



# PROGRESS REPORT

SEPTEMBER 2016 - JULY 2018

Kudumbashree-National Resource Organisation



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KUDUMBASHREE  
NATIONAL RESOURCE ORGANISATION







# NURTURING RURAL LIVELIHOODS

Entwined in the daily drudgeries of life, the rural populace often struggles to secure a means for sustainable livelihood. The concept of livelihood risks being treated as mere provision of jobs and building of skills. However, as a strategy for rural development, it has a much wider scope encompassing activities beyond income generation. It aims at maximising benefits to families by creating a range of physical, social and human capital.

Kudumbashree NRO's journey during the last two years has largely focused on working with rural communities and creating opportunities for them to achieve positive livelihood outcomes. The work has focused on nurturing platforms where women from the community network are offered space for creating partnerships that enable them to work for their rights and entitlements along with enhancing livelihood opportunities. Such an engagement with the community also helps in sustaining the impact of varied systems that Kudumbashree NRO puts in place in partner States. The objective of the progress report is to encapsulate the work carried out by Kudumbashree NRO in partner States, offering a glimpse of the impact and achievements created so far.

**A. C. MOIDEEN**  
MINISTER FOR LOCAL SELF GOVERNMENT  
GOVERNMENT OF KERALA



The Government of India under its NRLM design has identified Kudumbashree as a National Resource Organisation (NRO) to implement best practices of convergence of SHG network with Panchayati Raj Institutions and enabling livelihoods through Micro Enterprise Development. It has been a matter of great satisfaction for a state like Kerala to be able to share its learnings and best practices with various states in India. It's commendable to see how Kudumbashree NRO takes into consideration different social, political and cultural scenarios in partner states and offer its support in implementing strategies for strengthening local governance and livelihoods.

Kudumbashree NRO has been able to grow its partnership to eighteen states and one union territory. It is also a proud moment for Kerala to gain international recognition for its initiatives in the field of poverty alleviation and empowerment of rural communities.

I am glad to see that Kudumbashree NRO has come up with a comprehensive progress report of their work in partner states during the period from September 2016 to July 2018.

I wish Kudumbashree NRO team all the very best in their future endeavours.

A.C. Moideen

**S HARIKISHORE IAS**  
Executive Director



## From the Executive Director

Kudumbashree, the State Poverty Eradication Mission (SPEM) of the Government of Kerala, was designated as National Resource Organisation (NRO) under the National Rural Livelihood Mission (NRLM) by the Ministry of Rural Development, Government of India, in the year 2012. Since then, it has been providing technical and implementation support under two major domains to eighteen partner states and one Union Territory. The domains are Convergence between Panchayati Raj Institutions and Community Based Organisations and enterprise promotion under Micro Enterprise Consultant (MEC) Project and Start-up Village Entrepreneurship Program (SVEP).

These models have been designed based on Kudumbashree's experiences within Kerala and are implemented in a contextualized manner taking into consideration situations and support mechanisms present in partner states. Kudumbashree NRO believes in community centric initiatives and hence focuses on building local skills and capabilities so that people become active agents of change. Through these projects, Kudumbashree NRO has been able to create a conducive environment for the community to realize its strength as a collective and work for the overall development of the village.

I feel immense pleasure to share that the work in partner states is being supported by a group of 138 mentors having experience of working with the Kudumbashree network and 51 professionals who have been anchoring the project at various locations in these states. Kudumbashree NRO's expertise in strengthening local governance and addressing livelihood needs of the people has helped in expanding its reach to more than 18 states in the country. Other foreign countries have also shown their interest in adopting these models.

I extend my deepest gratitude to the scores of people who have been with Kudumbashree NRO in its journey. I thank the community network institutions, members of Gram Panchayat, and other grassroots institutions from partner states for being cordial and supportive during the project period. I acknowledge the efforts of all the State Rural Livelihood Missions for being equal partners in carrying out the project activities and extending full cooperation to the field teams.

Secretary, Ministry of Rural Development and Joint Secretary (Rural Livelihoods) have been sources of input and encouragement to Kudumbashree NRO. I am grateful to them for their advice and guidance. The Director and other officers of NRLM and the Professionals with the National Mission Management Unit (NMMU) have been supportive throughout; I thank them for their contributions in making the NRO journey meaningful.

I would like to appreciate the efforts of Kudumbashree State Mission and District Mission teams for facilitating the work, especially during learning visits and internships. The Gram Panchayats and Community Development Societies (CDS) across all districts in Kerala have always extended support, for which I am thankful to them.

Kudumbashree NRO Progress Report for the period from September 2016 to July 2018 attempts to present its work through diverse facts and stories from the field. I hope the organisation gets continued support and guidance in stepping up its efforts and facing new challenges in the future.

  
**S HARIKISHORE**

# ABBREVIATIONS & ACRONYMS

ADS	Area Development Society	MCP	Micro Credit Plan
ANM	Auxiliary Nurse Midwifery	MEC	Micro-Enterprise Consultant
ASHA	Accredited Social Health Activist	MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
ASRLM	Assam State Rural Livelihood Mission	MIS	Management Information System
AzRIP	Azerbaijan Rural Investment Project	MoRD	Ministry of Rural Development
BAP	Block Anchor Person	MoU	Memorandum of Understanding
BMMU	Block Mission Management Unit	MSRLM	Maharashtra State Rural Livelihood Mission
BMT	Business Management Training	MUDRA	Micro Units Development and Refinance Agency
BNS-EP	Block Nodal Society for Enterprise Promotion	NHG	Neighbourhood Group
BRC-EP	Block Resource Centre for Enterprise Promotion	NIRD	National Institute of Rural Development
BRLPS	Bihar Rural Livelihood Promotion Society	NMMU	National Mission Management Unit
CBO	Community Based Organisation	NRHM	National Rural Health Mission
CEF	Community Enterprise Fund	NRLM	National Rural Livelihood Mission
CIF	Community Investment Fund	NRO	National Resource Organisation
CLF	Cluster Level Federation	NSAP	National Social Assistance Programme
CPC	Community Professionals for Convergence	OLM	Odisha Livelihood Mission
CREAM	Certificate in Rural Enterprise Administration and Management	PAC	Project Appraisal Committee
CRP	Community Resource Person	PAE	Participatory Assessment of Entitlements
CRP-EP	Community Resource Person for Enterprise Promotion	PAP	Participatory Apprenticeship Programme
CSO	Civil Society Organisation	PD	Project Director
CSR	Corporate Social Responsibility	PMJJY	Pradhan Mantri Jeevan Jyoti Bima Yojana
CSS	Centrally Sponsored Schemes	PMSBY	Pradhan Mantri Suraksha Bima Yojana
DAY	NRLM Deen Dayal Antyodaya Yojna	PMUJ	Pradhan Mantri Ujjwala Yojana
DMMU	District Mission Management Unit	PRI	Panchayati Raj Institutions
DPR	Detailed Project Report	PTS	Performance Tracking System
DRDA	District Rural Development Authority	PVTG	Particularly Vulnerable Tribal Group
EAP	Entitlement Access Plan	RGAVP	Rajasthan Grameen Aajeevika Vikas Parishad
ETR	Entitlement Tracking Register	RGCY	Rajiv Gandhi Chaitanya Yojana
FLA	Field Level Assessment	RP	Resource Person
FSSAI	Food Safety and Standards Authority of India	RSETI	Rural Self Employment Training Institute
GAT	General Awareness Training	SARAS	Sale of Articles of Rural Artisans Society
GP	Gram Panchayat	SBM	Swachh Bharat Mission
GP2RP	Gram Panchayat Poverty Reduction Plan	SC	Scheduled Caste
GPCC	Gram Panchayat Co-ordination Committee	SERP	Society for Elimination of Rural Poverty
GPDP	Gram Panchayat Development Plan	SHG	Self Help Group
GPLF	Gram Panchayat Level Federation	SPEM	State Poverty Eradication Mission
GSJJA	Gram Sabha Jan Jagriti Abhiyan	SRG	State Resource Group
GSLP	Gender Self Learning Programme	SRLM	State Rural Livelihood Mission
GUSBUA	Gram Uday Se Bharat Uday Abhiyaan	SSS	State Sponsored Schemes
IAY	Indira Awas Yojana	ST	Scheduled Tribes
IB-CB	Institution Building - Capacity Building	SVEP	Start-up Village Entrepreneurship Programme
ICDS	Integrated Child Development Scheme	TEAM	Training in Enterprise Administration and Management
ICT	Information Communication Technology	TED	Training in Entrepreneurship Development
IDP	Inclusive Development Plan	VDP	Village Dweep Panchayat
IHHL	Individual Household Latrine	VE-IT	Village Enterprise Information Technology
IM	Internal Mentors	VLf	Village Level Federation
IPPE	Integrated Participatory Planning Exercise	VO	Village Organisation
JSLPS	Jharkhand State Livelihood Promotion Society	VOCC	Village Organisation Co-ordination Committee
KAASS	Kudumbashree Accounts and Audit Service Society	WDG	Women Development Group
KS-NRO	Kudumbashree-National Resource Organisation	WDS	Ward Development Societies
KSRLPS	Karnataka State Rural Livelihood Promotion Society	WLF	Ward Level Federation
KVK	Krishi Vigyan Kendra	WRP	Ward Resource Person
LRG	Local Resource Group	YBA	Yojana Banao Abhiyaan
MCBP	Model Convergence Block Project		

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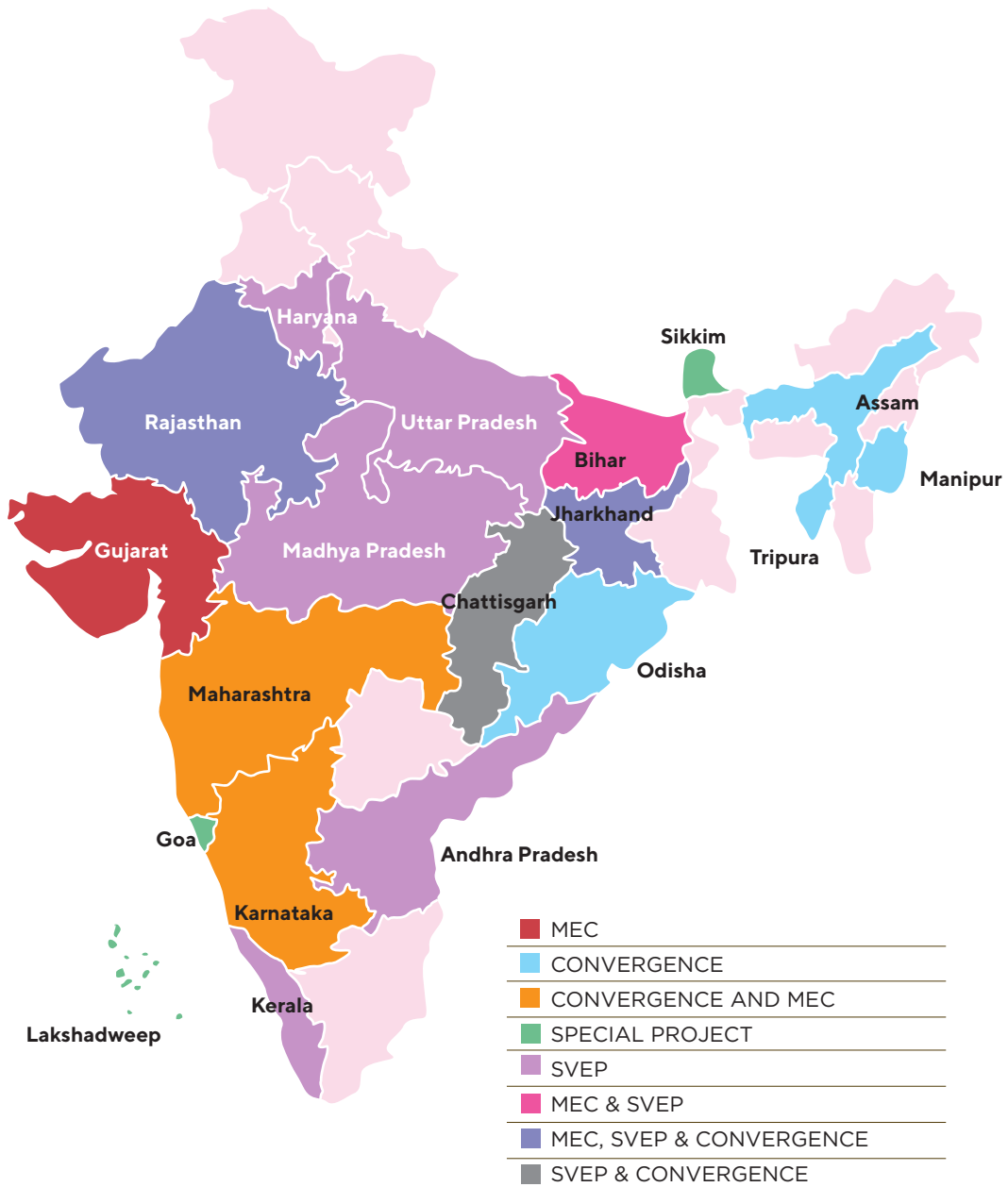
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# Kudumbashree NRO: Presence across India

- \* 18 partner-States & 1 Union Territory
- \* Special projects in Sikkim, Goa & Lakshadweep



# KUDUMBASHREE NRO

AT A GLANCE



## **INCEPTION**

2013

## **STRATEGY**

To develop pilots in a contextualized manner under the broad framework of PRI-CBO Convergence & Enterprise Development domains. It also entails creating local and state level capabilities for large scale implementation of the interventions.

## **GEOGRAPHIES REACHED**

PRI-CBO (9) - Assam, Jharkhand, Karnataka, Maharashtra, Odisha, Rajasthan, Chhattisgarh, Tripura, and Manipur

MEC Project (6) – Bihar, Jharkhand, Karnataka, Maharashtra, Gujarat and Rajasthan

SVEP (9) – Andhra Pradesh, Bihar, Chhattisgarh, Haryana, Jharkhand, Kerala, Rajasthan, Madhya Pradesh, and Uttar Pradesh

Special Project (2 states and 1 UT) – Sikkim, Goa and Lakshadweep

## **PROFILE OF THE BENEFICIARIES**

Kudumbashree NRO has been engaging with rural communities belonging to different social categories and economic backgrounds

## **DISTRICTS/ BLOCKS**

101/300

## **NUMBER OF SHGs WE WORK WITH**

2,47,880

## **NRO PROFESSIONALS ENGAGED**

51

## **RECOGNITION**

Award for outstanding contribution under DAY-NRLM by MoRD, GoI

## **MENTORS ENGAGED ON FIELD**

138



# INTRODUCTION TO KUDUMBASHREE

## *-Transforming Communities*

Poverty eradication through collectivisation and institution building has been seen as one of the most effective methods for addressing the needs of the poor. Kerala which has a population of more than 34 million people has made considerable progress in tackling multidimensional issues of poverty- be it education, health, standard of living, quality of work and other social indices. Kudumbashree, the state's most extensive and successful poverty eradication programme covering more than 43 lakh families, proves how public action fuelled by social consciousness can create a lasting impact that most often industrialization and economic growth are incapable to address.

Kudumbashree, set up in the year 1998 as the Kerala Government's State Poverty Eradication Mission (SPEM), was initially launched with the objective of eradicating absolute poverty. As it progressed, Kudumbashree eventually evolved as a movement encompassing a broader agenda of economic, social and women empowerment. In view with Kudumbashree's achievements in empowering the most disadvantaged through a range of interventions, in the year 2011, Kudumbashree was made the State Rural Livelihood Mission (SRLM) by MoRD to implement the objectives of NRLM.





# KUDUMBASHREE NATIONAL RESOURCE ORGANISATION

## *- Kudumbashree beyond Kerala*

The impact that Kudumbashree as a movement brought about in the lives of people by adopting a democratic and collective process, set the precedence for developing it as a model of national relevance. It was in the year 2012, Kudumbashree was designated as a National Resource Organisation (NRO) by the MoRD under NRLM. As a NRO, it provides technical and implementation support to states for fulfilling NRLM protocols. The Kudumbashree NRO (KS-NRO) secretariat formally started functioning since May 2013 and has supported eighteen states and one union territory since then.

Kudumbashree NRO has been working in mainly two domains

- **Convergence between Panchayati Raj Institutions & Community Based Organisations**

Working together of women's institutions with local governments to enhance governance and improve service delivery

- **Enterprise Development through Micro Enterprise Consultant Project and SVEP**

Establishing community-based support systems for providing multi-dimensional support to micro enterprises of the poor

Apart from the above two domains, Special Projects are also being implemented in states with the objective of creating a model for supporting both – convergence

between PRI and CBO and for developing a community based system for supporting micro enterprises. The projects are implemented in states where institution building has been limited and there is an inadequate structural mechanism for implementing poverty eradication programmes.

In the larger context, KS NRO's work includes the following actions

- Foster and strengthen local capabilities
- Nurturing social capital to support the institutions of the poor
- Improve access to information, rights and entitlements
- Facilitate active participation of marginalised rural poor
- Effective delivery of social protection programmes
- Continuous engagement with government institutions for improved service delivery
- Stimulate the creation of livelihood and income opportunities
- Support entrepreneurial training
- Nurture entrepreneurship through access to markets, financial and business advisory services
- Sustainable mechanisms by engaging the community and promoting their ownership

# SPOTLIGHT...

## 1. EXHIBITIONS

With the idea of showcasing the work that KS-NRO has been doing outside Kerala, exhibitions are conducted every year. It serves as an influential platform that seeks to connect with the audience through inspirational stories, activities and processes from the field, displayed in a creative manner. In addition to sharing stories from across partner states, KS-NRO has also been organizing exhibition for the interventions carried out in Kerala by the State Mission.



*Exhibition on Kudumbashree's 20th Anniversary celebration being inaugurated by Shri T.P. Ramakrishnan, Minister for Labour and Excise, Government of Kerala, conducted in Kozhikode from 16th to 18th May 2018*

## 2. JALAKAM

Looking at the impact of KS-NRO work in partner states, an exposure visit programme for former CDS chairpersons titled 'Jalakam' was organised. 211 participants were divided into four batches and the visits were conducted in Assam and Rajasthan. The objective behind organising such visits was to familiarise former chairpersons with different models of working with community structures, potential convergence mechanisms and livelihood interventions implemented by KS-NRO. It will also help in replicating such initiatives in their Panchayats. The visit provided a larger picture on the social, cultural and economic status of women in other states. In this context, the former chairpersons will also be inspired to be part of the mentor pool of KS-NRO in partner states.



*Former CDS Chairpersons interacting with the SHG network and Panchayat representatives in Barhampur block, Nagaon, Assam*

## 3. INTERNATIONAL ENGAGEMENTS

The World Bank supported Azerbaijan Rural Investment Project (AzRIP), in collaboration with the Embassy of the Republic of India, had initiated a programme for creating Women Development Groups (WDG) in Azerbaijan. The objective behind forming WDGs was to support families in generating sufficient income to address the issue of economic insecurity and indebtedness. In this context, Kudumbashree was invited to implement its poverty reduction model in the country. KS-NRO, having prior



*Sajith S. COO, KS-NRO conducting an orientation session for representatives from the Azerbaijan Rural Investment Project (AzRIP) and members of the community*

experience of executing national and international assignments, was involved in the formation of the WDGs on the lines of the community organisation models implemented in Kerala. Around six WDGs were formed having 88 members. Each member of the group has been saving 5 manat (currency) per week and have started internal lending. Around six enterprises such as carpet making, confectionaries, bakeries and tandur making units were started at the initiative of group leaders and all the members are also engaged in running these enterprises. These enterprises are being run in buildings given by the local municipalities. All WDG members were given training on business management skills and administration of enterprises by a team from KS-NRO.

#### 4. CAFE KUDUMBASHREE - INDIA FOOD COURT

'Cafe Kudumbashree' is the brand that Kudumbashree has developed to promote women run micro enterprises in the restaurant - catering sector in Kerala. With the objective of popularising the brand and giving an opportunity to women entrepreneurs to understand the prospects and challenges in food business, the idea of India Food Court was created. The event is organised at regular intervals in Kerala where women entrepreneurs from KS-NRO partner states and from Kerala set up food stalls and offer a wide variety of ethnic cuisines. India Food Court also features as part of the SARAS Melas organised in Kerala by MoRD. These events have been providing immense exposure to women entrepreneurs across states for earning higher income and an avenue to explore newer opportunities in the area of food/catering business.



