**Manual for**

**Livelihood Augmentation of SHG Households**

**(Mahila Lakhpati Initiative) Enabling 2.5 Crore SHG member households to become Lakhpati**

# **About this Manual**

## **Context:**

The Ministry of Rural Development through its flagship scheme, DAY-NRLM has been successful in creating robust institutions of women in the rural areas. The scheme has emerged as the largest global programme focused on mobilisation of women into Self Help Groups (SHG). It supports them in capacity building, financial inclusion and livelihood opportunities and making the society more progressive through social inclusion and social development interventions. As of now more than 8.5 crore households have been mobilised in to about 78 Lakh SHGs.

Women who are part of these institutions have proved their mettle in many areas and have imbibed the concept of self-help. The little support from the Government has enabled them to bring effective improvements in their income and the quality of lives. These institutions provide opportunities for convergence of various efforts at a single point and deliver synergistic services to their members and sometimes beyond. The mission provides access to capital through grants to the women’s institutions and facilitates credit from the financial institutions. Since 2014, an amount of over Rs. 4.5 lakh crore of credit has been mobilised by women SHGs through financing and banks. This has facilitated the SHGs/SHG members in creation of various income generating activities. Focused planning for Poverty Reduction (Village Poverty Reduction Plan) coupled with Annual Action Planning, has enabled preparing robust livelihoods interventions and initiatives. However, on the livelihood front ~25% members have been supported through existing programs e.g. Mahila Kisan Sashaktikaran Pariyojana (MKSP), National Rural Economic Transformation Project (NRETP), Organic Village Cluster programme, Integrated Farming Cluster, Start-up Village Entrepreneurship Programme (SVEP), Aajeevika Grameen Express Yojana (AGEY), Micro Enterprise Development Programme, One Stop Facility Centre, Cluster Promotion, Promotion of Producer Groups (PGs) and Producer Enterprises (PEs) etc. These are being integrated with CLFs for implementation. It is important to build on the successes under these programmes and intensify both Farm and Non-Farm Livelihoods outreach to all households who are in to the SHG fold in a saturation approach.

This manual is a practitioner guide for all functionaries under DAY-NRLM, Federation leaders, Community cadre and staff of mission and other line departments involved in promotion of Rural Livelihoods. This manual intends to empower and equip them with Livelihoods perspective building, planning processes, tools to successfully engage with SHG federations (SHGs, Village Organisations, Cluster Level Federations and other community institutions like PG, PE).

## **Structure of the Manual**

This manual is written in four parts.

|  |  |
| --- | --- |
| Part-1 | Context of Rural livelihoods, Mission Approach, Strategy and need for integration of efforts. |
| Part-2 | Whole of Government Approach for Livelihood Augmentation, detailing key strategy, Planning Process, role of key stakeholders etc |
| Part-3 | Community leadership for growth; empowering Cluster Level Federations to anchor Livelihoods |
| Part-4 | Implementation framework |

## **How to Use the Manual**

This manual, divided into four parts, places all information related to Mission Approach, Strategy, process, tools and role of stakeholders. You may keep the following aspects in consideration while using the manual:

* Try to understand what has been mentioned and also the rationale behind them. Then make your own decision better based on local conditions. Identify appropriate models and contextualise if need be. It is a suggestive document and not a rulebook.
* Read the manual at least once and begin your work; again, come back to refer the relevant chapters to re-confirm your understanding from the field.
* To learn a new concept and skill, individual commitment is required and any new commitment has an implication on your existing engagements so you would have to prepare yourself accordingly.

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# **List of Abbreviations used:**

| **Sl. No** | **Abbreviations** |  |
| --- | --- | --- |
| 1 | AAP | Annual Action Plan |
| 2 | AE | Agriculture Entrepreneur |
| 3 | AGEY | Aajeevika Grameen Express Yojana |
| 4 | AHIDF | Animal Husbandry Infrastructure Development Fund |
| 5 | AIF | Agriculture Infrastructure Fund |
| 6 | APMC | Agriculture Produce Marketing Committee |
| 7 | BDO | Block Development Officer |
| 8 | BIP | Block Impleentation Plan |
| 9 | BLCC | Block Level Convergence Committee |
| 10 | BLPM | Block Livelihood Potential Mapping |
| 11 | BMMU | Block Mission Management Unit |
| 12 | BPDP | Block Panchayat Development Plan |
| 13 | CBO | Community Based Organisation |
| 14 | CC | Cluster Coordinator |
| 15 | C-DAP | Comprehensive District Agriculture Plan |
| 16 | CHC | Custom Hiring Centres |
| 17 | CIF | Community Investment Fund |
| 18 | CLF | Cluster Level Federation |
| 19 | CRP | Community Resource Person |
| 20 | CSO | Civil Society Organisation |
| 21 | DAC&FW | Department of Agriculture Cooperation and Farmers Welfare |
| 22 | DAHD | Department of Animal Husbandary and Dairying |
| 23 | DAY-NRLM | Deen Dayal Antyodaya Yojana- National Rural Livelihood Mission |
| 24 | DDUGKY | Deen Dayal Upadhyay Gramin Kaushal Yojana |
| 25 | DIDF | Dairy Processing and Infrastructure Development Fund |
| 26 | DIP | District Implementation Plan |
| 27 | DLCC | District Level Convergence Committee |
| 28 | DLPM | District Livelihood Potential Mapping |
| 29 | DMMU | District Mission Management Unit |
| 30 | DoF | Department of Fisheries |
| 31 | DPDP | District Panchayat Development Plan |
| 32 | EC | Executive Committee |
| 33 | FI | Financial Inclusion |
| 34 | FIDF | Fisheries and Aquaculture Infrastructure Development Fund |
| 35 | FPO | Farmer Producer Organisation |
| 36 | GP | Gram Panchayat |
| 37 | GP | Gram Panchayat |
| 38 | GPDP | Gram Panchayat Development Plan |
| 39 | GPLPFT | Gram Panchayat Level Planning Facilitation Team |
| 40 | GRS | Gram Rozgar Sevak/ Sahayak |
| 41 | HILA | High Intensity Livelihood Actions |
| 42 | IBCB | Institution Building and Capacity Building |
| 43 | ICAR | Indian Council of Agricultural Research |
| 44 | IFC | Integrated Farming Cluster |
| 45 | IIMR | Indian Institute of Millets Research |
| 46 | ISAM | Integrated Scheme for Agri Marketing |
| 47 | KVK | Krishi Vigyan Kendra |
| 48 | LEILA | Low Engagement Intensity Livelihood Actions |
| 49 | MCP | Micro Credit Plan |
| 50 | MDM | Mid Day Meal |
| 51 | MGNREGS | Mahatma Gandhi National Rural Employment Guarantee Scheme |
| 52 | MIDH | Mission for Integrated Development of Horticulture |
| 53 | MKSP | Mahila Kisan Sashaktikaran Pariyojana |
| 54 | MoFPI | Ministry of Food Processing and Industries |
| 55 | MoPR | Ministry of Panchayati Raj |
| 56 | MoRD | Ministry of Rural Development |
| 57 | MSME | Micro Small and Medium Enterprises |
| 58 | NABARD | National Bank for Agriculture and Rural Development |
| 59 | NAFED | National Agricultural Cooperative Marketing Federation of India Ltd |
| 60 | NBHM | National Beekeeping and Honey Mission |
| 61 | NCOF | National Centre for Organic Farming |
| 62 | NFSM | National Food Security Mission |
| 63 | NLM | National Livestock Mission |
| 64 | NMAET | National Mission on Agri extension & Technology |
| 65 | NMOOP | National Mission on Oilseeds and Oil Palm |
| 66 | NMSA | National Mission for Sustainable Agriculture |
| 67 | NPBBDD | National Programme for Bovine Breeding and Dairy Development |
| 68 | NRETP | National Rural Economic Transformation Project |
| 69 | NRP | National Resource Persons |
| 70 | NSAP | National Social Assistance Programme |
| 71 | NTFP | Non Timber Forest Produce |
| 72 | OSFC | One Stop Facility Centre |
| 73 | PE | Producer Enterprises |
| 74 | PG | Producer Groups |
| 75 | PKVY | Paramparagat Krishi Vikash Yojana |
| 76 | PLCP | Potential Linked Credit Plan |
| 77 | PMAY(G) | Pradhan Mantri Awaas Yojana - Grameen |
| 78 | PMFME | Pradhan Mantri Formalisation of Micro food processing Enterprises |
| 79 | PMGSY | Pradhan Mantri Gram Sadak Yojana |
| 80 | PMMSM | PM Matsya Sampada Mission |
| 81 | PMMY | Pradhan Mantri MUDRA Yojana |
| 82 | PMVDK | Pradhan Mantri Van Dhan Yojana |
| 83 | PRI | Panchayati Raj Institution |
| 84 | RF | Revolving Fund |
| 85 | RSETI | Rural Self Employment and Training Institute |
| 86 | SFAC | Small Farmers Agribusiness Consortium |
| 87 | SFURTI | Scheme of Fund for Regeneration of Traditional Industries |
| 88 | SHG | Self Help Group |
| 89 | SISD | Social Inclusion and Social Development |
| 90 | SMAM | Sub-Mission on Agricultural Mechanization |
| 91 | SPMRM | Shyama Prasad Mukherjee National RURBAN Mission |
| 92 | SRLM | State Rural Livelihood Mission |
| 93 | SVEP | Start-up Village Entrepreneurship Programme |
| 94 | SWOT | Strength Weakness Opportunity and Threat |
| 95 | ToT | Training of Trainer |
| 96 | TRIFED | Tribal Co-operative Marketing Federation of India |
| 97 | TSP | Tribal Sub Plan |
| 98 | VC | Village Council |
| 99 | VLAC | Village Level Aggregation Centre |
| 100 | VLPFT | Village Level Planning Facilitation Team |
| 101 | VO | Village Organisation |
| 102 | VPRP | Village Poverty Reduction Plan |

# **Part-1: Rural Livelihoods and DAY-NRLM**

## **1.1 Ministry of Rural Development and key programmes for Rural India:**

The Ministry of Rural Development is the nodal Ministry for the development and welfare activities in the rural areas of the country and is mandated to bring sustainable and inclusive growth in Rural India and there by improve the quality of life of people in rural areas. It has adopted multipronged strategy for eradication of poverty, providing social safety net and developing infrastructure for growth. Major programmes of the Ministry include Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) for wage employment and asset creation, Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) for inclusion of women in to community institutions, alleviate rural poverty and create sustainable livelihood opportunities for the rural poor, Deen Dayal Upadhyay Gramin Kaushal Yojana (DDUGKY) to provide skilling to rural youth, Pradhan Mantri Awaas Yojana - Grameen (PMAY-G) for providing pucca housing to deprived households, Pradhan Mantri Gram Sadak Yojana (PMGSY) for all weather road connectivity to habitations, National Social Assistance Programme (NSAP) for safety net to aged persons, widows, persons with special needs and bereaved families on death of primary bread winner, Shyama Prasad Mukherjee National RURBAN Mission (SPMRM) to stimulate local economic development, enhance basic services, and create well planned Rurban clusters and facilitate development in rural areas. All these programmes aim to provide life advancement opportunities in rural areas and improve the quality of life. The Ministry has also partnered with Ministries/ Departments such as Ministry of Agriculture and Farmers Welfare, Ministry of Food Processing and Industries, Ministry of Tribal Affairs, Department of Animal Husbandry, Dairy, Fisheries for drawing convergent and synergistic support to support livelihood creation and intensification in rural areas.

## **1.2 DAY-NRLM’s efforts towards Livelihood augmentation**

DAY-NRLM is a flagship programme of the Ministry focused towards improvement of social status and economic capabilities of rural women by mobilizing them into women Self Help Groups (SHG), Village Organization and Cluster Level Federations (CLF). As of September, 2022, nearly 8.5 Crore households have been mobilised in to about 78 lakh SHGs. The Mission focuses on stabilizing the existing and providing newer livelihoods portfolio for the poor through its three pillars –

* ‘**Vulnerability Reduction’ and ‘Livelihoods Enhancement’** through deepening/enhancing and expanding existing livelihoods options and tapping new opportunities in farm and non-farm sectors;
* **‘Employment’** - building skills for the job market outside; and
* **‘Enterprises’** - nurturing self-employed and entrepreneurs (for micro-enterprises).

Programmes like MKSP, NRETP, IFC, SVEP, MED, AGEY, Cluster Dev Projects are enabling SHG households to take up various livelihood activities. To support implementation of these initiatives, Community Resource Persons (CRPs) from within the SHG members have been trained and capacitated to facilitate the livelihoods planning and implementation processes.

The present programmatic support under DAY-NRLM provides women members of self-help group access to capital through Revolving Fund (RF), Community Investment Fund (CIF) and additionally facilitating bank linkage. More than 5.4 Lakh Crore capitalisation support have been provided to the federations.

Further convergence is given due thrust. The DAY-NRLM has adopted two broad strategies for convergence:

1. **Strengthening HH level livelihood activities promoted by DAY-NRLM through**:
   1. Asset augmentation (individual and common),
   2. Access to technology,
   3. Access to credit,
   4. Access to specific knowledge and skill and
   5. Access to market
2. **Inclusion of Women SHG members in the programs of other department for** 
   1. Skilling and knowledge building (extension services),
   2. Processing & Market linkage and
   3. End to End value chain projects

Towards this direction, convergence efforts have been initiated with Department of Agriculture Cooperation and farmers Welfare (DAC&FW), Department of Animal Husbandary, Dairying (DAHD), Department of Fisheries (DoF), Tribal Co-operative Marketing Federation of India(TRIFED), Ministry of Food Processing and Industries (MoFPI), Ministry of Panchayati Raj (MoPR), . Some of the concrete outcomes of these collaboration have been the setting up of Custom Hiring Centres (CHC) by SHGs in many states with support from respective state agriculture departments, instructions issued to states by DAC & FW to utilize the services of *Krishi Sakhi, FPO promotion under the 10,000 FPO promotion schemes, Infrastructure upgradation using Agriculture Infrastructure Fund,* participation of SHG women in PM Van Dhan Yojana (PMVDY) under TRIFED etc, among others.

