

**National Rural Livelihoods Mission  
(NRLM)**

**District Perspective  
&  
Implementation Plan  
(DPIP, NRLM)**

**(2011-17)**

**North Bastar Kanker,  
Chhattisgarh, India**

**(Facilitated Through- GoI-UNJCP, Kanker)**

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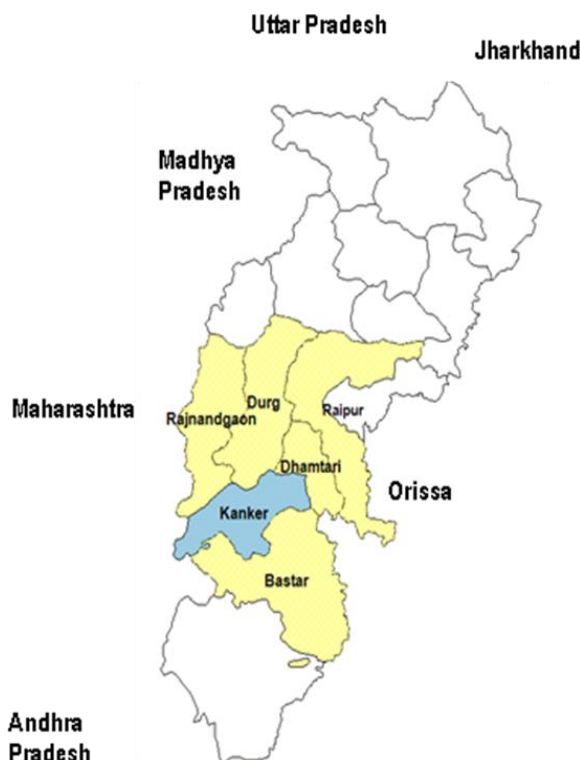
# Chapter 1: District Situational Analysis

## 1.1 Demographic Profile of the District

The Kanker District is situated in the southern region of the state Chhattisgarh. Previously Kanker was a part of old Bastar district. But in 1999 Kanker got its identity as an independent district. Now it is surrounded by four districts of Chhattisgarh state, named Bastar, Dhamtari, Durg and Rajnandgaon. Kanker is situated within the longitudes 20.6-20.24 and latitudes 80.48-81.48. The total area of the district is 5285.01 square kilometers. Small hilly pockets are seen throughout the area and increase the beauty. Mainly the five rivers flow in the district named- Doodh river, Mahanadi, Hatkul river, Sindur river and Turu river.

The Kanker is situated on the National Highway number 43. It lies between the two well developed cities of Chhattisgarh named Raipur (Capital of Chhattisgarh) and Jagdalpur. The Kanker is 140 kilometers away from Raipur and 160 Kilometers from Jagdalpur. A lot of Roadways and Private buses as well as taxis are available on this national Highway. Presently railway is not available in the district.

The climate of the district is of Monsoon type. The May month is the hottest month and the December month is the coolest month. Average rain of the district is 1492 mm. 90% rain fall during the June to October. Climate changes in to dry and wet. Dry climate is found in Kanker and Charama and the wet climate is found in Bhanupratappur.



At present the Kanker district has 7 block: name- Kanker, Charama, Narharpur,



Bhanupratappur, Antagarh, Durgkondal and Koyalibeda. The total number of villages is 1078. The number of Gram Panchayats is 387.

Total Area(Sq.Km)	6506 Sq. kms
Total Blocks	7
Total Panchayats	387
Total villages	1078
Inhabited villages	1065
Number of CD Blocks	7
Urban Areas	1 Nagar Palika, 5 Nagar Panchayats
Source: Census 2001, District Census Handbook	

The demographic profile of the district is as per the following:

SN	Block	(Rural)					
		Pop	% Female	% ST	% SC	% Lit (Total)	% Lit (Female)
1	Antagarh	65756	49.92	76.93	4.61	63.66	52.59
2	Bhanupratappur	81675	50.28	64.23	5.76	76.06	66.92
3	Charama	97179	50.90	47.70	5.46	77.87	68.02
4	Durgkondal	55321	50.17	77.37	5.46	70.80	62.17
5	Kanker	76916	50.81	62.19	4.65	77.88	69.30
6	Koyalibeda	142240	48.77	35.21	1.79	67.72	57.11
7	Naraharpur	100462	51.00	67.40	3.40	71.71	61.50
	<b>District</b>	<b>619549</b>	<b>50.17</b>	<b>57.76</b>	<b>4.13</b>	<b>72.28</b>	<b>62.50</b>

Source: Census 2001

## 1.2 Rural Poverty Context in the District

### a. Poverty and Human Development:

The following table reflects the status of the BPL Families.

SN	Block	Total Rural Context						
		Household (BPL survey 2002)	BPL Household	Total BPL Population	Total SC	Total ST	BPL % (SC)	BPL % (ST)
1	Antagarh	12309	5963	27579	357	4355	5.99	73.03
2	Bhanupratappur	10297	5602	23403	555	3274	9.91	58.44
3	Charama	20841	8708	40146	565	3953	6.49	45.40
4	Durgukondal	10659	4102	18919	346	2868	8.43	69.92
5	Kanker	17557	8348	35598	671	4961	8.04	59.43
6	Koyalibeda	27478	17203	79765	279	5588	1.62	32.48
7	Narharpur	21058	11845	45321	508	7509	4.29	63.39
	<b>Total</b>	<b>120199</b>	<b>61771</b>	<b>270731</b>	<b>3281</b>	<b>32508</b>	5.31	52.63

The table reflects that about 50% of the district's rural households are below poverty line. The proportion of ST and SC among the BPL household is 52.63 and 5.31 respectively. Though the proportion of the ST in total rural population is 57.76%, but their proportionate share in the total Rural BPL household is comparatively less (5 % point).

## Status of differently able Children:

SN	Block	In Movement	In Seeing	In hearing	Mentally under developed	Mentally Retarded	Kust Mukta	Multiple - disability	Others	Total	Male	Female	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	Antagarh	556	203	244	108	71	18	85	-	1285	478	807	1285
2	Bhanupratappur	663	228	243	93	78	16	101	-	1422	603	819	1422
3	Charama	677	217	252	-	-	-	131	279	1556	704	852	1556
4	Durgkondal	419	175	187	69	70	22	70	-	1012	400	612	1012
5	Kanker	561	213	156	93	44	14	128	5	1214	435	779	1214
6	Koyalibeda	689	281	347	162	105	28	113	-	1725	646	1079	1725
7	Naraharpur	661	222	287	138	71	15	81	-	1475	629	846	1475
	District	4226	1539	1716	663	439	113	709	284	9689	3895	5794	9689
	In %	<b>43.62</b>	<b>15.88</b>	<b>17.71</b>	<b>6.84</b>	<b>4.53</b>	<b>1.17</b>	<b>7.32</b>	<b>2.93</b>	<b>100.00</b>	<b>40.20</b>	<b>59.80</b>	<b>100.00</b>

Source: Pacnhayat & samj Kanyan Vibhagh, N. B. Kanker, CG

## Status of human development:

Source: HDR 2005

Table 6.1 Human Development Index

	District	Education Index	Education Index Rank	Health Index	Health Index Rank	Income Index*	Income Index Rank	Human Development Index	Districts Ranked as per HDI
1	Bastar	0.527	15	0.132	15	0.134	14	0.264	16
2	Bilaspur	0.723	9	0.411	9	0.214	9	0.449	8
3	Dakshin Bastar Dantewada	0.413	16	0.514	7	0.396	2	0.441	9
4	Dhamtari	0.781	5	0.412	8	0.295	5	0.496	6
5	Durg	0.828	2	0.545	5	0.362	3	0.578	2
6	Janjgir-Champa	0.739	8	0.580	3	0.181	11	0.500	5
7	Jashpur	0.570	14	0.621	2	0.173	12	0.455	7
8	Uttar Bastar Kanker	0.758	7	0.280	12	0.152	13	0.397	12
9	Kabirdham	0.681	11	0.193	13	0.104	16	0.326	15
10	Korba	0.603	12	0.293	11	0.980	1	0.625	1
11	Korea	0.714	10	0.140	14	0.318	4	0.391	13
12	Mahasamund	0.773	6	0.697	1	0.262	7	0.577	3
13	Raigarh	0.790	3	0.295	10	0.205	10	0.430	10
14	Raipur	0.782	4	0.558	4	0.262	6	0.534	4
15	Rajnandgaon	0.838	1	0.063	16	0.221	8	0.374	14
16	Surguja	0.590	13	0.532	6	0.132	15	0.418	11
	<b>Chhattisgarh</b>	<b>0.711</b>		<b>0.392</b>		<b>0.310</b>		<b>0.471</b>	

Above table reflects that Kanker has been on 12<sup>th</sup> ranking out of 16 districts in terms of HDI, as per the HDI 2005 report of the CG. The Uttar Bastar Kanker has been on 13<sup>th</sup> rank, in the income index value. This poor status on the Income index value, attribute to the traditional livelihood practices in the region, with poor industrial development scenario of the district. District though has improved on various fronts during the last decades, with the implementation of MGNAREGA and other development schemes through various departments, but a focused convergent

approach would be required to realize the greater human development outcomes in the region.

**Vulnerabilities:**

As per the following table, it can be said that the district has a higher proportion of the ST population. The blocks of the district which have higher Rural population under ST & SC Communities are:

**ST:** Durgkondal, Antagarh, Narharpur, Bhanupratappur, Kanker

**SC:** Bhanupratappur, Charama, Durgkondal & Kanker

SN	Block	% ST	% SC
1	Antagarh	76.93	4.61
2	Bhanupratappur	64.23	5.76
3	Charama	47.70	5.46
4	Durgkondal	77.37	5.46
5	Kanker	62.19	4.65
6	Koyalibeda	35.21	1.79
7	Naraharpur	67.40	3.40
	<b>District</b>	<b>57.76</b>	<b>4.13</b>

**Development Indicators:**

S N	Block	Percentage BPL	Malnutrition	Out of School Children (Primary Sch.)	Out of School Children (Middle Sch.)
1	Antagarh	48.44	44.56	38	368
2	Bhanupratappur	54.40	39.52	41	50
3	Charama	41.78	36.87	4	22
4	Durgkondal	38.48	44.75	40	103
5	Kanker	47.55	29.41	29	117
6	Koyalibeda	62.61	35.99	46	119
7	Naraharpur	56.25	41.43	7	15
	District	51.39	38.62	205	794
Source: BPL Census, Departmental report, Kanker					

- 51.39% of the rural households are BPL
- About 38% of the children's are malnourished (the children affected with the malnutrition status has improved significantly in the district)
- The Kishori Shakti Yojana of the Women & Child Dev. Department also facilitates their awareness, consultations along with empowering them for a dignified life.
- A total out of school children from the appropriate age group is 205 and 794 respectively in the Primary School and Middle School. The main reasons of the for out of school children are - helping in household level work, engagement in agriculture, lack of interest towards education
- District had a IMR of 30.6 in the year 2010-11. A total 453 infant deaths were recorded in year 2010-11. The block wise detail listed in table.
- District has an IMR of 141.89 in the year 2010-11. A total 141.89 maternal death recorded by the district in year 2010-11. The block wise detail listed in table.