*Entrepreneurs displaying ethnic cuisines at India Food Court organised at SARAS Mela held at Pattambi, Palakkad*

#### 5. AWARD UNDER DAY-NRLM

On June 2017, MoRD recognised the work of KS-NRO with an award for its outstanding contribution under convergence and livelihood domains.



*Kudumbashree NRO team receiving award from Hon'ble Minister of Rural Development, Government of India Shri Narendra Singh Tomar*

#### 6. NATIONAL WORKSHOP

A National workshop on 'Panchayat-SHG Convergence: Towards Poverty Free Panchayats' was organised in March, 2017 at Poovar Island Resort in Thiruvananthapuram. The basic premise of the workshop was to reflect into the larger role of the Convergence project towards building Poverty Free Gram Panchayats by playing a pivotal role in enhancing capacities of the local communities, fostering collaboration between people and administrations, deepening public participation of marginalised groups and correcting knowledge asymmetries



*Shri. S.M. Vijayanand, Chief Secretary, Government of Kerala giving the inaugural speech during Poovar workshop*

# EVOLUTION OF KUDUMBASHREE NRO

## 2012

- Kudumbashree designated as NRO by NRLM

## 2013

- Launch of Kudumbashree-NRO Secretariat
- MoU signed with Bihar and Jharkhand for MEC Project
- Commencement of MEC training in Bihar and Jharkhand

## 2014

- MoUs signed with Maharashtra, Karnataka, Odisha, Jharkhand and Assam for PRI-CBO Convergence Project
- MoU signed with Maharashtra for MEC Project
- Participatory Assessment of Entitlements (PAE) rolled out in partner-States
- Commencement of MEC training in Maharashtra and Karnataka
- Formation of MEC groups in Bihar and Jharkhand
- Enterprise Development commences in Bihar

## 2015

- MoU signed with Sikkim for Special Project and Rajasthan for PRI-CBO Convergence Project
- MoU signed with Rajasthan and Gujarat for MEC Project
- Commencement of MEC training in Rajasthan and Gujarat
- Entitlement Access Plan (EAP) rolled out in partner-States
- MEC groups formed in Karnataka and Maharashtra
- Kudumbashree designated as NRO for SVEP
- Enterprise Development commences in Maharashtra and Karnataka

## 2016

- MoUs signed with Bihar and Rajasthan for KS-NRO support in SVEP implementation
- Kudumbashree NRO starts implementing SVEP in two blocks of Kerala- Vadavukode and Parakkode
- MoU signed with Goa for Special Project
- Gram Panchayat Poverty Reduction Plan (GP2RP) rolled out in partner-States
- Performance Tracking System (PTS) mobile based app piloted in Jharkhand
- Proposal for scaling of PRI-CBO Convergence Project in Assam, Odisha, Jharkhand and Maharashtra
- Selection of Internal Mentors conducted in Assam, Odisha, Jharkhand and Maharashtra
- Selection of MEC Master Trainers conducted in Bihar and Jharkhand
- MEC groups formed in Gujarat and Rajasthan
- Formalisation of linkages between Community Institutions and MEC Groups in Bihar
- Enterprise Development commences in Rajasthan and Gujarat
- MEC project scaling initiated in Jharkhand

## 2017

- MoUs signed with Chhattisgarh, Tripura and Manipur under PRI-CBO Convergence and Lakshadweep under special project
- MoUs signed with Madhya Pradesh, Uttar Pradesh and Andhra Pradesh under SVEP
- Scale up of SVEP implementation to 12 more blocks in Kerala
- PRI-CBO Convergence projects scaling up initiatives in Jharkhand, Assam and Special Projects scaling up in Sikkim
- Proposal for scaling of PRI-CBO Convergence Project in Odisha & Rajasthan
- Internal mentors selected in Jharkhand, Assam, Rajasthan under PRI-CBO Convergence Project
- Developed CPC manual & Toolkit under PRI-CBO Convergence project for its universalization by NRLM
- GSLP piloted in Rajasthan

## 2018

- Internal Mentor and Master Trainer selection under MEC project in Rajasthan
- MoUs signed with Haryana, Andhra Pradesh and Chhattisgarh under SVEP
- MoU signed with Uttar Pradesh, Manipur and Mizoram under PRI-CBO Convergence Project
- Conclusion of MEC project in Rajasthan
- Scale up initiatives in Tripura under PRI-CBO Convergence Project



# APPROACH OF KUDUMBASHREE NRO

KS-NRO works with rural communities, especially women, with the objective of fostering and strengthening their capacities through effective participation and self-organization. It works with the community network of women in partner states which offers an excellent platform for the demands and issues of the communities/families to be aggregated and realised. This is done by working in two major areas- creating livelihood opportunities for the poor and convergence between PRI and CBO for effective governance. Through interventions in these areas, KS NRO has been able to create opportunities for local economic development and social justice. The project is executed in such a way that each partner state eventually takes over the implementation of the project from KS-NRO.

The strategy is to develop local capabilities through training and mentoring by professionals/mentors and creating sustainable mechanisms empowering communities with the capacity to participate in their own development. This results in creating a proof of concept which can be replicated by partner states. Since conditions in each state vary, undertaking context specific strategies in each state is integral to KS-NRO's implementation approach.

## DEVELOPING PROOF OF CONCEPT

KS-NRO works on developing pilots in various states by demonstrating the concept, design and implementation process. It helps in creating 'proof of concept' which is then taken forward by partner states to be replicated at a larger scale. As an outcome of implementing these pilots, NRO ensures the creation of a pool of trained resource persons, presence of a robust community institution for driving enterprise development initiatives, establishment of strong linkages between SHG network and Panchayat/SRLMs, sustainable mechanisms for monitoring and supporting the project leading to an aware and conscious community.



*VOCC presenting the demand list at Gaon Sabha, Laokhowa Block, Assam*

## CREATING LOCAL CAPABILITIES

Building local resource pools for carrying out the work within the community is an essential component of KS NRO's work. Both the projects focus on developing a pool of community cadre who are crucial in building local experiences for sustaining and scaling up the project deliverables. Under the PRI-CBO convergence project, a pool of women from the SHG network known as Local Resource Group (LRG) is identified and trained in aspects of local governance and development schemes for driving the project within the Gram Panchayat. Being part of the community, LRGs act as a strong link between the community network and Panchayat, making them a concrete force in the local governance process. They engage with the community and Panchayat representatives, assist SHG members in accessing government schemes, create awareness on rights/entitlements and play an anchor role in the PRI-CBO convergence process.

Similarly, under the Enterprise Development domain, community cadre in the form of MECs/CRPs-EP are trained and engaged to provide business consultancy services to rural entrepreneurs. These consultants are a group of men and women selected from the community who are provided with high quality business management training. In turn, they provide wide range of services to both existing and first-generation entrepreneurs, helping them to sustain the enterprises.

Community cadre developed under both the projects, go through intensive and process oriented training programmes for equipping them to deliver desired objectives under both the domains.



*Training for MECs in Bhilwara*

## BUILDING SUSTAINABLE MECHANISMS

KS-NRO's work also involves putting in place mechanisms focusing on sustainable solutions for participatory governance, social inclusion and opportunities for livelihood. Under the convergence project, institutional platforms like VOCC and GPCC are formed for strengthening interaction and liasoning between PRI and CBO. These platforms ensure a space wherein representatives from both the community and Panchayat work together for the advancement of the community.

The emphasis under the Enterprise domain is to ensure the sustainability of rural enterprises which is done by creating an ecosystem where MEC/CRP-EP firms offering business consultancy services are setup, whose services are utilised by community institutions to drive enterprise development initiatives in the village.

The established enterprises are monitored and provided with handholding support by the MECs/CRPs-EP who in turn gain income for the services they provide. Such mechanisms address the concerns of the community with respect to running a business and reduction of vulnerabilities in the long run.



*Prerna MEC group providing consultancy to an entrepreneur at BRC help desk during a local market in Kekri Block, Ajmer, Rajasthan*

## SUPPORT BY PROFESSIONALS AND MENTORS

KS-NRO's work is built on a strong foundation of a body of knowledge fostered by a team of professionals and mentors. A team of 51 professionals is part of the organisation working in both the domains, providing back-end support to mentors and the local community cadre in partner states. The pool of NRO professionals are a mix of both freshers and experienced recruits who are drawn from reputed institutions across the country. They are responsible for developing, implementing and monitoring various handholding systems for KS-NRO's pilot projects.

Mentors are people having several years' experience of working with community institutions in Kerala. Being part of Kudumbashree, they have been closely associated with various convergence and livelihood models implemented in the state. With the idea of utilising their experience and knowledge they are placed in partner states as mentors under both the domains.



*SVEP Mentor Vijin CK visiting an enterprise in Manoharpur block, Jharkhand*



# PRI-CBO CONVERGENCE PROJECT

## THE CONTEXT

Panchayati Raj Institutions (PRI) came to existence in 1993 through the 73rd constitutional amendment with a mandate of addressing rural poverty and ensuring social justice. The SHG network that has emerged alongside has been a huge social capital for the Gram Panchayat to work with for addressing poverty and ensuring social justice. Recognising the need for an effective functional relationship between PRIs, especially Gram Panchayats and the SHGs of women, in particular the VOs, MoRD had amended the NRLM framework to incorporate provisions for bringing about a formal relationship between the institutions of local government and the organisations of the poor. KS-NRO with the experience of converging Panchayati Raj Institutions with the SHG network has been mandated to support states interested in implementing the model. The PRI-CBO Convergence project is based on this premise that a synergy between both these institutions can be mutually beneficial in addressing the issue of poverty for the larger goal of socio-economic development of the village.



*Dream mapping in progress under GP2RP at Matabari Block, Gomati, Tripura*

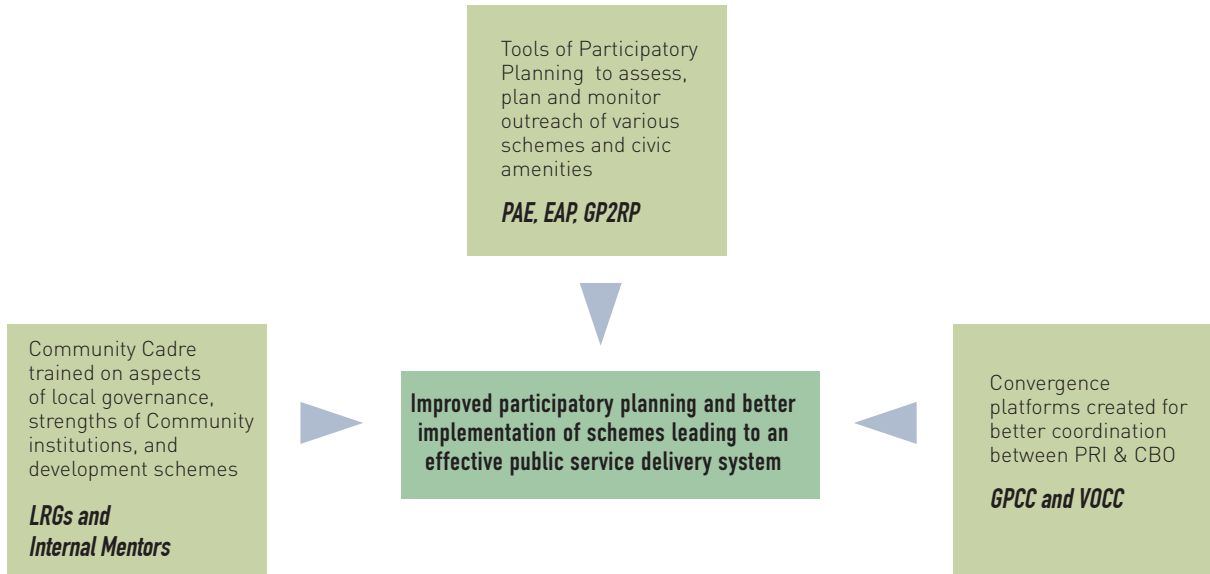
## THE STRATEGY

The strategy is to increase the capability of women from the community network to demand entitlements and engage with the PRIs for better participatory planning. Such an enhanced participation of the community in local planning and monitoring of entitlements ensures an active involvement of the Panchayat thereby leading to better implementation of schemes and improved service delivery. To strengthen the process, a group of motivated individuals from the community, known as Local Resource Group are selected and trained in aspects of local governance and development schemes for providing the anchor role in PRI- CBO convergence process. The sustainability of this process is ensured by establishing institutional platforms with representatives from the community institutions and Gram Panchayat to promote effective dialogue between the two grassroot agencies.



*Gram Sabha in Manjhari Block, West Singhbhum, Jharkhand*

## KEY COMPONENTS UNDER CONVERGENCE PROJECT



*PAE consolidation and presentation, Sangod Block, Kota, Rajasthan*

## PROFILE

The PRI-CBO Convergence project was piloted in states like Assam, Chhattisgarh, Jharkhand, Karnataka, Maharashtra, Manipur, Odisha, Rajasthan and Tripura. At present it is being run in these states apart from Karnataka, Maharashtra, Odisha and Rajasthan where the project has come to an end.



*Submission of EAP by VO to Panchayat member, Ghotia GP, Bastar Block, Chhattisgarh*



## EXIT STRATEGY

The PRI-CBO convergence project is designed in such a way that partner states eventually takes over the implementation of the project from KS-NRO. As part of the exit strategy, KS-NRO focuses on putting in place sustainable mechanisms for convergence activities in pilot and scale-up locations. It encompasses the following:

- Building a strong community cadre for scaling up the project in partner state
- Establishment of robust institutional structures for participatory governance at Gram Panchayat level by formalising PRI-CBO linkages
- Establishment of a mechanism for entitlement tracking
- Supporting CBO to emerge as a service delivery agency
- Nurturing innovative action by local communities
- Implementing social development initiatives for addressing multiple dimensions of poverty

### *IN RETROSPECT....*

Assam, Jharkhand and Tripura have decided to universalise PRI-CBO convergence model across state, scaling it to all the intensive blocks after witnessing the success of the project in the pilot phase.

In this regard, the states of Assam, Tripura and Jharkhand have come out with Government orders for institutionalising GPCC which was formed by KS-NRO on the lines of Evaluation Committees in Kerala. GPCC consists of members from federation, Gram Panchayats and line departments and acts as a convergence platform for these stakeholders to come together and meet at the level of the Gram Panchayat.

# PRI-CBO CONVERGENCE

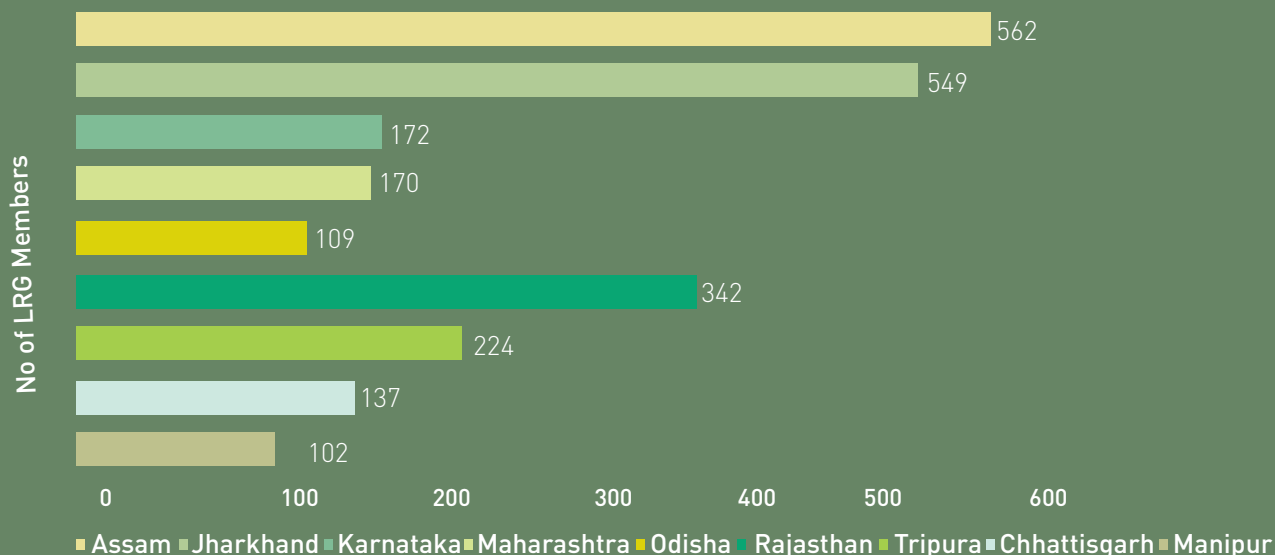
## THE RATIONALE

To enable convergence between PRI & CBO for promoting participatory planning and local development.

## THE STRATEGY

To build capacities of the community network and PRI for an improved access to rights and entitlements through participatory assessment, planning and monitoring.

## LRG MEMBERS IN PARTNER STATES



## THE PROCESS



## PRI-CBO CONVERGENCE PROJECT IN NUMBERS



- 2368 LRG members trained under the project\*
- 505 Internal Mentors placed as part of scaling up
- Working in 812 Gram Panchayats across 9 states

\* Detailed implementation process of PRI-CBO Convergence project can be found as Annexure I

# SPECIAL PROJECT

## PROJECT CONTEXT

The guiding principle of NRLM is based on the strategy of building strong institutions of poor, facilitating financial inclusion and enabling them to access livelihood opportunities. SHG's being the foundation of this principle, collectivization of the poor into groups for accessing various support services under financial inclusion and livelihood opportunities is essential. There are states where institution building process is at a preliminary stage or even if there is a presence of the federation, streamlining it into the NRLM fold has not yet happened. KS-NRO has been implementing special projects in states like Goa, Sikkim and Lakshadweep where there has been limited progress in the area of institution building. It provides technical support to these states in institution building, streamlining existing SHGs into the NRLM fold, building capacities of the women from the network to access entitlements and supporting livelihood interventions. In some cases it also includes implementation of social development initiatives to address multiple dimensions of poverty. In the long run, the partnership is expected to result in creation of a robust institutional structure of the poor that is closely linked to local governance and livelihood enhancement.

## STRATEGY

The strategy is to create a model for supporting both PRI and CBO networks and for developing a community based system for supporting various livelihood opportunities for effective convergence leading to sustainable and better implementation of NRLM.



*Training of CRPs on SHG registers and panchasutra, Duga, Sikkim*

## PROFILE

Special Project is being implemented in states like Sikkim, Goa and Lakshadweep. The project was implemented in these states in different phases and is currently functioning only in Goa and Lakshadweep.



*CRP streamlining SHGs in Latembarcem GP, Bicholim Block, North Goa*

# EXIT STRATEGY

Special project aims at leaving behind a strengthened community institution for SRLMs to take over the implementation role. KS NRO's strategy focuses on

building strong and responsive community institutions who will act as a service delivery agency while working in partnership with local institutions.



*Terrace Farming initiative by newly formed SHGs in Kavaratti, Lakshadweep*



# SPECIAL PROJECT

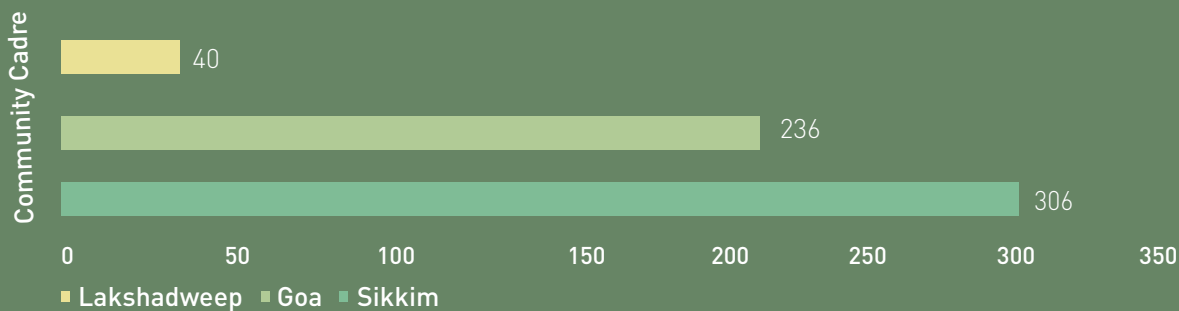
## THE RATIONALE

To build strong institutions of poor, facilitate financial inclusion and enable them to access livelihood opportunities.