Following are the list of schemes for which convergence efforts have already been made within and outside the Ministry:

|  |  |  |
| --- | --- | --- |
| **Sl. No** | **Name of Ministry** | **Name of Centrally Sponsored Scheme/ Central Sector Scheme** |
| 1 | **Ministry of Rural Development** | * **Mahatma Gandhi NREGS**: Individual Assets under category B works and Community Infrastructure for DAY-NRLM compliant SHGs as part of category-C works of MGNREGS. * **Deen Dayal Upadhyay Gramin Kaushal Yojana**: Training of youth and Enterprise Promotion Support for SHG women by RSETI. (<http://nirdpr.org.in/rseti/guidelines.aspx>) |
| 2 | **Ministry of Agriculture, Co-operation and Farmers' Welfare** | * Paramparagat Krishi Vikash Yojana * Jaivik Krishi Protsahan Yojna (JKPY) * Agriculture Infrastructure Fund * National Centre for Organic Farming (NCOF) * Mission Organic Value Chain Development for NE region (MoVCD-NER) * National Beekeeping and Honey Mission (NBHM) * Mission for Integrated Development of Horticulture (MIDH) * Sub-Mission on Agricultural Mechanization (SMAM) * Krishi Vigyan Kendra (KVK) * National Initiative on Climate Resilient Agriculture (NICRA) * Financing facility under Agri-infrastructure Fund * National Mission for Sustainable Agriculture (NMSA) * Small Farmers Agribusiness Consortium (SFAC) * National Mission on Agri extension & Technology (NMAET) * National Mission on Oilseeds and Oil Palm (NMOOP) * Integrated Scheme for Agri Marketing (ISAM) * National Food Security Mission (NFSM) * National Millet Mission   Technical support from NAFED, IIMR, ICAR |
| 3 | **Ministry of Food Processing Industries** | Pradhan Mantri Kisan SAMPADA Yojana   * PM Scheme for Formalization of Micro-Food Enterprises |
| 4 | **Ministry of Fisheries , Animal Husbandry and Dairying** | * Multiple Schemes to support the livestock sector with the primary objectives to reduce animal * mortality, breed improvement, animal productivity, fodder management etc. * National program for dairy development * Supporting Dairy Cooperatives and Farmers Producers Organization engaged in dairy activity (SDCFPO) * Rastriya Gokul Mission * PPR Eradication Programme * Classical Swine Fever Control Programme * Mobile Veterinary Units (non-recurring expenditure) * Sub-mission on Rural Poultry Entrepreneurship programme * Sub-mission on Livestock insurance, assistance for Research & Development and Extension and * PM Matsya Sampada Mission |
| 5 | **Ministry of Tribal Affairs** | * Pradhan Mantri Van Dhan Yojana (PMVDY) * Programmes / Activities under Proviso to Article 275 (1) of the Constitution of India and Special Central Assistance to Tribal Subplan. |
| 6 | **MSME** | * SFURTI Scheme |
| 7 | **Ministry of Food Processing Industries** | * Pradhan Mantri Kisan SAMPADA Yojana * Pradhan Mantri Formalisation of Micro food processing Enterprises (**PMFME**) |
| 8 | **Ministry of Fisheries, Animal Husbandary and Dairying** | * National Livestock Mission (NLM) * Dairy Entrepreneurship Development Scheme * Dairy Processing and Infrastructure Development Fund (DIDF) * National Animal Disease Control Programme * Livestock Health and Disease Control (LH & DC) * Animal Husbandry Infrastructure Development Fund (AHIDF) * National Programme for Bovine Breeding and Dairy Development (NPBBDD) * Fisheries and Aquaculture Infrastructure Development Fund (FIDF) * Pradhan Mantri Matsya Sampada Yojana |
| 9 | **NHAI** | * For roadside tree plantation works across national highways. |

There is a need to establish convergence with other centrally sponsored/ central sector schemes, which has been recently launched and can significantly contribute in livelihoods augmentation. Further for ensuring convergence, flexible institutional architecture, integration between Govt, PRI, CBOs and aligning the planning processes of both livelihood and broader development at Gram Panchayat Level is critical.

## **1.3 Need for a Whole of Government Approach towards Livelihood Augmentation:**

Transformational growth in Rural India is possible by way of **Sabka Saath, Sabka Vikas, Sabka Viswas and Sabka Prayas,** as narrated by Hon’ble Prime Minister. A whole of Government approach will multiply DAY-NRLM’s livelihoods outreach, increase participation of rural women in livelihood activities, bring focus on convergence of different government administered livelihood programs, schemes and initiatives to identify potential areas of collaboration and synergies, enable a seamless matching of the supply of livelihood schemes and programs from the Central and State Governments and their agencies/development partners, and its demand by the livelihood seekers viz. SHGs and their federations and their production counterparts (viz. Producer Groups, FPOs) from various states. The next chapter will detail out the Whole of Government Approach towards livelihood augmentation.

# **Part-2: Whole of Government Approach for Livelihood Augmentation, key strategy, Planning Process and role of key stakeholders.**

The definition of livelihoods provided by Conway and Chambers[[1]](#footnote-1) **“Livelihood is a means of making a living. It encompasses people’s capabilities, assets, income and *activities* required to secure the necessities of life. It is sustainable when it can cope with and recover from stress and shock, maintain or enhance its capabilities and assets”.** Livelihoods, therefore, go far beyond generating income. A livelihood is much more than employment.

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SHG women members are predominantly from labour surplus and resource poor category, their livelihoods are inadequate, given to shocks and inherently about *“coping” or “survival”.*  The challenge for DAY-NRLM is how the equilibrium of inadequate *capabilities, assets and activities* are pivoted into a context of *“growth”* and bringing a higher set of adequacies in *capabilities, assets and activities*. This is possible when a Whole of Government Approach i.e. convergent effort, both intra and inter departmental, is ensured and Govt-PRI-CBO work together, supplement each other for extending the benefits to rural poor.

**Goal of the Initiative:**

1. Universal Coverage of SHG Households for Livelihood Activities and enabling sustainable income (Aspirational Income ~INR 1 Lakh per annum) -Targeting 2.5 Cr HH in 3 Years
2. Strengthening the CLFs to anchor all livelihood processes and systems.

## **Strategy for Livelihoods Augmentation (Lakhpati Initiative):**

The DAY-NRLM has taken multiple initiatives to augment the livelihoods of the SHG members. For enabling members to earn Rupees One lakh per annum, the following 4 key strategy need to be taken up.

**2.1.1 Deepening, Enhancing and Expanding Sustainable Livelihoods options**:

It is important to understand the existing status quo in terms of member and group level livelihood engagements, requirement of assets, skills, knowledge and finance. Efforts should be made to

1. Expand the **Livelihood Intervention choices** by analyzing emergent and latent opportunities in different sectors and identifying the same at District and Block level.
2. Support **member level decisions** by providing them livelihood prototypes detailing *activity* level *return-risk-investment* and *capacity building to take up livelihood activities.*
3. Support members diversify interventions across **farm, non-farm and service sectors.** For enhancing income, households may be encouraged to take up multiple activities such as Agriculture, High value Agriculture, Horticulture, Livestock, Fisheries, NTFP and small enterprise activities.
4. Focus on **service level engagement activities** such as employability linkages, entrepreneurship, Franchisee options of larger enterprises, Value chain based intensive end-to-end livelihood solutions, Public Procurement Linkages, Supply chain linkages etc.

This processes will have a *top-down (emergent livelihood intensity opportunity)* and bottom-up process with member making decision choice around their resource endowments and skills

**2.1.2 Increase access to Finance/ Credit**: SHG and federations are made financially literate, CLFs empowered to *provide adequate and timely credit* linkages, facilitation for access to requisite amount of credit/ bank finance to take up livelihood activities. It will also require proper financial planning.

* + 1. **Skilling of the community cadre/CLF-VO-SHGs** to help SHG members prepare livelihood plan and take up livelihood activities, participate in the Value chain interventions.
    2. **Convergence and partnership:** Key to success of the strategy is convergence of all resources available at a village or Gram Panchayat level. Convergence can be Intradepartmental and Interdepartmental.

|  |  |
| --- | --- |
| **Intra Departmental Convergence possibilities** | **Interdepartmental Convergence possibilities** |
| Schemes of Ministry of Rural Development:   * Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) for wage employment and asset creation. * Pradhan Mantri Awaas Yojana - Grameen (PMAY-G) for providing housing to deprived households * Pradhan Mantri Gram Sadak Yojana (PMGSY) for all weather road connectivity to habitations. * National Social Assistance Programme (NSAP) for safety net to aged persons, widows, persons with special needs and bereaved families on death of primary bread winner. * Shyama Prasad Mukherjee National RURBAN Mission (SPMRM) to stimulate local economic development, enhance basic services, and create well planned Rurban clusters. * Deen Dayal Upadhyay Gramin Kaushal Yojana (DDUGKY) to provide skilling to rural youth.   Together these programmes seek to secure income and improve livelihoods, skill development, social protection and infrastructure development in rural areas. | Schemes of   * Ministry of Agriculture and Farmers Welfare * Ministry of Animal Husbandry, Dairy and Fisheries * Ministry of Tribal Affairs * Ministry of Food Processing Industries * Ministry of Micro, Small and Medium Industries * Ministry of Panchayati Raj * Ministry of Women and Child Development * Ministry of Road, Transport and Highways.   These ministries provided opportunity window for technical and financial resources convergence. |

The Ministry has also partnered with Private Sector/CSO to bring more efficiency in programmes delivery and success.

* + 1. **Saturation Approach** will help achieve universal coverage of SHG households into Livelihoods fold with a sustainable income. Every household have different occupation and income level. Ultra-poor households lack savings, capital, skills and confidence; are engaged in insecure occupations; unable to meet their basic consumption needs; and are vulnerable to shocks and remain trapped in poverty. Hence the support towards Ultra poor, Poor and Prosperous families will be different. A graduation approach need to be taken for ultra poor households.

**2.2 Guiding Principles:**

For the Whole of Government Approach, following would be the guiding principles of engagement:



* **Community at the center:** The CLFs will be the key community institution to take foreword this approach. The CLFs spearheading the planning process is intended to strengthen the federation and its members to support VO-SHG members in better livelihood planning. CLFs will emerge as a robust community institution anchoring the livelihood planning for its members. CLF-VO-SHG level capacity building around visioning, concept seeding, market oriented approach, Livelihood activity planning, managing logistics, skills on agriculture technology, package of practice etc. will help community prepare their own plan. Krishi Sakhi/ Udyog Sakhis / Pashu Sakhis / Matshya Sakhis/ Madhu Sakhis / etc. can act as a value chain enabler and will be trained on building perspectives, planning for diversification, creating an activity calendar based on local resource availability. They can be capacitated to function as the linking point between value chain actors and households.
* **Market-led interventions**: Traditional approach to sustainable livelihoods and income generation usually focuses on the supply side i.e. improving the production of crop/ commodities. While this may help in short term income earning opportunities, it may be problematic in the long run especially when this is done in a scale. For instance, if a large number of households produce same kind of crop or commodity, in locations where market demand for products and services are saturated, this may create negative spillover effect on the producers, because of distress sell. Hence, interventions need to be promoted which has a significant market potential. This may be done through a through market analysis and work out options of market linkages. Supplementing efforts like aggregation, storage, primary value addition for dealing with traders or working with Farmer Producer Organisations.
* **Demand-driven activities**: Demand-driven activities is mostly associated with participation, ownership and decentralization of decision making by the intended beneficiaries. Rural households are aware about the local resource availability, economic opportunities and their skill set to take up an economic activity. The DAY-NRLM has created process for collating demands of the community, which can be a guiding force for agreeing upon demand driven activities. The Village Poverty Reduction Planning (VPRP) process and use of digital tool will help in preparing household centric livelihood plan.

**2.3 Planning Process:**

The development objective being universalization of livelihoods coverage and enabling 25 Million SHG households to earn sustainable income on Rs One Lakh per annum, the planning process needs to cater two critical aspects

1. Potential livelihood opportunity in an area /sector and
2. community’s demand, own initiatives, leadership and enterprising ability to take up the activities.