Health Indicators in the district					
SN	Block	Infant Death	IMR	Maternal Death	MMR
1	Antagarh	50	29.72	2	118.90
2	Bhanupratappur	60	33.16	2	110.55
3	Charama	46	26.37	1	57.33
4	Durgkondal	52	38.12	2	146.62
5	Kanker	73	27.55	6	226.50
6	Koyalibeda	78	20.98	5	134.51
7	Naraharpur	94	51.22	3	163.48
	District	453	30.60	21	141.89

Source: CMHO, North Bastar Kanker 2010-11

The area shown in district with red color is fully affected. The Orange Color and green color shows the partially affected and non-affected region of the district. About 60% of district's total is affected with the Naxal activities.

### 1.3 Context of Social Inclusion and Social Mobilization

The status of working population of the district according to 2001 census is as:

SN	Block	Rural Population				
		% Total Working Pop	Non Worker	Main Worker	Marginal Worker	% Female - Working Pop
1	Antagarh	57.33	42.67	42.89	14.44	55.71
2	Bhanupratappur	53.18	46.82	39.52	13.65	50
3	Charama	53.71	46.29	42.14	11.56	52.27
4	Durgkondal	56.83	43.17	39.19	17.64	57.01
5	Kanker	57.96	42.04	47.32	10.65	56.9
6	Koyalibeda	49.92	50.08	36.40	13.52	44.29
7	Naraharpur	60.96	39.04	31.98	28.98	59.92
	District	55.14	44.86	39.29	15.85	52.82

Source: Census of India, 2001

- 55.14% % of the total rural population is the working population
- 52.82 % of the Rural women population is the working population

SN	Block	No. of SHG formed	No. of SHG (Defunct)	No. of SHG Economic Activity	No. of Women SHG Formed
1	Antagarh	244	31	149	38
2	Bhanupratappur	260	53	192	76
3	Charama	522	92	226	177
4	Durgkondal	151	23	83	20
5	Kanker	453	136	287	200
6	Koyalibeda	447	87	271	165
7	Naraharpur	528	163	142	135
	District	2605	585	1350	811

Source: SGSY, Kanker, Annual Report, March 2011

- As per the SGSY status a total of 22% SHGs are defunct, which can be attributed to lack of timely adequate support system
- About 50% of the earlier formed SHGs have been involved in the economic activity
- Total of 1/3 rd groups having women members means, SGSY have provided women a platform to discuss about constructive views.

## 1.4 Context of Financial Inclusion

The following is the status of banks availability in the district:

Block	Commercial	RRB	Cooperative Banks	Total Banks
Antagarh	1	1	1	3
Bhanupratappur	3	3	1	7
Charama	2	3	1	6
Durgukondal	1	1	0	2
Kanker	10	1	1	12
Koilibeda	2	3	1	6
Narharpur	2	3	1	6
<b>Total</b>	<b>21</b>	<b>15</b>	<b>6</b>	<b>42</b>

\* a total of additional 13 banks are also proposed to be opened in district by March, 2012

The coverage of the SHGs through different banks in the district is as per the following:

Block	Commercial Banks			RRB Banks			Co-operatives			Total		
	No.	SHGs Covered	SHG Finance	No.	SHGs Covered	SHG Finance	No.	SHGs Covered	SHG Finance	No.	SHGs Covered	SHG Finance
Antagarh	1	154	26	1	28	10	1	56	0	3	238	36
Bhanupratappur	3	129	91	3	108	49	1	6	0	7	243	140
Charama	2	192	52	3	301	87	1	15	6	6	508	145
Durgukondal	1	49	38	1	64	23	0	37	0	2	150	61
Kanker	10	345	114	1	108	44	1	0	0	12	453	158
Koilibeda	2	227	71	3	120	47	1	21	0	6	368	118
Narharour	2	152	76	3	215	61	1	55	3	6	422	140
<b>Total</b>	<b>21</b>	<b>1248</b>	<b>468</b>	<b>15</b>	<b>944</b>	<b>321</b>	<b>6</b>	<b>190</b>	<b>9</b>	<b>42</b>	<b>2382</b>	<b>798</b>

The average BPL families (approx.) covered per bank may be analyzed as per the following:

SN	Block	No. of Banks	Total BPL Families	Avg. (BPL Families/ Bank)
1	Antagarh	3	5963	1988
2	Bhanupratappur	7	5602	800
3	Charama	6	8708	1451
4	Durgukondal	2	4102	2051
5	Kanker	12	8348	696
6	Koyalibeda	6	17203	2867
7	Naraharpur	6	11845	1974
	<b>District</b>	<b>42</b>	<b>61771</b>	<b>1471</b>

**Progress under the SGSY during 2010-11 is as per the following table:**

Progress under SGSY 2010-11 (in Lakhs Rs)

SN	Block	Target	Loan	Subsidy	% Achievement
1	Antagarh	40.00	38.92	17.37	97.30
2	Bhanupratappur	78.00	76.15	33.85	97.63
3	Charama	78.00	77.90	35.35	99.87
4	Durgukondal	24.00	24.28	9.43	101.17
5	Kanker	87.00	89.70	36.30	103.10
6	Koilibeda	74.00	75.80	33.48	102.43
7	Narharpur	76.00	59.79	28.05	78.67
8	Total	457.00	442.54	193.83	96.84

Source: SGSY, Kanker, 2010-11, Annual Report

Name of The Block	No .of Insurance company	Total No Of BPL covered under Insurance (Aam Admi Bima Yojna) July, 2011	Total No of BPL Covered under Health (RSBY) 2010-11
Antagarh	LIC	539	4198
Bhanupratappur	LIC	716	3803
Charama	LIC	1196	5952
Durgukondal	LIC	636	2743
Kanker	LIC	891	5900
Koilibeda	LIC	314	10629
Narharour	LIC	674	8235
<b>Total</b>		<b>4966</b>	<b>41460</b>

## 1.5 Livelihood Context (District specific)

### a. Agriculture and allied activities :

SN	Block	Total Pop	% Male - Working Pop	% Female - Working Pop	%Total Working Pop	Female Participation in workforce	Main Worker	Marginal Worker	Non Worker
1	Antagarh	65756	58.95	55.71	57.33	48.51	42.89	14.44	42.67
2	Bhanupratappur	81675	56.39	50	53.18	47.27	39.52	13.65	46.82
3	Charama	97179	55.20	52.27	53.71	49.54	42.14	11.56	46.29
4	Durgkondal	55321	56.66	57.01	56.83	50.32	39.19	17.64	43.17
5	Kanker	76916	59.06	56.9	57.96	49.88	47.32	10.65	42.04
6	Koyalibeda	142240	55.29	44.29	49.92	43.26	36.40	13.52	50.08
7	Naraharpur	100462	62.04	59.92	60.96	50.13	31.98	28.98	39.04
	District	619549	57.47	52.82	55.14	48.06	39.29	15.85	44.86

### Productivity under major crops in the district:

SN	Block	Cereal ( Area in Hectare)					Cereal Area (in Hectare)	Productivity Per Hectare (Qtl./ hectare)				
		Paddy	Maize	Wheat	Kodu/ Kutki	Other Cereals		Paddy	Maize	Wheat	Kodu / Kutki	Other Cereal
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Antagarh	16535	900	50	1230	55	<b>18770</b>	1270	1765	1650	310	812
2	Bhanupratappur	18936	625	262	1330	65	<b>21218</b>	1285	1770	1710	320	873
3	Charama	24929	262	372	269	28	<b>25860</b>	1380	1800	1850	250	880
4	Durgkondal	16786	1280	50	1364	5	<b>19485</b>	1265	1760	1550	340	850
5	Kanker	27484	650	870	267	2	<b>29273</b>	1367	1810	1825	252	851
6	Koyalibeda	36679	7640	360	578	0	<b>45257</b>	1370	2050	1800	250	810
7	Naraharpur	28151	263	645	327	45	<b>29431</b>	1370	1950	1810	260	870
dqy		District	<b>11620</b>	<b>2609</b>	<b>5365</b>	<b>200</b>	<b>189294</b>	-	-	-	-	-

### b. Livestock

As per the 18<sup>th</sup> round Livestock the following tables shows the existence of various livestock populations available in the district.

SN	Tehsil	Cattle	Buffalo	Goat	Sheep	Pig	Poultry
1	Antagarh	46235	6193	23779	0	11201	56876
2	Charama	50979	4700	9409	0	301	41213
3	Bhanupratappur	86746	12115	45460	703	9649	118447
4	Kanker	41119	3086	13319	0	1330	45938
5	Koilibeda	105571	14179	27389	0	9668	99854
6	Narharpur	55537	6586	16612	0	3708	94674
	Total	<b>386187</b>	<b>46859</b>	<b>135968</b>	<b>703</b>	<b>35857</b>	<b>457002</b>

Source: 18th Livestock Census 2007

The improved variety Milch cattle in the district are -1-) Foreign: Cross Breed, Jersey Cross & HF 2-) Indian – Sahiwal, Hariyana, Gir, Angol, Red Sindhi

The annual expenditure pattern under the livestock Development department in the district is as per the attached sheet.

As per the Integrated Statistical Survey, the various outputs in the dairy at the district level in 2011 were as per following:

- 1- Milk production: 22.96 thousand tons
- 2- Egg Production: 134.09 lakhs
- 3- Meat Production: 921.31 lakhs

Year	Allocation	Expenditure	Percentage of expenditure
2006-07	404.77	414.97	102.52
2007-08	454.8	453.31	99.67
2008-09	533.08	504.57	94.65
2009-10	539.39	530.99	98.44
2010-11	677.05	585.40	86.46
Source: Livestock Dev. Dept., Kanker			

Department is also running the scheme for goat, pig and backyard poultry development.

**c- ) Fisheries :**

- There are total 7 Chinese Hatchery in the district (1 Govt., 6 Private)
- There are a total of 6 fish seed production, ponds (10 hectare area), out of which 6 are private.
- There are 2139 total ponds in the district, that provides enough scope for the fish production. Nearly 30% of these ponds are private.
- Fish culture in the district engages about 4.58 lakhs man days per year.
- Fisheries in the community pond, is suffering from improper feeding, lack of management & inappropriate community participation. This provides scope for the scientific/ technology based fish production, to increase the economic returns for poor under the NRLM.

**d- )Sericulture:**

The following is the status of the sericulture centers available in the district:

Coverage in the District (locations under different Blocks)									
Host	Rearing	Product	Antargarh	Bhanu.	Charama	Durgkondal	Kanker	Koyali beda	Narharpur
<b>Sahtoot (Mulberry)</b>	Indoor	Resham	Lampuri	Bheerag aon	Parso da		Makdi		
<b>Sajakah wa</b>	Outdoor	Tusar Ke		Bheerag aon (Bheeraha gaon Reeling Unit)	in rhrutu	Karrama d	Bardew ari, Nathiya Navaga on, Kodejun ga, Navaga on		Bagod
<b>Andi etc</b>	Indoor	Eri Kosha		Bheerag aon				Kapsi	
<b>Shal Tree</b>	Natural	Rally Tusser is naturally available in the district, in forest regions. This is a natural tusser and which has higher market value.							

Sericulture has the potential of providing an additional income of Rs 10,000 – 15,000 per household, during the year.