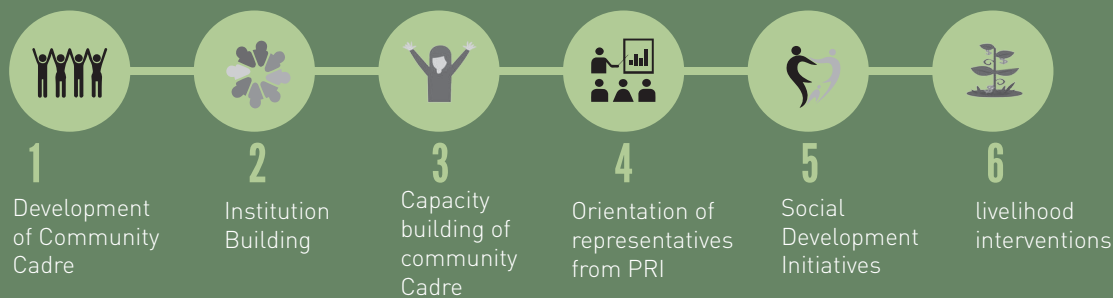
## THE STRATEGY

To create a model for supporting both PRI and CBO networks and for developing a community based system for supporting various livelihood opportunities for effective convergence leading to sustainable and better implementation of NRLM.

## COMMUNITY CADRE IN PARTNER STATES\*



## THE PROCESS



## SPECIAL PROJECT IN NUMBERS



- Project implemented in Goa, Sikkim and Lakshadweep
- Working in 210 Gram Panchayats/Village Dweep Panchyats
- 582 Trained and active community cadre
- 3268 SHGs formed/streamlined

\* Detailed implementation process of Special project can be found as Annexure II

# MEC PROJECT

## PROJECT CONTEXT

Promotion of rural enterprises and encouraging self-employment among the rural population can be seen as an effective strategy for addressing issues like poverty, unemployment and migration. It is also strongly linked to the development of the local economy, driven by entrepreneurs engaged in small economic activities by exploiting available market opportunities, adding value to rural resources. However the challenges faced by rural entrepreneurs can be complex and multi-dimensional that hinders their ability to establish and sustain in the market. The operational issues that the rural entrepreneurs face needs to have locally designed solutions and where the community takes ownership of the initiatives.

In this context, the MEC project develops field-level structures within the community for providing multi-dimensional support to micro enterprises of the poor. It includes developing the capabilities of a group of community cadre, known as Micro Enterprise Consultants for providing professional business management consultancy services to rural entrepreneurs. The MEC project also puts in place a robust monitoring system for tracking the growth of the enterprise, helping first generation entrepreneurs to grow and sustain in business.

The project benefits the community by creating a conducive environment for encouraging entrepreneurship and engaging the SHG network and their federations to drive the enterprise development initiatives in their area.

## STRATEGY

MEC project aims at developing field-level structures focused on providing multi-dimensional support to the

rural micro enterprises of the poor. The strategy is to identify individuals from the community, train and equip them to provide necessary guidance to first generation entrepreneurs on running a business and also grow as a consultancy firm.

The CBO which is responsible for promoting entrepreneurship among the SHG network establishes linkage with MEC group to avail their consultancy services. A formal agreement is signed between both the parties which entails payment policies for specific services provided by MEC group. As a group responsible for promoting sustainable enterprises within the community they also facilitate the creation of market linkages helping rural entrepreneurs in improving their customer outreach.



*Entrepreneurship orientation at Mavattur, KS Nagar, Mysore, Karnataka*

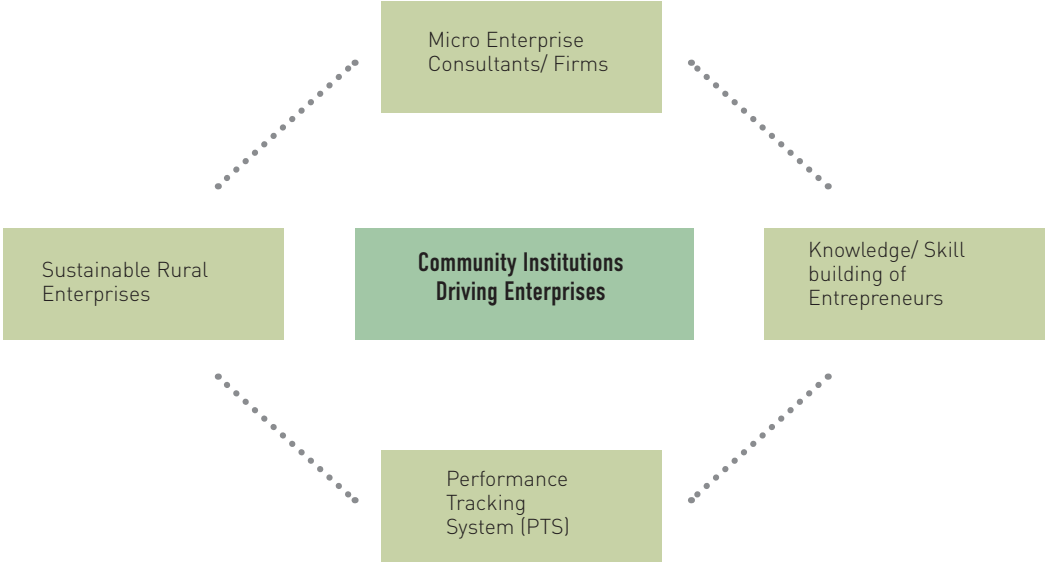


*MEC going through day book of an entrepreneur, Kherwara Block, Udaipur, Rajasthan*

# PROFILE

The MEC project was piloted in six states of Bihar, Jharkhand, Karnataka, Maharashtra, Gujarat and Rajasthan. The pilot project in these states except Rajasthan has come to an end and it has helped in developing proof of concept for a community led micro-enterprise support system; providing a nurturing environment for building rural micro-enterprises.

## KEY COMPONENTS UNDER MEC PROJECT



## EXIT STRATEGY

At the end of its implementation, the MEC project aims at creating a robust eco-system with participation of the community to ensure success of micro enterprises. The project implemented as a pilot is handed over to partner states to carry forward on their own. As an exit strategy, Kudumbashree NRO through its rigorous implementation focuses on nurturing the local resource to act as a support system for a sustainable livelihood intervention. It encompasses the following:

- Trained community on areas of business knowledge, skill trainings, accounts management in a business, acting as consultants
- Responsible and trained community institutions to act as service providers for their community
- Creation of an eco-system for small businesses to flourish and contribute to local economy, through partnership of MEC-CBO
- Encouraging potential first generation entrepreneurs to start micro-enterprises in a guided manner

### *IN RETROSPECT...*

Under the project, MECs are mentored to be a community cadre supporting enterprise development in project areas. However, one of the core outcomes of this project is that the MECs are able to provide consultation services in return for fees after the initial period of project support. In this regard, the adoption of MEC policy by Bihar, Maharashtra and Rajasthan was a huge policy success, as this fixed the fees that the MECs were eligible for each of their services. This has paved way for community organisations to hire MECs through signing of MoU between CLF and MEC groups.



# MICRO ENTERPRISE CONSULTANT PROJECT

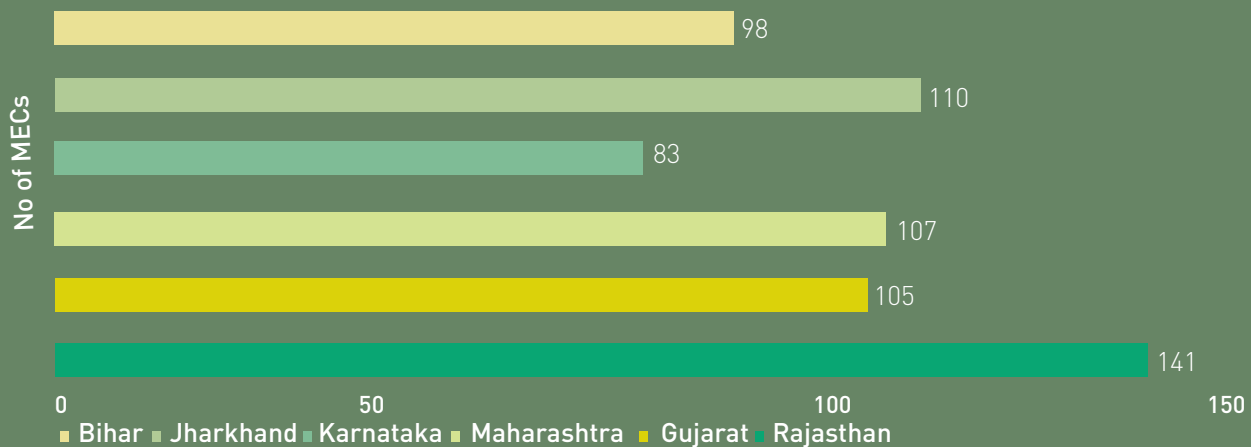
## THE RATIONALE

To create community based enterprise support system by building local capabilities for promotion and development of micro-enterprises of the poor.

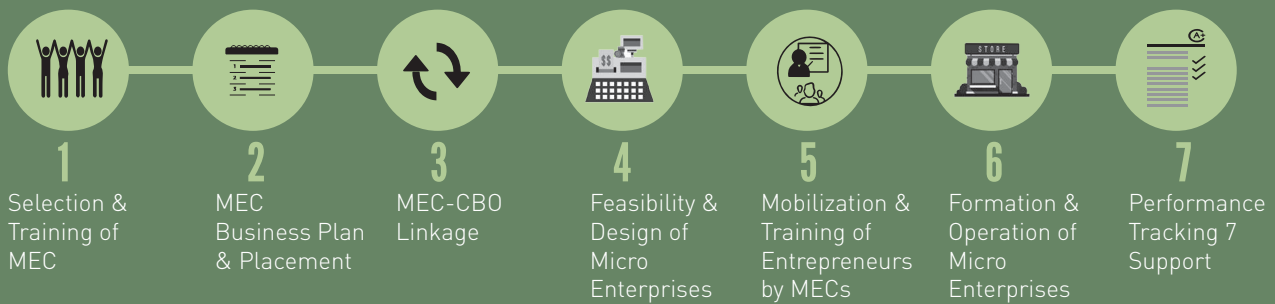
## THE STRATEGY

Select local men and women from the community and train them to become Micro Enterprise Consultants to provide business management services to existing and new entrepreneurs on a chargeable basis.

## MECs IN PARTNER STATES\*



## THE PROCESS



Benchmark  
Data Collection

## MICRO ENTERPRISE CONSULTANT PROJECT IN NUMBERS



- 632 MECs trained
- 20993 Micro Enterprises supported
- Working in 17 districts across 6 states
- App and Paper based performance Tracking System (PTS) in 5 partner states \*

\*The MEC Project in Gujarat was terminated in August, 2016

\* Detailed implementation process of MEC project can be found as Annexure III

# START-UP VILLAGE ENTREPRENEURSHIP PROGRAM (SVEP)

## PROJECT CONTEXT

SVEP is the sub scheme of NRLM specifically targeted to address poverty and unemployment issues in the rural parts of the country. This is done by stimulating entrepreneurship among rural population enabled by a dedicated institutional structure and supporting mechanism that will help in setting up and sustaining enterprises in the long run. The institutional support that the scheme provides to entrepreneurs helps them with knowledge, advisory and financial support services thereby creating a conducive environment for rural enterprises to exploit available market opportunities and adding economic value to the region.

KS-NRO has been chosen as one of the agencies to implement enterprise development initiatives under SVEP in partner states in India. Since 2016, KS-NRO has been supporting eight states for implementing SVEP under which pilot enterprise development initiatives have been undertaken. The outcome is to support enterprises in the pilot blocks by training a dedicated community cadre for providing business consultancy services, setting up a community level institution for managing and monitoring the enterprise development process and putting in place physical infrastructure at the block level that will provide resource support to entrepreneurs.



*VO orientation on SVEP, Pakuria block, Pakur, Jharkhand*

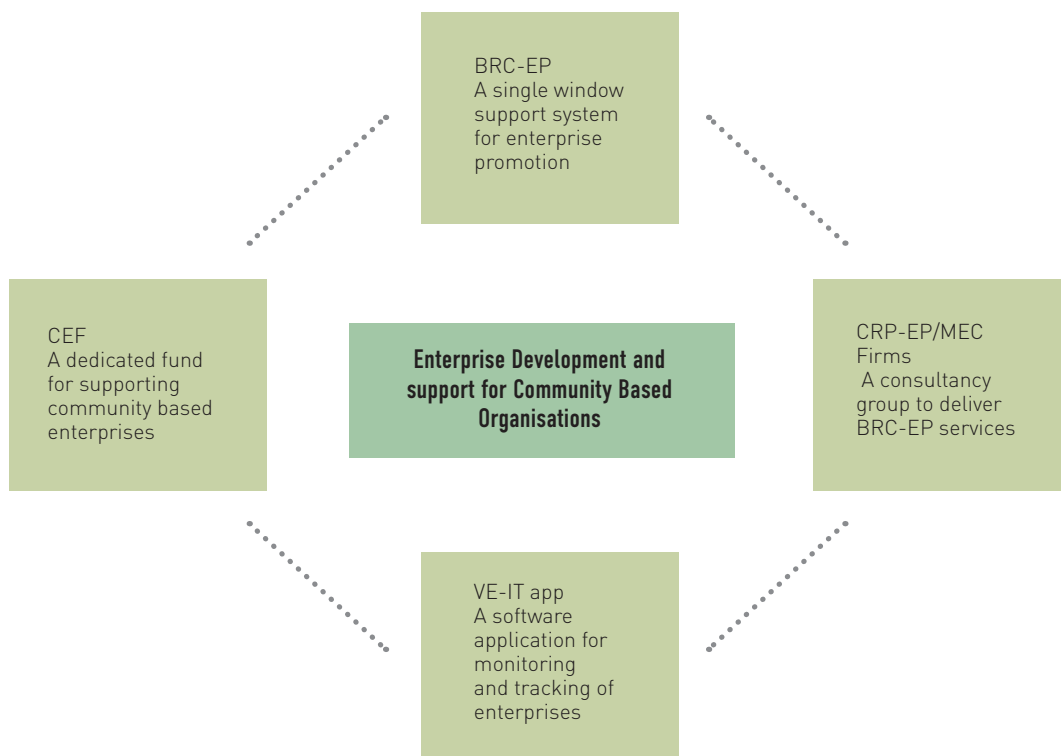
## STRATEGY

The basic strategy is to enable the community to take the ownership and manage enterprise development initiatives within the block with the help of services provided by CRP-EP/MEC. A dedicated institutional mechanism governed by the guidelines of NRLM is also put in place comprising of a block level federation of community network to manage/monitor the enterprise development initiatives. This is done by setting up a Block Resource Center which acts as a single window support system for enterprise promotion activities, managed by the community network.

## PROFILE

SVEP was first implemented in the year 2015 with Rajasthan being the first state. At present a total of nine states Andhra Pradesh, Bihar, Chhattisgarh, Haryana, Jharkhand, Kerala, Madhya Pradesh, Rajasthan and Uttar Pradesh are being covered under the project.

## KEY COMPONENTS UNDER SVEP





*PAC meeting in progress at BRC Begun, Chittorgarh, Rajasthan*

## EXIT STRATEGY

In four years of its implementation of the SVEP project, KS-NRO has designed the strategies in a manner which will leave behind a nurtured community who in partnership with trained local resource will deliver the services offered under the project. The project once implemented by KS NRO will be handed over to partner states to take it forward. As an exit strategy, KS-NRO through its rigorous implementation focuses on nurturing the local resource to act as a support system for a sustainable livelihood interventions. It encompasses the following:

- Trained community on areas of business knowledge, skill trainings, accounts management in a business, acting as consultants
- Responsible and trained community institutions to act as service provider for their community
- Creation of an eco-system for small businesses to flourish and contribute to local economy, through partnership between MEC/CRP-EP and CBO
- Encouraging potential first generation entrepreneurs to start micro-enterprises in a guided manner

### *IN RETROSPECT...*

As a scheme, SVEP was influenced by the MEC pilot project implemented by KS-NRO, especially the strategy of engaging community cadre known as Community Resource Person for Enterprise Promotion (CRP-EP) under SVEP for providing handholding support to enterprises.



# START-UP VILLAGE ENTREPRENEURSHIP PROGRAM

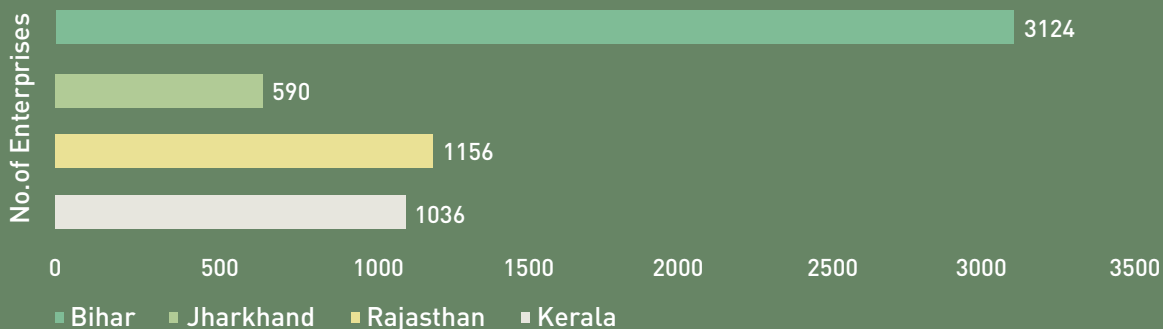
## THE RATIONALE

To create community based enterprise support system by building local capabilities for promotion and development of micro-enterprises of the poor.

## THE STRATEGY

To establish a single window support system, managed by the community network, responsible for providing business management and consultancy services to rural entrepreneurs.

## ENTERPRISES SET UP IN PARTNER STATES



## THE PROCESS



## SVEP IN NUMBERS



- 182 CRPs-EP trained across four states\*
- 5906 Micro Enterprises supported
- Working in 50 blocks across 8 states
- Paper based Performance Tracking System (PTS) in all the states

\* Chhattisgarh, Haryana, Andhra Pradesh, Uttar Pradesh & Madhya Pradesh are in the initial stage of implementation of the project

\* Detailed implementation process of SVEP project can be found as Annexure IV

# RESOURCE DEVELOPMENT

KS-NROs involvement with the community and its experience of implementing various mechanisms in the field has substantially improved its practical understandings in the area of local governance and entrepreneurship. Through this work, KS-NRO has been able to create an extensive body of knowledge in the form of experiences, best practices and innovations implemented in its partner states. It is the mandate of KS NRO to share these learnings and the impact it has created through its work with a larger audience. During the two years, KS NRO came up with a range of resources like publications, documentaries, case studies, training modules as well as events like workshops and exhibition.

KS NRO website was also redesigned and contains a comprehensive database of information on the work carried out by it in partner states including impact stories, updates from the field, testimonies, videos

and photographs. Newer mediums for engaging with the public were explored in the form of social media platforms like Facebook, with regular updates.

## VIDEO DOCUMENTATION OF BEST PRACTICES

KS NRO had engaged Centre for Development of Imaging Technology (C DIT) for video documentation of success stories and models of best practices from Kerala and partner states with the objective of creating a comprehensive knowledge base and sharing it with partner states. It included signature films on Kudumbashree and Kudumbashree NRO and short documentaries on twenty models from Kerala and the two domains from KS-NRO.