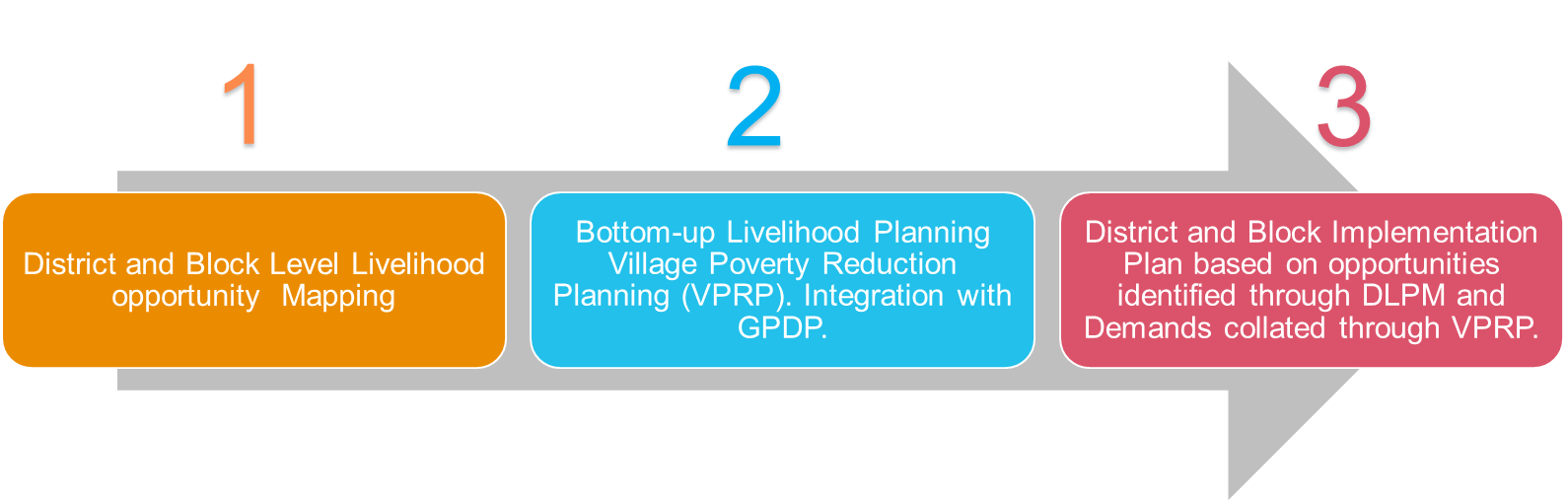
Hence, the planning process will comprise of two components

**Component-I:** Landscape mapping and opportunity scanning is a key component. This simply means identifying potential livelihood opportunities in an area based on the local demand and supply gap analysis. It will be done through preparation of District Livelihood Potential Mapping (DLPM) and Block Livelihood Potential Mapping (BLP). The preparation of DLPM and BLPM is a top-down, outside-in opportunity mapping (laying out Livelihood options), process to equip the functionaries in implementation on livelihoods ideas, to share and expose rural communities to available opportunities in their surroundings. DLPM and BLPM also provides an engagement framework of District and Block level functionaries and community-level institutions like Gram Panchayats, Cluster Level Federations to support each member with appropriate livelihood options and converge with different government departments, facilitates potential supply chain linkages and financial support. The focus here will be on mapping Market-Agroecological-Industry[[2]](#footnote-2) opportunities/linkages.

**Component-II:** Bottom up process (CLF Anchored process) to prepare Village Poverty Reduction Plan with focus on Livelihood Plan at Household level. This process starts with

* + 1. CLF Level Concept seeding, followed by VO Level Concept seeding and preparation of Member level plan. The Village Poverty Reduction Plan (VPRP) has 4 components, one of which is preparation of Livelihood Plan. The Livelihood Plans can be prepared for individual households or for group of households. A mobile Application is developed for preparing the Member level plan, consolidated at SHG, VO and GP Level. The livelihood plan can be prepared for following category of activities:
       - Farm Centric Activities including Agriculture, Horticulture;
       - Animal Husbandary activities including Livestock, Fisheries
       - Non-Timber Forest Produces activities
       - Micro Enterprise Development and Non-Farm Activities
       - Skill Training Requirements.
       - At the time of preparing the Member and group Level plan, the SHG members need to refer to the District Livelihood Potential Mapping Document for conscious choice making.
    2. The GP Level consolidated plan is presented before Gram Sabha for integration with the Gram Panchayat Development Plan (GPDP). The Plans approved at the Gram Sabha are further consolidated at the Block Panchayat and District Panchayat
    3. Preparation of Implementation Plan by Block Mission Units referring to the consolidated livelihood activities identified through VPRP and GPDP.

|  |  |
| --- | --- |
| **Component-I:**  **District and Block Level Livelihood Potential Mapping: Landscape mapping and opportunity scanning** | **Component-II:**  **Bottom up planning process using Village Poverty Reduction Planning (VPRP)** to collate Household and Group Level Livelihood Activity Plan , consolidation at Village and GP Level. |
| **Deeper analysis of**   * Local area economy * Demand and factor conditions for comparative advantages * Emergent opportunities through sub-sector and value-chain analysis * Potential government procurement and private sector opportunities | * CLF level Livelihood orientation followed by Village and SHG level orientation. * Village Poverty Reduction Plan (VPRP)-, Member+ Community Level Livelihood Plan * Integration of VPRP with Gram Panchayat Development Plan (GPDP) * Convergence Plan for Rural Development and Other Department Schemes at Block and District Level. |



Following paragraphs will detail the step by step process for the two components of planning:

### **2.3.1 Landscape mapping and opportunity scanning through preparation of District Livelihood Potential Mapping (DLPM) and Block Livelihood Potential Mapping (BLPM)**

**2.3.1.1 Preparation of District Livelihood Potential Mapping (DLPM)**

**District Livelihood Potential Mapping (DLPM)** is an 2-3 days consultation process, where in the Potential Livelihood Opportunities details the procedures and actions that will be undertaken in order to ensure that the capacity, production levels, linkages towards attainment of aspirational income of women SHG members.

At the level of DMMU, a team comprising of District Managers of Livelihoods, Financial Inclusion and IBCB may do the exercise taking guidance from the SRLM. It can be prepared using the available District Level Livelihood Plans prepared by Government departments like Agriculture, Animal Husbandry, Fisheries, Horticulture, Industries, Labour and Employment, Handloom & Handicrafts, NABARD’s Potential Linked Credit Plan (PLCP), MSME Industry profile etc. The Exercise will take max 2 days for data collection and analysis based on a structured framework and 2 days for synthesising all the information, reports into a DLPM. Maximum 5 days need to be allocated for the exercise which can be presented at the District level for gathering inputs from line departments and other stakeholders.

Following are the steps involved:

**Step-1: Collection of Information:**

The District livelihood team will collect the following secondary information from the different government departments and agencies to understand the department wise plans and their potential to contribute towards livelihood augmentation.

| **Area** | **Detail Data/ Documents** | **Source of Information** |
| --- | --- | --- |
| Demography and Socio-economy | Demography and socio-economic details | Census Report, District Handbook of Statistics |
| District Rural Economy (Agriculture and allied sector and non farm sector) | Major sectors in the district and resources | District Handbook of Statistics |
| Rural infrastructure | District Handbook of Statistics |
| Topography, soil, ground water | District Irrigation Plan |
| Agro Climatic condition- rainfall | Comprehensive District Agriculture Plan (C-DAP) |
| Land holding pattern District and block wise | District and block wise – Deputy Director/ Asst. Director of Economics and Statistics |
| Crops district and block wise (Area, Production, Productivity) | Directorate of Economics and Statistics, Comprehensive District Agriculture Plan (C-DAP) |
| Pre and post production | PLP of NABARD, Comprehensive District Agriculture Plan (C-DAP) |
| Fishery and livestock production and productivity | Annual Activity report of the department, District Handbook of Statistics |
| Non-farm Livelihoods-MSME /small business. Large industries. Employment | MSME website. District Industries Center report, Potential linked plan. District PLP. Data-NABARD |
| Women led enterprises. SHG households in MSE business Financial linkages Gaps | Report of SRLMs |
| Market Condition | Local Market condition |  |
| Details of APMC and other markets | APMC |
| Banking and Finance | Situation of credit and saving | Potential linked plan. District PLP. Data-NABARD |
| Access to finance, Different credit products to rural producers other microcredit players | Potential linked plan. District PLP. Data-NABARD |
| Government schemes and programmes | Departmental Schemes that support rural economic activities, creation of new assets, augmentation of assets - land & water and other livelihood resources | Departmental scheme document available at district office  Government of India’s portal: https://vikaspedia.in/ |
| **Links for useful documents to refer while preparing DLPM:**  *Dist. Agri Plan:* [*https://rkvy.nic.in/#*](https://rkvy.nic.in/)  *Irrigation Plan:* [*https://pmksy.gov.in/mis/rptDIPDocConsolidate.aspx*](https://pmksy.gov.in/mis/rptDIPDocConsolidate.aspx)  *MSME:* [*http://dcmsme.gov.in/Districts\_Industrial\_Profiles.aspx*](http://dcmsme.gov.in/Districts_Industrial_Profiles.aspx)  *Potential Linked Credit Plan of NABARD:* [*https://www.nabard.org/info-centre-state-focus-papers-potentiallinkplans.aspx?cid=641&id=698*](https://www.nabard.org/info-centre-state-focus-papers-potentiallinkplans.aspx?cid=641&id=698) | | |

Data collected by the district livelihood team needs to be analyzed in a systematic manner. Based on the available data, identify the potential livelihood sector/ sub sector with specific focus to women SHG members.

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr.**  **No.** | **Criteria to identify potential Livelihoods** | **Description** | **Source of data** |
| 1 | Number of producer involved in the livelihoods | Livelihood activities in which large number of producer associated | PLCP of NABARD, C-DAP of Agriculture department, district agriculture handbook |
| 2. | Community Interest/ Aspiration | Economic viability, Knowledge and technology availability, Extension services, Awareness about Market availability | Sector study report |
| 3. | Priority (thrust from government) focus area | State/National Government Schemes and Investments / One District One Product | PLCP of NABARD, C-DAP, MSME plan, MGNREGS plan |
| 4. | Competitive advantage | Production, infrastructure facilities, connectivity, favourable climatic conditions, GI type characteristics, Uniqueness emerging out of Ethnicity and culture, an existing cluster | C-DAP, Sector study report, PCLP of NABARD |
| 5. | Access to market (input and output) | Ability to sell the produce at a remunerative price in Local, National & International markets. | APMC report, Agriculture marketing board, |
| 6. | Opportunity for value chain intervention | Value addition and value chain intervention possibilities | MSME report, sector report published by department of other agency |
| 7 | Investment and Finance |  |  |

**Step-2: Local Area Economic Analysis:**

The purpose is to look for opportunities /ideas for livelihoods enhancement. It is the canvas in the local area where livelihood activity goes on, helping us understand how livelihood activities happen as well as provide insights into new opportunities. Key element of the understanding is what are produced locally, what are consumed locally, what comes from outside, what goes outside, who are the various players involved; how all this can be put together to create new opportunities, this gives us insight into how money flows in the economy and multiplies or depletes. The process will generate a list of Possible Livelihood Ideas.

**What Comes in the District Economy?**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Products & Services used annually but not produced** | **Consumption in the Area** | | | **Local Production** |
|  |  | **Quantity** | **Price/Unit** | **Total Value (Rs)** |  |
| 1 | Cycle | 400/year | 1600 | 640000 | Not manufactured |
| 2 | Biscuits | 1000 kgs/yr | 500 | 500000 | One local bakery makes some similar products |
| 3 |  |  |  |  |  |

**What goes OUT/ Can go OUT of District Economy?**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S.No** | **Products & Services produced locally & are surplus** | **Annual Production in the Area** | | | **Where is it Demanded?** |
|  |  | **Quantity** | **Price/Unit** | **Total Value (Rs)** |  |
|  |  |  |  |  |  |

**Step 3 : List the Potential Ideas for assessment by District Team:**

DMMU members may have spent considerable time in the area, and with functionaries from line departments and have gathered many information. A good discussion of 2-3 hours can help identify potential interventions feasible in the area. Following triggering questions can be used while group discussion:

Focus Group Discussion amongst District Team

* Based on the findings from sector potential mapping and Line Departments plans analysis, which are the critical interventions that can be planned in the district?
* List all possible livelihood opportunities. Evaluate each activity on a scale of 1 to 5, with 1 being highly unfavorable and 5 highly favorable, on the following parameters
* Whether SHG members can take up the activity or not
* Its demand conditions: the nature of the market. Is it favouring or not favouring?
* Its factor conditions: availability of resources required for its production. Is it available or not available easily?
* Skills and Linkage Domain of District to support SHG members taking up the activity. Are there enough skill with the mission unit and other district staff to take up the initiative?

Score has to be given purely on the basis of how team members generally feel about the idea, based on whatever understanding of the area team has. After scoring each of the livelihood ideas on these five parameters, total up the score by adding the numbers in the last column. Then shortlist those scoring high and eliminate the others.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Activity | Suitability for women SHG members | Amenable for Credit Support | Favorable demand conditions | Favorable factor conditions | Skills and Linkage Domain of District team | Total |
| 1 | **Vegetable, Dairy, Silk, Fisheries, Fruit Crops** |  |  |  |  |  |  |
| 2 | **General Stores** |  |  |  |  |  |  |
| 3 | Food Processing Unit |  |  |  |  |  |  |

**Step-4: Take inputs from the `key Informants’ and Explore the External Environment (3E)**

**Identify Key Informants --** Choose people to get inputs of identified livelihood activities- traders, local business establishment, key government officials in relevant line departments.

**Scoring by Key Informants**

* + Assess on parameters on a scale of 1-5, Highly unfavourable, 5- Highly favourable
  + At least three Key informants
  + Score the responses in the columns and find out the average score on each of the 20 parameters (five for each condition)
  + Add up the scores given by different key informants on each element and find the average score, High scores – favourable, Low Scores – needs attention, High Variance – difference of opinion – possibility of communication gap or break in information flow.

**Steps to Compare score of Different Activities**

* Place the average scores of different activities and its column total in the particular activity.
* Examine the column total – see which activity have got the highest score (high score- favourable conditions for most of the elements)
* Identification of bottlenecks - Low score-bottlenecks
* Identify Interventions

**Tables of 3E Exercise:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Activity** |  | | | **Total** | **Aver.,** |
| **A** | **FACTOR** | **1** | **2** | **3** |  |  |
| 1 | Availability of Raw Material |  |  |  |  |  |
| 2 | Availability of Skilled human resources |  |  |  |  |  |
| 3 | Agro-climatic suitability |  |  |  |  |  |
| 4 | Availability of Capital |  |  |  |  |  |
| 5 | Availability of Infrastructure |  |  |  |  |  |
| **B** | **DEMAND** |  |  |  |  |  |
| 1 | Size of domestic/Local demand |  |  |  |  |  |
| 2 | Number of Buyers (Large – 5, Few – 1) |  |  |  |  |  |
| 3 | Sophistication of Buying Process |  |  |  |  |  |
| 4 | Growth of domestic demand (Increase -5, Decline -1) |  |  |  |  |  |
| 5 | Presence of external buyers (many -5, None -1) |  |  |  |  |  |
| **C** | **INDUSTRIAL** |  |  |  |  |  |
| 1 | Number of firms (Many -5, Monopoly -1) |  |  |  |  |  |
| 2 | Existence of Competition (among firms) |  |  |  |  |  |
| 3 | Possibilities of setting up new firms (no barrier -5, Barriers -1) |  |  |  |  |  |
| 4 | Presence of Marketing agency |  |  |  |  |  |
| 5 | The quality and reliability of input suppliers/components, machinery |  |  |  |  |  |
| **D** | **INSTITUTIONAL** |  |  |  |  |  |
| 1 | Presence of Efficient Promotional agency (Efficient - 5, Inefficient -1) |  |  |  |  |  |
| 2 | Existence of functioning producer organizations |  |  |  |  |  |
| 3 | Availability of quality training institutions |  |  |  |  |  |
| 4 | Do people have access to all physical/legal resources for this activity |  |  |  |  |  |
| 5 | Supporting/ favorable government policies |  |  |  |  |  |

**Compare Scores of Different Activities**

Place the scores obtained by different activities in column totals at the end of each column, and work out the averages of the score in the rows. Compare and see which activities have got high scores. The activities, which have scored high totals, are likely to have had favourable conditions for most of the elements. SHG members may find it easier to work in such a sector than the one where many conditions are unfavourable.