**e-) Forest Produce:** With about 44% of the forest land in distict, District also have the presence of the minor forest produces such as: Tendupatta, Salbeej, Harra, Mahuwa, Tora, Char guthli etc. The work related to – Lac processing, Bee Keeping, Forest produce base livelihood options, etc has a great potential for increasing income level of the lcoal residents.

**1.6 Performance of NREGA in the district**

A total of 1,52,679 households are registered under the MGNREGA in the district. The performance under NREGA is as per the following:

S N	Year	Allotment (in lakhs)	Expenditure (in Lakhs)	Utilization Percent age	Registered Househ old	Labour budg et	Person day Genera ted	ST - pers on days	SC - pers on days	Wom en - perso n	100 days empl oym

								(in lakhs)	(in lakhs)	days - (in lakhs)	ent
1	2007-08	9948.1	9213.1	92.61	1,22,006	-	88.16	8.72	53.02	51.44	33924
2	2008-09	11281	5585.5	49.51	1,33,339	80.87	47.6	6.59	33.15	27.15	8973
3	2009-10	5940.5	5281.2	88.9	1,33,339	76.95	38.45	4.2	23.86	19.25	6908
4	2010-11	8667.4	6684.8	77.12	1,52,679	57.63	44.51	6.61	28.22	20.65	6953
5	2011-12	3877	2597.7	67	1,52,679	51	17.24	2.85	10.15	8.52	457
	<b>Total</b>	<b>39714</b>	<b>29362</b>	<b>73.93</b>		<b>266.45</b>	<b>235.96</b>	<b>28.97</b>	<b>148.4</b>	<b>127.01</b>	<b>57215</b>

## 1.7 Performance of other leading Social Welfare Schemes

NRHM, PDS, Pension Schemes and ICDS and other Insurance schemes (RSBY, AABY) are functioning in the district. Under these schemes the ICDS has involved the local SHGs in the Ready to eat food preparation for the ICDS centre. There are 381 PDS shops providing services under the PDS, in the district. About 18 shops are in the hard to reach area. Total Ration cards in the district are 191087, out of which 94677 are BPL person. The off take under the Rice, Wheat, Salt, Sugar & Gram Till July, 2011 (FY 2010-11), has been nearly 99% under different category.

## 1.8 Role of PRIs

PRI's active involvement had been an issue in the earlier SGSY programme. To address this issue the standing committee of the panchayat on agriculture, livestock and Fisheries would be given the task, to take up the NRLM agenda in their panchayat.

### 1.9 Block Vulnerability Context:

As a part of facilitating the NRLM, district perspective and implementation plan, the following reflect the vulnerability context of different blocks, as per the available data from departments.

SN	Parameter	Blocks on Social Indicators							District (Status)
		Antagarh	Bhanu.	Charama	Durgukondal	Kanker	Koyalibeda	Narharpur	
1	% BPL (high)		1				1	1	51.39
2	% SC (high)		1	1	1	1			4.13
3	% ST (high)	1	1		1	1		1	57.76
4	% Malnutrition (high)	1	1		1			1	38.62
5	% Differently able Person(high)	1	1	1	1				1.49
6	% IMR (high)		1		1			1	30.60
7	% MMR (high)				1	1		1	141.89
8	% Malaria API (High)	1	1		1		1		11.63
9	% of habitation connected to all weather roads (low)	1			1		1		45.63
10	% Under 6 yrs Se Ratio(low)		1	1			1		973.00
11	% Fem Lit. (low)	1			1		1	1	62.50
12	% NER- Primary (Low)	1			1		1		98.56
13	% Institutional Delivery(low)	1			1		1		61.80
14	% Pop. safe drinking Water(low)	1	1	1			1	1	83.12
15	% Pop. Safe Sanitation(low)	1	1				1	1	60.41
	Total performing poor on 15 indicators	10	10	4	11	3	9	8	
		71.43	71.43	28.57	78.57	21.43	64.29	57.14	

On the basis of the available district level information on various key indicators it was attempted to understand the vulnerability of different blocks. The blocks, performing poor than the district average were given 1 no. in above table. The blocks showing poor on indicator are marked by the brown color and other performing better than district marked with green color. The higher the total sum under a block on 15 indicators, the higher the vulnerability. **There are four blocks which requires special thrust on various social indicators and these are also the most affected (naaxal) blocks of the district.**

## 1.10 SWOT Analysis

<b>Strength</b>	<b>Weakness</b>
<ul style="list-style-type: none"> <li>▪ Panchayati raj Institutions</li> <li>▪ Several Self Help Groups</li> <li>▪ Forest Protection Committees</li> <li>▪ Abundance of the Non Timber Forest Produce- Tendu patta, Sal seed, Chironji etc.</li> <li>▪ Abundance of the bamboo- Bhanupratapur, Koilibeda, Antagarh</li> <li>▪ Availability of the host plant for - Lac Processing and Sericulture</li> <li>▪ Availability of the ponds for the Fisheries</li> <li>▪ Field suitable for the agriculture and horticulture</li> <li>▪ Enough Opportunity of Animal husbandry</li> <li>▪ Good Literacy Rate</li> <li>▪ Mineral Resources</li> <li>▪ Maximum electrified villages</li> <li>▪ Good tale-communication Network</li> </ul>	<ul style="list-style-type: none"> <li>▪ Poverty and unemployment</li> <li>▪ Lack of irrigation Facility</li> <li>▪ Lack of knowledge of modern agricultural practice</li> <li>▪ Less developed market for the rural products</li> <li>▪ Traditional practices of the animal husbandry traditional species, lack of infrastructure)</li> <li>▪ NTFP- lack of infrastructure for utilising potential, Lack of entrepreneurship skills</li> <li>▪ Lack of storage facility</li> <li>▪ Self motivation among the field staff</li> <li>▪ Extension worker's availability at the village level</li> </ul>
<b>Opportunity</b>	<b>Threat</b>
<ul style="list-style-type: none"> <li>▪ Opportunity to develop the source of livelihood</li> <li>▪ Organic/ agricultural practices</li> <li>▪ Value addition on agricultural output and forest produce</li> <li>▪ Handicrafts related to bamboo etc</li> <li>▪ Capacity building of the PRI</li> <li>▪ Tightening of the integrated plan at different level</li> <li>▪ System Stregthening &amp; knowledge Management</li> <li>▪ Greater convergence among the departmental schemes for key indicators</li> </ul>	<ul style="list-style-type: none"> <li>▪ Naxal affected area causing greater challenges in poor overall progress on key indicators ( Intensively affected: Koylibeda, Antagarh, Durgukondal &amp; Marginally affected: Bhanupartappur)</li> </ul>

## Chapter 2: Mission and Objectives of NRLM

**NRLM 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 of NRLM**

- 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 will guide all the activities under NRLM are as follows:

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

### **Mission Mode approach:**

The implementation of NRLM in a Mission mode is essential as it will enable (a) focus on targets, outcomes and time bound delivery (b) shift from the present allocation based strategy to a **demand driven strategy** enabling the states to formulate their own poverty reduction action plans, and (c) monitoring against targets of poverty outcomes.

## **Chapter 3: Social Inclusion and Mobilization – Strategies and Activities**

In reference to the situational analysis as per the Participatory vulnerability & Livelihood analysis, the households will be included in the SHGs. The attempts would be made to have the proper representation of the vulnerable, in line with the demand based activity. The following would be encouraged to be the part of the SHGs and Federation: - BPL household, SC/ ST, Minorities, Landless Families, Women (esp. single Woman, small & marginal Farmers, physically challenged person etc.

Social mobilization:

About 30% of the earlier SHSY group has been defunct due to non availability of the timely support, which also signifies that institutions of poor need to be facilitated in strengthening their organization and internal dynamics. In this context the process under NRLM would focus on small/ large group meeting to let the community understand the mission and relevance of the programme.

If proper support has been availed during the preparatory and group formation stage, the active participation of the group can be ensured at later stage, during the federation level engagement.

**The following Strategy would be evolved to effectively engage the vulnerable group in their own livelihood activity:**

1. Analysis of the locally available material- current uses practices and possible value addition
2. Analysis of the marketing and the export options
3. Facilitating backward and Forward linkage
4. Encouraging women member to be part of NRLM SHG
5. Promoting entrepreneurship skills
6. Encouraging members to take up activity as per their strengths
7. Promoting Activity Based Groups based on the Participatory vulnerability & livelihood options analysis
8. Facilitating the group/ Federation in making their comprehensive livelihood development plan
9. Exposure visit to the site of successful practitioners:
10. Knowledge Management Centre- to disseminate learning through media etc

**Key Activities in a village/ panchayat:** Project Cycle in a village and in the block in a typical intensive block:

- Entry point Meeting with Community
- Core Committee would be formed at Panchayat/ Village level
- A village wise database of the existing SHGs and household covered would be taken up
- Participatory vulnerability/ Livelihoods option assessment
- SHG formation and strengthening
- Revolving fund and bank finance
- Livelihood promotion
- SHG federations
- Capital subsidy
- Review Mechanism

## Chapter 4: Financial Inclusion

### 4.1: Current Scenario of Financial Inclusion:

- There are 42 bank branches covering the 7 blocks of the district at present. The details is as per the following:

Block	Commercial	RRB	Cooperative Banks	Total Banks
Antagarh	1	1	1	3
Bhanupratappur	3	3	1	7
Charama	2	3	1	6
Durgukondal	1	1	0	2
Kanker	10	1	1	12
Koilibeda	2	3	1	6
Narharpur	2	3	1	6
<b>Total</b>	<b>21</b>	<b>15</b>	<b>6</b>	<b>42</b>

\* Additional 13 banks are also proposed to be established in different part of the district till March 2012

- As per the information collected from banks, a total of 798 SHGs has been financed by these banks.
- As per the banker's details the district has already covered in financial inclusion, but in reference to the NRLM, Financial Inclusion is broader concept, than having merely a bank account. It's related to economic empowerment of the vulnerable group.
- If we look at the availability of the bank it reflects that Antagarh, Durgukondal, Koyalibeda and Narharpur has poor coverage of the banks.
- Still there is great scope and possibility of the inclusion of the left over household under the RSVY and AABY schemes. These schemes provides necessary support to the household in case of certain unexpected event

### 4.2 Strategies and activities for Financial Inclusion with different partners would be as per the following:

#### a) Bank Finance

- Membership and participation of DLCC & BLCC
- Partnerships with the major commercial banks
- Trainings and exposure visit for bankers and other stake holders
- Alternate models for delivering financial services
- New Product development
- Insurance services poor

#### b) Financial assistance to be provided as part of NRLM

- Revolving Fund
- Capital Subsidy (repeated fiannce)
- Capacity building training
- One time grant for corpus fund for sustainability and effectiveness of federations
- Interest subsidy (Subsidy on interest rate above 7 percent per annum up to Rs 1.00 lakhs/ capita)- considering 20% of the SHGs eligible)
- Capacity building and skills training

## Chapter 5: Strategies and Activities to be taken up as part of Livelihood Promotion

### As per the NRLM Mission Document Approach :

Towards building, supporting and sustaining livelihoods of the poor, NRLM harnesses the innate capabilities of the poor, complements them with capacities (information, knowledge, skills, tools, finance and collectivisation) to deal with the rapidly changing external world. Being conscious of the livelihoods activities being varied, NRLM works on three pillars