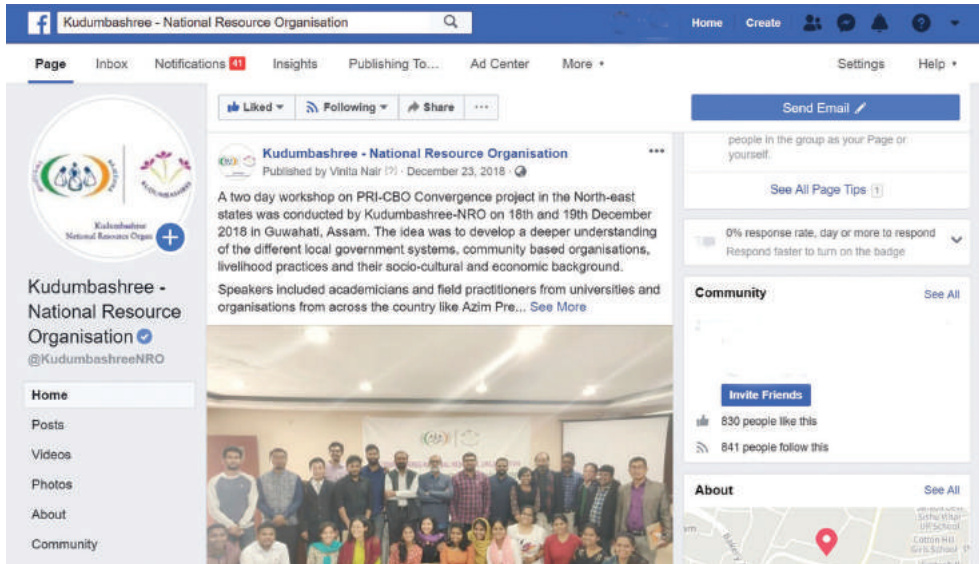
*Snapshot of KS-NRO's website*



Exhibition conducted during Kudumbashree's 20th Anniversary at Kozhikode on May 2018



Exhibition conducted during Kudumbashree's 19th Anniversary at Alappuzha on May 2017



KS-NRO's Facebook Page

Resources	Medium	Contents
CBO Governance Manual (June 2016)	Digital + Print	An operational guide for facilitating good functioning of SHG and federations.
Community Professionals for Convergence (2017)	Digital + Print	A training manual to be used for training the Community Professionals for Convergence.
Mobilisation of Women for Gram Panchayat level Participatory Planning (July 2016)	Digital + Print	Handout on the steps of conducting Gram Sabha based on experiences from partner states.
Toolkit for PRI-CBO Convergence (December 2017)	Digital + Print	Designed to support any organisation wanting to adopt the PRI-CBO convergence approach.
SVEP Faculty Manual -TEAM A & B (January 2018)	Digital + Print	Training material to be used by the Faculty to enhance the skill sets of CRPs-EP
Participant Handbook (March, 2018)	Digital + Print	Training material to be used by CRPs-EP with systematic steps for addressing operational challenges associated with running a business.
Classroom Teaching Aids- TEAM A & B(July 2018)	Digital	Slide Deck to be used by the Faculty for conducting TEAM trainings for CRPs-EP
Video Documentaries (Ongoing)	Digital	Video documentation of success stories and models of best practices from Kerala and partner states
CASE studies from partner states (June 2017 – present)	Digital	Success stories of LRGs, MECs, Panchayat members, entrepreneurs and community network women from partner states.
KS NROs presentation for SARAANSH (June 2018)	Digital	Presentation on KS-NRO highlighting the genesis, evolution, domains, achievements and impact.
Guidelines for the formation of Women Development Groups in the Republic of Azerbaijan (April 2018)	Digital	Handbook to provide a quick glimpse on the purpose of formation of Women Development Groups, administrative procedures to be followed and other internal regulations.
Gram Sabha- A step towards self-reliance (September 2018)	Digital	Reflections from Kudumbashree NROs Convergence Project in Assam



# LEARNING SERVICES

Through the Learning Services domain, KS-NRO shares best practices implemented in Kerala with partner states through field visits. As a knowledge exchange platform, it offers an excellent opportunity for people to experience some of the best development practices in the area of poverty reduction implemented by Kudumbashree in Kerala. The visits are visually impactful methods for enhancing people's knowledge and capacities. Individuals and groups coming for these visits acquire an understanding of various convergence and micro-enterprise initiatives and the role of Panchayat and CBO network in implementing it. These are also instrumental in providing an insight to the visiting groups on the potential of its replication in partner states. Stakeholders visiting Kudumbashree include Gram Panchayat elected representatives, women from the CBO network, block, district and state level officials from SRLMs. KS-NRO also conducts visits for other Government departments and NGOs interested in understanding Kudumbashree and its programmes. The major areas under the Learning Services domain include learning visits and internships.

## LEARNING VISITS

Learning visits are organised for providing exposure on various convergence and livelihood models implemented by Kudumbashree to community representatives and village authorities from partner states. It gives first-hand learning experience to participants on the functioning of Gram Panchayats in Kerala, its structure, funding, roles and responsibilities and the role of CBO network in enabling the Panchayat to deliver services by means of effective planning and implementation. Such visits also facilitate a larger understanding on the context of the impact created by Kudumbashree in the area of social and economic empowerment of its people. The visits fall under two major categories – Panchayat Apprenticeship Programme (PAP) and Exposure Visits that are customized based on the requirement of the visiting team.

The Panchayat Apprenticeship Programme (PAP) is a rigorous learning module in which the participants go through a structured learning process consisting of classroom sessions, field visits, interactions with different stakeholders, group activities and presentations. It is a five day programme, exclusively given to CBO and Panchayat representatives of partner states where they have close interactions with the women's network, Panchayat representatives and implementation officials from transferred institutions. At the end of the training, participants are encouraged to prepare a plan for their respective Panchayats and implement it on their return.

Exposure visits are also organised for various groups that are customised based on their specific requirements. These visits may not necessarily be limited to providing an exposure on convergence and livelihood models but may also include other interventions in the area of health, social development and women empowerment. Apart from the representatives from partner SRLMs, other visitors include CSO, NGOs, CSR undertakings and development professionals.



*LRGs, community members and Panchayat representatives from Tripura engaged in action plan preparation as part of PAP*



*Community cadre from JSLPS visiting JLG in Pookottukavu Gram Panchayat in Palakkad*

KS-NRO coordinates these visits in consultation with Kudumbashree and is planned in a Gram Panchayat. The visits are managed by faculty members comprising of elected representatives, officials from transferred institutions and Kudumbashree representatives as well as mentors from KS-NRO.

## INTERNSHIP

The Internship programme supported by KS-NRO offers a unique opportunity to students for a valuable learning experience outside the classroom setting. The students are provided with an exposure to various socio-economic development and women empowerment initiatives implemented by Kudumbashree for the poor. It helps them in connecting their theoretical knowledge with the practical experiences provided during their stay in various rural settings/Panchayats in Kerala and through interactions with different stakeholders. Opportunities are provided to students from premier institutions and are supported by placing them under a mentor who guides them throughout their practicum. The students

are expected to share their reflections and learnings at the end of their internship programme.

## CAFE KUDUMBASHREE – INDIA FOOD COURT

Learning Services domain takes the charge of organizing India Food Court in Kerala and is planned in coordination with Kudumbashree District Mission. The event is conducted as part of Saras Melas and other privately sponsored programmes organised in various districts of Kerala. It gives an opportunity to women entrepreneurs from Kerala and partner states to offer a range of ethnic and freshly made food to the visitors. Apart from earning additional income through the sale of food items, the entrepreneurs gain on-site training on café management aspects like bulk cooking, hygienic food production, making of variety food items, health and safety measures as well as customer management. Mentor Core Group (MCG) members support the Learning Services team in coordinating and managing the event.



*PRADAN team visiting Amrutham Nutrimix Unit in Pandalam Gram Panchayat, Pathanamthitta*

## Details on SARAS Mela & India Food Court conducted from September 2016

Sl No.	Name of the event	Venue	Period	Total Café units	Total no. of entrepreneurs	Total sales
1.	Regional Saras Fair 2016	Ashram Ground, Kollam	September 2016	11	55	25,14,266
2.	Regional Saras Fair 2017	Safari Ground, Edappal, Malappuram district	September -October 2017	15	70	35,01,225
3.	Mathrubhumi Mega Consumer Fest, 2017-18	JLN Stadium, Kochi, Ernakulam district	December-January 2017-18	22	100	38,32,309
4.	Regional Saras Fair 2018	Municipal Ground, Pattambi, Palakkad	March -April 2018	23	100	54,00,000
TOTAL						1,82,47,800

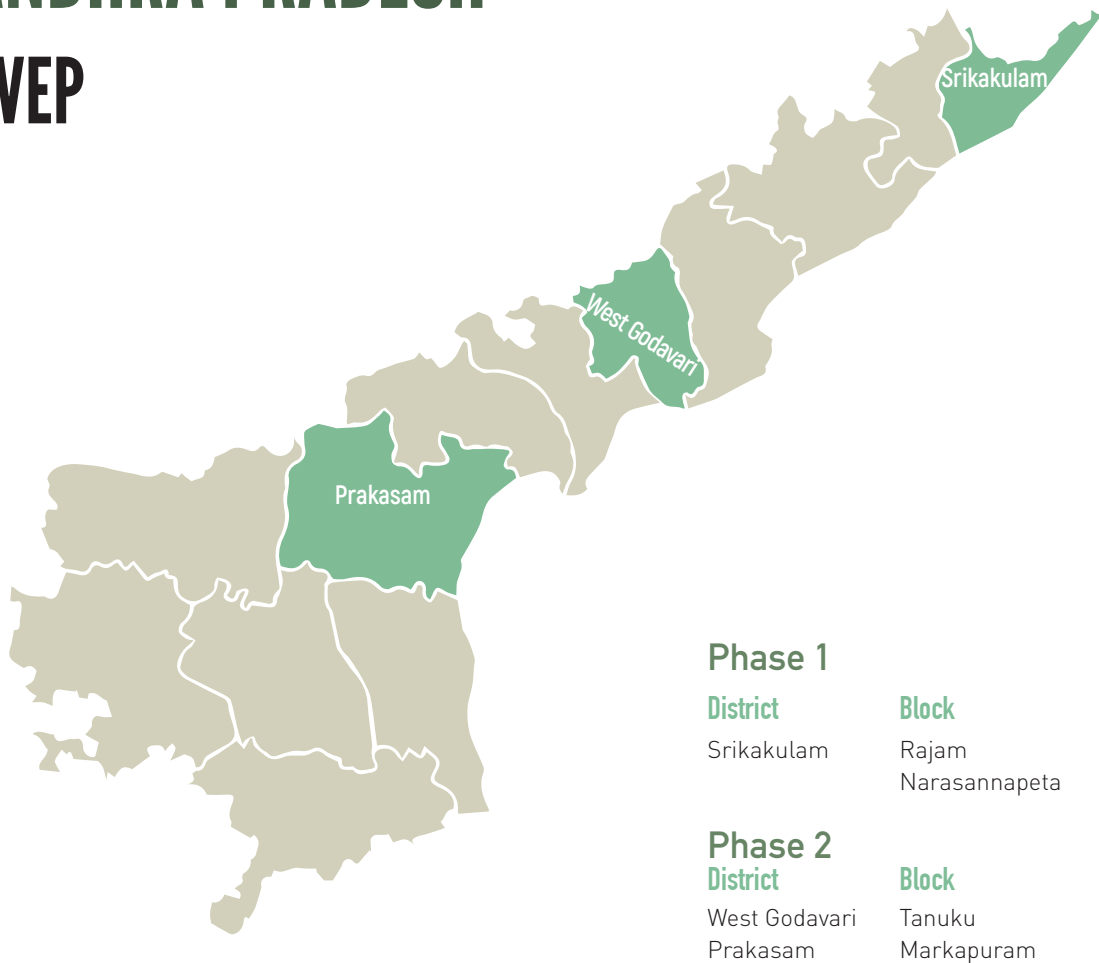
## EXHIBITIONS

Exhibitions are jointly conducted by the Learning Services and Resource Development domain every year to showcase the impact of Kudumbashree's work in Kerala and KS NRO's work in partner states. They offer a unique platform for disseminating information on various development and empowerment initiatives carried out.

\*Details of Learning visits and Interns have been attached as Annexure V & VI

# PARTNER

## ANDHRA PRADESH SVEP





# STATES

The MoU between SERP and KS-NRO for the purpose of implementing SVEP in two blocks of Rajam and Narasannapeta in Srikakulam district was signed on November, 2017. A state-level stakeholder orientation workshop was conducted in Vijayawada immediately afterwards. In January 2018, MoU for two more blocks of Tanuku and Markapuram in West Godavari and Prakasam districts was signed. Mentors from KS-NRO were engaged in the field to coordinate mobilisation, selection and orientation of CRPs-EP. The CRPs-EP were engaged in the data collection process for the preparation of DPRs in all the blocks. CRPs-EP are currently being trained in functional aspects like finance,

marketing and operations and also technical awareness on wide range of enterprise types.



*CRP-EP after completion of TEAM A1, Tanuku Block, Srikakulam, Andhra Pradesh*

## Project Overview: Phase 1



## Project Overview: Phase 2





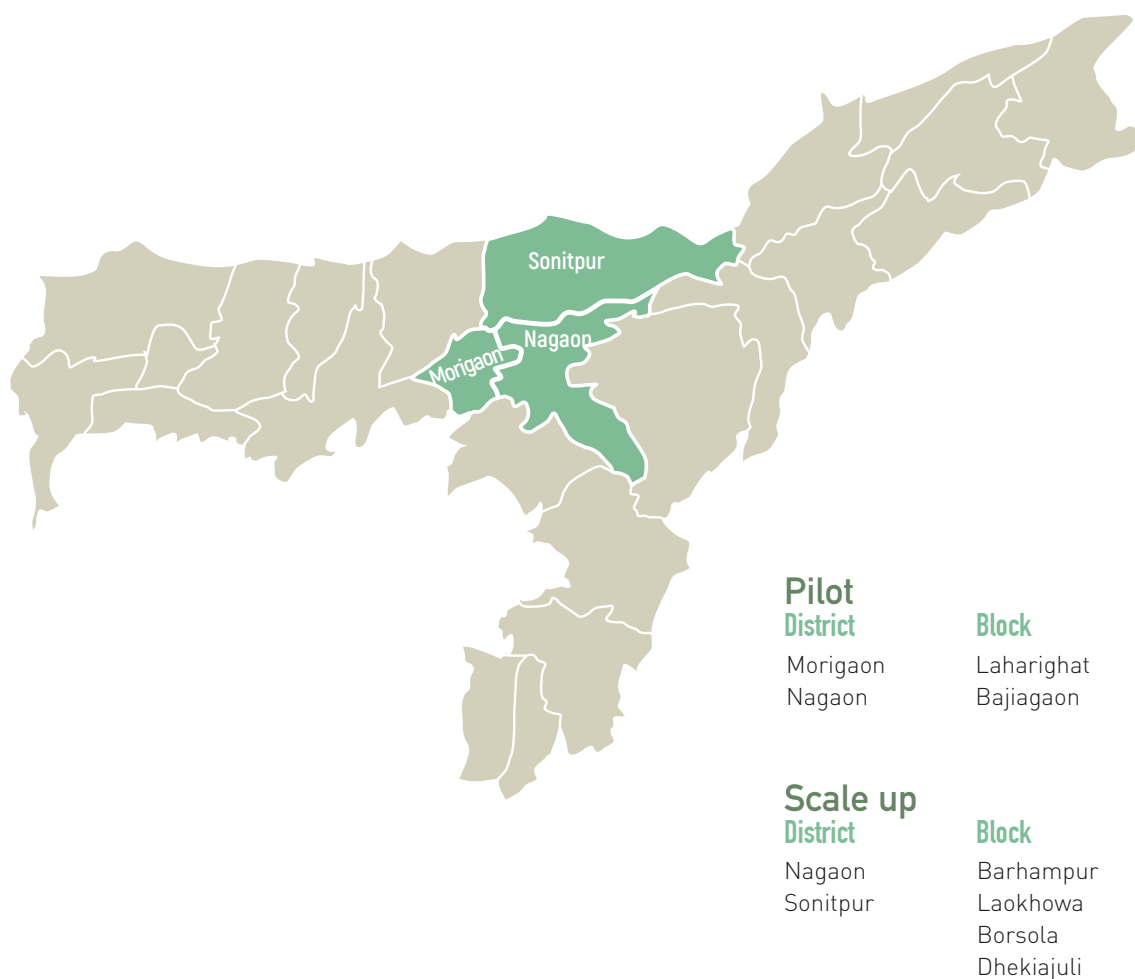
*CRP-EP conducting Enterprise census, Srikakulam, Andhra Pradesh*

## Project Status

		Phase 1	Phase 2
1	No. of Blocks	2	2
2	DPR approval	February 2017	January 2018
3	CRP-EP/MEC Selection	March 2018	June 2018
4	No. of CRP-EP/MECs trained	49	32
5	Number of Mentors	3	3
6	BRC set up	-	
7	Number of enterprises supported till July 2018	-	
8	Target till July 2018	-	
9	Average yearly income of CRP-EP/MEC group	-	
10	CRP/EP group registered as Partnership Firm	-	
11	MoU between BRC-MC/BEPC and CRP-EP group	-	

# ASSAM

## PRI-CBO CONVERGENCE PROJECT



The MoU between ASRLM and KS NRO was signed in January 2014 to provide technical and implementation support for PRI-CBO Convergence project. It was piloted in 36 GPs of Laharighat and Bajiagaon blocks in Morigaon and Nagaon districts respectively. The project was further scaled up to 51 GPs in four new blocks of Barhampur, Laokhowa, Borsola and Dhekiajuli in Nagaon and Sonitpur districts respectively. The MoU for the scale up project was signed in June 2017 for a period of one and a half years.

Women's participation in Gram Sabha was not found to be impressive across the pilot blocks in Assam. For the community, Gram Sabha was just a meeting for Panchayat members and male members of the community to attend. Furthermore, there was a significant lack of awareness among the community on different schemes and entitlements. Women knew about schemes like MGNREGS, IHHL under SBM but were unaware about the process of availing it.



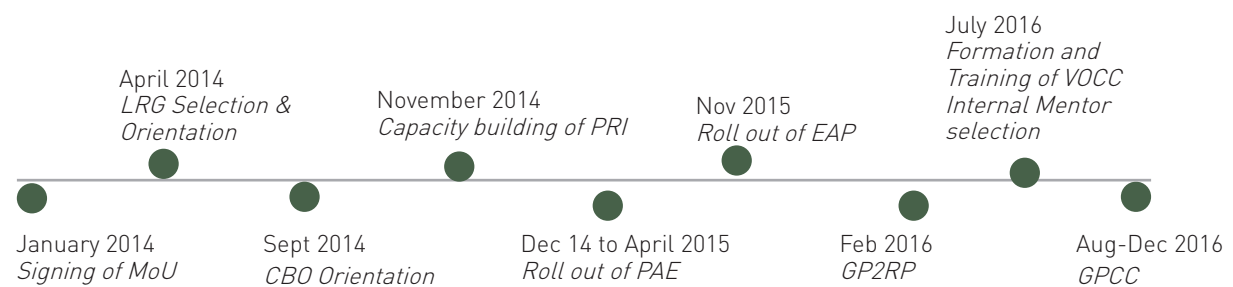
The overall focus of the project has been towards capacity building of various stakeholders involved. Developing local capacities like LRGs helped in initiating discussions on rights and entitlements among the SHG network. Strengthening of platforms like Gram Sabha was another important component as part of which VOs with support of LRGs took the responsibility of mobilisation and organised rallies, street plays, cleaning campaigns, posters across villages to create awareness on Gram Sabha. The preparatory meetings organised at VO level to discuss issues to be put forward in Gram Sabha helped in increasing women participation.

intensive orientation to different stakeholders with a major focus on VOs, line departments and Panchayat members. In order to work towards building local capabilities, VOCCs were set up in the initial months. VOCC as a representative of their network, undertook various activities like organising eye camps, literacy campaigns, interventions in issues like school dropouts, alcoholism, malnutrition, immunisation and even forming committees to provide legal aid to women. Formation of such committees in the beginning of the project helped VO leaders in realizing their role as local leaders and importance of citizen empowerment.