Once the Promising Activities are identified, further identify **Bottlenecks -** row that gets the lowest score indicates bottlenecks, and **Identifying Interventions -** an intervention point which can help overcome a bottleneck in the activity, and which matches with NRLM interventions.

**Comparing all Activities**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No |  | **Activity** | | | | |
| **A** | **FACTOR** | **Dairy** | **Goatery** | **Enterprise** | **Leather** | **Carpet** |
| 1 | Availability of Raw Material |  |  |  |  |  |
| 2 | Availability of Skilled human resources |  |  |  |  |  |
| 3 | Agro-climatic suitability |  |  |  |  |  |
| 4 | Availability of Capital |  |  |  |  |  |
| 5 | Availability of Infrastructure |  |  |  |  |  |
| **B** | **DEMAND** |  |  |  |  |  |
| 1 | Size of domestic/Local demand |  |  |  |  |  |
| 2 | Number of Buyers (Large – 5, Few – 1) |  |  |  |  |  |
| 3 | Sophistication of Buying Process |  |  |  |  |  |
| 4 | Growth of domestic demand (Increase -5, Decline -1) |  |  |  |  |  |
| 5 | Presence of external buyers (many -5, None  -1) |  |  |  |  |  |
| **C** | **INDUSTRIAL** |  |  |  |  |  |
| 1 | Number of firms (Many -5, Monopoly -1) |  |  |  |  |  |
| 2 | Existence of Competition (among firms) |  |  |  |  |  |
| 3 | Possibilities of setting up new firms (no barrier -5, Barriers -1) |  |  |  |  |  |
| 4 | Presence of Marketing agency |  |  |  |  |  |
| 5 | The quality and reliability of input suppliers/components, machinery |  |  |  |  |  |
| **D** | **INSTITUTIONAL** |  |  |  |  |  |
| 1 | Presence of Efficient Promotional agency  (Efficient - 5, Inefficient -1) |  |  |  |  |  |
| 2 | Existence of functioning producer organizations |  |  |  |  |  |
| 3 | Availability of quality training institutions |  |  |  |  |  |
| 4 | Do people have access to all physical/legal resources for this activity |  |  |  |  |  |
| 5 | Supporting/ favorable government policies |  |  |  |  |  |
|  | Total |  |  |  |  |  |

**Step 5 : Assessing District and State Teams Capacity to Support SHG women**

The 3-E Exercise (Exploring External Environment) gives a "fair amount of information about some of the potential activities in the area. Apart from the information, the dialogue with three key informants of these activities is also a very enriching process. By completing this exercise, the team will become quite familiar with:

* Some of the activities that can be taken up by SHG members for their livelihoods;
* Factor and demand conditions for these activities present in the area; and
* The major bottlenecks in taking up this activity.

The process detailed above can be summarised in the following process diagram:



**Preparation of Draft District Livelihood Potential Mapping document**

**Content of DLPM (Annexure-I)**

* District Rural Economy : SWOT in terms of livelihoods of SHG women - trade-ins/outs, potential of substitution with local production, across primary-secondary-tertiary sectors, farm-nonfarm-services
* Assessment of Local Resources : that be utilised for production and supply in defined "market shed" of district
* agro-ecology - market - industry in Economy Zone where District lies and local District Markets and sub-district markets
* Government schemes and programmes that can support rural economic activities, creation of new assets, augmentation of assets - land & water and other livelihood resources
* Categorise the rural households and the opportunities available/menu of choices
* Decision Support Tool : what communities need to do (production, margin money etc.), what needs to be done with communities (skills, institutions etc.), what needs to be done for communities (investment, infrastructure, supply chain linkages etc.)
* Mapping Public Procurement Opportunities

**2.3.1.2 Preparation of Block Livelihood potential document:**

Block livelihood Potential Mapping will be prepared by the Block Mission Management Unit with the support from District Mission Management unit to map out the livelihood landscape of the block and understand the opportunities for the SHG members. Preparations of Block Level Potential Mapping will also follow the similar process of District Livelihood Potential preparation, the only difference is the block focus.

### **2.3.2Bottom up Planning Process/ CLF Anchored Livelihood Planning Process:**

**Member level Baseline and livelihood Planning Process**

The objective of the Livelihoods Baseline and Livelihoods planning process is to undertake a baseline assessment of-

* the current income brackets
* existing engagement in livelihood activities
* existing livelihood assets and skills of SHG members

And this process helps them in decision making to undertake livelihood intensification and /or livelihood diversification activities for income enhancement in order to become Lakhpati .

The member level livelihood plan will be developed through the Livelihood Planning process as part of the Village Poverty Reduction Planning. A facilitative process anchored by CLF will be undertaken. The Potential identified through District and Block Level Opportunity mapping, will help the member to take appropriate decision based on their resources, skill, aspiration and Risk-Return-Investment assessment of the livelihood activities.

The member level livelihood plan will be consolidated by Village Organisations and will be integrated in VPRP-GPDP process and in SRLM Annual Action plan.

The Mission Units at District and Block level will facilitate convergence with line departments to ensure that the demands collated by individual members through VPRP process is provided to them.

**Member Livelihood planning process**

This activity will be introduced at the CLF level first as Livelihood orientation of CLF members. Further, the CLF Executive Committee members will orient respective Village Organisation (VO). SHG level planning will be done by trained Livelihood CRPs and SHG members (who are VO EC member). SRLM Block Nodal Persons, Livelihood Sub Committee Members and Community Cadre shall be responsible for training and driving this process at CLFs and VOs.

**Table: Livelihoods Baseline and Planning**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **What is Livelihoods Baseline and Planning process?** | **Why is it necessary to conduct the Livelihoods Baseline and Planning?** | **When will this process be conducted?** | **Who will conduct this process?** | **How will this process be conducted?** |
|  | **Icon  Description automatically generated** | **Icon  Description automatically generated** | **Icon  Description automatically generated** |  |
| The Baseline process **aims to assess the current income brackets, livelihood activities, assets, skills and resources of SHG members to help them prepare “Sustainable Livelihoods plan”.**  The planning process **will help SHG members identify the livelihoods interventions , skills, assets and resources required to implement it.** | It is important to assess the current income brackets of SHG members, existing livelihood activities, current assets, skill levels and resources available with SHG members for helping them in planning for the increase in their income levels.  The increase in income levels shall an outcome of the following interventions with SHG members:   * Diversification / Intensification of Livelihood activities * Creation of assets and resources for the identified livelihoods interventions * Upgradation of skills for undertaking the identified livelihoods interventions | This process will be conducted over the next few months and has to be completed in the current financial year. i.e. 2022-23. A detailed training Plan has been charted for orienting the VPRP- Livelihood Planning process. | The Livelihoods Baseline and Planning Process shall be driven by the VOs in their respective villages with the support of Livelihoods Sub Committee members and CRPs. A mobile application (Lakhpati Didi) has been made available. | The Livelihood Planning process will be conducted digitally using the VPRP application. |

**Activity – process matrix on member level livelihood planning**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Step** | **Action** | **Responsibility** | **Accountability** | **Results** | **Tools required (Controlled document)** |
| CLF Level Concept Seeding on Livelihoods | * Orientation of CLF EC members on “Livelihoods” concept | Block Nodal Persons |  | CRP and CLF EC members are capacitated to drive the process in respective VO | * Training Module * Livelihood Prototypes * VPRP Mobile App |
| CRP Livelihoods orientation | * Orientation of “Livelihoods” concept. | Block Nodal Persons |  | CRP are capacitated to drive the process in respective VO | * Training Module * Livelihood Prototypes * VPRP Mobile App |
| VO EC members orientation | * Village Organisation EC members training on “Livelihoods and Planning” | Trained EC members of the CLF along with the trained CRPs |  | VO EC members will be oriented and execution plan prepared | * Training Module * Livelihood Prototypes * VPRP Mobile App |
| Planning at SHG  Profiling- 2 Hrs  Planning- 2-3 Meetings of 2 Hrs Each | * Member level profile and livelihood planning. * (Member level Activity choice identification, Risk-Return-Investment information) | Trained EC members of the VO along with the trained CRPs |  | Member level baseline and livelihood plan prepared | * Livelihood prototypes * VPRP mobile App. |
| Plan consolidation | VO level consolidation of Planning of SHG | CRP and Livelihoods Sub-committee |  | VO and CLF level consolidated livelihood plan | Consolidation format in VPRP mobile App. |
|  |  |  |
| Integration | Integration of plan in VPRP-GPDP Process | VO EC Members for placing at GPDP. CLF EC members for consolidation at Block Panchayat | Block Nodal Persons-SRLM and District Nodal person of SRLM | Members plan integrated in GPDP | Consolidated Plan |

**Facilitating Livelihoods Decision Making:**

Household is the key social unit around which livelihoods cohere because the opportunity and problem that provides analytic context for livelihoods decision is related directly to this social unit and indirectly to other social units.

Self Help Groups provides the platform for exploration, informing and expanding livelihood choices and also in building women’s identity, and institution. The SHG members work together with other stakeholders in the family to shape livelihoods specific roles and implement activities specific to context of their resource endowments like land, water, skills, labour availability.

It needs no emphasis that decision making by individuals and households are highly idiosyncratic. It is important to leave the decision-making to the member, and restrict to only guiding for expanding the choice horizon and making “livelihood support” available. Key to the choice making process is **‘self-guidance’.** This reflects “household’s perception of self-interest” and their own interpretive understanding of risks, returns, investments, resilience and vulnerability as the most critical driver of livelihood actions.

The “livelihood facilitation” by frontline functionaries at block and cluster level needs to principally focus on enabling **‘self-guidance’** by (a) providing all the information, examples related to livelihood “choices” (b) clearly articulating support available and also not available. Broadly the livelihood choices for SHG members can be grouped as

1. Low engagement intensity livelihood actions;
2. Medium engagement intensity livelihood actions and
3. High engagement intensity livelihood actions

**I. Low Engagement Intensity Livelihood Actions (*LEILA*)**: These are engagements that have been carried out for past several years and require low intensity engagements. For instance, agriculture based livelihoods with productivity enhancement measures, asset creation, access to entitlement, credit linkage etc. The focus of the District and Block Mission staff will be :

(a) increased ***access to livelihood finance***(credit, grant, interest subvention, scheme link) for eg. setting up grocery shops, small service enterprises like mobile repair, existing farm livelihoods like vegetable farming, staple production etc.

(b) provision of ***contingent livelihood services*** [Livestock – Artificial Insemination/natural service, vaccination, , feed , High Value Agriculture  – Nursery, Seeds, Package of Practices] promoted as service enterprises under SVEP. ,

**(**c) **Aggregation :** Members are also producers and consumers of goods and services, CLF becoming agent for Public Procurement under MSP or supplies for Mid Day Meal, Take Home ration, setting Aajeevika Retail Marts, Aajeevika Fresh etc.

(c) ***Asset linkages*** : livelihood activities show impressive income gains with interventions like irrigation (Increased % of cropping intensity leads to doubling income, cattle sheds (goat shed leads drop in both kid and adult mortality and annually can double income); there is list of such asset linkages available under MGNREGS and other government programmes.

*(MGNREGS Permissible Work List: https://megsres.nic.in/sites/default/files/mgnrega-permissible-work-list.pdf)*

(d) ***Saturation Outreach*:** key effort here is linking livelihoods with a simplified Livelihood Planning exercise ensuring timely access to credit and support for productivity increase in the dominant crop/livestock of the area for all interested households. This would entail creating a simple set of practices with maximum impact of yield and building capacities of community cadre.

**II. Medium Intensity Engagement Livelihood Actions:** These are actions which are relatively new and requires medium degree of engagement e.g. Expansion of programme coverage and action under Mahila Kisan Sashaktikaran Pariyojana (MKSP), Integrated Farming Cluster (IFC), Start up Village Entrepreneurs Programme (SVEP), Organic Village Cluster Development Programme etc.