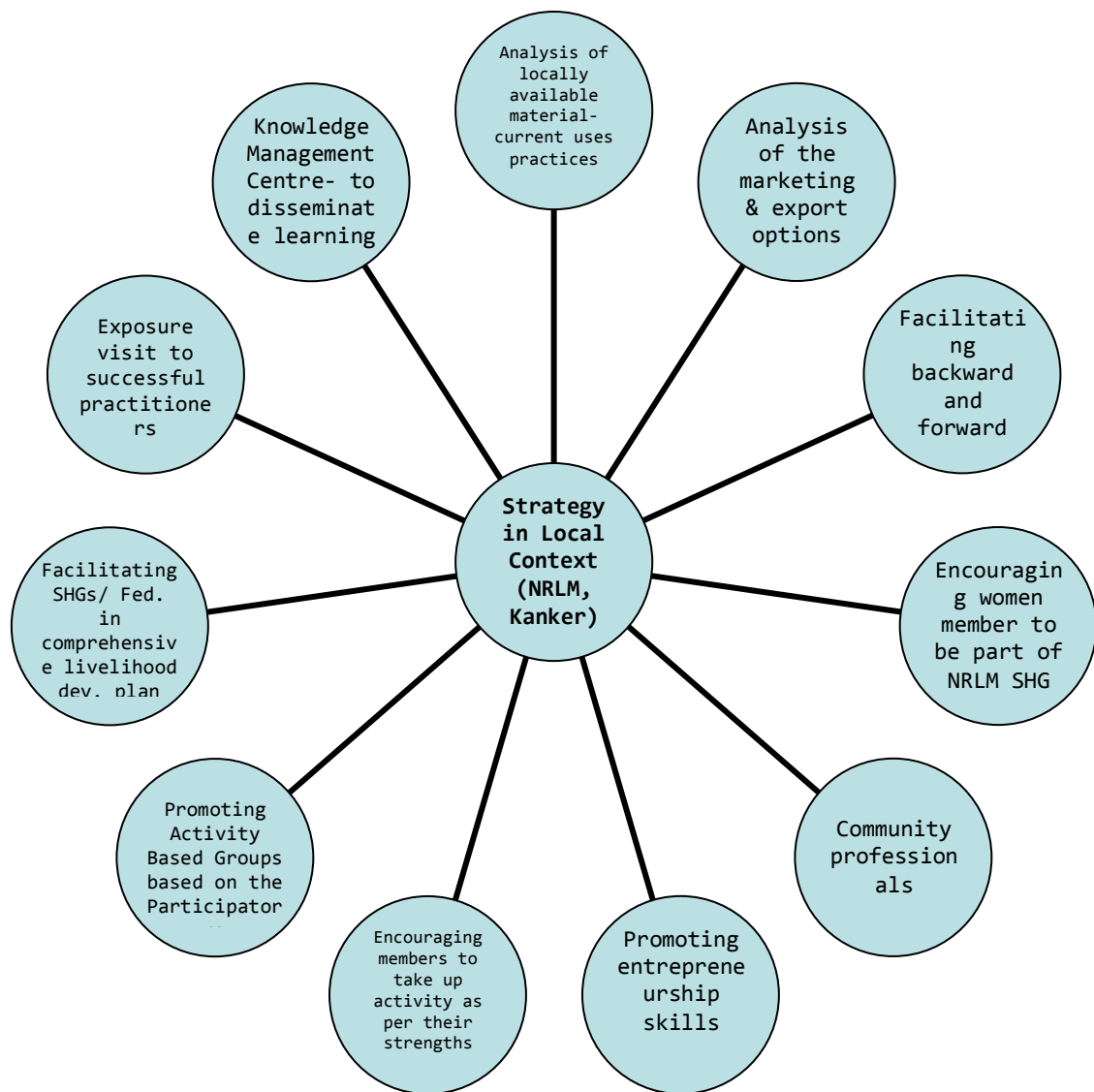
- 1– Enhancing and expanding existing livelihoods options of the poor;
- 2– Building skills for the job market outside; and
- 3– Nurturing self-employed and entrepreneurs.

### The Activity/ strategy envisaged under NRLM:

- Dedicated support structures
- Build and strengthen the institutional platforms of the poor.
- Institutions of Poor (Federations) at various level as platforms, with the support of their built-up human and social capital,
- Institutional platforms as a mean to offer - variety of livelihoods services to their members across the value-chains of key products and services of the poor.
- The interested rural BPL youth would be offered skill development after counseling and matching the aptitude with the job requirements, and placed in jobs that are remunerative.
- Self employed and entrepreneurial oriented poor would be provided skills and financial linkages and nurtured to establish and grow with microenterprises for products and services in demand.
- These platforms also offer space for convergence and partnerships with a variety of stakeholders, by building an enabling environment for poor to access their rights and entitlements, public services and innovations.
- The aggregation of the poor, through their institutions, reduces transaction costs to the individual members, makes their livelihoods more viable and accelerates their journey out of poverty.
- Services to the Institutions of poor such as- include financial and capital services, production and productivity enhancement services that include technology, knowledge, skills and inputs, market linkages etc.

**Strategy, under NRLM in context of District:** The district has the following strategy to be taken under NRLM.

1. **Analysis of the locally available material- current uses practices and possible value addition:** The task would be to take up the status assessment of the existing local material, where there is possibility of the value addition. The existing status, challenges, marketing options for these value added project would be useful to understand the local context.
2. **Analysis of the marketing & export options:** For various possible outputs or the value addition/ processing, nearby market location and demand/ supply analysis would be essential. This would be one of the desired activities, where the state's extension support and facilitation would help SHG to identify the livelihood option.
3. **Facilitating backward and Forward linkage: The value chain analysis of the key** agriculture, Forest and other local resource would be helpful in diversifying the livelihood options.



4. **Encouraging women member to be part of NRLM SHG:** Though as per the norms the women/ men members both are equally eligible to be the part of the SHG. The experiences reflect that the women being part of the SHG, would have greater chances of livelihood initiatives & benefits will trickle to the whole family. Also the involvement of the women particularly addresses their vulnerability. So it would be desired/ encouraged to have SHGs with women membership.
5. **Promoting entrepreneurship skills:** As per the strategy each of the members of the SHG should be having a basic skill of an effective entrepreneur. Such skills would be inculcated in the group through motivated project team, so that there is a huge demand for the credit and its effective Utilization.
6. **Encouraging members to take up activity as per their strengths** (Youth, middle aged person (men/ women), old aged persons) : While looking for the available options for the households, it would be very much desired to have in framework that, the – task opted is more compatible with the person's ability. (For example- the youth may take up the task related to the mobility/ trading/ marketing, while the middle aged persons may be more comfortable with the value addition at the village level).
7. **Encouraging the community professional's Role:** Community Professional would be identified during the different processes in villages. They would require to be oriented, build up, supported to take active catalytic role in the whole

**process.** These professional are envisaged to work as a readily available contact persons among the community for providing range of managerial, professional and services for the SHGs & their federations.

**8. Promoting Activity Based Groups based on the Participatory vulnerability & livelihood options analysis:**

Participatory vulnerability analysis proposed in the NRLM guideline, would be more informative if the livelihood options of the family are also emerging from it.

This would be one of the **important tasks to have a clearly identified person from the vulnerable family,** who should be the part of the SHG under the NRLM. Preferably it *should be the women of the household identified for being part of the SHG, but the household should have the liberty, to specify it's their representative.* The identification of the vulnerability of the household is one task, whereas the *clear identification of the interest of the household in a particular livelihood option is another important task.* To make the programme a need based the external facilitator would have a role to articulate the household's interest in a livelihood option.

Based on the *option selected from household, the groups can be formed based on the - similar interest, like minded households,* similar activity opting household, so that the groups are more compatible and homogeneous. In short the strategy may be to form – **“Activity Based Group”.** This approach would facilitate the group to access the required information/ capacity building/ marketing services in a more organized way.

**9. Facilitating the group/ Federation in making their comprehensive livelihood development plan:** Once the village level groups are more aligned *towards their identified activity based groups,* and have demonstrated a sufficient strength and interest level. In a particular cluster/ geographical area they can be further *facilitated to make a federation, based on similar activity.* This would make it convenient, for the SHGs and federation members to make *a comprehensive livelihood plan for their group/ federation.* With this compatible SHGs/federation, it would be more convenient to extend departmental support.

**10. Exposure visit to the site of successful practitioners:**

To further build the capacity and involvement level of the SHG/ federation members, their exposure visit may be organized **within and outside of state as per the need.**

**11. Knowledge Management Centre- to disseminate learning through media etc:** - The NRLM, in intensive block would generate lot of *experiences (good and not so good), which may be useful for the programme implementers as well as SHG & their Federations.* A robust information and knowledge management would be very useful to facilitate mutual sharing and improvement during the programme. The media and Capacity building cell would have greater task to *effectively transfer the knowledge generated,* within the district.

**Locally possible Livelihood options:**

The following is the tentative list of activities that can be among the livelihood options at the local level, but this list is not exhaustive. There may be various other options that can be relevant as a livelihood option

- Agriculture produce Based (Rice Mill, Rice Grading & Trading Centre etc, Rice Brane, Paddy husk as fodder, Maize Processing Centers with producer's federation etc)
- Horticulture, fisheries, sericulture based livelihood

- Seed Processing Federation (Paddy)
- Mushroom Cultivation
- Vegetable growers/ marketing
- Cash crop - Cashew etc
- Livestock – Milch Animal, Goat, Pig, Poultry
- Fodder Development
- Sericulture (in the vicinity of the sericulture field centre in the district)
- Fisheries – community pond/ individual
- Forest Produce Collection/ Processing & Value Addition Centre (Mahuwa- *Jams, Jellies, squash, pickle, kismis, bakery and confectionary good seed oil*, Tendu Patta, Shal Seed)
- Lac Cultivation
- Upgrading and marketing support for traditional skill: Bastar Art, Pottery, Blacksmith etc.
- Dress/ Uniform making
- Provision shop for basic needs, Other Material Shops in villages
- Value addition- decoration in saree with work of beads, glass etc
- Craft & furniture – Bamboo, Lantana etc
- *Agarbatti* making
- Artificial stone cutting for ornamental making
- Brick Making
- Tuition Centers in the villages, Stationary and Book Binding
- Agriculture Implements repair/ service entrepreneurs
- Developing professional capacity for social sector engagement (sponsoring courses/ Capacity building trainings)

**Forest Produce: Mahua or Mohwa  
(Madhuca Latifolia/मोह, मोहवा), found  
in abundance in Kanker District**

Mahuwa is large, handsome, deciduous or semi-evergreen tree native to India. It has thick leathery leaves and small, fleshy, dull white musk-scented flowers which appear beautifully in clusters near the end of branches.

Mahuwa is one of the most important tree in the tribal belt of Central India and that's too because of its delicious & nutritive flowers. The tree has got cultural and economic importance. Though it starts flowering after 10 years of age, once established the flower production increases with age. The flowers are edible and rich source of sugar, protein, vitamin & minerals. Mahua is a significant source of food for tribal people in Central & Western India. Its sweet flowers are eaten unprocessed or cooked.