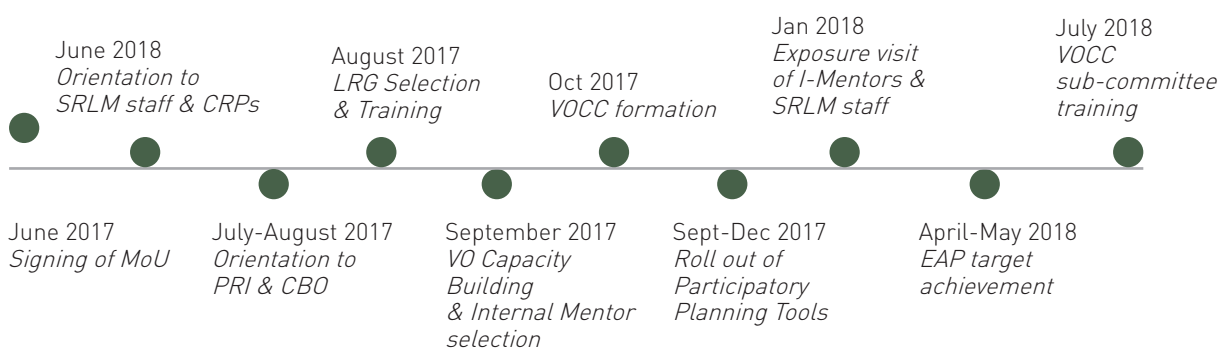
The LRG members due to their experience of working with the community were later placed as Internal Mentors at scaled up locations. Looking at the learnings of pilot locations, the scale up project started with an

The project has been able to create an impact where women collectives that were not recognized by the Panchayat before, are now being appreciated for their work and even given offices in the Panchayat's premise

## Project Overview: Pilot



## Project Overview: Scale up



for functioning. As an outcome of the project, tools of participatory planning have helped in reviving defunct SHGs. Another major achievement of the PRI-CBO convergence project in Assam has been the recognition of GPCC, an institutional platform formed by involving stakeholders from the Panchayat and CBO network for planning and monitoring of schemes/entitlements. The

SRLM has taken initiatives to make it a policy directive from the government to have GPCC all across the state. The project is also slated to expand to 19 blocks in 9 districts of Assam. Furthermore, exposure visit to Kerala for DMMU, BMMU staff and Internal Mentors was organised to provide them a better understanding on the Panchayat system.

## Project Status

	Pilot	Scale up
1	Number of pilot GPs	36 GPs, 2 blocks, 2 districts
2	Number of SHGs in pilot GPs	2701
3	Number of VOs in pilot GPs	226
4	Number of LRG members in pilot GPs	209
5	Number of Internal Mentors trained and placed for scale up	39
6	Number of KS-NRO Mentors	8
7	Number of SHGs who have completed PAE	2701
8	Number of VOs who have prepared EAP	226
9	Number of pilot GPs who have prepared GP2RP	36
10	Number of scale up Blocks and GPs	-
		75 GPs & 3 VDCs, 19 blocks, 9 districts



*Gram Sabha Rally, Barhampur block, Nagaon*



*Balsabha in progress at Barhampur block, Nagaon*

## Case Study

### Literacy Campaign

*'A literate woman who is aware of her rights will always be in a position to voice her opinion against discrimination and marginalisation.'*

This is what influenced the staff members and mentors on field to take up the initiative of launching an adult literacy campaign in Barhampur block of Nagaon district (Assam). It was while conducting participatory planning exercise under the PRI-CBO Convergence project in the block that mentors realised about illiteracy among women from the SHGs. The block, which has around eleven Panchayats and 965 SHGs, has very poor literacy level among women. As an initial step towards addressing this issue, an adult literacy programme was decided to be launched as a mass campaign.

The beneficiaries of the campaign were identified through a survey which was conducted by LRGs in their respective VOs. A list was prepared and submitted to mentors, based on which, a detailed plan was chalked out. It was decided that the classes will be conducted in respective villages and as per the convenience of the participants.

Flexibility was ensured- both in timings and venue of the classes for an increased participation. In many of the places the Panchayat building and anganwadi centres were used for conducting classes. Children from Balasabha studying above 8th std, LRGs, college students, volunteers and retired teachers were engaged for teaching the women. The campaign began in November 2017 and came to an end in March 2018.

As an outcome of the literacy campaign, a total of 947 women learned to read and write their names along with the names of their SHG, VO and Panchayat. Along with this, women also learned how to sign their names. A total of 158 teachers supported this programme.

For encouraging the initiative, functions for declaring the women as literate were organised at VO and Panchayat level. At the conclusion of phase one of the campaign, huge programme was organised at Block level where 522 beneficiaries came together and displayed their acquired writing skill in the presence of the BDO, BPM and other BMMU staff members on 21st March 2018.



*Beneficiaries of Adult Literacy Campaign, Balijuri GP, Barhampur Block*

### 2.1 EAP target achievement as of July 2018



Status of EAP target achievement as of July 2018)

The above graph depicts the target versus achievement of EAP generated from PAE. Out of the target of 59,777 entitlements in the above categories under PAE in Assam, the graph depicts the outreach of 41,569 entitlements as of July 2018.



# BIHAR

## SVEP



### Phase 1

District	Block
Gaya	Barachatti, Bodhgaya
Muzaffarpur	Moraul, Mushahari
Patna	Dhanarua
Vaishali	Jandaha

### Phase 2

District	Block
Gaya	Dobhi
Muzaffarpur	Bochaha
Patna	Bihta
Madhubani	Rajnagar
Bhagalpur	Kharik
Nalanda	Bihar Sharif

The MoU between JEEVIKA (Bihar SRLM) and KS NRO was signed in January 2016 for implementing SVEP in 6 blocks. In Phase1, SVEP project was implemented in Barachatti and Bodhgaya blocks of Gaya district, Moraul and Mushahari in Muzaffarpur district, Dhanarua in Patna district and Jandaha in Vaishali district for a period of four years. The project started with DPR preparation which was done by selected CRPs-EP in all the blocks. The DPR preparation for Phase 1 blocks started in Jan

2016 and was completed in June 2016. It was approved in July 2016 and the implementation started after that.

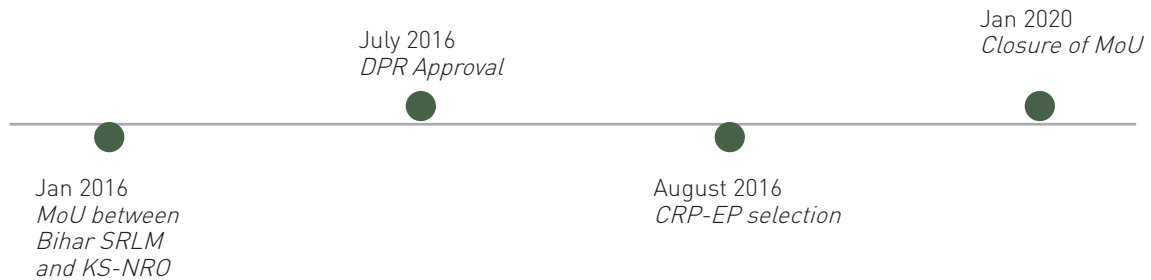
In the year 2018, six more blocks were taken up (Phase 2) that included Dobhi block in Gaya district, Bochaha in Muzaffarpur district, Bihta in Patna district, Rajnagar in Madhubani district, Kharik in Bhagalpur district and Bihar Sharif in Nalanda district. For Phase 2 blocks the DPR preparation started in Nov 2017 and completed in

a month. The same was approved in Jan 2018 and since then the project is being implemented in these blocks.

The population in all the blocks is engaged in agriculture-based work with main source of income as agricultural

labourers, both main and marginal. A higher proportion of female population in blocks like Dhanaura, Rajnagar and Biharsharif are engaged in marginal work as against their male counterparts engaged in the same.

## Project Overview: Phase 1



## Project Overview: Phase 2



*School uniforms being handed over to school Principal, Dhanarua Block, Patna*

The project which aims at promoting non-farm based livelihoods started with selecting CRPs-EP and equipping them with business skills through training programs. The CRPs-EP were trained for 42 days on soft skills and business management. These trainings have helped the CRPs-EP hone their business acumen and handle business plan proficiently. The CRPs-EP while working in a group have been generating income by delivering the services to the entrepreneurs as per the project guidelines. These groups have established more than

3000 enterprises in the Phase I blocks. The project has helped in creating impact in the form of increase in the household income of entrepreneurs, local innovations by CRP-EP, increase in the capacity of the community based organisation in promoting entrepreneurship, different types of enterprises being promoted and sustainability of enterprises.

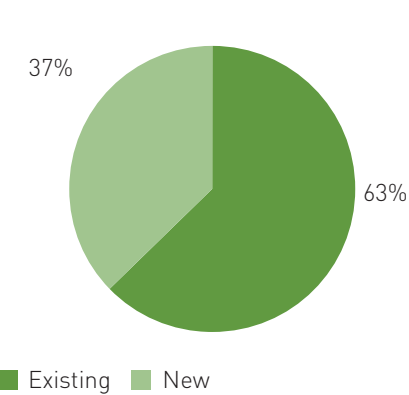
As of July 2018, 3154 enterprises have been supported by CRPs-EP.

### Project Status

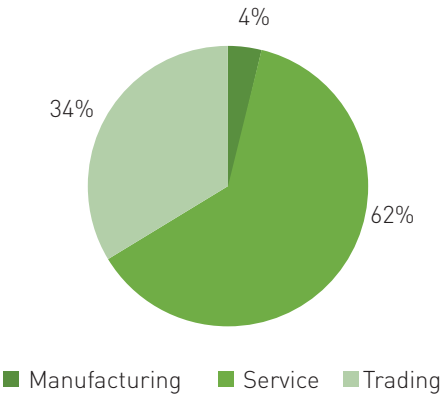
		Phase 1	Phase 2
1	No. of Blocks	6	6
2	DPR approval	June 2016	Jan 2018
3	CRP-EP/MEC Selection	Aug 2016	April 2018
4	No. of CRP-EP/MECs trained	135	180
5	Number of Mentors	6	6
6	BRC set up	Sept 2017	In the process of formation
7	Number of enterprises supported till July 2018	3,124	---
8	Target till July 2018	5,079	---
9	Average monthly income of CRP-EP/MEC group	6000-7500	Yet to start earning
10	Average monthly profit of enterprises	~3500	Yet to begin enterprise development
11	CRP/EP group registered as Partnership Firm	Not yet	Not yet
12	MoU between BRC-MC/BEPC and CRP-EP group	Completed	Completed

### Information on enterprises supported

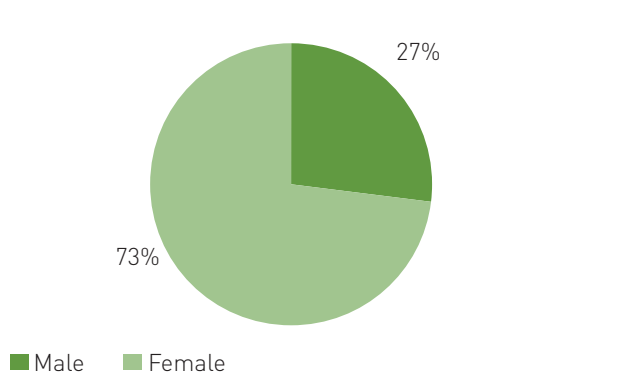
#### 3.1 Total number of enterprises supported



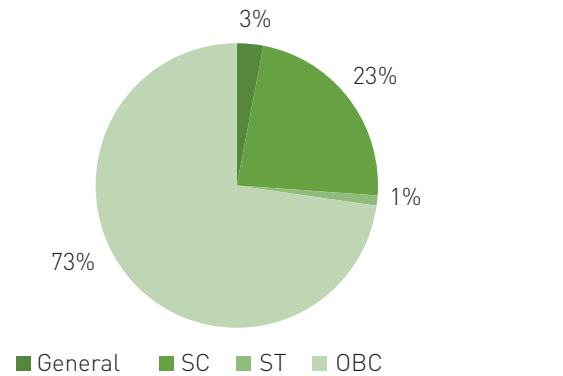
#### 3.2 Type of enterprises supported



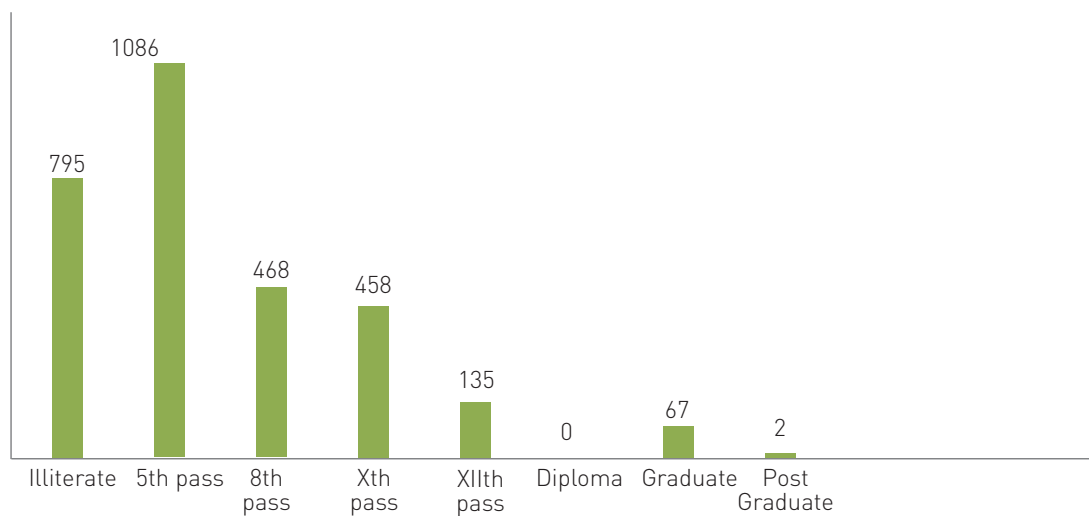
### 3.3 Gender classification of Entrepreneurs



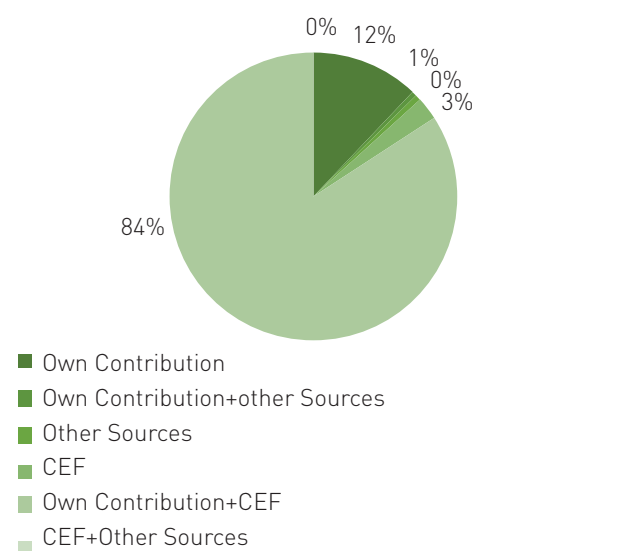
### 3.4 Social Category of Entrepreneurs



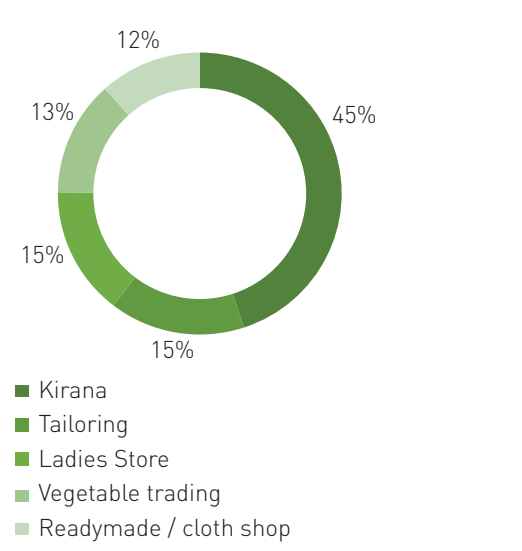
### 3.5 Education of Entrepreneurs



### 3.6 Source of investment



### 3.7 Top Five Enterprises





## Case Study

### Determined to be the change...

Rani Devi, a resident of Dhanarua Block from Patna has an inspiring story of growth to share. Being born into absolute poverty, she had to be content with single meal a day and only a pair of dress. She got married at a young age of 14 and was forced to give up her education. Their house had only one room to accommodate six members without a toilet facility. Her husband sold cold drinks in local trains but whatever money he earned, was spent on drinking. Her mother-in-law worked as a daily wage labourer but got only fistful of rice at the end of a day's work which was not enough for the family.

In 2015, Rani Devi joined in Jeevika SHG, soon after the birth of her second son. She couldn't even pay the weekly savings of Rs. 10 to attend the meetings in those times. However she still managed to be part of the SHG network. In 2016, she came to know that applications were being invited to work in SVEP Project under Jeevika. She wanted to apply but her husband and his family vehemently refused to support her saying that they will not eat from her salary. However she came for CRP-EP selection without her husband's knowledge and got selected as CRP-EP. The initial trainings were planned in Patna, around 90 kms from her home, but her husband was reluctant to send her for the same. After constant interaction by Jeevika Block staff and KS NRO mentor, Rani Devi's husband agreed on one condition, that she will have to come back home every day after training. With her determination Rani managed to perform her duties for her house and towards her training.

She remembers an incident when her husband came drunk at the training centre and created an unpleasant scene quarreling with her in front of everyone. Looking at the situation, NRO mentors made him sit in the training hall and watch the training proceedings. This convinced him and gradually Rani Devi completed all the trainings to become a CRP-EP. During the training, Rani had started a small bangle shop close to her home utilizing her knowledge and subsistence allowance she received as part of it. She bought bangles from the whole sale market near her town Masauri and sold it to neighbors and villagers near her home.

She applied for a loan of Rs. 5,000 from her VO, but got rejected at first citing reason that she will not be able to repay. With the help of her cluster manager Ratna Devi her VO was convinced to give her loan. With the loan amount she bought seasonal vegetables and cereals from villagers to her shop at whole sale rate and sold it



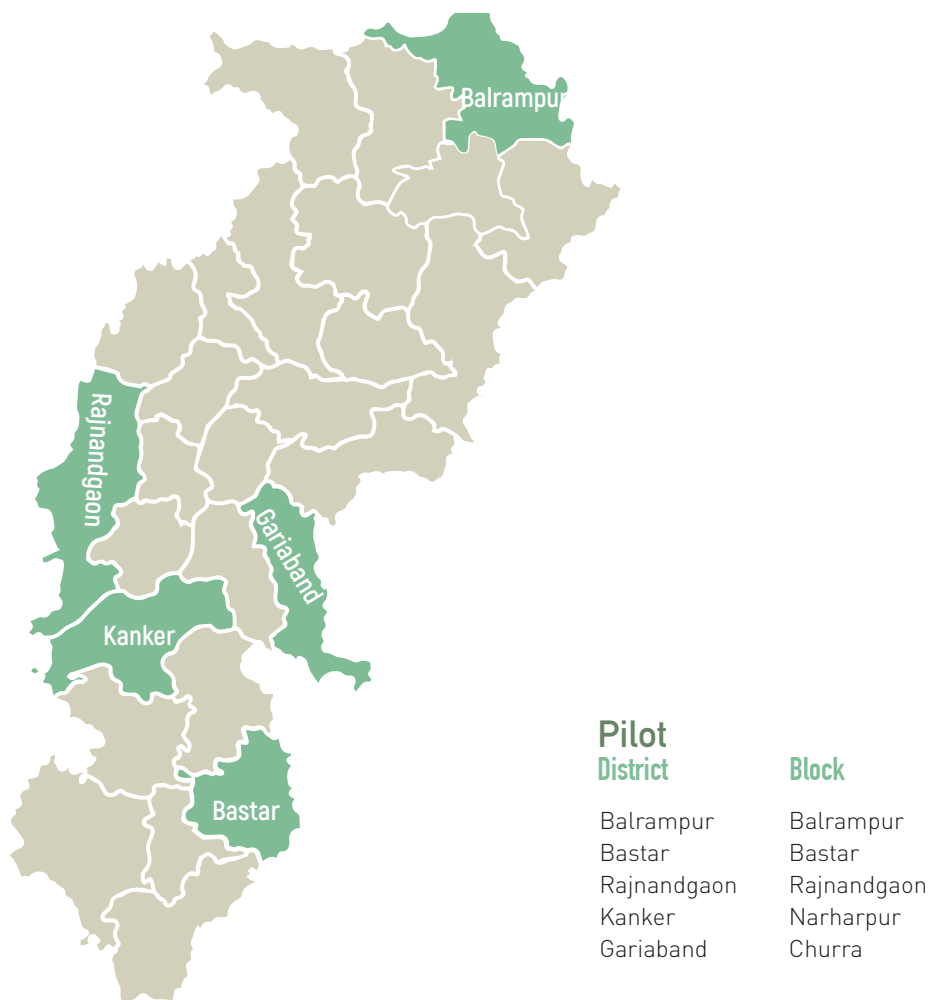
*Rani Devi at her shop*

to customers in retail. The shop was situated in a place where no other shops were around. The businesses were quiet successful and so she handed it over (bangles and vegetables along with general store) to Ranjit's younger brother and focused her efforts to Micro Enterprise development activities in the block under SVEP. As CRP-EP she currently makes Rs. 5,000 per month. She even helps her husband in improving his business which increased his earnings from Rs. 100 per day to Rs. 500-600 per day.