**III. High Intensity Livelihood Actions (*HILA*):** These interventions require infusion of capital, adoption of technology and development solution packages. Potential list of these activities with financial and economic analysis can help households take appropriate decision. There will be higher intensity of engagement and possibly partnership with other stakeholders or setting up specialised economic institutions like Producer Groups, FPOs or Producer Enterprises etc. Focus on 2-3 sectors will be desirable based on DLPM and BLPM studies. The specific options offered to SHG members should be guided by Project Feasibility Analysis covering Factor Conditions (agro-climatic conditions; availability of necessary services and raw materials), Technical Conditions (access to technology, input-output relationships, risks), Market Feasibility (market, can produce market prices will make the project financially feasible, potential similar competing producers, supply chain availability). Following are the set of activities:

1. ***Homestead based Livelihoods***– livestock (poultry, goat, sheep), Fruits and Vegetables- vegetables, orchards (fruits+Vegetables), Fisheries, community service enterprise (CLF HR/AE/PashuSakhi/MatsyaSakhi/ Krishi Sakhi/ UdyamiSakhi/ Madhu Sakhi)
2. ***Employability Linkages*** : establishing employability linkages to local Jobs and job-oriented skills programme.
3. ***Franchisee options of larger enterprises*:** Partnerships around “inclusive manufacturing” bring in solutions supported by infusion of capital, and inputs for technical skills. (these could be in secondary agriculture, farm-allied and non-farm)
4. ***Livelihood Assets****:*Combination of planning framework and enabling guideline has created conditions of Cluster Federations to support development of livelihood assets like orchards, irrigation, land development, poultry sheds etc. Livelihoods Assets Gap Analysis tool provides inputs  for Gram Panchayat Poverty Reduction Plan enabling mobilisation of MGNREGS and other department convergence. Development of durable assets generate future income streams. Implementation of asset creation requires institution of capacities, procedures and handholding support.
5. ***Value chain based intensive end-to-end livelihood solutions***: dairy, fisheries, poultry, floriculture, Medicinal and Aromatic Plants. These need strong Partnerships and infusion of capital, production technology, and private sector partnership.
6. ***Public Procurement Linkages****: Uniform, Take-home-ration, Stationery, MDM etc.*
7. ***Contract Farming or Supply Chain for Private Sector***

For helping households to take decision on livelihood interventions, information in this form may be provided to the HHs.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | Intervention-1 | Intervention-2 | Intervention-3 | Intervention-4 |
| **Intervention Particulars** | **Sector:** Farm/ Non farm/ NTFP |  |  |  |  |
| ***Category****: Agri/ Horti/ Livestock/ Fisheries/NTFP/ Enterprise* |  |  |  |  |
| ***Suitability****for : HH/SHG/VO/CLF* |  |  |  |  |
| ***Intervention name*** |  |  |  |  |
| **Unit Size** |  |  |  |  |
| **Return** | Annual Income (INR) |  |  |  |  |
| Return per day of Engagement (INR) |  |  |  |  |
| Margin (INR) per unit |  |  |  |  |
| **Finance ( INR )** | Total Investment |  |  |  |  |
| Capital Asset |  |  |  |  |
| Working Capital |  |  |  |  |
| **Means of Finance (INR lakhs)** | Own Source |  |  |  |  |
| Scheme Grant |  |  |  |  |
| Scheme Loan |  |  |  |  |
| CLF/SHG Loan |  |  |  |  |
| **Economic** | Break-even |  |  |  |  |
| Pay-back Period |  |  |  |  |
| Debt Service Coverage Ratio |  |  |  |  |
| Internal Rate of Return |  |  |  |  |
| Failure factors |  |  |  |  |
| Success factors |  |  |  |  |

### **Step-by-step process: Integration of Village Poverty Reduction Plan (VPRP) into Gram panchayat Development Plan (GPDP)**

In order to make the SHG systems demands gets realised, it is very important that it should be very much integrated with the overall GPDP processes. Guidelines issued by the Government of India for GPDP (<https://gpdp.nic.in/downloadNew.html>) also emphasises the Panchayati Raj Institution and Community Based Organisation (PRI-CBO) convergence and clearly articulated the process of Village Poverty Reduction Plan (VPRP) and its integration with GPDP. The resources of Gram Panchayats consists of Finance Commission Grants, MGNREGS and other key Flagship schemes of Government, around which activities/demands are being prepared and uploaded on the portal. Since, various digital tools are now being used in GPDP –VPRP processes, through proper integration and responsibility sharing among the GPDP-Facilitators, VPRP facilitators, the duplication and mechanical way of uploading can be avoided.

The process of VPRP can be instrumental in preparation of quality comprehensive plans as it would provide qualitative feedback around requirement of public goods and services falls under different development department purview. Below are the step-by-step detailing of processes for the effective integration and preparation of quality GPDP plans:-

**Pre-requisite for the quality GPDP processes:**

There are certain pre-requisite for the success of the GPDP process like (i) Block level inception workshop to finalise the vision and key priority sector to focus in the block (ii) Formation of Block level committee to monitor the progress and identification and training of critical HRs like GPDP-Facilitator and VPRP-CRPs (iii) Departmental exercise of preparing its Gram Panchayat wise budgets and communicate to local bodies (iv) List of key schemes, activities and unit cost to be prepared so that the information can be shared with GPDP-VPRP facilitators

Certain process are also required to be done on digital applications, like

* Uploading of facilitators on gpdp.nic.in
* Assigning of FLWs on the portal (5 FLWs)
* Scheduling of Gram Sabha meeting on the portal

Formation of Technical Support Groups**:** In order to prepare the quality GPDP plans - activities, demands need to be properly mapped with the existing schemes and programs and resources as per the norms/funds to be allocated. The departmental officials and FLWs can be instrumental in this. So, from block level while assigning FLWs to each GP – a directive should also be issued for their handholding support in the processes as Technical Support in preparing budgets and mapping of schemes.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Steps of Integration of VPRP with GPDP** | | | | |
| Sl. No | Action Items | Output | Responsibility | Monitoring |
| **GP Level** | | | | |
| #1 | Formation of Gram Panchayat Level Planning Facilitation Team (GPLPFT) | GPLPFT and VLPFTs formed | GPDP-Facilitator |  |
| #2 | Resource Envelope prepared by the Secretary – Basis of last two years. Further it gets aligned with the resources communicated by different departments | GP Resource Envelope | Secretary | Updating on egramswaraj |
| #3 | Finalisation of dates for GP and Villages Level Processes (**Scheduling of GS dates, name of the FLWs, MA survey dates, VPRP dates etc**.) | Date Wise calendar of activities | Secretary/ GPDP-Facilitator | Updating on gpdp.nic.in |
| **Village Level – Community level** | |  |  |  |
| #4 | First meeting of VLPFT members   * Village level Visioning * Formation of sectoral groups (Health, Education etc.) and handover the previous plans * Transit walk – PRA by the VLPFT committee members –Situation analysis | Sectoral Groups  Village Vision | Secretary/ GPDP-Facilitator |  |
| #5 | Mission Antyodaya Survey | Survey Report | GPDP-Facilitator | Updating on Mission Antyodaya app |
| #6 | Discussions around sectoral issues by thematic groups – Identification of issues and discuss around solutions | Sectoral issues and activities | GPDP-Facilitator |  |
|  | **Village Level –VPRP planning** |  |  |  |
| #7 | Concept seeding at VO level and SHG wise calendar for the planning | Ward wise SHG wise calendar | VPRP-CRP |  |
| #8 | Ward MahilaSabhas- SHG wise planning   * Livelihood Plan * Entitlement plan | Ward wise SHG wise plans | VPRP-CRP | Updation on VPRP app |
| #9 | Consolidation and preparation of Plan at VO level   * Inclusion of PGSRD plan * Inclusion of Social Development plan | Consolidated village VPRP plan | VPRP-CRP | Updation on VPRP app |
| **Consolidation and finalisation at Village level** | |  |  |  |
| #10 | Review of Consolidation of sectoral issues and demands and preparation of Village development Plan  Discussed on aligning VPRP demands and issues | Village Development Plan | GPDP facilitator  VPRP Facilitator | VDP having sectoral activities and SDP |
| **Consolidation and finalisation at GP level** | |  |  |  |
| #11 | **Gram Sabha as per the scheduled dates**   * Discussions on the sectoral issues * Presentation of consolidated VPRP plans by SHG members * Presentation of departmental plans by FLWs * Prioritisation and finalisation of plans | Draft GPGP including VPRP | Secretary/ GPDP-Facilitator | Update Facilitator feedback report |
| **Uploading on egramswaraj portal** | |  |  |  |
|  | Mapping of activities with resource available in different schemes/programs |  | GPDP facilitators –FLWs |  |
| #12 | Uploading of activities on e\_gramswaraj portal | Quality GPDP uploaded | Secretary GP | E\_gramswaraj portal |
| **Implementation, delivery of services and progress tracking** | |  |  |  |

### **2.3.3Preparation of Implementation Plan for District and Block:**

**2.3.3.1 District Implementation Plan (DIP) and Block Implementation Plan (BIP)**

The respective units i.e. District Mission Management Unit and Block Mission Management Unit will prepare District Implementation (DIP) and Block implementation plan respectively. The units will extend livelihood support with practical and effective convergence with different district line departments to ensure accessibility of entitlements & schemes, through partnership with market players and through internal convergence among different verticals of the SRLM (Financial Inclusion, Institution Building and Capacity Building, and livelihoods).

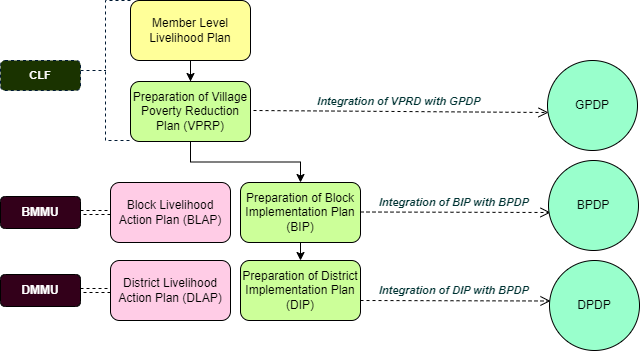
**Block Implementation Plan**

After VPRP are prepared and integrated with GPDP, BMMU consolidate the same at the block level along with identification of supplementary activities (gap of VPRP and GPDP those activities need to done at block level) and prepare the Block implementation plan (BIP). BIP also need to be integrated with Block Panchayat Development Plan (BPDP) at Block level.

**District Implementation Plan**

After BIP are prepared and integrated with BPDP, DMMU consolidate the same at the district level along with identification of supplementary activities (gap of BIP and BPDP those activities need to done at district level) and prepare the District implementation plan (DIP). DIP also need to be integrated with District Panchayat Development Plan (DPDP) at district level.

**Process flow of preparation of BIP and DIP**

****

District Level Potential Mapping

Block Level Potential Mapping

Role matrix in Block Implementation Plan preparation

|  |  |
| --- | --- |
| **Activity** | **Responsibility** |
| Capacity building of Block staff on BIP preparation | DMMU |
| Preparation of BIP | BMM (Livelihood) |
| Approval and integration of BIP with BPDP | Block Level Convergence committee |

Role matrix of District Implementation Plan preparation

|  |  |
| --- | --- |
| **Activity** | **Responsibility** |
| Capacity building of district staff on DIP preparation | SMMU |
| Preparation of DIP | DMM (Livelihhod) |
| Approval and integration of DIP with BPDP | District Level Convergence committee |

### **2.3.4 CLF level planning process**

CLF level planning starts taking input from VPRP-GPDP process in which both the “**Members level livelihood plan” and MCP** are integrated. The member level livelihood planning process has already been described.

The first stage of CLF level planning at the level of the members begins at the stage of the MCP. This is where the members plan at an individual level and then consolidate the same and submit it to the VO for ratification or modification as the case maybe. It is at the VO level where the plans get consolidated for integration into the VPRP; importantly for the VO it is also a blueprint of the actions which need to be taken by the members and their organisations (in this case the VO) for ensuring the realisation of plans. The inclusive and comprehensive VPRP then gets assimilated at the Gram Panchayat level as the GPDP subsequently integrated into the **District and Block Implementation Plan (BIP& DIP)**.

The comprehensive action plans made at the level of the VO are then consolidated at the cluster level by the CLF in their **Annual plan** which is typically done in the months of Dec-January every year culminating into the **Annual Business plan** for the CLF. The critical element that needs to be noted here that the presence of the CBO structure in the planning process ensures that apart from voicing the needs of the community (in the VPRP exercise) there is also an action plan in place which delineates the “do-ables” (detailing the action/actors/timeframes/resource/support needed/monitoring/review/evaluation) for translating the plan into and realising the desired state.

In the entire planning process output of a particular process is integrated as input in the subsequent steps. The input-output matrix is shown in the following diagram

|  |  |  |  |
| --- | --- | --- | --- |
| Steps | Output | Input for the step | Remarks |
| MCP | Member level credit requirement and source along with other support required like technology, resources (Asset) and market | VPRP-GPDP  CLF Annual Business plan | The technology, market and resource (Asset) related demand is integrated in VPRP-GPDP process  Credit support plan from CIF and through Bank linkage, Loan Product development to meet the credit demand, support services from CLF through its operation wing (cadres), cash flow and  Revenue (income and expenditure) forecast are detailed out in Business plan |
| Member Livelihood planning | Livelihood decision taken by member – Credit, Asset, skill and market support requirement |
| VPRP-GPDP | Demand on (Entitlement, Livelihoods-Individual/Community Asset, Infrastructure, VO wise specific plan on other change dimension (health, education, social action) | CLF annual plan | Detailed action plan which delineates the “do-ables” (detailing the action/actors/timeframes/resource/support needed/monitoring/review/evaluation) for translating the plan into and realising the desired state. |

The input-output flow of the entire **“CLF centred planning”** is mapped in the following diagram



# **Part-3: Community leadership for growth; empowering Cluster Level Federations to facilitate Livelihoods.**

Cluster Level Federation (CLFs) are the frontline Community Organisations facilitated by the Mission. They play a major role in social, economic and financial co-powerment of SHG members. Given the small size of SHGs and their limited financial and human resources, it is difficult for SHGs to deal with larger financial and non-financial, livelihood issues affecting their women members. CLF is designed to serve as a platform for larger collective action required for the promotion of livelihoods and social development of the member households. It provides continuous support and guidance for strengthening VOs and SHGs; facilitate Funds – through bank linkage, convergence, member institutions and other sources. It also acts as a forum for bringing the poor and the Government Institutions and agencies together to achieve convergence in the implementation of various programmes and services with member participation. CLFs can

support existing SHGs and bringing left out women within the SHGs by *creating* ***economies of scale,*** *federations make it possible for essential services such as accounting, audit, conflict resolution and performance monitoring to be made available to SHGs,*

ensure administration of NRLM support services are delivered to members,

provide a sense of solidarity among members and collective bargaining,

*reduce* ***transaction costs*** *of financial institutions, such as banks and insurance companies and by improving monitoring, and providing both positive and punitive incentives ensure improved repayment, reduced moral hazard and,*

*develop local human capital both leadership with members as also community cadre,*

*strike partnership with other livelihood players and partners for development of of key livelihood infrastructure, processing and marketing linkages and also do advocacy on their behalf.*

CLFs are well placed to ensure inclusion and equity with social security and wage employment. Experience of FI initiatives and pilots in various SRLMs show Federations can have a role in providing financial services - savings, credit, insurance and remittances - to members. While CLFs/SHG Federations have been known to provide SHG support and financial intermediation support, it is important to lay out their role as livelihood support organizations. Confidence in Federations by stakeholder to promote livelihood activities has lead to infusion of grants and routing of funds to federations for livelihood promotion activities. It is agreed that livelihood promotion is an integral part of the agenda of the CLF, however, considering the level of sophistication required for implementation of livelihoods a careful planning and process is critical. In order for CLF to implement livelihood activities effectively, there is a need for having strong and vibrant SHGs at the base which can own up such initiatives, seek services from other federations as well as line departments, and follow norms evolved to promote livelihoods.

