attached herewith.

I request you to ensure wide dissemination of the guidelines among all the mission staff and its implementation by your State Mission

With regards

Yours faithfully

(Atal Dulloo)
Joint Secretary (RL)

CC:

The Mission Directors, All States/UTs

GUIDELINES ON PARTNERSHIP BETWEEN GRAM PANCHAYATS AND SHG NETWORKS OF DAY-NRLM

Background

Panchayati Raj was given a constitutional mandate in 1993. Around the same time SHGs of women started emerging, mostly supported by NABARD. But, over the years not much synergy has developed between the institutions of local government and the institutions of the poor. As panchayats have been assigned the twin functions of economic development and social justice, performing these functions, naturally requires a close partnership with community based organizations, particularly of the poor. Recognizing that there is need for an effective and functional working relationship between Panchayats, especially Gram Panchayats and SHGs of women, in particular, the Village Organizations (VO), the DAY-NRLM framework was amended to incorporate provisions for bringing about a formal relationship between local governments and the organizations of the poor. Since the nature, powers and authority of Panchayats vary vastly across the country a single set up prescriptions would not be valid to operationalize the partnership. Therefore, DAY-NRLM launched pilots in six States to work out the modalities based on field trials in different situations. The initial results of the pilots have shown that while the contours of the partnership would be context specific, it is mutually beneficial and results in positive outcomes.

Immediate Context

On realizing that, though MGNREGS has been beneficial to the poor, the involvement of the poor in deciding their priorities and demanding work and planning for assets directly enhancing their livelihoods was limited, the Intensive Participatory Planning Exercise (IPPE) was launched. This for the first time, gave the central role to SHGs and its federations in the preparation of the Labour Budget. Since bulk of the works under MGNREGS are being planned for and implemented by Gram Panchayats, this has brought about an operational linkage. With the devolution of substantial funds to the Gram Panchayats by the Fourteenth Finance Commission (FFC), States have embarked on the preparation of Gram Panchayat Development Plan (GPDP), converging of the resources over which Gram Panchayats have command in different State situations. And MGNREGS provides substantial resources to Gram Panchayats. As the focus is on participatory planning, it is necessary to bring in the SHG networks so that the poor get their due in local development.

Obiectives

The objectives of the partnership between Gram Panchayats and the SHGs are:

1. To empower the poor to know, to demand and to access their rights and entitlements.
2. To include the poor and vulnerable sections of the community in the local development process and enable them to benefit from it.
3. To strengthen local democracy making the Gram Panchayats responsive and accountable.
4. To engender local level development and make it participatory and inclusive.
5. To strengthen Gram Panchayats through citizen engagement.

The rationale for the partnership

1. Strategically, the SHGs and their federations would learn the workings of democratic power and influence decisions through participatory planning. This would make them aware of their rights, entitlements and enable them to avail of opportunities. It would help them develop locally relevant norms for collective decision making, especially in the Gram Sabhas, which in turn could promote public action for common good.

2. Practically, it would help the SHGs get direct benefits from the local plan, particularly work and livelihoods from MGNREGS, basic services from the FFC grant, basic needs from Pradhan Mantri Awaas Yojana, Swachh Bharat Mission, National Social Assistance Programme and so on.

3. From the point of view of Panchayats, it will broaden and deepen democracy by enhancing participation and strengthen direct democracy. Engaging closely with the poor on equal terms will enhance the legitimacy and status of the Gram Panchayats.

4. Further, Gram Panchayats, can utilize the SHG networks to strengthen Gram Sabha, particularly to improve local level planning, use them for outreach, extension and service delivery as well as feed-back. Thus, the partnership would be mutually beneficial and needs to be pro-actively facilitated.

Principles underlying the partnership

The partnership between Panchayats and the SHGs should be on the basis of clear principles. They include:

■ Acceptance of Panchayats as institutions of local self-government.

■ Recognizing SHGs and their federations as autonomous institutions of the poor with clear rights and functions. Their autonomy should not be infringed in any manner by the Panchayats under any circumstance.

■ Both panchayats and the SHGs have a strong right to know the details of functions, responsibilities and activities of each other through sharing of information and holding consultations and dialogues.