Rani Devi's mother-in-law has now stopped working as wage laborer and provides full support to Rani Devi in her ventures. Rani Devi will soon be shifting her house from single room accommodation to 3 BHK Pucca house with toilet facility, by October 2018. She wishes to start a readymade clothes business in her village "I used to be at home all my life until I joined Jeevika and SVEP. Now people in my village recognize me, respect me, within and outside my family"

# CHHATTISGARH

## PRI-CBO CONVERGENCE PROJECT



The MoU between KS NRO and Chhattisgarh SRLM (Bihan) for providing technical assistance and implementation support in Model Convergence Block Project (MCBP) was made effective from 1st May, 2017. A state level workshop was held for concerned blocks, districts and state officials to acquaint them about the project activities, tools used in the project and to devise plan of activities for the blocks. A total of five blocks

namely Balrampur, Bastar, Chhurra, Narharpur and Rajnandgaon across five districts of Chhattisgarh covering 382 Gram Panchayats were identified under the Model Convergence Block Project. Kudumbashree-NRO provided technical support to 87 Gram Panchayats of one cluster from each of all five identified blocks under MCBP.

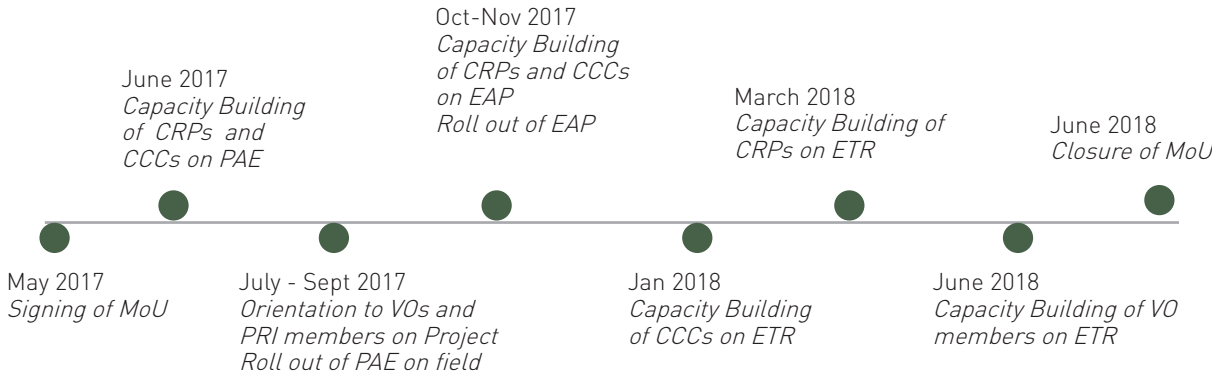
As per Human Development Report (2004) of Chhattisgarh, the identified districts have been ranked poor in terms of Human Development Indices (Health Index, Education Index and Income Index) and the major section of the rural population is dependent on agriculture for their primary source of income. The pilot blocks have presence of vulnerable communities like SC, ST, PVTGS and minorities. Some of the major tribes in the blocks are Gond, Dhurvea, Halba, Abhuj Maria, Muria etc. The tribal groups of Bastar are engaged in metal casting and specialise in Dhokra casting in bronze and bell metal.

At the inception of the project in pilot blocks, CBOs had limited knowledge about various CSS/ SSS and departmental schemes meant for them. With the introduction of participatory planning tools and keeping CBO at the centre, the project has helped in improving the knowledge base and confidence of the CBOs to put forth their demand in various public systems. The implementation of tools has helped them to envisage SHG federations as a hinge for poverty reduction, having a role to play beyond thrift and credit activities. The beneficiary list prepared during the course of these

activities was the triggering factor for an improved participation of the CBO network in Gram Sabha. 'Mahila Sabhas' were conducted prior to Gram Sabha by VOs of the GPs with the constant handholding support from Yojana Didis.

PRI members were also invited during Mahila Sabhas, to bring to their notice the issues and demands generated through PAE and EAP. The agenda to be discussed in the Gram Sabha were highlighted in the Mahila Sabhas. The male domination in Gram Sabha was broken with active participation of women where their entitlement demands were put forth and discussed. Regular consultative meetings held between important stakeholders such as PRI, CBO and concerned departments at Gram Panchayat, Janpad and Zila Panchayat intensified the working relationship between them. Yojana Didi and VO Executive Committee members were trained in the upkeep of ETR registers, a community based monitoring system of entitlements. GPCC guidelines were prepared in June 2018 and the same was constituted in all the pilot blocks. The MoU between KS-NRO and Bihan came to an end on June 2018.

### Project Overview: Pilot



## Case Study

### Yojana Didis ensuring access to schemes and entitlements

Narharapur was among one of the blocks in which MCBP was implemented. One of the VOs of Umradah cluster, was found to be inactive in terms of participation of members in the CBO meetings and also in other activities. After the completion of PAE, a VO meeting was organised to initiate EAP exercise. It was during this meeting, the story of 'Ahilya' was narrated under EAP, a woman who led her life under penury due to lack of awareness about the role of schemes that could help in reducing the economic burden of the family. Through the story the members were made to realise the importance of accessing entitlements. The VO realised that they didn't act as a unified entity to address this issue. Looking at the status of their VO where many of the SHG members did not benefit from CSS/SSS/departmental schemes, they fixed a date for the Aam Sabha to demand for their entitlements. It was decided to mobilise all the beneficiaries identified under PAE for the schemes like Labour Card, Ujwala Yojana, Ration Card, NSAP etc with the necessary documents for Aam Sabha. Information on about Aam Sabha was disseminated to the SHGs by the VO members with the help of Yojana Didi. On the day, 130

SHG members turned up with necessary documents required for filling up different schemes. VO members together with Yojana Didis filled the forms of the beneficiaries. Income certificates for Labour Card and application forms of various schemes required validation of Sarpanch. However due to some prior engagements he didn't turn up. On the next day VO office bearer and Yojana Didi took all the application forms and income certificates for his validation. After getting signatures of the Sarpanch and Secretary in all the application forms, it was submitted to the concerned departments at Janpad and Zila Panchayat by the VO.

Looking at the successful completion of Aam Sabha of Chanar GP, VO members of other GPs too wanted to organise Aam Sabha. 20 out of 25 VOs in Umradah cluster have conducted Aam Sabha on similar lines of Chanar GP. With such initiatives, a total of 1800 labour cards, 400 PMUY, 38 job cards, 102 smart cards, 282 PMJBY, 202 PMSBY and 32 ration cards were submitted to the concerned departments by the VOs of Umradah cluster, Narharapur block.



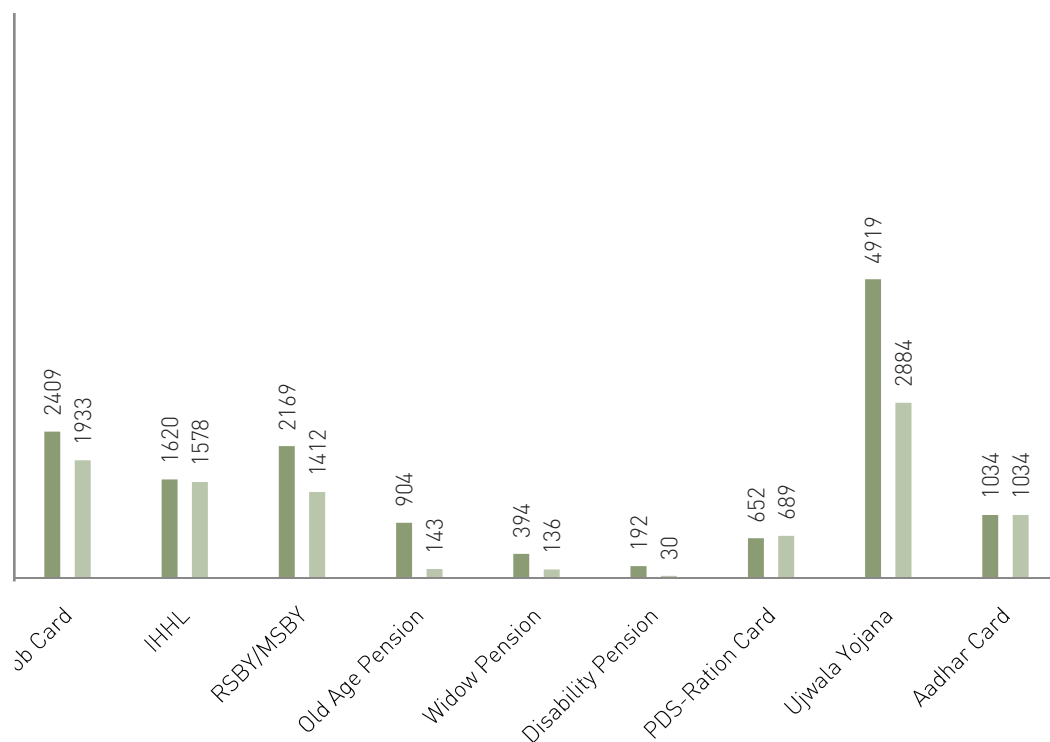
*VO level Consolidation of PAE data by VO of Akhilara GP, Narharapur Block, Kanker District*



## Project Status: Pilot

		Pilot
1	Number of pilot GPs	87 GPs, 5 Blocks, 5 Districts
2	Number of SHGs in pilot GPs	1928
3	Number of VOs in pilot GPs	112
4	Number of Convergence –CRPs in pilot GPs	137
5	Number of Internal Mentors trained and placed	-
6	Number of KS-NRO Mentors	5
7	Number of SHGs who have completed PAE	1787
8	Number of VOs who have prepared EAP	112
9	Number of pilot GPs who have prepared GP2RP	-
10	Number of scale up blocks and GPs	-

### 4.1 EAP Target achievement as of July 2018

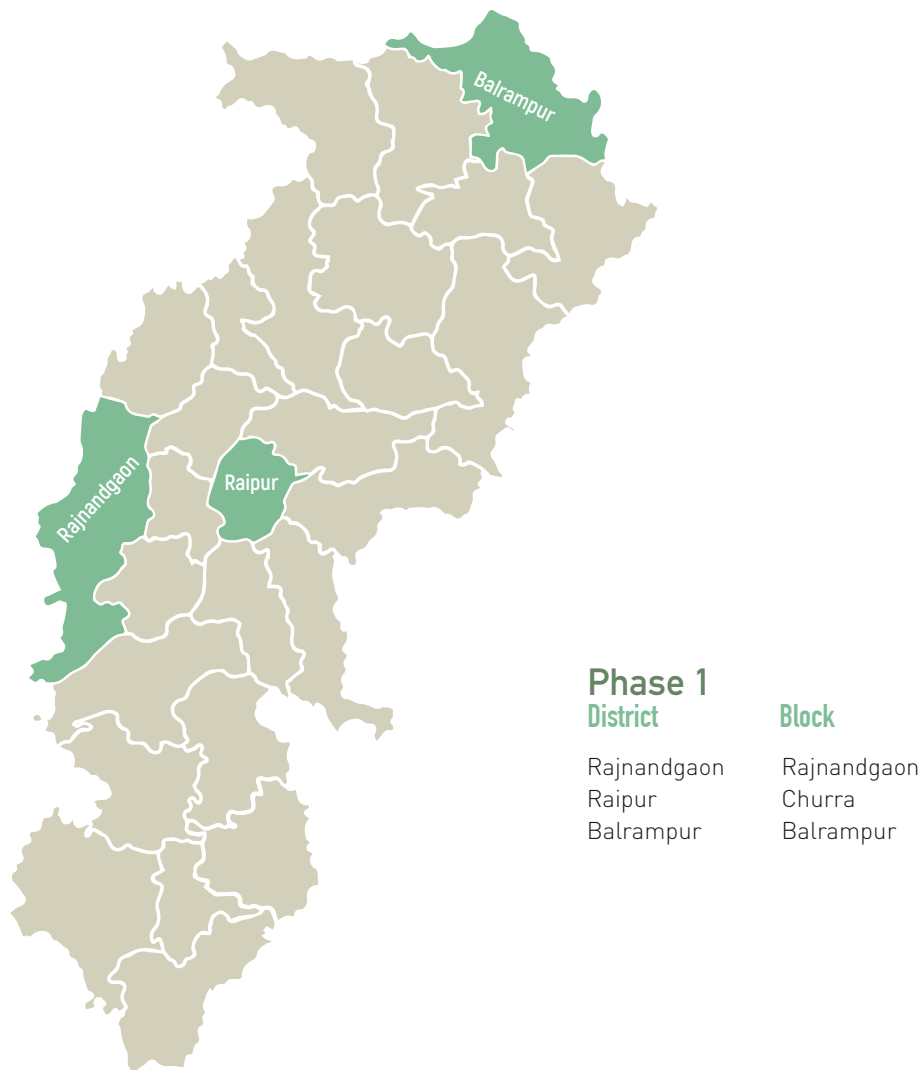


*Status of EAP target achievement as of July 2018)*

The above graph depicts the target versus achievement of EAP generated from PAE. Out of the target of 14,293 entitlements in the above categories under PAE in Chhattisgarh, the graph depicts the outreach of 9839 entitlements as of July 2018.

# CHHATTISGARH

## SVEP



The MoU with Chhattisgarh SRLM was signed in January 2018 for implementing SVEP for three Blocks- Balrampur in Balrampur district, Chhura in Raipur district, Rajnandgaon in Rajnandgaon district. The work initiated with a state level stakeholder workshop conducted in the same month followed by selection of CRPs-EP in February'18. The selected CRPs-EP were provided with a series of training programmes for conducting census

and survey for DPR. This provided them with first hand exposure to the block. All the selected CRPs-EP are women in the mentioned SVEP blocks. Balrampur and Churra have more proportion of ST population compare to Rajnandgaon block. The training for CRPs-EP is going on all three blocks. Physical space for BRC-EP has been identified and BEPC has been formed in all three blocks.

## Project Overview: Phase 1



		Phase 1
1	No. of Blocks	3
2	DPR approval	May'18
3	CRP-EP/MEC Selection	Feb'18
4	No. of CRP-EP/MECs trained	87 *All women
5	Number of Mentors	4
6	BRC set up	---
7	Number of enterprises supported till July 2018	---
8	Target till July 2018	---
9	Average monthly income of CRP-EP/MEC group	---
10	Average monthly profit of enterprises	---
11	CRP/EP group registered as Partnership Firm	---
12	MoU between BRC-MC/BEPC and CRP-EP group	---

# GOA SPECIAL PROJECT



The MoU with GSRLM was signed in August, 2016. The work began with state level workshops which were organised for giving orientation to SRLM officials and selected trainers. The project covered 89 GPs across five blocks of the state.

The project activities included formation of new SHGs and their federations, streamlining of existing SHGs into NRLM fold, capability building of SHG network to engage with PRIs and line departments, development of community cadres etc. It also included capacity building

and sensitisation of the mission staff, orientation of PRIs and line departments, training of various community cadre for addressing poverty and executing community based sensitisation campaigns. During the initial stages, these activities were carried by mentors with the support of BRPs and CRPs. Subsequently various cadres such as Livelihood, MIS, MCP and IBCB etc. were identified from these existing cadres to ease field level activities.

The capacity building programmes conducted for the SHG network included various training programmes as



prescribed by NRLM like trainings for SHGs, Executive Committee and office bearers, formation and orientation trainings for VOs and on MCP. Once the SHGs were brought under NRLM fold, they were graded by the SRLM and revolving fund was given as first dose of financial assistance by the SRLM. Further, all the SHGs were facilitated for bank linkage. As a result of the project achievements, in May 2017 the project was expanded to three more blocks making it operational in 8 blocks of two districts and 132 Gram Panchayats. The project was extended till June 2018 with a focus on training and strengthening of SHG federations, capacity building of Panchayat members, development/training of community cadre in specific areas like livelihood and microcredit planning, providing technical support for drafting policies for community cadre and setting up of Café Units in all intensive blocks of the state.

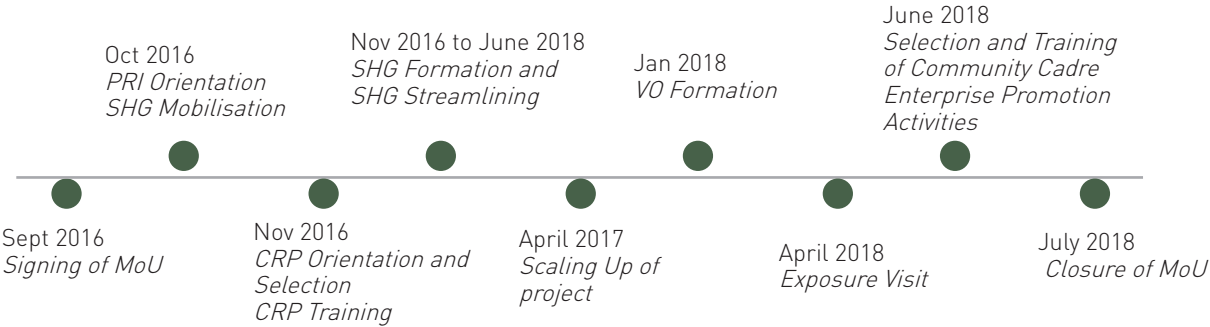
KS-NRO's two years of constant engagement with the community could create a sustainable institutional model in the state. The SHGs are NRLM compliant and

adhere to Panchasutra. The SHG network has gained confidence in accessing various public institutions to voice their demands and have been engaged in innovative activities for social development. Around 73 Livelihood CRPs were selected under the project, from which 44 of them started more than 100 MEs, organised 7 Melas, Market fares and 2 weekly sales point. The weekly sales point in Saligao was received well and hence was decided to conduct twice a week.



*VO formation, Canacona block, South Goa*

### Project Overview



## Project Status

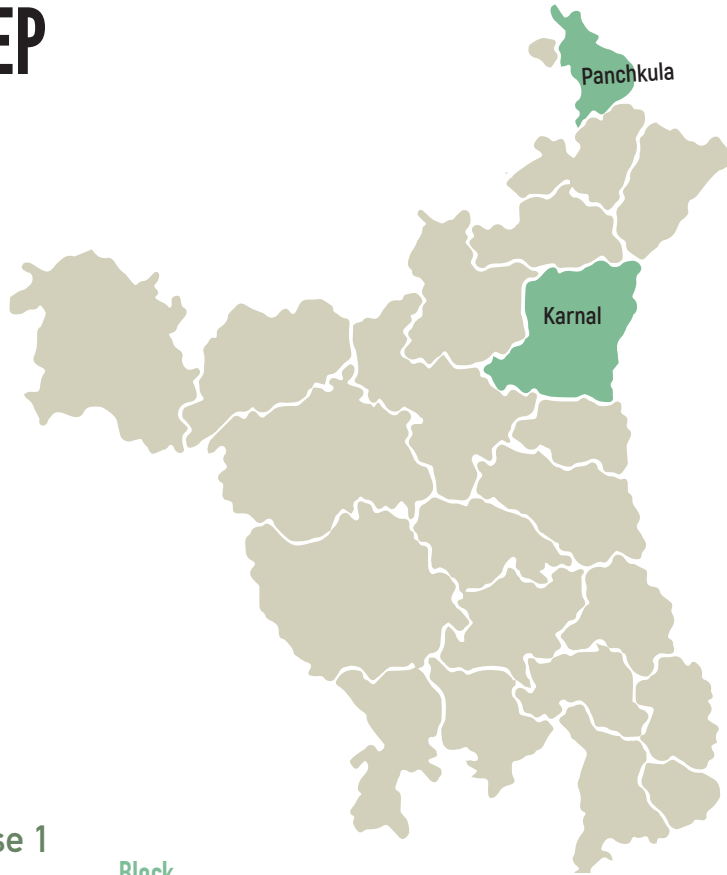
1	Number of GPs	132 GPs, 8 blocks & 2 districts
2	No of Block Resource Persons Trained	49
3	No. of Community Resource Persons Trained	357
4	No. SHGs formed	729
5	No. of SHGs Streamlined	1299
6	No of VOs formed	79
7	Community cadre developed *	Auditing (51) Institution Building/Capacity Building (69) Micro Credit Plan (43) Livelihood (73)

\*The cadre has been developed from the trained CRPs



*Women Entrepreneurs with their products on display during a festival market in North Goa*

# HARYANA SVEP



## Phase 1 District

Panchkula  
Karnal

## Block

Pinjore  
Gharaunda

The MoU between Haryana SRLM and KS NRO was signed in May 2018 for implementation of SVEP in the blocks of Pinjore (Panchkula) and Gharaunda (Karnal). Activities such as stakeholder workshop, block

level orientation on SVEP, CRP-EP selection, census, baseline surveys have been completed for both the blocks. Only SHG women were selected to become CRP-EP in Haryana.