Many CLFs have been successfully providing livelihood services such as skill building, market linkage, extension services etc. however, at present these are not considered to be integral to CLF; it is critical to integrate in the overall activity portfolio of CLF and focus efforts to build SHG federations as effective livelihood support organizations.

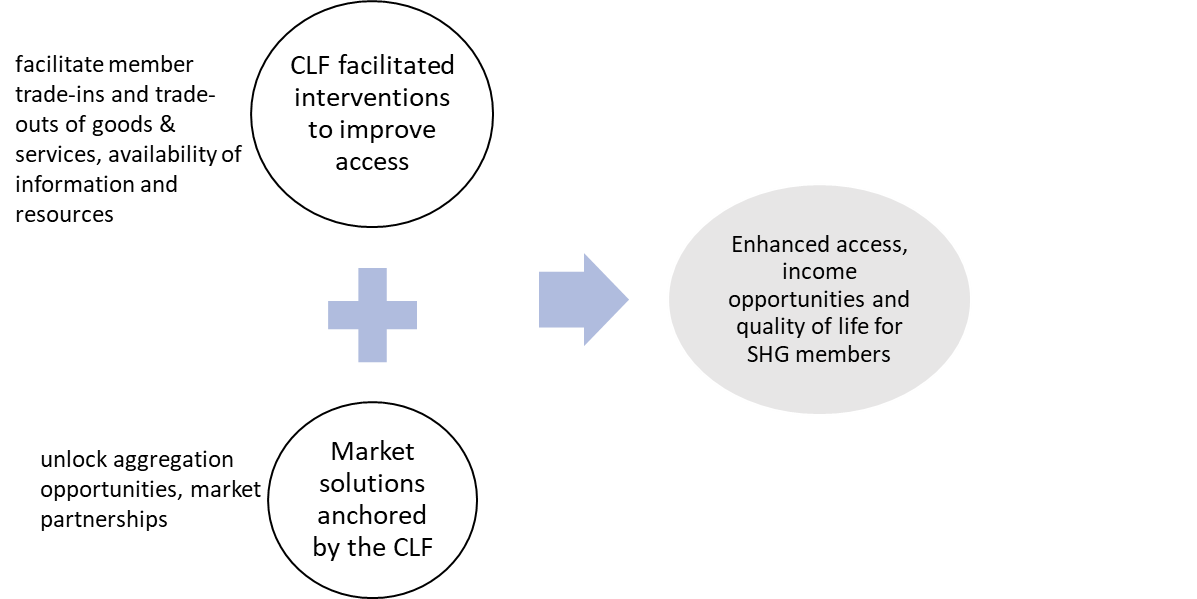
Community Investment Support Fund (CIF) to the SHGs is routed through the Cluster level Federations, to be maintained in perpetuity by the Federations. The CIF would be used, by the Federations, to advance loans to the SHGs and/or to undertake the common/collective socio-economic activities. Further DAY-NRLM has a provision for interest subvention, to cover the difference between the Lending Rate of the banks and financial institutions availed by women SHGs is available across the country. This is an important source of credit for livelihoods. Government of India has also included specific access to MUDRA and PMFME assistance to members of SHGs. Community Managed training centres are being set up across Districts in building knowledge, skills and attitude of the SHG members, leaders and cadres for effective performance of the Cluster Level Federations (CLFs). These skills can be productively deployed for livelihood activities and also to livelihood institutions. The accompanying table shows the various role CLFs need to undertake for expansion of livelihoods across farm, off-farm, nonfarm and NTFP sector. The livelihood support by CLF will be rendered in accordance with the Strategy laid out in this document, CLF role will include different forms;

1. Members undertake small loan based activities with a short gestation period selling the product(s) at local market
2. Producer Group (PG) based small income generating activities around a single commodity and collective marketing/ value addition with an objective to get higher return through linkage to higher markets by scaling up and also in linkage with other Business Development Support (BDS) providers
3. Product based clusters formed around one or few viable products across (i) on-farm based (agriculture, horticulture, pisciculture, apiculture, floriculture, nurseries, etc.), (ii.) off farm based (Dairy, poultry, goat rearing, piggery etc.), (iii.) forest based (tamarind, leaf plates, brooms, medicinal herbs, bamboo etc. or (iv.) non-farm based (entrepreneurships depending upon the requirement, such as plumbing, carpentry, tailoring, cycle repair, mobile repair, shops, etc.

|  |
| --- |
| **Livelihood Supportive Role of CLF** |
| **Functional** |
| Anchoring the Household Level Planning for Assets, Access, Skills and Credit through VPRP, MCP |
| Member mobilisation and enumeration for inclusion in livelihood schemes |
| PIA for MGNREGS Individual Assets and other Schemes |
| Aggregation and Fulfilment Points |
| Implementation, Review and Reporting on Livelihoods |
| **Services** |
| Access to finance – RF, CIF, Infra fund, |
| Capacity Building support through CMTC to individuals, PE/FPOs |
| **Community / Level Business Activities** |
| Rural Retail Mart |
| Business Facilitator for Credit access to livelihood |
| **Inclusion** |
| Ultra-poor and Graduation Approach |
| VRF administration |
| **Human Resource** |
| Hosting Community Cadre |
| Strengthening VO and SHG |

**Enhance livelihoods opportunities for SHG members by establishing market linked interventions at Cluster Level Federations**

Quality of Life Experiences of poor communities suffers due to inequitable access to markets as producers as well as consumers of good and services. As producers of goods and services, the poor community lack access to market linkages that are remunerative in terms of price and quality rewards both in the input and the output markets. As a result, the poor are often trapped in the vicious cycle of low investment-low returns production opportunities and are unable to emerge out of poverty. As consumers of goods and services, the poor community have limited and often inferior choice of goods and services available to them and end up 'spending more' to compensate for the problems of market friction - a condition known as ‘poverty penalty’. A poverty penalty arises when the poor pay more than the non-poor to access goods and services. For example, the cost to access credit for the poor is higher due to information frictions. Interventions that make markets operate better for the poor have since gained increased traction and is an important change lever for Sustainable Development Goals.

One of the ways in which such challenges have been tackled is through collective action which bridges the gap between the poor and the market. SHGs and their Federations, have addressed the fragmented economic agent character of poor communities as successfully experienced with financial markets both as aggregation points and as demonstrated transaction governance capacity. Economic measures announced by Government of India under AtmaNirbhar Bharat, Vocal for Local have created win-win case for collectives and Federations to partner with Businesses and be the pivot for equitable participation of communities in a way that ensures share in joint progress and prosperity, bringing large-scale, lasting benefits for the poor. **Therefore, federations of SHG women can emerge as one of the more effective mechanism to address challenges faced by the members** such as access to markets, access to credit and access to technology and information. CLFs could serve as the “missing middle” which would unlock aggregation opportunities, facilitate member trade-ins and trade-outs of goods & services, availability of information and resources – all of which the SHG members can leverage to enhance their livelihoods

CLF as livelihoods facilitation entities over time gather capacities to take over the functions at present done by SRLMs and graduating to higher order functions to meet the growing aspirations of rural communities.

**Part-4: Implementation Modalities and institutional Architecture.**

It is expected that Plan implementation would gradually become institutionalised and create mutual accountability between community, PRI representative and government officials at different levels. The Implementation process of 25 Million Livelihoods Initiative will focus on execution of the integrated plan (VPRP integrated with GPDP, BIP, DIP) mentioned in the previous section (part-III) by ensuring convergence happen with line departments. The key implementation support system incorporates –Community institutions (CLF\_VO-SHG network), Community cadre (Community Resource Persons) and the support structure (Functionaries and line department officers, Block Resource Persons, Area Coordinator/Cluster Coordinator)

Core focus of the implementation process need to be on

|  |  |
| --- | --- |
| C:\Users\user\Downloads\Untitled Diagram.drawio (8).png | Collective responsibility in **support structure** to ensure convergence of all government line department programmes to support the SHG household to enhance livelihood capacity, build livelihood assets and provide market support to enhance the annual income to sustainable level |
| C:\Users\user\Downloads\Untitled Diagram.drawio (7).png | Ownership of the **community Institution** and active involvement in planning, implementation, review and monitoring process |
| C:\Users\user\Downloads\Untitled Diagram.drawio (9).png | Active engagement and self motivation of the community cadres |

## **VPRP-GPDP Plan implementation**

Post preparation of VPRP, the items which need to incorporated in the GPDP. For this, the CLFs need to coordinate with VO and Gram Panchayat to follow up on the plans. Further, the BMMU need to support in coordination with line departments and Block Panchayat.

Following is a broad responsibility matrix for items covered under VPRP:

|  |  |
| --- | --- |
| **Plan** | **Responsibility** |
| Entitlement plans | Line Departments |
| Livelihoods Plan | SRLM/DMMU/ BMMU and Line departments concerned with livelihood generation and support |
| Public goods, services and resource development plan | Concerned departments |
| Social development plans | SRLM/ DMMU/ BMMU and Line departments |

**Role of SHG network**

* Insert a mandatory agenda in the monthly VO meetings to track the incorporation and achievement status of the VPRP demands placed in GPDP.
* Regularly update the minutes book of the VOs to reflect the incorporation and achievement status.
* Maintain regular interactions with the Local Self Government.

**Role of Community resource Person**

* Preparation of CRP wise training calendar
* Conducting VO concept seeding modules
* Filling out the formats at the SHG/VO level
* Preparing VO level summary sheets and assisting in preparation of GP/VC level plan.
* Conducting preparatory meeting with a SHG network Assisting VO in devising mobilization strategy Conduct of Gram Sabha mobilisation activities.
* Conduct preparatory meeting for Gram Sabha with elected GP/VC representatives and SHG representatives
* Ensuring dissemination of information to SHG members Select and prepare at least 2 SHG members from each VO/ PLF to present the VPRP in Gram Sabha
* Keep an agenda for Gram Sabha as VPRP presentation (as per the Gram Sabha dates)

**Role of Staff- Panchayati Raj Department**

* Dissemination of information to districts on VPRP preparation
* PR department should ensure that Gram Sabha roster is shared with the SRLM
* VPRP presentation by SHG members as an agenda of Gram Sabha (during the GPDP Gram Sabha)
* The department should ensure that the secretaries and elected GP/VC representatives share data regarding VPRP integration into GPDP (After preparation of GPRP)

**Role of SRLM**

|  |  |  |
| --- | --- | --- |
| **SMMU** | **DMMU** | **BMMU** |
| Selection of nodal persons at District/Block level | Preparation of block wise training calendar | Preparation of GP/VC wise community resource person training calendar |
| Issue letter regarding VPRP preparation by SHG for GPDP. The letter should also mention about meetings with GP/VCs and SHG representatives for GPDP | Issuing of letters for the training and budgetary allocation (August last week | Consultative meeting on preparation of VPRP and conducting GPDP with (a) the BDO and line depts |
| Consultation with Panchayat department and Line departments Forming resource person teams including SRP/SIRD/ and Partners | meeting With the Panchayati Raj department for the Gram Sabha roaster/dates and Dissemination of roaster to BMMUs | Conducting training for CRPs |
| Ensure to prepare training calendar with timelines for CRP trainings | Discuss about issuing a letter to GP/VC regarding VPRP preparation by SHG network for GPDP. The letter should also mention about meetings with GP/VCs and SHG representatives for the GPDP preparation | Conducting concept seeding meeting at VO by the community resource persons |
| Provide logistical support to Districts and Blocks - training budget, CRP remuneration etc. | Regular follow up and monitoring of Block | Update the VPRP - MIS as and when the plans are prepared |
| Regular follow up and monitoring of District and Block nodal person | Supporting the VO member, Community Resource person and BMMU in tracking integration online. Coordinate with the PR department if any problem | Facilitate the prioritisation and consolidation of VPRP at GP level |
| Monitor, report progress and update data on MIS | Monitor the progress of conduct of Gram Sabha and VPRP presentation | Follow up on integration of VPRP into GPDP |

## **Implementation of SRLM Annual Action Plan linked to DIP and BIP**

SRLM with practical and effective convergence strategy building of MoRD’s MoUs with different departments and related interface mechanisms with all relevant departments and to ensure accessibility of entitlements and schemes to deliver (a) resources (b) capital (c) technology and (d) markets

SRLM will provide following support to member in implementing their livelihood plan

* Access to schemes
* Supply chain and Market Linkage
* Implementation capacitation- Knowledge and Skills
* Credit linkages

## **ACCESS TO SCHEMES& SUPPLY CHAIN & MARKET LINKAGES**

A strong partnership with buyers/offtakers and local market development strategies will be put in place leveraging investments under NRETP, 10KFPO, MKSP, OFC, SVEP and such programmes and partnership with various departments and ministries and specific schemes in the states on livelihoods to build synergies between the SRLM and the line department. Also support SRLM in creating mechanisms for community level convergence of community institution leaders with Front-line workers to ensure access, delivery and progress tracking.