Though almost all of flowers collected in tribal region is utilised for liquor production, there is huge potential and technologies available for product diversification of Mahua. Mahua concentrate is extracted from fresh Mahua flowers and can be used for making non-alcoholic Mahua products like jams, jellies and squash. Dried flowers can be used in making Mahua pickle, Mahua kismis and other food items like bakery and confectionery goods. Mahua oil is mostly used in the soap manufacturing.

## Chapter 6: Convergence and Partnerships

NRLM has the key outcome to reduce poverty, which is one of the important MDG indicators, signed by Government of India. Poverty as understood, is a multidimensional issue, the approach, design and strategy to curb, it could not be restricted to a single intervention/ programme. As per the principles of the result based planning and management, for achievement of the common outcome/ result, it's of significance that, interventions must not only be necessary, but also sufficient to achieve the expected result. This is why; the convergence has to play a critical role, particularly for reducing the poverty in the state.

Participatory planning from the grassroots level upwards led by local governments will lead to a strong sense of ownership and achieve much of better results in local development. It has been observed that - various development programmes have their set of guidelines, administrative and institutional mechanisms. Increased specialization and sector wise thrust, is causing in the way of preparing horizontal integrated plans. programme

According to a study report- "Backwardness of any region / place/ people is widely attributed to its inherent

inability to achieve technological and structural innovation vis-à-vis its sister regions, in accordance with exigencies of time, space and resource constraints; a historically critical fixture as well as the under-pinning along this quest for competitive growth leading to wholesome development." This is why that a greater thrust require for the convergence and integrated approach in development, with creating a demand that will lead to community level ownership of the programme.

As it was found that the process of convergence has taken off in Kerala well before the central level guidelines were issued. There need to be a state level intervention to work on further developing more clarity and understanding towards the roles and responsibilities of different departments for key outcomes.

### **6.1 Convergence with NREGA:**

District Kanker has also been working on the convergence model, to facilitate the farmers in integrated development of their field. So far 25 panchayats, 414 works, under 5 blocks, have been taken under this approach. The work includes the - land leveling, *dabri* (small pond) construction & a package of other services from the agriculture and allied departments (horticulture etc) in the farmer's land. In this approach the ST/SC & other poor families offer there barren/ less productive land, and works under NREGA programme to transform this land to a productive purpose. Initiatives are on its way since last 1 year, and in the years to come these households would enjoy economic outcome from this integrated natural resource management initiative, under the guidance of the Zila Panchayat.

**Integrated Land Development Work under MGNREGA**

Village: Palewa, Gram Panchayat: Palewa, Block: Charama  
District: North Bastar Kanker Year: 2010-11



The plan of convergence at different level under MGNREGS & NRLM could be as per the following table:

Convergence Issues	Possible Actions
<p>The following are categories of work that are permissible under NREGA (Source: Operational Guidelines, GoI 2008):</p> <ul style="list-style-type: none"> <li>▪ Provision of horticulture, plantation, land leveling, land development works in the land owned by- SC/ST/IAY beneficiary &amp; BPLs / SF/MF</li> <li>▪ Rural Connectivity : Construction of the roads (with drains) within village-priority should be given to roads that give access to SC/ST</li> </ul> <p><b>Other opportunity of convergence may be as :</b></p> <ol style="list-style-type: none"> <li>1- GP prepares plan and shelf of the projects, linkages with the groups may be of worth</li> <li>2- In tribal majority area, the land of the SC/ST can also be developed with an integrated approach among department. For example: Land identified, Tube Well(NRLM)+Land development (MGNREGA) + Energizing Pumps (CSEB)+ fruit plants, beg. (horti. Dept.)+ agri, inputs (agri. dept)</li> <li>3- Physically challenged may be given works as per their capabilities (preferably as mate, arranging drinking water etc)habitations;</li> </ol>	<p><b><u>District Level:</u></b></p> <ul style="list-style-type: none"> <li>▪ Developing vision for need of convergence with NRLM</li> <li>▪ Coordination with banks for timely wage payment</li> <li>▪ Issuing directives and initiating the action</li> <li>▪ Engaging gram panchayats in the NRLM activities</li> <li>▪ Developing an appropriate MIS system for the benefit accrued to the NRLM SHGs</li> <li>▪ Monitoring/ Tracking of the progress</li> </ul> <p><b><u>Institutions of the poor:</u></b></p> <ul style="list-style-type: none"> <li>▪ Getting awareness about the possible benefits to the group members in coordination with gram panchayats</li> <li>▪ Effective relationship with between the Panchayat &amp; SHG</li> <li>▪ Active record keeping</li> <li>▪ Demanding works and actively participating in the works</li> <li>▪ Other possible measures.</li> </ul>

## **6.2 Convergence with other line departments:**

Long term felt needs in the state had been a concern to integrated and decentralized planning. In the rural context, where majority of the schemes are particularly there to address the issues of a vulnerable person, the standard of living, depends on the service quality in all the key sectors including livelihood. As per the finding of National Advisory-cum-Review Committee on BRGF, under various flagship programmes;

- Almost all guidelines stipulate participatory grassroots level planning for preparation of sectoral plans
- In most of the cases these proposals are generated at the official level, where there are issues of proper integration of local plans at higher level
- PRIs have to be placed at central point while preparing plans
- There is lack of sufficient time for preparation of plan with peoples' involvement
- Multiple planning units for preparation of the plans without any common platform

NRLM with a broader community based structure at different level may provide a common platform to address the above issues. There may be requirement of accessing the specific areas where the convergence with NRLM may be useful to achieve the respective outcomes. Under livelihood sector it may be presumed that, all departments under the sector have a common focus of addressing the causes of the poverty. The following departments (list is indicative not exhaustive, there may be other departments) have a key role to play in the NRLM:-

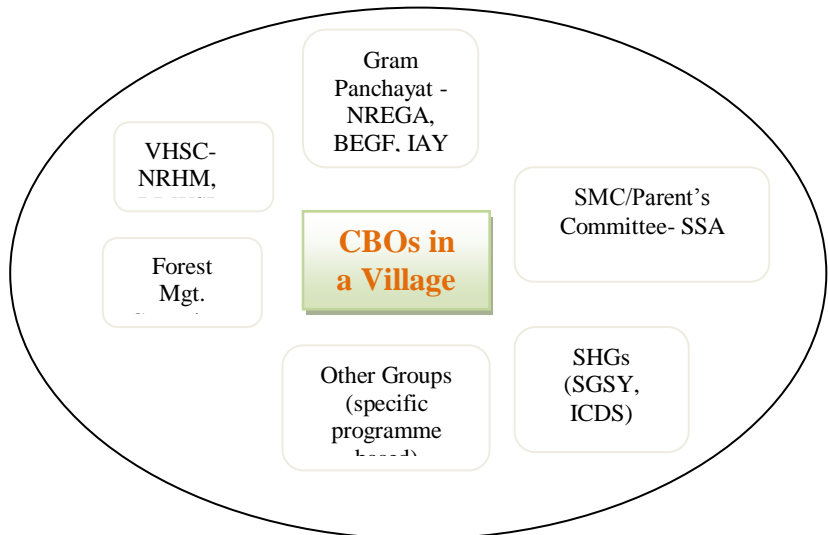
Department	Schemes	Possible Actions
1- Forest Department 2- Agriculture Department 3- Krishi Vigyan Kendra 4- Horticulture 5- Veterinary Service 6- Department of Rural Industries 6- Garamodhyog 7- Hatkargha department 8- Sericulture 9- C.G. Khadi and Village Industries Board 10- Cooperative Societies Kanker 11- Mineral Resource Department 12- Fisheries 13- Directorate of Institutional Finance, CG 14- Directorate of Technical Education	RKVY ATMA PMEGP	<p><b><u>District:</u></b></p> 1- Consultations & Developing need and vision for district for eliminating 2- Having a situational analysis and updating it time to time 3- Support in the – awareness, technical and managerial skills 4- Joint monitoring of the progress 5- Corrective measures as per requirement 6- Documenting the lessons <p><b><u>At the level of Institutions of Poor:</u></b></p> 1- Strong local institutions 2- Thirst for benefitting for productive use of bank loan 3- Assessment of the appropriate economic activity to be taken up 4- Sharing of the learning among the group members

Besides above table there are departments, those are not directly addressing the livelihood issues, but have significant contributions towards the well being of the vulnerable groups. The NRLM platform at different level may provide these departments an opportunity to have an alternate community based service delivery system, wherein the implementation, feedback and suggestion may have the strong involvement of the vulnerable group. The area of mutual concern may, be agreed upon among the following departments under different sectors as well:-

Sector	Department	Schemes	Key outcome/ issues
Nutrition	Women & Child Dev. – ICDS, Women & Child Dev. Food & Civil Supplies Department	ICDS PDS, MKSY	<ul style="list-style-type: none"> <li>▪ Food security</li> <li>▪ Malnutrition</li> </ul>
Education	Tribal Development, School Education Department Rajeev Gandhi Shiksha Mission	Sava Shiksha Abhiyan (SSA)	<ul style="list-style-type: none"> <li>▪ Pre-school education</li> <li>▪ Learning outcome</li> <li>▪ Addressing drop-outs</li> </ul>
Energy	CREDA, C.S.E.B	RGGVY	<ul style="list-style-type: none"> <li>▪ Non conventional energy</li> </ul>

Health	EE(PHE) - TSC EE(PHE)- NRDWM Health Department – NRHM	NRHM, RSVY, TSC, NRDWM	<ul style="list-style-type: none"> <li>Improved drinking water &amp; sanitation</li> <li>quality health services</li> <li>IMR, MMR, Institutional Delivery, ANCs, Malaria</li> <li>Effective RSVY implementation</li> <li>HIV/AIDS, Tuberculosis</li> <li>Environment sustainability</li> </ul>
Infrastructure	Panchayat & Rural Development Dept. PWD PWD (Bridge Construction) Water Resources Division PMGSY	PMGSY, BRGF, 13 <sup>th</sup> Finance, AIBP	<ul style="list-style-type: none"> <li>Improving connectivity</li> <li>Improving water harvesting, water recharges</li> </ul>
Civil Rights	Panchayati Raj and Social Services, Department District Planning & Statistical Department Kanker (State Planning Commission) Police Department Revenue Department Directorate of Public Relation (DoPR) CHIPS	Forest Right Act IAY, IGRVPY NOAPS, AABY, GoI- UNJCP Programme Mulbhut	<ul style="list-style-type: none"> <li>Investing on integrated district plan</li> <li>Spatial planning</li> <li>Active social sector scheme service delivery</li> </ul>

There would be various community level institutions under different programmes at the village level. At some stage, there would be need to develop a clear inter linkages and understanding among these groups. This would also required to be understood that Gram Panchayat as a constitutional body should be playing a central role and be strengthened to work effectively.



### 6.3 Innovation forums for Partnerships:

With the experiences of earlier challenges under Nava Anjor (DPIP), SGSY etc in the state, it is also to recognize the fact that at various stages of NRLM, there would be strong need to extent required support for realization of the key outcome.

The role of Bankers, RRBs. Cooperatives, NABARD, SIDBI and other entrepreneurship development Institutions, will required to be strengthened through a constant

engagement, review and monitoring system. These stakeholders may have diverse interests and involvement level towards the social causes, there is a need of creating a platform at state level, by Chhattisgarh SRLM. These issues can be better addressed at the state level.