## Project Overview: Phase 1



## Project Status

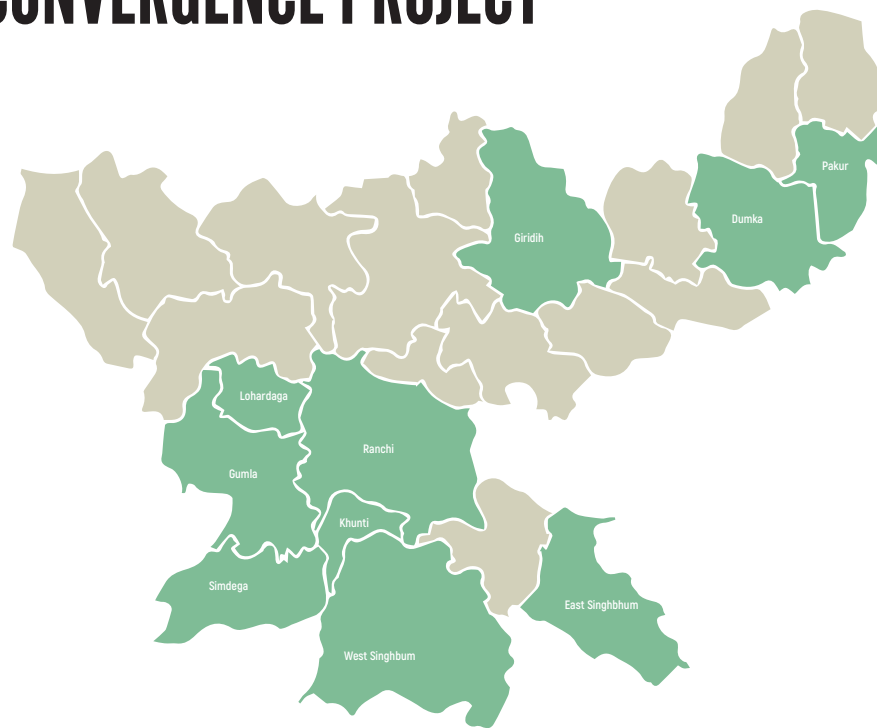
		Phase 1
1	No. of Blocks	2
2	DPR approval	September 2018
3	CRP-EP/MEC Selection	June 2018
4	No. of CRP-EP/MECs trained	44
5	Number of Mentors	2
6	BRC set up	-
7	Number of enterprises supported till July 2018	-
8	Target till July 2018	-
9	Average monthly income of CRP-EP/MEC group	-
10	Average monthly profit of enterprises	-
11	CRP/EP group registered as Partnership Firm	-
12	MoU between BRC-MC/BEPC and CRP-EP group	-



*CRP-EP selection in Gharunda Block, Karnal, Haryana*

# JHARKHAND

## PRI- CBO CONVERGENCE PROJECT



### Pilot

#### Districts

Ranchi

West Singhbhum

East Singhbhum

Pakur

#### Blocks

Bundu

Angara

Manoharpur

Khuntpani

Ghatsila

Pakuriya

### Scale up

#### Districts

East Singhbhum

West Singhbhum

Giridih

Dumka

Ranchi

Khunti

Simdega

Gumla

Lohardaga

#### Blocks

Dhalbhumgarh , Patamda , Potka

Hatgamharia , Jhinkpani, Jagganathapur

Tantnagar, Manjhari , Noamundi, Goelkera

Jamua, Birni, Bengabad

Dumri, Masalia, Bero

Namkum

Silli, Tamar, Ormanjhi, Kanke, Nagri

Rania

Kolebira, Bano, Thethiatanagar

Bharno, Sisai

Bishnupur , Bhandra

The MoU between JSLPS and KS NRO for implementation of PRI-CBO Convergence project was signed in February 2014. Activities were initiated on field with FLA in 18 Gram Panchayats and concerned departments. It was followed by a strategy setting workshop with the objective to devise an action plan for the project. The FLA conducted in the state revealed that the knowledge of Panchayat members about their power and duties as

elected representatives was very limited. Awareness about different schemes by the community was less and there was no demand for entitlements from the Panchayat. This was primarily because even though people were aware about different schemes they did not know the process related to it or whom to approach. The sub-committees formed by departments under schemes like Mid-Day Meal, ICDS, IAY, NRHM were



not linked with Gram Sabha or Gram Panchayat for implementation.

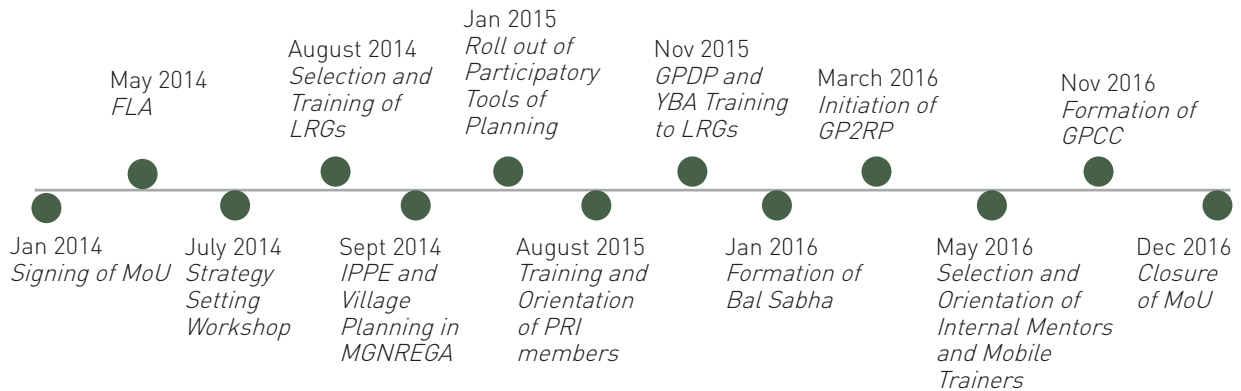
Once the LRGs were identified and trained, they facilitated IPPE-1 and mobilised SHG network to demand entitlements in Gram Sabha. With the help of several interventions under the project like IPPE rally, Yojana Bano Abhiyan, Kam Kholo Kam Mango Abhiyan, Gram Sawaraj Abhiyan, Swachh Bharat Abhiyan, women were mobilised for Gram Sabha.

Gram Sabha Jan Jagriti Abhiyan which was organised quarterly by SHG-VO and Panchayat and facilitated by cadres and mentors on the ground also helped in improving the overall participation of women. Training on the provisions of 14th Finance Commission was given to Panchayat members and line departments which motivated them to work better. With the support from Mentors, LRGs played a major role in imparting awareness to the community through ribbon exercise and in creating a baseline data through PAE. This exercise was followed by preparing target plans through EAP which improved role of VOs in exercising their roles

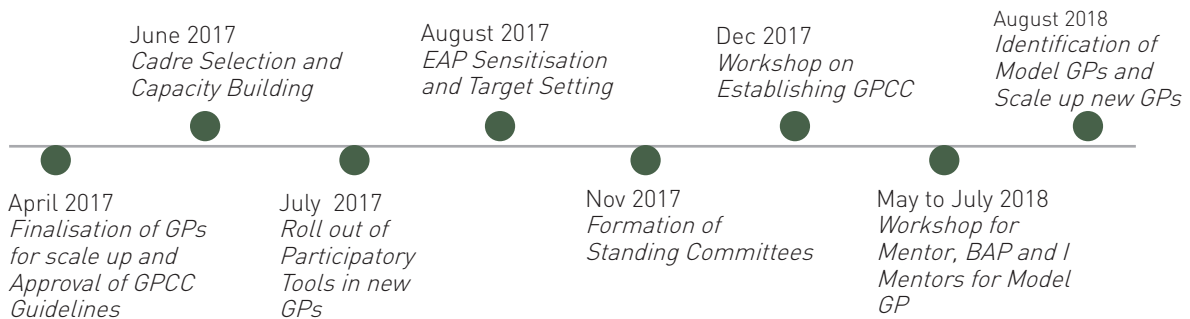
as community leaders and prepared a comprehensive demand plan through GP2RP. The GPCC was also formed for a more participatory approach towards planning and monitoring of convergence activities.

Under the project, CRP drives were conducted for JSLPS for strengthening standing committees and for conducting GSJJA - a campaign to strengthen Gram Sabha. The CRPs were imparted training on engaging with the community to form standing committees in different areas and to conduct Gram Sabhas. 571 villages were covered under GSJJA. 2410 Gram Sabha standing committees were formed in 324 villages. The standing committee members were also provided trainings in order to provide clarity on their role and functions. More than 2200 Bal Samuhs were formed as part of the project. As a step towards knowledge enhancement of the CBO, Gram Panchayat profiles were created comprising detailed information on the community and Panchayat. Gram Panchayat profiles of 180 Panchayats have been completed, a copy of profile was handed over to each GP and VO.

## Project Overview: Pilot



## Project Overview: Scale up



## Project Status

		Pilot Phase	Scale up Phase 1	Scale up Phase 2
1	Number of pilot GPs	79	180	550
2	Number of SHGs in GPs	1503	9612	16184
3	Number of VOs in GPs	329	753	1208
4	Number of LRG members in GPs	49	549	391
5	Number of Internal Mentors trained and placed	0	126	85
6	No of BAP trained and placed	0	23	23
7	Number of Mentors	21	8	8
8	Number of SHGs who have completed PAE	1493	9612	8675
9	Number of VOs who have prepared EAP	302	753	530
10	Number of pilot GPs who have prepared GP2RP	29	0	0
11	Number of scale up GPs in the Blocks	50	100	370

### Case study

#### Prioritizing children's education

Ranga Panchayat in Masalia Block of Dumka district is a tribal belt with an approximate population of 4500. The tribals belong to Santhal community and farming is one of the main source of their livelihood. The men are engaged in farming, fishing and other types of labour work whereas women are engaged in household activities like preparing food, fetching water etc. The Panchayat has basic infrastructure like school, hospital, roads etc. It has 64 SHGs and 7 VOs with most of the women regularly attending the meetings and doing savings. As a socially conscious community, women have been discussing issues affecting them and taking actions to address them. The project has motivated women to work for the overall well-being and have also made them aware of their rights as well as citizenship.

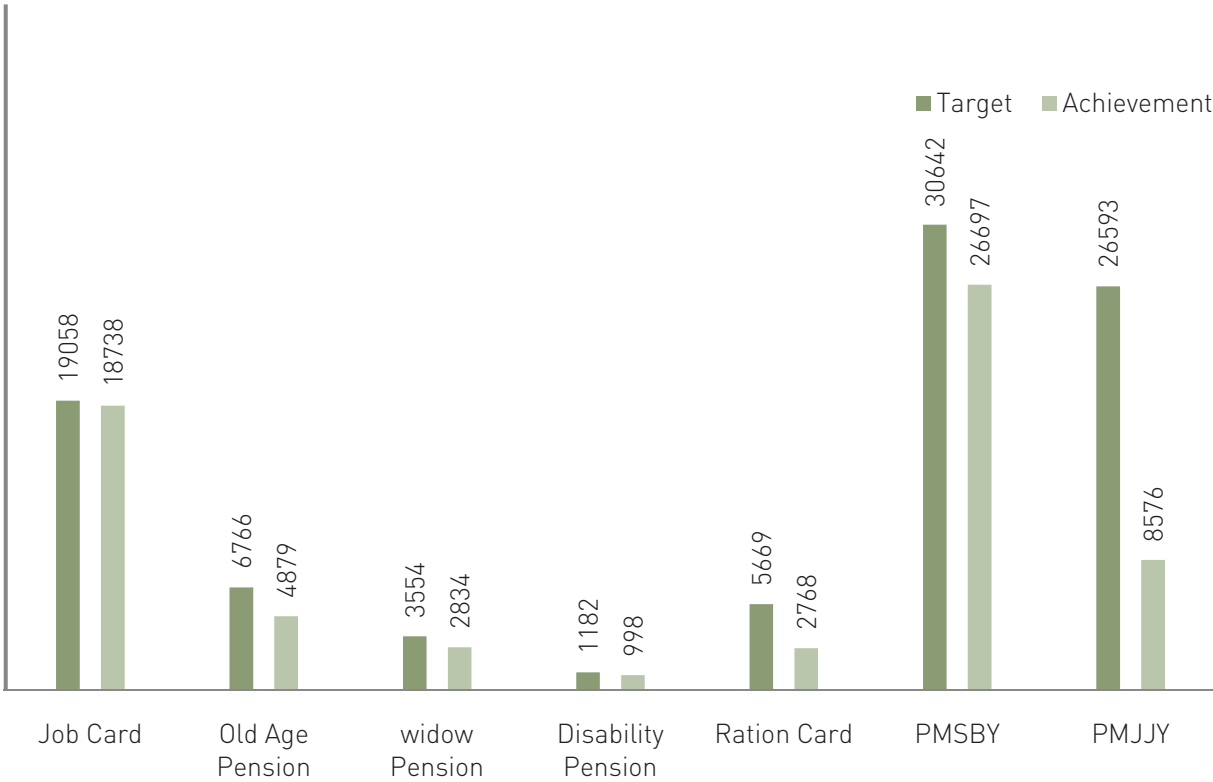
However there were some situations that had to be addressed, especially the situation of local schools. Children never attended classes regularly and even parents never bothered about the overall well-being of their children. The authorities/teachers were also not concerned about the functioning of the school as most of the time students were found wandering outside the school playing and doing nothing. Under the guidance of the mentors and support of LRGs, women from the SHG federation took up the issue seriously. SHG women discussed about their children's education in their weekly meetings. One of the VOs, Ranga Ajeevika Mahila Gram Sangathan

decided that they will take care of their children and pay attention to their education along with regular follow up with school authorities. As part of it, SHG women started attending School Management Committee meetings and even questioned the actions of the authorities, making them more accountable. It has brought about a positive change in the situation as now the school authorities have been acting responsibly. The women visit the school once in a week and enquire about the children's performance. Looking at the responsibility taken by the VO, other VOs from the Panchayat have also started taking care of the children's education and making the school authorities accountable.



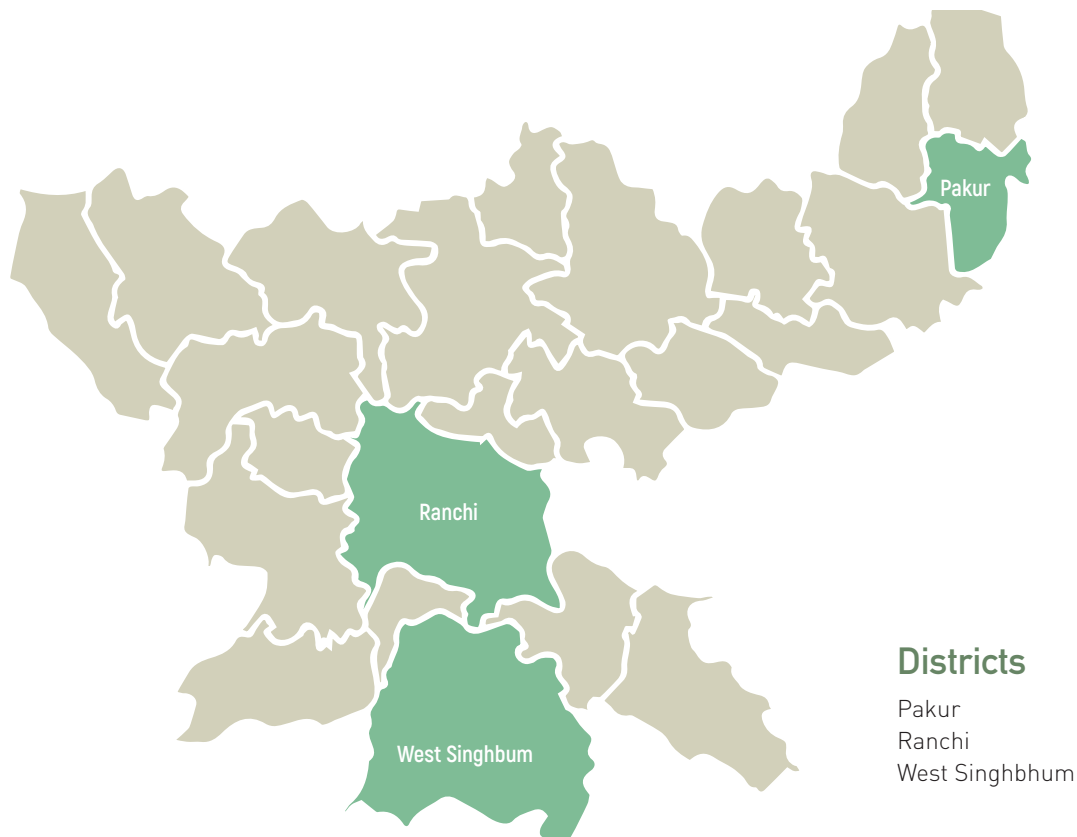
*Women attending School Management Committee Meeting*

### 7.1 EAP target achievement as of July 2018



The above graph depicts the target versus achievement of EAP generated from PAE. Out of the target of 93,464 entitlements in the above categories under PAE in Jharkhand, the graph depicts the outreach of 65,490 entitlements as of July 2018.

# JHARKHAND MEC PROJECT



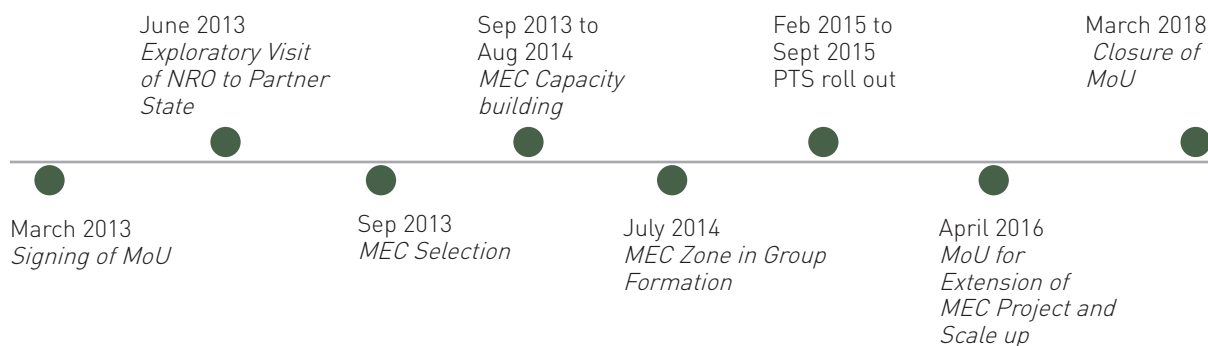
The MoU between JSLPS and KS-NRO for the MEC project was signed in March 2013. The pilot project was initiated in Pakur, Ranchi and West Singhbhum. JSLPS visited Kerala on an exposure visit in May 2013. From 2013-14, mentor selection, MEC selection and training in addition to formation of MEC groups was completed. Enterprise development commenced from September 2014. In 2015-16, MEC groups were registered and their zones were finalised. With promotion of micro enterprise development, maintenance of day books and paper-based PTS roll out was done in August 2015.