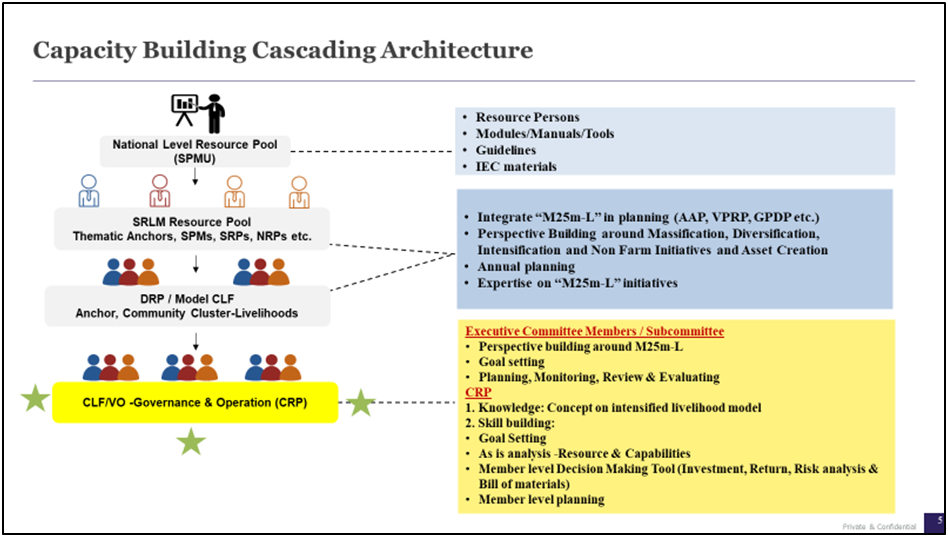
The implementation of the initiatives also need internal convergence among different verticals of the SRLM (Financial Inclusion, Institution Building and Capacity Building, Livelihoods,) to build synergies between different verticals to strive towards the common goal of Universalisation livelihoods enhancement.

**IMPLEMENTATION CAPACITATION**

Implementation capacitation will be done through a **“cascading model of capacity building”** led by pool of Master trainers.The National resource pool will support SRLM by creating SRLM level resource pool who will further capacitate the district and block level professional engaged with Model CLF.

The implementation capacitation will focus on strengthening CLF in anchoring the member level livelihoods planning process, integration of plan through VPRP-GPDP process and build the operation team of the CLF (community resource persons) in extending hand holding support to members in executing their livelihoods plan.

## **Implementation capacitation Architecture**

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**Capacity building plan at different level for Member level livelihood planning**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Level** | **Training program** | **Participants** | **Trainer** | **Duration** |
| NMMU | Training of Trainers (TOT) | National Resource Persons (NRPs) | Pool of Master Trainers | 2 Days |
| SMMU | Training of Trainers (TOT) | SMM Resource Persons (Thematic Anchors, SPMs, SRPs | NRPs and LRPs | 3 Days |
| DMMU | Training of Trainers (TOT) | DMMU Resource Persons (DMM and DRPs) | SRPs | 3 Days |
| BMMU | Training of Trainers (TOT) | BMMU Resource Persons (BRPs, BMM, SISDs) | SRPs and DRPs | 3 Days |
| VO/CLF | Training of Trainers (TOT)  Technical training on different livelihoods | I-CRP, I-PRP, SAC, LRP | DRPs and BRPs with support from SRPs | 3 Days |
| SHG Facilitators (CRPs), CLF/ VO EC and Aajeevika Sub Committee Members  Livelihoods cadre | I-PRP, ICRP, with support from BRPs  BRPs/BMM-livelihoods | 3 days  As per existing module |
| SHG | Training and Implementation Support | SHG members | VO Representatives and CRPs | Livelihood Baseline and Planning Tool : 1 day  Implementation Support: on different livelihood activities |

## **REVIEW AND MONITORING FRAMEWORK**

The monitoring of Livelihoods initiatives should be carried out as per the proposed institution structure

1. Community institution level i.e. at CLF level and GP level
2. Administrative level i.e. Block, district and state level for MGNREGA as per the guideline i.e. by BLCC and DLCC
3. SRLM level- BMMU-DMMU and SMMU

**Community institution level monitoring**

The progress on the implementation at member level will be reviewed and monitor by the sub-Committees formed for different thematic areas at VO and CLF. Information will flow from SHG members to CLF through VO.

sharing

Support through Cadre

Feedback Physical verification

Information flow

Feed back

SHG will discuss the member level progress in their weekly meeting and send report to VO-Subcommittee. VO sub-committee will present the progress report to VO EC. VO will send the report to CLF through CLF sub-committee. The feedback from CLF will be sent to concerned SHG thorough VO.

**GP level monitoring**

GPs can keep track of the implementation by accessing various MIS reports and direct interaction with the candidates undergoing training. The GPs can bring issues concerning implementation to the attention of concerned authorities at the Block. The GPs can track the progress of the activity after training, interact with members to monitor various aspects in the activity and act as part of the redressal mechanism. The feedback received as part of redressal mechanism has to be shared with the CLF.

**Block and District Level Convergence Committee (BLCC & DLCC)**

Monitoring of the progress on the convergence will be done by coordination committee at Block and district level on quarterly basis.

The **District Level Convergence Committee (DLCC)** is headed by the Collector and Representative from line department and DPM/DMM of SRLM are the member in the committee. The DLCC is responsible for collection and compilation of basic information relating to various sectors and identify the critical gaps and prepare a District Plan for convergence, covering all the sectors and interventions and consolidate actions plan. Upon approval, the document is forwarded to the State Nodal Department for inclusion in the State Document.

The DLCC shall advise, formulate, appraise and monitor the implementation of convergence plan, identify common areas of convergence of work under different schemes, scrutinize the district plans and other schemes, preparation of annual convergence action plan for the district, ensure technical and financial sanction of works by the relevant departments, skill development, assure the quality supervision/monitoring.

DLCC check quality of the implementation by physical verification of at least 10% of convergence work. Taken up in a particular financial year.

Similarly, **Block Level Convergence Committee (BLCC) is constituted** comprising the CEO of Block Panchayat as chairperson, with block level Officials and technical personnel of all Line Departments, SRLM at block level. The BLCC coordinate convergence activities at block level. It ensures that the work taken up by line departments is compatible with each other. The BLCC will take lead for preparation of annual convergence plan at village level and compile the plan for block. The BLCC prepare block level annual convergence action plan. Quality monitoring and supervision of all convergence works taken up and conduct fortnightly or monthly meeting of BLCC for review and progress update.

BLCC to use monthly reports prepared by Administrative Officer to follow up on implementation of the planning process.

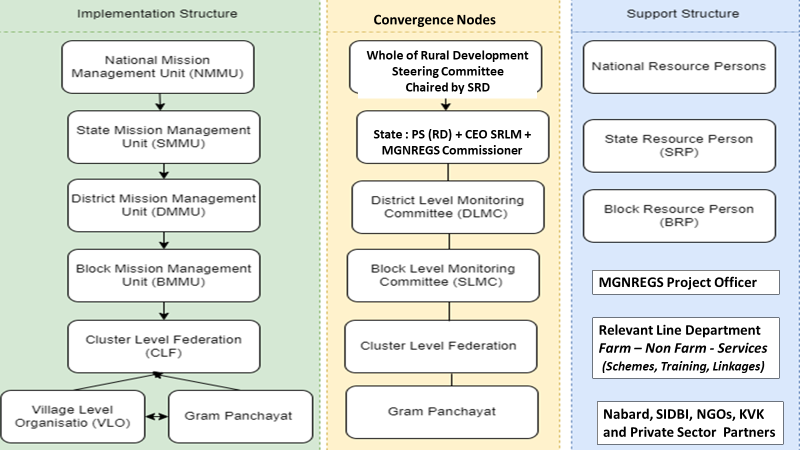
* BLCC to submit monthly report on status of Annual Action Plan to DLCC on following parameters

a. No of works given administrative and technical sanction

b. Priority of works honoured

c. No. of works opened

d. No of CLF/VO/SHGs/Members benefitted

**SRLM level monitoring**

SRLM level monitoring would be done through its existing program monitoring framework.

## **Institutional Architecture:**

An integrated structure at different levels National-State-District-Block is important for success. A framework for convergence between VPRP, GPDP and other schemes of Rural Development, Panchayat Ministry and other departments will be brought together through a **landscape opportunity scanning**. The focus is on convergence of different government administered livelihood programs, schemes and initiatives to identify potential areas of collaboration and synergies and partnership with private sector, start-ups.

**Governance structure:**

|  |  |  |
| --- | --- | --- |
| **Structure** | **Composition** | **Role and Responsibility** |
| **National Level Steering Committee** | Chairperson:  Secretary RD. Members: JS leading programmes  Any other officer nominated by the Committee. | Support integration at Central Level within RD and convergence with central line ministries to issue necessary direction to their counterparts in states/UTs, provide guidance to NRLM, MGNREGS, DDGKUY etc. for effective implementation of the initiative. |
| **State Level Monitoring Committee (SLMC)** | Chairperson: PSRD  Members: CEO/ MD – SRLM, SPM – Livelihoods (Farm and Non – Farm), IBCB, FI and MIS, Commissioner MGNREGS and any other State Departments, PRI representatives, Industry representatives, Sector Experts, NGO representatives | Responsible to integrate the livelihoods Initiative at State Level, corresponding with state line departments to issue necessary direction to their counterparts in districts, provide guidance to the SMMU team for effective implementation of the initiative |
| **District Level Convergence Committee** | Chairperson: District Magistrate  Member Sec: DPM, DMMU  Members: CEO, ZP and HOD line departments, PRI representatives, Industry representatives, Sector Experts, NGO representatives | Ensure Convergence and monitor the progress of the Initiative at District Level, corresponding with district line department to issue necessary direction, provide guidance to the DMMU team for effective implementation of the initiative |
| **Block Level Convergence Committee** | Chairperson: Executive head of Intermediary panchayat (CEO-JP/ BDO/TDO)/  Member Sec: DPM, DMMU  Members: PO, MGNREGS, Line Deptt., PRI representatives, Industry representatives, Sector Experts, NGO representatives | Ensure Convergence and making WRD live and responsible to monitor the progress of the at Block Level |
| **Cluster Level Federation** | Livelihoods Sub-committee | Anchor Integrated Livelihoods Planning and Implementation with SHG members |
| **Village Organisation** | Livelihoods Sub - Committee | Implement Livelihoods Planning with SHG members and integrate the plans in VPRP and MCP |
| **Gram Panchayat** | Sarpanch/Pradhan | Support livelihood assets at individual and collective level and converge programmes Initiative at Panchayat Level |