■ It is mandatory to work together but on a transparent and rule based system, on the basis of norms and criteria.

■ To make the partnership functional and smooth, linkages need to be worked out -structural linkages, financial linkages, development linkages and so on.

Planning process to realize the partnership

SHGs may be formally involved in and integrated into the process of Gram Panchayat level planning as suggested below:

1. SHGs and their federations should discuss their poverty and livelihood status on the basis of SECC data and participatory assessments. They should develop a profile of poverty in the Gram Panchayat.

2. Thereafter they may develop a matrix indicating the main causes and solutions.

3. Based on this, in consultation with the Gram Panchayat a poverty reduction plan may be prepared as part of the GPDP, drawing resources from MGNREGS, FFC grants and other funds mobilized by the Gram Panchayat. This plan could also converge with other antipoverty

programmes being implemented within the Gram Panchayat area. This could be further strengthened by persuading the Gram Panchayat to locate basic services and infrastructure in the poorer areas.

4. In addition, SHGs and their federations should be pro-actively involved in the costless development components of GPDP, like access to nutrition, health and education, providing the last link in delivery of different pubic services and addressing social evils.

Role of Gram Panchayats

1. Facilitate and support in the conduct the participatory identification of the poor, their social mobilization and then the institution building as SHGs and Village Organizations.

2. Use the SHGs and their federations consciously and formally to strengthen Gram Sabha through informed participation after prior discussions within SHGs on needs and priorities.

3. Use the SHGs and their federations actively in the local level planning process, specifically in matters related to poverty reduction. Their services may be utilized:

   ● for social mobilization;

   ● for dissemination of information; .

   ● as members of participatory planning teams;

   ● for conduct of PRA exercises;

   ● for consideration of the Participatory Assessment of Entitlements (PAE), Participatory Poverty Assessment (PPA) and Participatory Identification of Poor (PIP) as baseline information for planning;

   ● for incorporation of the Micro Credit Plan (MCP) and vulnerability reduction plan in the Development Report presented to gram sabha;

   ● for participation in the mahila sabhas and ward sabhas preceding gram sabha.

4. Gram Panchayats should be encouraged to prepare a poverty reduction plan as part of their development plan and in this, the demands of the SHGs need to get priority.

5. Assign specific roles to SHGs and their federations in MGNREGS - identification of workers, demanding work, preparing Labour Budget, etc.

6. Use the SHGs for out-reach, particularly in behavior change communication, dissemination of technologies for development, transmission of development messages and conveying information on developmental programmes and schemes to the target groups.

7. Utilize the SHGs for community based monitoring, especially of service delivery and performance of developmental interventions with specific reference to Sustainable Development Goals (SDGs).

8. Entrust responsibilities for implementation of programmes to SHGs and their federations through community contract as locally appropriate.

9. Use SHGs, as agencies for operation and Maintenance (O&M) of utilities and assets with freedom to collect reasonable user charges.

10. Develop Community Resource Persons (CRPs) from among the SHGs to carry out different developmental tasks on proper remunerations.

11. Lease out ponds, common lands, etc. to the SHGs for livelihood activities.

12. Use SHGs participatory assessments and studies like gender status, status of children, poverty analysis, status of destitutes, etc.

13. Use SHGs for local campaigns for health, education, sanitation, etc.

14. Use the social capital of SHGs for launching drive against social evils like alcohol and substance abuse, manual scavenging, child marriage child labour, trafficking of women, etc.

15. Use the SHG to run Common Service Centers, especially to deliver IT based services and for financial inclusion.

16. Allow SHGs to conduct a social audit.

17. Facilitate SHGs work closely with elected women representatives.

18. Outsource tasks related to governance to SHGs on proper payments.

19. Build capacity of SHGs to perform the tasks assigned to them.

20. Provide space in the Panchayat Office to the Village Organization.

21. Provide funds to support SHG activities.

22. Take-up advocacy on behalf of SHGs with different developments.

23. Involve SHGs and their federations in Functional Committees and other Gram Panchayat level committees.

24. Prepare a partnership plan with SHGs and their federations.

25. Facilitate joint meetings of the Panchayat with SHG federation for discussing the demands of the SHGs, at least once in a quarter.