The review meetings of the DLCC. BLCC can prove to be potential platform, through which district can develop and nurture the partnership towards the poverty reduction purpose. BLCC may also take up the agenda of NRLM as one of the permanent and important agenda. Similarly district may also evolve innovative forums to address the upcoming issues.

#### **6.4 Partnerships with NGOs and other civil society organizations:**

To develop interest and willingness to converge with NRLM framework, among various stakeholders would, depend on quality of the groups. The quality of group basically depends on constant engagement level with its member & investment on the processes. This is one of the areas where the NGOs/ CSOs have proven their strength. The partnerships with NGOs would be critical and within the ambit of the national framework for partnership with NGOs and other CSOs, guided by NRLM core beliefs and values. For effective partnership efforts need to be made, towards developing mutual respect, trust and openness towards sharing of issues, ideas etc.

NRLM would proactively seek these partnerships in various geographic and thematic areas at two levels - strategic and implementation, subject to mutual agreement on processes and outcomes. For planning partnerships, it would carry out diagnosis of the status in each block to map the presence of NGOs/CSOs and their social mobilization and thematic efforts.

- i. Implementation of the programme in specified clusters of villages or blocks;
- ii. Up-scaling and deepening thematic interventions in areas of significant presence;
- iii. Service provision in their core competence areas;
- iv. Linking SHGs and their federations with various initiatives of line ministries;
- v. Innovations;
- vi. Joint Policy Advocacy and learning forums/platforms; and
- vii. Continuous dialogue with NGOs and other CSOs to improve NRLM implementation.

Besides above guiding principles, one of the approach may be to look at the challenges faced in earlier endeavor and explore for the possible action to meet these challenges. The matrix for looking into possible partnership will be as:-

<b>Shortcoming felt</b> (Source: as per the NRLM document)	<b>Possible areas of Involvement</b>	<b>Process of engagement (tentative)</b>
Vast regional variations in mobilization of rural poor	<ul style="list-style-type: none"> <li>- Pre group formation Mobilization</li> <li>- Mapping of existing groups</li> <li>- Group formation to include left over vulnerable</li> <li>- Identifying and engaging community professionals</li> <li>- Sharing learning at different</li> </ul>	<ul style="list-style-type: none"> <li>- Mapping of NGOs and their thrust area</li> <li>- Drafting areas of engagement</li> <li>- Developing ToR for engagement</li> <li>- Inviting expression of interest from NGOs at</li> </ul>

	forums	different level/ stages
Insufficient capacity building of beneficiaries	<ul style="list-style-type: none"> <li>- Training of the staff</li> <li>- Training in group management/ vision building</li> <li>- Building capacity in record keeping/ financial management</li> <li>- Facilitating identifying key livelihood activities (agriculture, livestock &amp; )</li> <li>- Working out the training need assessment</li> </ul>	<ul style="list-style-type: none"> <li>- Agreement for mutually agreed outcome</li> <li>- Initiating involvement of NGOs/ CSOs</li> <li>- Regular review mechanisms</li> <li>- Using learning for improving implementation</li> </ul>
Weak linkages with the banks leading to low credit mobilization	<ul style="list-style-type: none"> <li>- Facilitation of bank finance to SHGs and primary federations</li> <li>- Facilitating livelihoods support services</li> </ul>	(* at the state level it can be attempted to have a consortium of NGOs/ CSOs- that provides technical inputs in the programme implementation, strategies etc.)
lack of dedicated manpower	<ul style="list-style-type: none"> <li>- Engagement of experienced staff</li> </ul>	
insufficient investments for building community institutions	<ul style="list-style-type: none"> <li>- Need based support to groups at different levels</li> <li>- Drafting of Federation's operational guideline</li> <li>- Developing ToT for the Federation members at different level</li> <li>- Training of the Federation representatives</li> </ul>	

## **6.5 Convergence with Externally Aided Programmes**

Nava Anjor (DPIP) has been among the major externally added livelihood sector projects that had its learning within the state. At present there is no major externally aided livelihood programme in the district. Agencies like - UNICEF, UNDP, World Bank, CARE and others may also play a great role in reference to health, nutrition, education, social inclusion etc. A separate GoI-UN Joint Convergence Programme is also providing services in the district in integrated, inclusive planning and convergence issues. Especially this project offers the technical HR support at district level. The steps may be taken to take, the advantages of presence of these UN & other agencies for the rural poverty alleviation issues in the states.

## **6.6 Partnerships with the academic, Training and Research Institutions:**

The following partner institutions may play a critical role in developing training module, research works, providing training and other supportive environment for the effective execution of the NRLM.:

<b>Institutions (suggestive)</b>	<b>Possible Area of Participation</b>	<b>Process to be Followed</b>
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Institutions (suggestive)	Possible Area of Participation	Process to be Followed
<p><u>Academic:</u> (IIM Raipur, NIT Raipur, Universities, Govt. Engineering College, &amp; other institutes of the state others)</p> <p><u>Training:</u> (Chhattisgarh State Institute of Rural Management (SIRD), Nimora Raipur, Indian Institute of Forest Management, Bhopal &amp; others)</p> <p><u>Research Institutions:</u> Indira Gandhi Agricultural University &amp; its extension Centers, Krishi Vigyan Kendra (KVK) &amp; others</p>	<ul style="list-style-type: none"> <li>- Developing Management Development Programme</li> <li>- Conducting Training programme</li> <li>- Providing Technical Training</li> <li>- Carrying out field research</li> </ul>	<ul style="list-style-type: none"> <li>▪ Initial Consultation Meeting</li> <li>▪ Exploring possible areas of intervention/ contribution</li> <li>▪ Devising mechanism for active support of these institutions</li> <li>▪ Initiating agreed activities</li> <li>▪ Nurturing the partnership</li> <li>▪ Documenting the learning for devising the midterm and post NRLM phase</li> </ul>

Though it would be appropriate to take up the task of this partnership at state level, district may explore and take up the services of other possible institutions, to link with the NRLM, based on their expertise and strengthens.

## 6.7 Public-Public, Public-Private, Public-Private-Community Partnerships;

NRLM Mission recognizes the need of coordination among various stakeholders, during the whole processes of programme execution. Public, Private sector & Community need to play a critical role at various levels. Based on the situation there may be various partnership as per the following:-

Type of partnership	Possible area of Participation	Process to be Followed
Public – Public	<ul style="list-style-type: none"> <li>▪ Identifying areas of partnership (as Rights of the SHG Groups on Common Property Resources etc)</li> <li>▪ Identifying possibilities of engagement of groups in local industries</li> </ul>	<ul style="list-style-type: none"> <li>▪ Developing concepts paper on model of partnership</li> <li>▪ Consultation and pilot testing of the model</li> <li>▪ Devising mechanism and framework/ guideline for the partnership model</li> <li>▪ Initiating, Nurturing and facilitating the partnership</li> </ul>
Public Private	<ul style="list-style-type: none"> <li>▪ Mechanism for the active coordination between programme implementation cell/ Bankers and Private Sector Institutions &amp; markets</li> <li>▪ Forming of stronger groups at community/ Block/ Zila Panchayat Level</li> </ul>	
Public-Private-Community Partnership	<ul style="list-style-type: none"> <li>▪ Alternate Delivery Mechanism for the social services</li> </ul>	

## Chapter 7: Social Inclusion

There may be various processes and multi stakeholder's interest that often deny an individual or group, to effectively participate in the decisions concerning their lives. This exclusion may be conscious/ in conscious. The exclusion may have multidimensional causes/ issues that create obstacles in the holistic development of an individual. Some of causes of social exclusion may be:

- Poor awareness level
- Poor prioritization of the interventions
- Customs/ tradition related limitations (lack of risk taking behavior in the ST areas)
- Village being located at a remote site ( poor connectivity)
- Greater thrust on infrastructural works by the Panchayats/ Other Agency
- Poor use of the data at the local level/ Poor situational analysis
- Lack of clarity, willingness about the roles, responsibility and accountability, at the panchayat/ community level
- Poor economic returns on traditional know how/ poor market linkage

In the district's context the apparently the following groups would have greater possibility of being vulnerable.

- BPL Families
- SC/ ST population
- Rural Artisans (blacksmith, pot makers, other traditional craft persons)
- Minorities
- Physically challenge persons
- Women headed households
- Destitute
- Small & Marginal Farmers
- Household affected by the Naxal problem

The above related underline causes of exclusion can be addressed through the NRLM by the strategies and activities mentioned as under chapter -5. A convergent approach would be need to realize the social inclusion outcome under the NRLM.

## Chapter 8: Implementation Plan

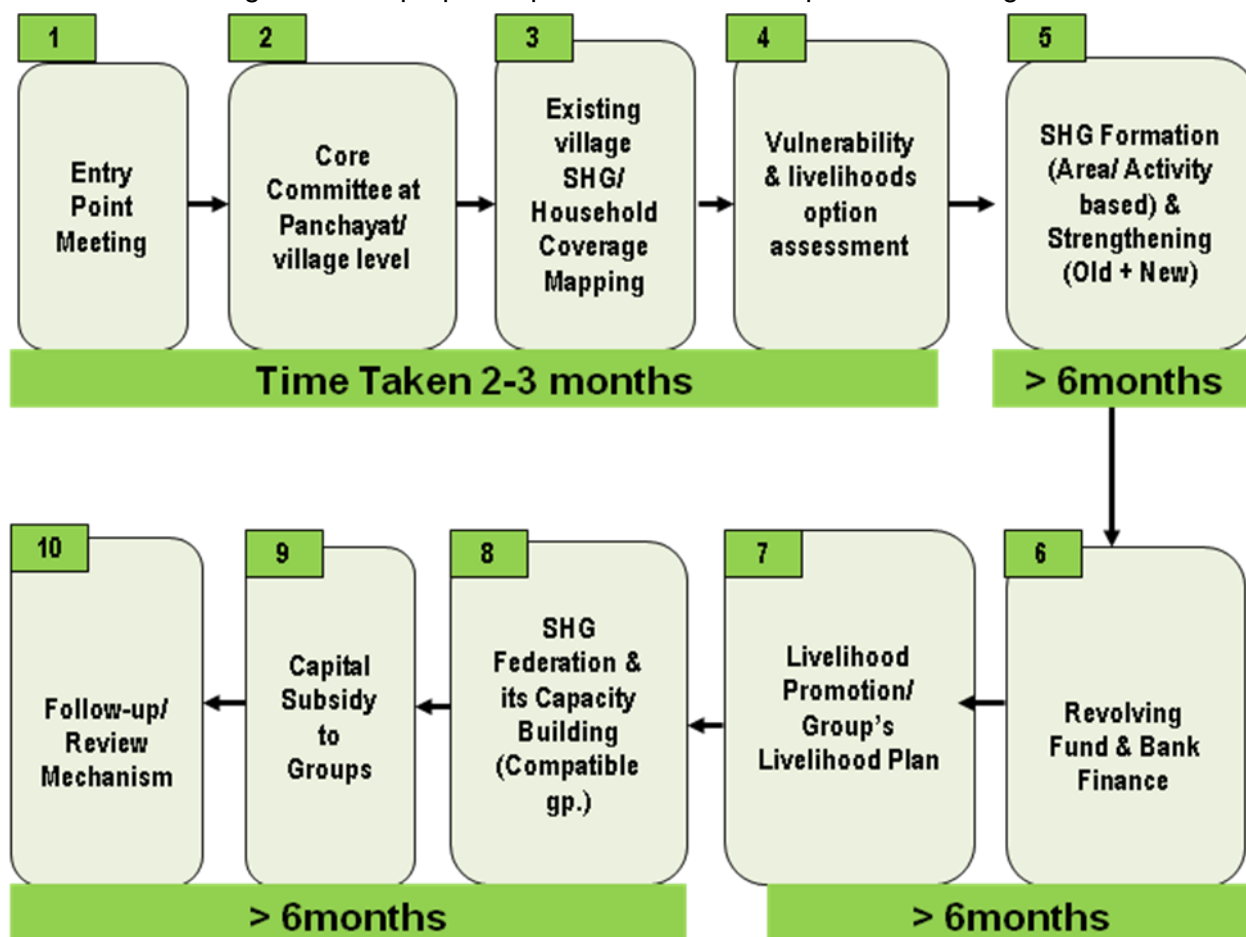
### 8.1. Intensive and Non-Intensive Approaches