**Role of Different Institutions in achieving the 25 million additional Livelihoods coverage:**

|  |  |  |
| --- | --- | --- |
| **Role Matrix for Universalisation of Livelihoods** | | |
|  |  | **Roles and Responsibilities** |
| **1** | **NRLM** |  |
| 1.1 | **NMMU** | 1. Formation of a Steering Committee for Planning Universalization of Livelihoods – Whole of Rural Development (WRD) Approach, Strategy, Implementation Plan and Defining Roles and Responsibilities of all Stakeholders involved 2. Identifying all livelihood schemes, planning and creating a seamless process for delivery of all the schemes through convergence with RD Ministries and beyond 3. Developing a comprehensive plan at different levels, standard procedures for self-help group networks and local governance units (PRIs and others), FPOs to access the schemes 4. Regularly monitoring the delivery, disbursement and tracking. 5. Support SRLMs to build their perspective on livelihood interventions adopting the Universalisation of livelihoods and Whole of Government Approach 6. Equip the DMMU team on preparing a District Livelihoods potential (DLP) in their districts 7. Development of capacity building materials for the NRLM architecture 8. Build capacity of National Resource Persons and State Resource Persons on LakhpatiMahilainitiative. 9. Support the SRLMs set their targets and action plan for next 3 years (2022 – 2025) 10. Redesign the National MIS to capture the progress data of the Lakhpati Mahila initiative 11. Reviewing VPRP digital tool and making it robust for livelihoods planning 12. Aligning VPRP digital tool with GPDP (egramswaraj portal) 13. Conduct national level write shop/ workshop to consolidate the learnings of the states |
| 1.2 | **SRLM** | 1. Formation of steering committee for facilitation in execution 2. Prepare a detailed and easy Guideline for implementation 3. Providing details of schemes and programmes for convergence 4. Capacity building of DMMU on livelihoods intervention and equip the DMMU team on preparing a DLP 5. Prepare a Convergence plan to support DLP for LMLM and finalise DLP with financing, convergence, CB. partnerships and programme wise (SVEP, DDGKUY, RSETI, MKSP, IFC, FPO, PC) targets 6. Preparation of State Livelihood Plan (Annual Action Plan) with programme wise targets 7. Forming resource person teams including SRP/SIRD and build their capacities 8. Consultation with Panchayat department and Line departments 9. Provide logistical support to Districts and Blocks - training budget, CRP remuneration etc. 10. Monitoring & Evaluation: Regular follow up and monitoring of District and Block nodal person |
| 1.3 | **DMMU** | 1. Collect all District Level Plans of Agriculture, Horticulture, Minor Irrigation, Rural Industries, Employment and past Rural Livelihood Plans made for RKVY, PMSY, TSP, TADP NABARD (PLCP) and other agencies for preparation of DLP 2. Undertake MOUs with various stakeholders for convergence 3. Categorize SHG HHs on broad livelihood characteristics - map their resources, skills and tentative opportunities across primary, secondary, tertiary sectors 4. Prepare DLP with Sectors, Coverage, Investment, Sources of Funds, Potential Partnerships, Convergence Requirement etc 5. Preparation of District Wise and Block wise training calendar with timelines and conduct Training & Capacity Building of DMMU and BMMU staff and Community cadre 6. Orient BMMU on DLP and support them in preparation of BLP 7. Onboard on CLF-GP Process on seeding Livelihood Planning Process and support BMMU to conduct CLF Orientation 8. Support BMMU for drafting of BIP and finalization 9. Institute BLCC and DLCC processes 10. Monitor the progress of conduct of gram sabhas and VPRP presentation 11. Regular review and facilitation of team |
| 1.4 | **BMMU** | 1. Prepare BLP with Sectors, Coverage, Investment, Sources of Funds, Potential Partnerships, Convergence Requirement etc 2. Preparation and implementation of BIP 3. Assign BPM/CC and CRP for CLF anchored process and VO/ GP anchored process 4. Conducting training for CRPs 5. Conducting concept seeding meeting at VO by the community resource persons 6. Complete the member - wise Livelihood Plan through VPRP Tool; Consolidate at CLF, Block Level 7. Support CLF in execution of livelihood activities 8. Follow up on integration of VPRP into GPDP 9. Prepare individual work requirements under MNREGA, consolidate and submit to Block Coordination Committee 10. Identify opportunities for public procurement and available skills and resources - match making for materialising the options 11. Direct handholding support to Community cadre 12. Regular Monitoring, review and follow up |
| **2** | **CBO** |  |
| 2.1 | **CLF** | 1. Planning, visioning and support in execution through livelihood sub committee 2. Conduct VO Orientation and Planning on Livelihoods Planning Process 3. Coordination between CBO, and PRIs: Coordinate with Gram Panchayat and include the member livelihood plan in the GPDP plan 4. Submit request to BMMU for CIF, VRF etc. based on requests submitted by VOs 5. Identification and Formation of PGs, PEs etc and ensure their capacity building on commodity specific requirements and management 6. Identification / Recruitment of HR / CRPs and plan their capacity building with support from BMMU 7. Regular monitoring, providing financial and social support to community 8. As an institution take ownership and strengthen capacity of sub committee 9. **CLF as PIA would undertake the following activities:**  * Entitlement Support Hub * Public Procurement * AMLA: Aggregation, Market Linkages and Advisory Services * Business Facilitator – FI (Credit, Insurance) * Agripreneurship, Youth Skills and Enterprise Hub * Market disintermediation (Consumers & Producers) * MGNREGS PIA * CLF Livelihood Facilitation (VPRP - GPDP) |
| 2.2 | **VO** | 1. Conduct VO Orientation and Planning on Lakhpati Baseline and Livelihoods Planning 2. Convergence with PRIs 3. Coordinate with Gram Panchayat and include the member livelihood plan in the GPDP plan 4. Submit request to CLF for CIF, VRF etc. based on requests submitted by SHG members 5. Support SHGs in preparation of MCPs and submission to CLF 6. Identification and Formation of PGs, PEs etc and ensure their capacity building on commodity specific requirements and management 7. Strengthen livelihoods sub - committee for UOL for SHG members 8. Regular review, Monitoring and hand holding of SHG members |
| 2.3 | **SHG** | 1. Identification of beneficiaries 2. Support SHG members in livelihood planning for livelihood intensification / diversification; asset and credit requirements with support from trained CRPs 3. Ensure participation of SHG - VO representatives in VO orientation on Lakhpati Baseline and Planning process 4. Submit SHG member level plans to VO for VPRP planning 5. Identify skill training requirements of SHG members and submit request to VO 6. Help SHG members prepare MCPs and submit the same to VO 7. Identify opportunities for formation of PGs among SHG members with the support of VO - Livelihoods Sub-committee members and trained CRPs 8. Monitor and follow up for trainings, scheme access, credit linkages and implementation of livelihood activities for SHG members as per livelihood and entitlement plans submitted 9. Propose requirements for market linkages for SHG members to VO |
| 2.4 | **SHG Member** | 1. Discuss about livelihood enhancement opportunities with family members and identify potential activities that can be taken up for livelihood intensification/ diversification for reaching an aspirational income of 1 lakh + per annum 2. Active participation in planning and execution of livelihood activities and providing data 3. Identify the constraints that hinder the achievement of the aspirational income and also the facilitating factors - activities, skills, assets, credit and resources that shall enable the achievement of the aspirational income. 4. Participate in trainings organised by SHG and VO 5. Explore opportunities for membership of PG / PE/ FPO and submit request to SHG representatives 6. Participate in Gram Sabhas and other village level meetings organised by line departments / MNREGA etc. |
| 2.5 | **IFC (Integrated Farming Clusters)** | 1. Identification of Districts, Blocks and Villages to be covered under IFC; Number of IFCs to be promoted in each Block and Number of SHG members to be covered under each IFC 2. Identify Cost Components (Central Share, State Share, Convergence, Credit) 3. Preparation of Project Proposal for each IFC as per requirements of the Cluster 4. Identification of convergence opportunities in each district 5. Ensuring requisite HR is in place for supporting the IFCs 6. Prepare a detailed implementation plan for each activity proposed in the cluster 7. Identify opportunities for aggregation and specify the role of PGs/ CLFs/ FPOs and link members with these collectives 8. Identification and Grooming of ‘Agriculture Entrepreneurs’ (AEs) 9. Promotion of activity wise producer groups (PG) at village level 10. Capacity building of PGs around different facets of aggregation- sorting, grading, maintaining moisture levels, packaging etc. 11. Developing a consortium of local level buyers and analysing the amount of produce that can be consumed locally. 12. Exploring market trends and prospective production to be consumed in mandis both local and state level. 13. Preparation of detailed business and marketing plan |
| 2.6 | **PG / FPO / PE** | **FPO / PE**   1. Providing market access to FPC shareholder / PG 2. Providing market information and other support 3. connect with BMMU and DMMU   **PG**   1. Business planning and marketing 2. Value addition 3. Collective marketing 4. Selection of potential commodities 5. Continuous market engagement and access to market information, continuous assessment of transaction costs and strive to reduce it with each transaction cycle, organize market led production 6. Planning, establish and run Village level Aggregation Centre (VLAC) for aggregation of agri-produce, primary processing in the form of cleaning, washing, grading, sorting, packing etc., 7. Develop a relationship with market players and work towards the assured market for aggregated produce |
| **3** | **Cadre** |  |
| 3.1 | **BRP / CC** | 1. Facilitation to community for planning and execution of livelihood activities 2. Plan and Conduct training of CRPs 3. Support and handhold Master CRPs / ICRPs 4. Collecting data and reporting to BMMU/DMMU 5. Develop an understanding on Livelihood Planning process 6. Vision Building of CLF Leadership for themselves, CLF members, vision on livelihoods and Articulation of Goal and Role 7. To enhance the role of CLF in VPRP planning, monitoring and follow-up 8. To know the usage of Baseline Income Assessment and VPRP Applications 9. To support in the preparation of BLP and BIP 10. Support CLFs in consolidation of VO plans and submission in GPDP 11. Support CLF for Follow up with line departments for scheme access; coordinate with BMMU for resource deployment for CLFs and support CLFs in coordination with banks for credit access for SHG members 12. Support in Convergence with line departments |
| 3.2 | **CRP** | 1. Regular meeting with community 2. Group formation 3. Technology transfer to community 4. Reporting to BMMU 5. Orient the VOs on LakhpatiMahila Livelihoods initiative and support them in Conducting livelihood assessment, gap analysis and plan preparation for SHG members 6. Orient SHG members for participation in demand generation for VPRP 7. Identification of SHG members for various activities: AEP, Organic, Livestock, PGs/ PEs/ IFC etc 8. Conducting Farmer Field Schools and PashuPathshalas 9. Plan and Conduct Capacity Building of SHG members 10. On field support for adoption of practices as per selected livelihoods activities of SHG members 11. Provide support in field level data collection and information seeding in applications 12. Maintenance of records |
| 3.3 | **VCA** | 1. Participating in livelihood interventions 2. Spread knowledge to others 3. Providing door step agriculture input 4. Support in selling Ag. produce at better price 5. Krishi Sakhi/ Udyog Sakhis / PashuSakhis / iCRPs / MCRPs etc can act as a **value chain enabler** and shall be trained on building perspectives, planning for diversification, creating an activity calendar based on local resource availability. 6. She can be capacitated to function as the linking point between value chain actors and SHG members. |
| 3.4 | **Udyog Mitra** | 1. Identification of potential commodities for farm-gate value addition, 2. Promotion of producers’ collectives 3. Aggregation and market linkages 4. Identification of potential producers for formation of Producers Groups 5. Set up aggregation mechanism and ensuring quality control 6. Help in business plan preparation, capacity building of producers on harvest and post-harvest management of relevant commodities being dealt by the producers’ group 7. Dissemination of price information and quality specifications to the PG members, 8. Maintain procurement record of the members and maintaining stipulated books of records, 9. Act as a manager of a PG for all day to day business operations of the PG 10. Support planning for the next cycle of transaction 11. Periodically appraise the VO on status of PG through VO Livelihoods Sub-Committee, 12. Maintenance of the books of records of the Producers Collectives 13. May support Producers Enterprise in management of procurement centre in the village. agri-produce, recording transactions and disbursement of proportional sale of receipt. |
| **4** | **MGNREGS** |  |
| 4.1 | **National Management Team** | 1. Identifying outcome - based indicators of the works being taken up and tracking livelihood progress 2. Issuing policy guidelines for strengthening livelihood planning and convergence |
| 4.2 | **State Employment Guarantee Mission and Management Team** | 1. Facilitating the prioritization of NRLM and livelihood works 2. Issuing implementation guidelines for involvement of CLFs as PIA 3. Facilitating inter department convergence and coordination for convergence in livelihood works |
| 4.3 | **District Programme Coordinator** | 1. Coordination with NRLM and PR department 2. Facilitating convergence at district level with other departments and finalizing coordination workwise guidelines |
| 4.4 | **Block Programme Officer** | 1. Prioritizing the livelihood related works 2. Building capacities of the team for facilitating livelihood strengthening works 3. Prioritizing the works identified based on through planning process and through NRLM institutions |
| 4.5 | **Block MNREGS Council** | 1. Ensure convergence between MGNREGS and other production-oriented schemes of government for gap filling and value addition so that assets created under MGNREGS are productively used by the poor to enhance their incomes. |
| 4.6 | **GP** | 1. Providing Scheme information and support in infrastructure development 2. Planning, execution and monitoring of livelihood interventions at village level 3. Consolidate the planning and facilitating strengthening livelihood planning by involving SHGs/other CBOs in the planning process 4. Support livelihood assets at individual and collective level and converge programmes Initiative at Panchayat Level |
| 4.7 | **GRS** | 1. Providing secondary data, connect with NREGA for labour, Hosting and nesting, Demand generation, access to govt. scheme 2. Emphasize on the livelihood component while facilitating planning along with the Gram Sabha 3. making the beneficiaries aware about and consolidating demand livelihood strengthening works under MGNREGS 4. Prioritizing works strengthening the livelihood resource base (NRM works/ water harvesting works etc) |
| 4.8 | **Mate** | 1. Ensuring quality of works for ensured and enhanced outcomes |

## **Management Information System (MIS):**

For tracking the Lakhpati Women progress, the DAY-NRLM has created Lakhpati didi Mobile Application, wherein the activity in which a family is involved and the income per annum is gathered through Survey. The survey need to be conducted at least twice a year. The income is self reported by the SHG members. Three critical reports have been enabled in the NRLM-MIS. Following are the brief of the reports:

* [LR1: Lakhpati Didi Monitoring Report](https://nrlm.gov.in/LakhpatiHHAction.do?methodName=showDetail)



This report helps tracking the Number of SHG HHs surveyed and the Number of HHs who are in different income bracket. The data will help the mission units to prioritise the households who are in the annual income range of 0.61 lakh to 1 Lakh, wherein with little bit of effort, they can be transitioned in to the more than 1 lakh income bracket.

* [LR2: Lakhpati Didi SHG and User Management Report](https://nrlm.gov.in/LakhpatiHHAction.do?methodName=showLakhpatiAnalyseView)



The user management report helps managing the survey of SHG Households. Here the CRPs are mapped with the SHGs and the status of Survey is tracked. This will help expedite the survey.

* [LR3: Lakhpati SHG Status Report](https://nrlm.gov.in/LakhpatiDashboardAction.do?methodName=showDetail)



This report helps day wise tracking of Survey of SHG HHs and its progress.

Periodically consultation with States will be conducted to design more reports, which will help in expediting the Household level livelihood activity diversification, income augmentation, timeseries reports on Lakhpati progress etc.

## Annexure-1: DLP template

1. Chambers R and Conaway GR, “Sustainable Rural Livelihoods: Practical Concepts for the 21st Century”, IDS Discussion Paper 296, IDS Sussex, 1991. [↑](#footnote-ref-1)
2. **Market Opportunity**: Identifying list of products or services potentially wanted and needed by consumers in an area.

   **Agro-Ecological opportunity**: Most of the rural households are dependent on dryland agriculture for their livelihoods. Dryland agriculture involves a complex combination of productive components: staple crops, vegetables, livestock, trees and fish interacting principally with cultivated areas and watercourses. Managing risk and enhancing productivity through diversification and sustainable intensification is critical to securing and improving rural livelihoods. The main biophysical constraints are natural resource limitations and degradation, particularly water scarcity and encroaching desertification. Social and economic limitations, such as poor access to markets and inputs, weak governance and lack of information about alternative production technologies also limit the options available to farmers. Hence choosing livelihood interventions should be linked with agro ecological resource availability.

   **Industry Opportunity**: Industry opportunity is about different sets of occupations and skills, they provide varying levels of good and promising employment to rural households. [↑](#footnote-ref-2)