Role of SHGs and their federations

1. Access support from Gram Panchayat into the social mobilization of SHG formation and for identifying the left out and vulnerable sections of the community to bring them into SHGs.

2. Work with Gram Panchayats for conducting Participatory Identification of Poor (PIP) and get the process endorsed in gram sabha.

3. Participate actively in gram sabha with consolidated demands as agreed beforehand in SHGs and SHG federation especially in accessing work and assets under MGNREGS and benefits from GPDP.

4. Help Gram Panchayats to conduct the Gramsabha by helping them in publicity, facilitating discussions and documentation.

5. Perform the tasks suggested by Gram Panchayats, which are beneficial ad acceptable'

6. Participate in all Functional committees of Gram Panchayats.

7. Take up the service delivery responsibilities entrusted by Gram Panchayats such as midday meals, house to house collection of taxes, solid waste management, operation and maintenance of piped drinking water supply, e-services, etc. by claiming appropriate fees.

8. Participate in community based monitoring mechanisms of Gram Panchayat project implementation.

9. Work with Gram Panchayat for accessing the common resources of Gram Panchayats (like fish ponds, vested land, common properties, market yards etc.) as livelihood base for SHGs.

10. Help GPs to conduct gender status study and ensure the gender needs of the community are reflected in the local Plan.

11. Access information from Gram Panchayat and disseminate amongst SHG members on issues related to available government services and schemes.

12. Conduct Participatory Assessment of Entitlements (PAE) in each SHG and consolidate at VO and GP level and prepare the Entitlement Access Plan (EAP) at Gram Panchayat.

13. Actively involve in GFDP process to get the demands of SHGs included.

14. Take the lead for preparing Gram Panchayat Poverty Reduction Plan in association with Gram Panchayat and other stakeholders and ensure the adequate resources from Gram Panchayat and other line departments for implementing it.

15. Prepare a plan of action to implement the partnership.

16. Coordinate the joint meeting with Gram Panchayats on fixed dates.

17. Enroll elected Women representatives as members of SHGs and groom them as Community Resource Persons.

18. Hold regular interaction with Panchayats on developmental issues.

19. Provide information on the functioning of SHGs in respect of joint projects.

20. Co-ordinate with Gram Panchayats while preparing micro plans and seek formal financial support.

21. Add Panchayat-SHG Partnership as a separate agenda in all regular meetings of SHGs and Federations to discuss, review and monitor participation in planning and implementation and obtaining of benefits by members. The agenda items may include - Gram Sabha, GPDP, Poverty free Gram Panchayat, MGNREGS, Swachh Bharat Mission, work in Functional Committees of Gram Panchayats, Village Health Plan, ICDS, etc.

Facilitation of the partnership

Role of the state government

State Governments have to actively facilitate the partnership as suggested below:

1. Bring about geographical congruence between VOs and Gram Panchayats i.e., a single Gram Panchayat should contain one or a whole number of VOs.

2. Instruct Gram Panchayats to provide offices pace for VO within the Panchayat office. If existing space is not sufficient MGNREGS could be used to create the space.

3. Issue order enabling SHGs to benefit from common property under the control of Gram Panchayat like ponds grazing lands, etc.

4. Lay down procedure, as part of Gram Panchayats level planning, to get a poverty reduction plan prepared in which SHGs are given the central role.

5. Co-opt CRPs from the SHGs into planning teams for Gram Panchayat level development plan which would include MGNREGS.

6. Formally assign responsibilities to SHGs in assisting Gram Sabhas to beneficiaries of anti-poverty programme on the basis of clear norms.

7. Ensure that all eligible elected women representatives are made members of SHGs.

8. Utilize elected women representatives especially, as internal CRPs, to focus on developing the partnership between the Gram Panchayat and the SHGs and their federations.

9. Conduct joint campaigns of Panchayats and SHGs for health, sanitation, etc.

10. Include functionaries of the SHGs and their federations in the Functional Committee of the Gram Panchayat dealing with poverty reduction and women issues.