All the 7 blocks of the district would be covered under the Intensive Approach in a phased manner. These intensive block would observe the following activities during the project cycle of the project:-

- Full complement of trained professional staff at district, block and sub-block levels
- Saturated mobilization of all poor households in every village of the intensive block1
- Promotion of institutions of the poor – SHGs and their primary federations
- Creating and strengthening large base of social capital or community professionals to emerge as reliable service providers
- Revolving fund to the SHGs
- Saturation approach will entail NRLM to coverage of all poor and vulnerable households in all villages in the identified blocks.
- Capital Subsidy to primary federations for supporting any or all of the following purposes:
  - a. Safety nets and small grants to poorest like destitute, old and infirm
  - b. On lending to SHGs against their Micro Investment Plans
  - c. Health Risk Fund to complement health savings
  - d. Food and nutrition security
- Bank finance to SHGs and primary federations for financing Micro Investment Plans
- Focus on select pro-poor livelihoods activities like agriculture, livestock, non-farm and skills
  - a. Promotion of specialized livelihood institutions and producer collectives
  - b. Productivity enhancement initiatives and community extension models
  - c. Small scale productive infrastructure and local value addition
  - d. Collective input purchase and collective marketing
- Public-Private-Community-Partnerships for last mile service delivery of entitlements, public services and livelihoods support services

## 8.2 Project cycle in a village and in the block in a typical intensive block:

The schematic diagram of the proposed process would be as per the following:



### 8.2.1- Entry point Meeting with Community:

The initial environment building would be required to make the community aware about the mission, vision and processes under the NRLM. The panchayat, existing SHG members and representative from all the household of the village, should be the participants of such meetings. *Consultation and awareness meetings could be done – in small groups/ large groups*, depending of the situations.

**8.2.2- Core Committee would be formed at Panchayat/ Village level:** This committee would involve the concern – *Standing committee of the Panchayat (Agriculture, livestock, Fisheries Development Committee)*, with engagement of the services of the concern line department and community level representatives. This core committee would be trained and given appropriate task to take up the NRLM activity in a particular Panchayat/ Village over the project cycle.

**8.2.3- Existing Village SHG/Household Coverage Mapping:** A village wise database of the *existing SHGs & household* covered would be taken up. This should be carefully done to have a detailed information of the coverage of household in different SHG (especially of poor) formed under various initiatives.

**8.2.4- Participatory vulnerability & livelihoods option assessment:** identification of the vulnerable households in *programme villages engaging poor households, existing SHGs of the poor*, civil society organizations and Panchayat Raj Institutions. This

process would be designed to involve each household for identifying household vulnerability, on identified basic parameters. This process would also look forward for the options felt by the household, for considerable improvement in livelihood. The support team would have also the responsibility to suggest the possible livelihood options for the household. The list would have details of the activities/ livelihood option opted by the household, to improve its income level considerably. The whole database and analysis of the process would lead to the – required new SHG (household vulnerable/ left out) to be formed under the NRLM, in the village.

**8.2.5- SHG (Activity Based) formation and strengthening:** Based on the Participatory Vulnerability Analysis, focus would be on formation new groups, based on the activity, so that active support can be extended at a later stage to the concern Activity Based Groups. The task of effective record keeping, group meetings, livelihood action plan and other preparation would be taken up during the initial months of the newly formed SHG. At this stage the community professional may be identified to further work as a local support service provider. Their capacity and engagement level would be encouraged in the SHG's/ SHG federations.

Along with it the existing SHGs at the village level would also required to be strengthened for active involvement in the processes.

#### **8.2.6- Revolving fund and bank finance:**

With a proper base experience of 6 months the SHGs would be graded, and facilitated the initial revolving fund. The support needs to be extended to the group by the concern team, to effectively manage the group dynamics.

**8.2.7- Livelihood promotion/ Groups Livelihood Plan:** As per the review and assessment of the group member's opted activity identified earlier, the appropriate training/ capacity building exercises/ exposures etc may be organized for the group members. This stage would require timely facilitation to the groups for making a more viable plan of Livelihood for their own group.

**8.2.8- SHG federations & its Capacity Building:** The preparatory work for the federation may start simultaneously during the process of SHG formation. The manual, roles responsibility, procedures, other issues concerning training etc of the federation members, would be required to be developed. SHG federation at different level should be promoted, after the experiences of SHG's functioning status. The federation would be made compatible enough, so that they specialize in their concern activity. A onetime corpus would be available to these federations, for their own management and related purpose, as per the NRLM guidelines. These federations would require a series of capacity building training and support as mentioned in NRLM Document.

**8.2.9- Capital subsidy:** A separate proposal should also be ready with the group before the II grading, so that effective bank linkage and other support can be extended. The bank finance should be made available in a phased manner during the project cycle, so that the groups take up need based activity accordingly.

**8.2.10- Follow-up/ Review Mechanism:** The experiences of the SHG/ SHG federation/ Panchayats should be shared at – village/ block/ district level. Learning from the experiences will also required to be used to further improve the - group's performance, extending support etc.

### 8.3 Phasing (Non Intensive and Intensive):

Phasing of Districts, Blocks

<b>Phase</b>	<b>Intensive Blocks</b>	<b>Remark</b>
I (Year I & II)	Narharpur	-
II (Year III & IV)	Antagarh, Koylibeda, Charama	-
III (Year V & VI)	Bhanupratappur, Durgkondal, Kanker	-
Total	7	-

\* the other blocks not covered during a phase, would be facilitated under SGSY or through some mechanism developed under the guidance of the State Government.

### SHG Coverage Plan:

SN	Block	No. of SHG formed	BPL Household	Projected BPL HH (2% per year)	Household Covered so far	BPL Not Covered	80% of Not Covered	New SHGs to be Formed
1	Naraharpur	528	11845	13977	4224	<b>9753</b>	7802	975
2	Antagarh	244	5963	7036	1952	<b>5084</b>	4067	508
3	Koyalibeda	447	17203	20300	3576	<b>16724</b>	13379	1672
4	Charama	522	8708	10275	4176	<b>6099</b>	4879	610
5	Bhanupratappur	260	5602	6610	2080	<b>4530</b>	3624	453
6	Durgkondal	151	4102	4840	1208	<b>3632</b>	2906	363
7	Kanker	453	8348	9851	3624	<b>6227</b>	4982	623
	<b>District</b>	<b>2605</b>	<b>61771</b>	<b>72890</b>	<b>20840</b>	<b>52050</b>	<b>41640</b>	<b>5205</b>

### 8.4 Schedule of activities (especially the first 18 to 24 months)

SN	Activity	Month																							
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
1	Formation of District level team																								
2	Orientation of district level team																								
1	Formation of Block level team																								
2	Orientation of Block level team																								
5	Selection of NGOs/ Other Partners																								
6	Selection of NGOs/ Other Partners																								
7	Formation of SHGs																								
8	Training/capacity building of SHGs																								
9	Grading-1																								
10	Providing																								



**8.5 Project Costing:** Narharapur block would be taken up in first phase .The following is the cost involved in the execution of the NRLM project as per the guidelines standards of NRLM, in first phase during first 2 years:

(in lakhs Rs)

SN	Activity	Unit	Norms (per unit)	Year I		Year II		Year I+ II (Phase I)	
				Total Units	Total Budget (Amt. in Lakhs)	Total Units	Total Budget (Amt. in Lakhs)	Total Budget (I+II year)	Total For I & II Year
1.1	Strengthening of the existing groups @ Rs 3000/- group	SHG	0.03	528	15.84	0	0.00	528	15.84
1.2	Formation of SHGs Rs. 10,000 per SHG	SHG	0.10	293	29.30	682	68.20	975	97.50
2	Revolving fund	SHG	0.15	293	43.95	682	102.30	975	146.25
3	Capital Subsidy	SHG	2.50	293	732.50	682	1705.00	975	2437.50
4	Capacity building and skills training	Per Person	0.075	2930	219.75	6820	511.50	9750	731.25
5	Interest subsidy (Subsidy on interest rate above 7 percent per annum up to Rs 1.00 lakhs/ capita)	SHG (20% of the SHG)	0.15	59	8.85	136	20.40	195	29.25
6	One time grant for corpus fund for sustainability and effectiveness of federations	Village/ Panchayat/ Activity	0.1	82	8.20	68	6.80	150	15.00
		Block	0.20		0.00	1	0.20	1	0.20
7	Administrative expenses (5 percent of the allocation)	5% of the allotment			96.22		219.49		315.71
8	Infrastructure and Marketing Up to 20 percent	20 % of the allotment			384.87		877.96		1262.83
9	<b>Skills and Placement Projects and Innovations (20%)</b>								0.00
9	Expenditure on innovative projects 5 %	5% of the allotment			96.22		219.49		315.71
9	Placement linked Skill Dev. Projects 7.5%	7.5% of the allotment			144.33		329.24		473.56
9	Multi-state skill development projects 7.5%	7.5% of the allotment			144.33		329.24		473.56
	<b>Total</b>				<b>1924.35</b>		<b>4389.82</b>		<b>6314.16</b>

## Chapter 9: Support Structure

As per the NRLM Guideline, the support structure would be as:

At the district level : The forum of District level Coordination Committee chaired by the District Collector would review the implementation of NRLM activities and remove any impediments in flow of credit to SHGs, SHG federations and livelihoods collectives. This committee shall meet at least once every quarter for the following functions:-

1. Monitoring and review of the overall progress in physical and financial terms
2. Sorting out inter-agency differences and to prepare items for consideration of State Level Committee
3. Assessing training needs of beneficiaries and also to review the arrangements for training including identification of appropriate institutions and also
4. Monitor the recovery position bank-wise and block-wise so as to initiate corrective measures where necessary.

Below the district level, the joint block level consultation committees will review SHG-Bank linkages and NRLM. The district and sub district mission unit members, branch managers in the block and other block level development officials will attend the meeting. In addition, the SHG representatives and the representatives of livelihoods organisations within the block, will be invited to these meetings. In the intensive blocks, the block level federation members and select SHG-Bank linkage committee members will be invited to these meetings.