11. Give formal membership in all the Village Level Committees to the VO.

12. Create a forum for regular interaction of the VO with the Gram Panchayats at least twice a year in which the VO would explain the needs and Gram Panchayat would formalize its developmental support. This should be before the finalization of the Gram Panchayat Development Plan.

13. Set up Joint committees consisting of the leaders of the VO and Gram Panchayat to oversee the Partnership.

14. Conduct joint training of elected representatives and VO leaders to explain the need for partnership and the modalities.

15. In the Schedule V areas, SHGs may be specially involved in strengthening Gram Sabhas and their capacity suitably built up.

16. A Committee may be set up at the Block level for trouble shooting if required.

Role of SRLMs:

In addition to supporting the State Government in the roles indicated above, SRLMs needs to do following;

1. Task an officer of the BMMU, DMMU and SRLM specifically to facilitate and oversee the partnership.

2. Develop capable Community Resource Persons or Local Resource Groups at Federation/ Gram Panchayat level to provide necessary training to all stakeholders.

3. Develop Block level Master Trainers.

4. Put in place a common State Resource Team for GPDP and MGNREGS.

5. The consolidated Entitlement Plan at block level needs to be kept in MIS for its periodic verification and monitoring.

6. Conduct necessary training and capacity building to the SHG leaders and GP leaders with the help of well-developed IEC materials.

7. Train all elected representatives (especially elected women representatives) on DAY-NRLM and its functioning and importance on working together with SHGs.

8. The BMMU may review and monitor the partnership activities and report to DMMU and SMMU periodically. The State Level Steering committee may examine the report and guide and advice the SRLMs and the Panchayat Raj department.

Follow up action by State Governments:

1. States may issue detailed guidelines to actualize the partnership. This may be operationalized immediately in all the Intensive/Resource Blocks. In the new Blocks which are brought under DAY-NRLM, this activity should start from the beginning. While the institution building of SHGs take place the relationship with the Gram Panchayats should be clearly explained to work out a meaningful and symbiotic relationship.

2. States are free to take technical support from the National Mission Unit of DAY-NRLM and/or the National Resource organization, viz. Kudumbashree of Kerala.

3. States may develop Beacon Panchayats in Resource/Intensive Blocks where the partnership is actualized as envisaged. They could function as Schools of Practice for other Gram Panchayats and VOs to learn from.

4. The State level Steering Committee constituted for the GPDP may be tasked with the responsibility of coordinating this exercise as by suitably incorporating SRLM.

Expected outputs and outcomes:

1. **Expected Outputs:**

Gram panchayat-SHG Partnership initiatives taken up should lead to clear and measurable outputs. Following is an indicative list of outputs:

i. Increased access of SHG families and communities to individual entitlements, community services, public goods and social security' For example: MGNREGS job card, MGNREGS work and assets, access to social security pensions, proper functioning of schools and anganwadis, mid-day meals' ensuring entitlements under Right to Education Act and Right to Food Act, increased immunization, reduced incidence of communicable diseases, etc.

ii. Regular functioning of partnership platforms and active community cadres. For Example: Regular meeting of Functional Committees and the level of participation of SHG members in the committees, number of SHG members working as community cadre for Gram Panchayat, etc.

iii. Increased participation of women in Gram Sabha and various institutional and development committees like Anganwadi Mothers' Committee' School Management Committee, Village Health Committee, Water and Sanitation Committees, etc.

iv. Gram Panchayat Poverty Reduction Plan, jointly prepared by the Gram Panchayat with VO, in every Panchayat.

v. Services entrusted by the Gram Panchayat to the SHGs for delivery.

vi. Number of Elected Women Representatives as CRPs.

vii. Funds provided by the Gram Panchayat to SHGs and their federations.

2. **Outcomes:**

In the medium to long term, certain outcomes are expected. These include:

i. Increased contribution from Gram Panchayat to local economic development, reduction of poverty and antyodaya.

ii. Increased ability and sensitivity of elected representatives on issues of poverty and to work with community institutions.

iii. Sustainable functioning of joint institutional platforms to plan and monitor partnership activities.

iv. Enhanced ability and confidence of women to access public institutions and offices, including elected positions in the local governments.

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Notes