### **District Programme Management Unit (DPMU)**

The District Programme Management Unit of the SMMU will be responsible for implementing the Mission's programmes in the district as per the guidelines. The district unit will essentially function as a capacity building and support unit for the field implementation structures at the block/ sub block levels. They would also monitor the programme to ensure the programme objectives are being met. The district level unit will be suitably linked with DRDAs under the overall supervision of the state agency for the effective implementation of NRLM. The Unit would be led by a District Programme Manager hired from open market on contract or on deputation from Government. The District Programme Manager will be assisted by a team of functional specialists in the fields of Social Mobilization, Institution and Capacity Building, Micro Finance, Livelihoods, Placement linked Skill Development, Communication, Finance and other support staff, as per the requirements. These functional specialists may be hired in a phased manner (as per requirement) on contractual or on deputation basis.

A capacity building cell at the District would be constituted to impart training to the field implementation units. Initially, the district level staff may themselves act as trainers, imparting training to their teams. Once the programme expands, the training cell can empanel external resource persons to deliver the capacity building programmes across the district. The capacity building cell will be responsible for nurturing the social capital of the poor and developing them as trainers. This will be an important task for this cell.

### **Interface with District Administration**

The district unit will interface with district administration and line departments, banks, NGOs and corporate agencies. Forums such as District Level Review Committee on credit (DLRC), review meetings by Collector, would be used to converge with the district administration and line departments.

### **Block Programme Management Unit (BPMU)**

The principal role of block level unit will be mobilization of all poor households into the SHG fold, strengthening existing SHGs and build their capacities. The units will also be responsible for building federations of SHGs and other community based organizations at various levels. These institutions of the poor are expected to gradually assume the responsibility for sustaining all interventions. Accordingly, the block level support structure would be modified over time.

The BPMU would have 3 to 5 spear head teams/project facilitation teams headed by a Block Programme Manager. These would be recruited from the open market or on deputation. The BPMU would have support staff as per need.

The spear head teams will be responsible for social mobilization, institution building, CRP development etc. Over a period of 2 to 3 years, once saturation is achieved, federations of the poor are established and CRPs emerge, the spear head teams' works would change and they can be re-located and re-trained. States, based on geographical condition, variation in no of blocks/taluka/mandals/janpad, spread of population and other reasons, may adjust the composition of staff at district/block project management level.

### **Interface with Block Level Administration**

Mechanisms for active collaborations between the Block office and the institutions of poor would be promoted. The Field Implementation teams would promote such interface initially and build the capacity of community institutions like the Village Organizations, Block Level Federations etc to gradually interface and converge with the Block Administration.

### **Interface with Panchayati Raj Institutions (PRIs):**

It is important to have formal mechanisms for regular interface between the Institutions of the poor and PRIs by creating a platform for PRIs and the SHG network to work together, sharing information and views, resource pooling and planning and regular monitoring. For achieving the linkages between PRIs and SHG Federations, massive capacity building efforts are required. The PRIs should be trained on issues related to poverty and social justice. The SHG Federations should be sensitized on the role of PRIs and on the need to work closely with them. Each State should come out with a clear plan of action on the role of PRIs and include it in the State strategy as well as action plan.

# Chapter 10: Training & Capacity Building Strategy

## 10.1 Training & Capacity Building of staff

- Training need assessment
- State level initiative for training/ CB under PPP
- Development of appropriate training/CB module at state level
- Active involvement of the SIRD/ NIRD and other institutions
- Organisation of standard and need based training programmes
- District & below District level trained HR for effective execution

## 10.2 Training & Capacity Building of communities & their institutions

- Optimal use of the existing infrastructure facilities at the district as well as the block levels such as Polytechnics, Krishi Vigya Kendras, Jan Shikshan Sansthan (JSSs), Khadi and Village Industries Boards, State Institutes of Rural development, Extension Training Centres and other Departmental facilities available in that area.
- Setting up of dedicated training institutes for rural poor i.e. 500 Rural Self Employment Training Institutes (RSETIs) one in each district of the country by 2012 through replication of successful RUDSETI model.
- Dedicated structure for training and capacity building at districts and State level involving professionals as envisaged under the National Rural Livelihood Mission (NRLM).
- Public Private Partnerships with NGOs, Voluntary Organisations etc.
- Training of large number of trainers who would further train people down below. This would lead to a cascading effect and benefit the poor people right at the lowest level.
- Creating a cadre of service providers, Community Resource Persons (CRPs) and Master Craftsmen and utilizing their services for training of SHG beneficiaries.

## 10.2 Training & Capacity Building of Communities Professionals

Dedicated staff at the state, district and sub-district level will plan and undertake capacity building and training programmes for the BPL SHGs and their federations. They will also provide necessary counseling, skill upgradation and entrepreneurial guidance necessary for undertaking income generating activities. In addition, the services of community resource persons drawn from the senior and successful groups will be used to build the capacities of the SHGs and their federations. The targeted approach for capacity building along with access to productive assets and credit will provide substantial appreciation to the income and purchasing power of rural poor and thereby enhance their reach to goods and services.

# Chapter 11: Monitoring, Evaluation and Learning

## 11.1 Web based MIS and real time input-output monitoring at various levels :

- Devising the progress updation mechanism
- Training at various level for required data/ its significance for implementation/ use of the ICT
- Real time data updation on we web site (developed at national level)
- Strong Cell of Monitoring and Learning at district level
- instituting community monitoring systems including a system of self- monitoring by the SHGs and their federations.

## 11.2 Review Mechanism

- As per the requirement of the SRLM, the district would submit the MPR/ QPR and accordingly devise the mechanism to develop and internal data flow system from village to block level
- Based on the MPRS/ Field findings the review would be done at various level.

## 11.3 Impact Assessment Studies:

Base line survey/ studies/ situational analysis would be carried out before- during and after the NRLM intervention to access

- The extent of social mobilization,
- Progress of people's institutions,
- Extent of self-employment and skill-based wage employment activities undertaken
- Impact of NRLM among people's life
- To understand the progress and ensure mid-term corrections

## Chapter 12: Communication

NRLM would be implemented across the state will touch lives millions of families to enhance their quality of life and livelihood. In order to meet this daunting task, the role, strategy and tools to communicate to different stakeholder at various stages is essential and needs to be carefully crafted. This process would be taken up actively, under the guidance of District Mission Management Unit. The following task would be carried out for it:

- Programme booklet in Hindi/ Local Language/ Small leaf-lets on the programme
- Clearing roles and Resp. of various level would be
- Regular Review and Follow- up meetings
- Proper Orientation programme for the team
- BCC strategy development by the team

### 12.2 Communication Strategy

#### Two way flow of information:

- Developing an information flow system
- Horizontal & Vertical flow of information
- All key information at the web site
- Resource books and Case study sharing at various platform
- Use of IT for proper database management

#### Community in communication process..

- Various methods (PRA, BCC) to take active involvement of community
- Various methods for IEC- pump lets, audio-video, posters, Focused Group Discussions (FGD), competitions, nukkad natak etc.
- An experience sharing mechanism
- The involvement of the CRPs

#### Developing continuous need identification mechanisms.

- Small group/ focused group meeting
- Special Need Assessment Drives for the livelihood and other related concerns
- A strong IEC cell for effective sharing of the

#### Use of traditional forms and modern technology judiciously.

- bhajan mandli, nukkad natak, rally, and wall paintings, notice and information display board
- Internet based – information sharing, SMS, Video show, Radio skits, video conferencing

#### Inherent accountability and transparency:

- Developing ways and means for proper accountability
- Sharing developments at the Gram Shabaha/ Big gathering
- Information Boards at common places/ panchayat
- Social Audit of the progress made

**Incorporate literacy and functional literacy aspects in communication process and technology.**

- Dissemination in Local language
- Community level Communication experts
- Use of appropriate – pictures/ audio/ video information
- Developing IEC material with the involvement of the local community representatives

## **Chapter 13: Financial Management**

All the norms and arrangement as per the NRLM, guidelines would be adhered.

## **Chapter 14. Procurement Arrangements**

All the norms and arrangement as per the NRLM, guidelines would be adhered.

## Chapter 15: Social Management Framework

The issues emerging in the Situational Analysis would be address actively. The SMF should specifically include:

The district being affected with the Left Wing Extremism (LWE), and have a comparatively higher existence of the Schedule Tribe areas. Still due to various reasons there are regions of the districts where the development services could have limited reach in the past. The institutions of the poor would certainly provide a platform to these vulnerable groups of the region. Lot of expectations may emerge from the government at various platforms. In this background a more effective response mechanism would be require to institutionalized, so that the motivational level of these institutions of poor, is sustained. There would be requirement of continuous assessment of the social context, to realize the true outcome of the NRLM.

Frequent consultations with different social groups, NGOs, research agencies, would be an integral part of the time to time programme status review process.

The real social inclusion would be possible, when the disadvantaged (vulnerable) section takes parts in the decisions that affect their lives. The ST community in particular, enjoys their own traditional customs, farming & Livestock practices. The NRLM would provide opportunity to this vulnerable group, to be part of the institution at village, Block and district level with an alternative livelihood options. Thus ST/SC communities would have a greater stake in these institutions.

In this tribal belt, the women plays key role in the household level matters, agriculture, minor forest-produce collection etc. The women's role in the public spheres is still limited, due to limited capacity building exercises. A lot is yet to be done to be done to further add value to their livelihood options.

DMMU, BMMU and CRP level, proper capacity building tasks would be required to create a much desired active support system

## **Chapter 16: Environment Management Framework**

All the norms mentioned under the Environment Management Framework of NRLM, would be adhered during the implementation.

## Chapter 17: Governance and Accountability Plan

**Governance** is the act of governing. It relates to decisions that define expectations, grant power, or verify performance. It consists of either a separate process or part of management or leadership processes. These processes and systems are typically administered by a government.

Governance plays an important role in determining how many organizations function. A definition of governance is "the processes, structures and organizational traditions that determine how power is exercised, how stakeholders have their say, how decisions are taken and how decision-makers are held to account."

In nearly every successful governance model, the governing body will be responsible for the following:

- Creating a vision,
- Securing resources,
- Defining clear roles and responsibilities,
- Establishing benchmarks for performance and monitoring them, and
- Being accountable to key stakeholders

Good governance, as a concept, is applicable to all sections of society such as the government, legislature, judiciary, the media, the private sector, the corporate sector, the co-operatives, societies registered under the Societies Registration Act, duly registered trusts, organisations such as the trade unions and lastly the nongovernment organisations (NGOs). Public accountability and transparency are as relevant for the one as for the other. It is only when all these and various other sections of society conduct their affairs in a socially responsible manner that the objective of achieving larger good of the largest number of people in society can be achieved.

In regard of the NRLM the following 3 issues would be the part of the Governance and Accountability:

Economic:

- (a) Quantity of service delivery and
- (b) Quality.

Social : Social aspect checks points related to target beneficiary (a) Identification (b) Participation (c) Service delivery (d) Satisfaction (e) Feedback.

Political : Being a multi stakeholder project political aspects checks whether decision making was (a) Fair (b) Equitable (c) Need based

To ensure that above three checks and balances are in place, the Institutional aspects need to be made strong enough. Good governance has 8 major characteristics. It is participatory, consensus oriented, accountable, transparent, responsive, effective and efficient, equitable and inclusive and follows the rule of law.



It assures that corruption is minimized, the views of minorities are taken into account and that the voices of the most vulnerable in society are heard in decision-making. It is also responsive to the present and future needs of society.