Piloting of PTS app commenced since November 2015 in Jharkhand. During this period, capacity building modules were developed by MEC and mentors for GAT and BMT to be imparted to CBO. Selection of a new batch of MECs was conducted in July – August 2016 by KS-

NRO Mentors. To assist in the scaling of the project, 11 Master Trainers and 4 PTS Trainers were selected after multiple rounds of testing. The MEC project locations were then later absorbed under SVEP.

11 Master Trainers and 4 PTS Trainers were identified and trained from the existing pool of MECs in Jharkhand after multiple rounds of selection during 2015-16. The training and selection process was overseen by the Mentor Core Group of KS-NRO. These MECs will act as foot soldiers for scaling up the project in new districts of the State. The Master Trainers added a feather to their cap by acting as faculty during the conduct of capacity building for Gujarat and Rajasthan MEC. This was a project milestone as for the first time MEC training for fresh recruits was being conducted by experienced and field tested MEC themselves.

## Project Overview

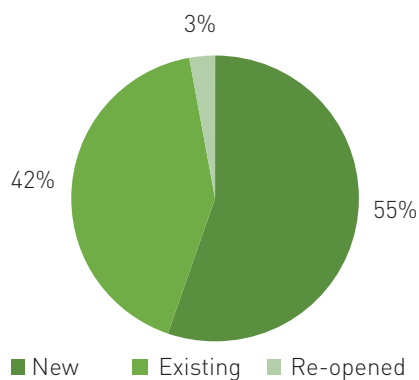


## Project Status

1.	No of pilot districts	3
2.	Conduct of MEC selection process	September 2013
3.	Duration of MEC capacity building	September 2013-August 2014
4.	Number of MEC	104
5.	Number of Mentors	8
6.	No of MEC groups	8
7.	No of MEC Groups registered as partnership firms.	8
8.	No of MEC Groups with own bye-law.	8
9.	No of MoU's signed between MEC Groups and CBO	-
10.	No of enterprises supported till date	1711
11.	No of enterprises linked to the PTS with daybook	399

## Information on enterprises supported

### 7.2 Type of Enterprises Supported



### 7.3 Enterprises According to Ownership

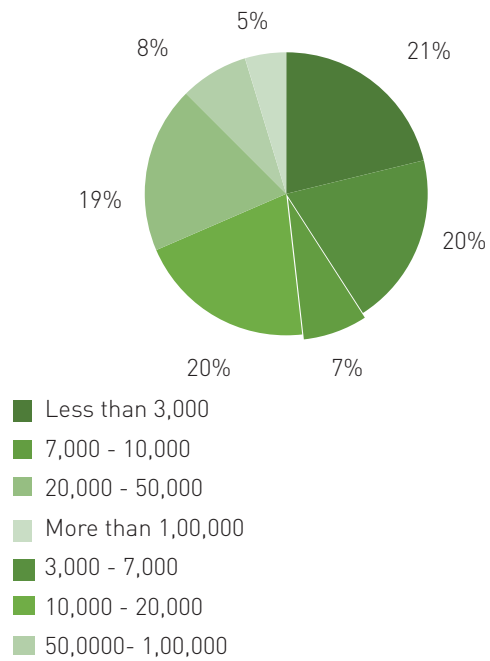
	New	Existing	Re-opened
Single	50.9%	43.6%	2.7%
Group	2.0%	0.8%	0.0%



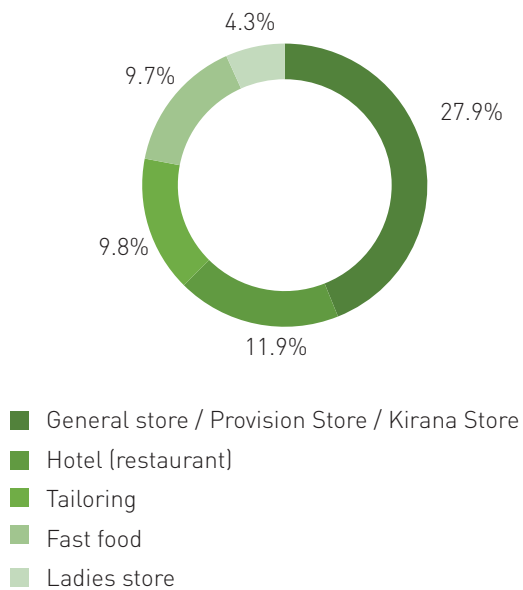
### 7.4 Source of Investment

Own Contribution	60.9%
SHG Loan	18.0%
Loan from Moneylenders	0.3%
Own Contribution + SHG Loan	18.6%
Own Contribution + Loan from Family Members	0.7%
Own Contribution + Bank Loan	1.1%
Own Contribution + SHG Loan + Bank Loan	0.1%
Others	0.3%

### 7.5 Investment Range



### 7.6 Top Five Categories



## Case Study

### The passionate youngster from Satbarwa

Upendra Kumar from Satbarwa block of Palamu district joined as Micro-Enterprise Consultant after completing his Bachelors Degree in Arts. It was his first job and he enjoyed the challenges associated with it. After getting trained from KS-NRO, his level of confidence and interest towards the project increased. He was able to support a large number of entrepreneurs and was influential in driving the activities of his MEC group.

When Upendra was trying to establish himself as a MEC in his village, he came to know that the project will soon come to an end in the state. In order to inspire others for setting up business, he himself started a small vegetable shop. As SVEP began in the state, he was selected again as CRP-EP for supporting entrepreneurs under the project. Looking at his experience and expertise, he was made the president of the CRP-EP group of the block. He is now looking forward to strengthening his skills as a consultant and aims to encourage more people to start their own enterprise.

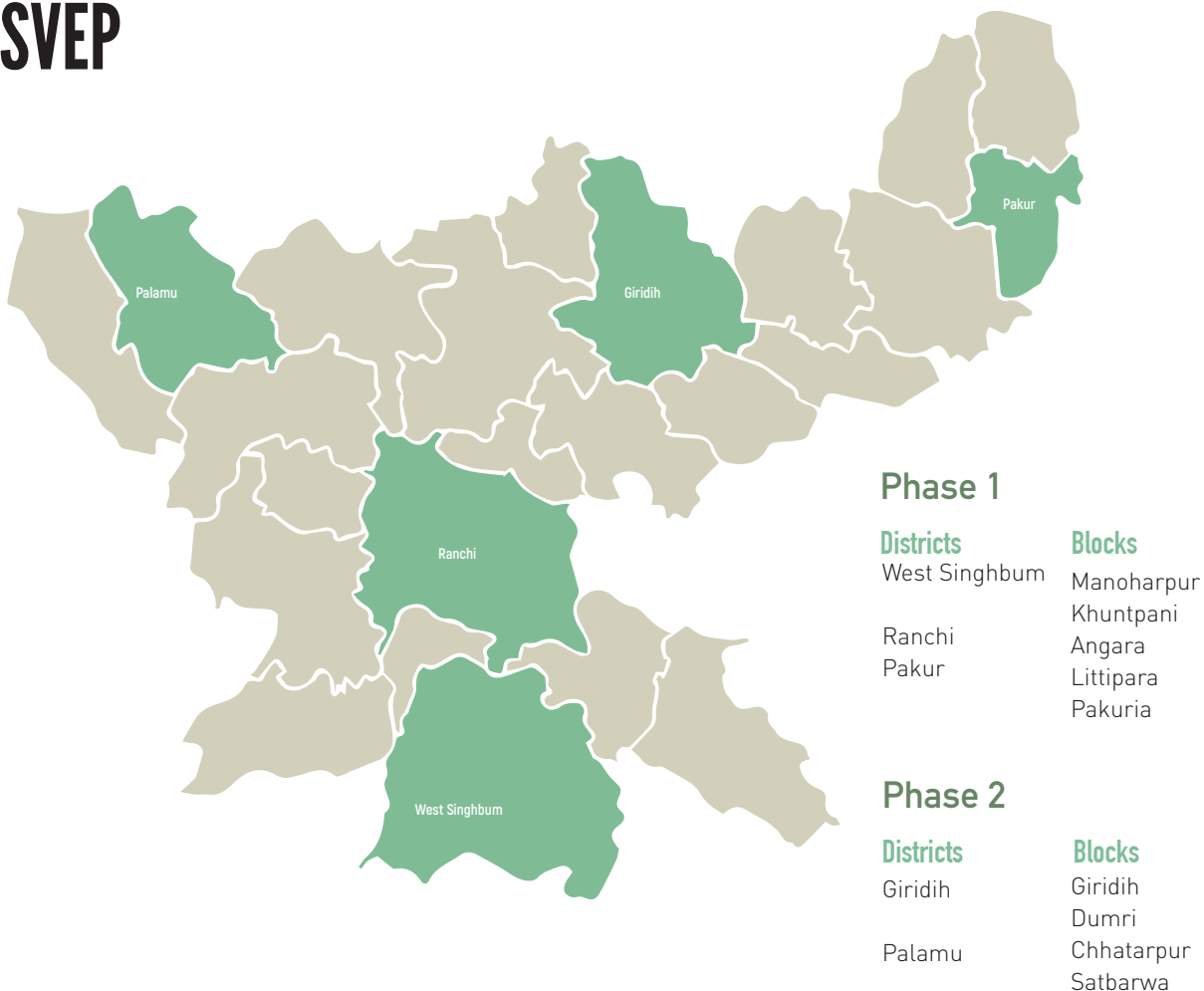
Among the entrepreneurs that Upendra supported, Sarita Devi a member of Durga Ajeevika SHG from Satbarwa block was helped to set up a tailoring business. As Upendra was well-known for his work as a MEC, Sarita Devi approached him to support

and guide her to set up the business. Upendra saw an old tailoring machine in Sarita's house when he had visited her for the first time. He suggested her to get the old machine repaired instead of buying a new machine. In order to repair the machine, Upendra helped Sarita to get a loan of Rs. 2000 from the SHG. Sarita is now earning a monthly income of Rs. 2500-3000 from her tailoring business. Similarly, Upendra has several stories of providing handholding, financial and bank linkage support to entrepreneurs, helping them to increase their income. Some of them have been earning around Rs. 20,000-25,000 per month from their business.



*Upendra Kumar at his vegetable stall*

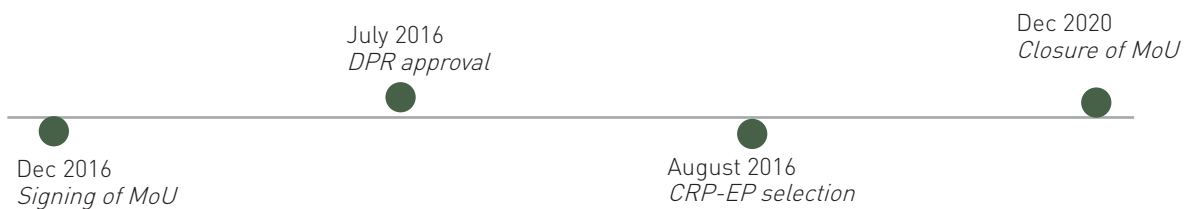
# JHARKHAND SVEP



The SVEP project started in Jharkhand in 2016 for a period of four years in Ranchi (1 block), Pakur (2 blocks) and West Singhbhum (2 blocks) districts. The DPR

preparation for Phase 1 blocks started in Jan 2016 and was completed in June 2016. It was approved in July 2016 and the implementation started after that.

## Project Overview: Phase 1



Phase 2 of SVEP started in January 2018 with additional two Districts namely, Palamu (2 blocks) and Giridih (2 blocks). For Phase 2 blocks the DPR preparation

started in early November 2017 and got completed by December 2017. The same was approved in January 2018 and since then the implementation has begun.

## Project Overview: Phase 2



The general profile of the state is primarily rural, with only 24% of the population living in cities. Agriculture and allied activities are the major source of Jharkhand's economy. The total cultivable land is only 38 lakh hectares. Mostly various native tribes inhabit the state; there is also a substantial population of scheduled caste with presence of other backward and general caste.

The CRPs-EP identified under the project were trained for 42 days on soft skills and business management. These trainings were a combination of classroom

trainings and on field experience which helped CRPs-EP to acquire skills on business administration and management. Post their training, the CRPs-EP were organised to work in a group to deliver services to the entrepreneurs as per the project guidelines. Average income of an individual CRP-EP has been to the tune of Rs. 4000 to 5000. These groups have established 590 enterprises. These enterprises are generating an average profit of around Rs. 2500 per month.



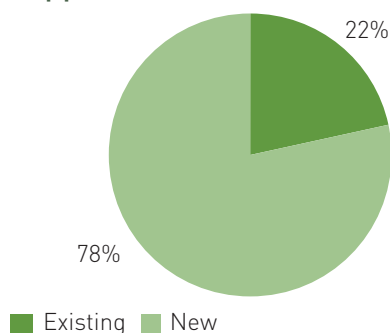
*Training given to entrepreneurs on making products from Jackfruit, Manoharpur block, West Singhbhum, Jharkhand*

## Project Status

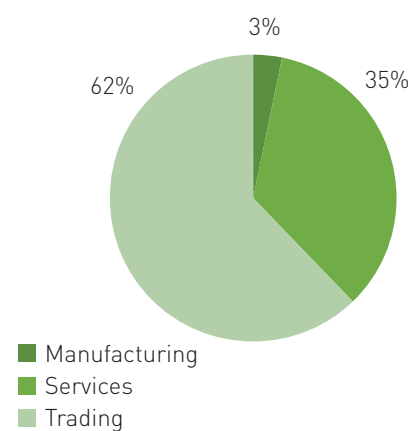
		Phase 1	Phase 2
1	No. of Blocks	5	4
2	DPR approval	June 2016	Jan 2018
3	CRP-EP/MEC Selection	Aug 2016	April 2018
4	No. of CRP-EP/MECs trained	115	95
5	Number of Mentors	5	4
6	BRC set up	Dec 2017	In the process of formation
7	Number of enterprises supported till July 2018	590	---
8	Target till July 2018	2086	---
9	Average monthly income of CRP-EP/MEC group	4000-5000	Yet to start earning
10	Average monthly profit of enterprises	~2500	Yet to begin enterprise development
11	CRP/EP group registered as Partnership Firm	Not yet	Not yet
12	MoU between BRC-MC/BEPC and CRP-EP group	Completed	Completed

## Information on the enterprises supported

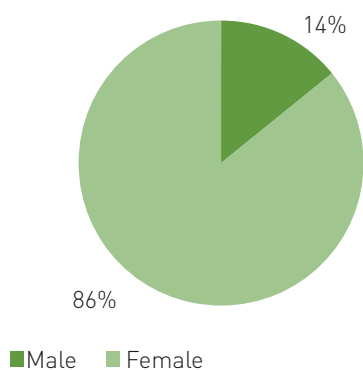
7.7 Total number of enterprises supported



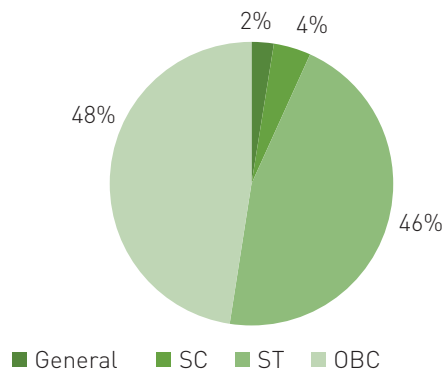
7.8 Type of enterprises supported



7.9 Gender classification of entrepreneurs

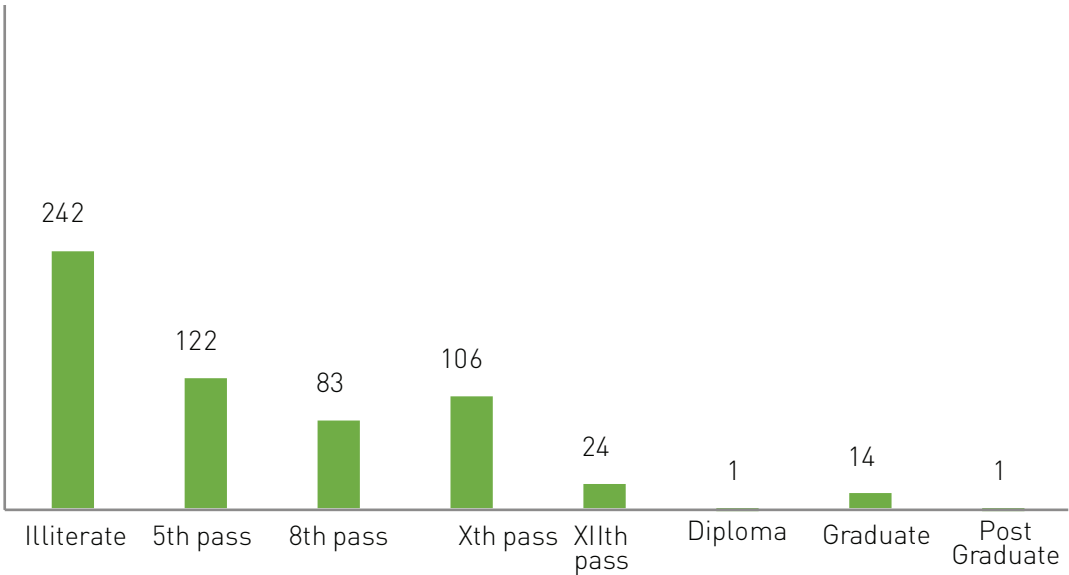


7.10 Social category of entrepreneurs

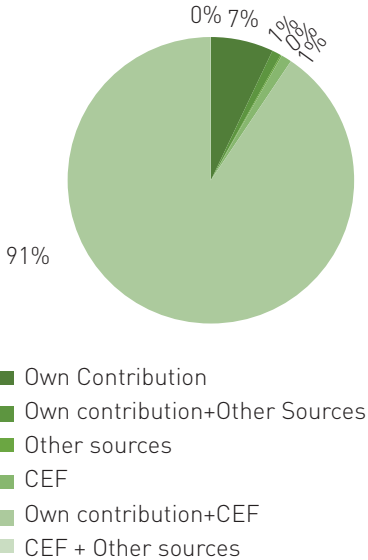




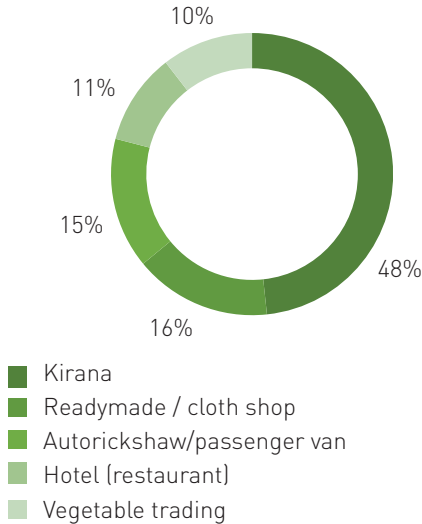
### 7.11 Education qualification of entrepreneurs



### 7.12 Source of investment



### 7.13 Top five enterprises



## Case Study

### Jackfruit Mela in Manoharpur Bazar

A Jackfruit mela was organised by the BRC-EP with the support of CRPs-EP of Surya MEC Group in Manoharpur block. The mela was organised after providing four day training to the members of four CLFs - Nandpur, Baranga, Dhipa and Panchpaiya. The mela was inaugurated by Mr. Ranjeet Yadav, the District Panchayat Member who appreciated the efforts of the BRC in organizing the Mela. The major objective of the initiative was to promote the products prepared during the training and to understand the demand of these products. The Mela was organised as part of Manoharpur market, one of the biggest markets organised and accessed by people from more than 100 villages for selling of the products and shopping needs. The market is also accessed by entrepreneurs as a wholesale market where they buy products and sell it in their respective villages.

The Jackfruit mela witnessed a footfall of more than 1800 and a participation of women from 350 SHGs

from 48 villages. The main attraction of the mela was the on-site production of the products. People showed a lot of curiosity for knowing more about the items being sold. At the end of the day most of products were sold out but the demand remained very high. The total sales recorded for the Mela was Rs. 42,250.

As a way ahead, it was decided that technical support would be extended for conducting training programmes, licensing and registration, production protocol, packaging, labeling, marketing, branding etc., which would be provided by the BRC with the support of Surya MEC group. The marketing of the products would be channelised through wholesalers and retailers and the products will also be sold in the nearby markets. A weekly stall would also be opened in the Manoharpur market where only Jackfruit products would be sold.



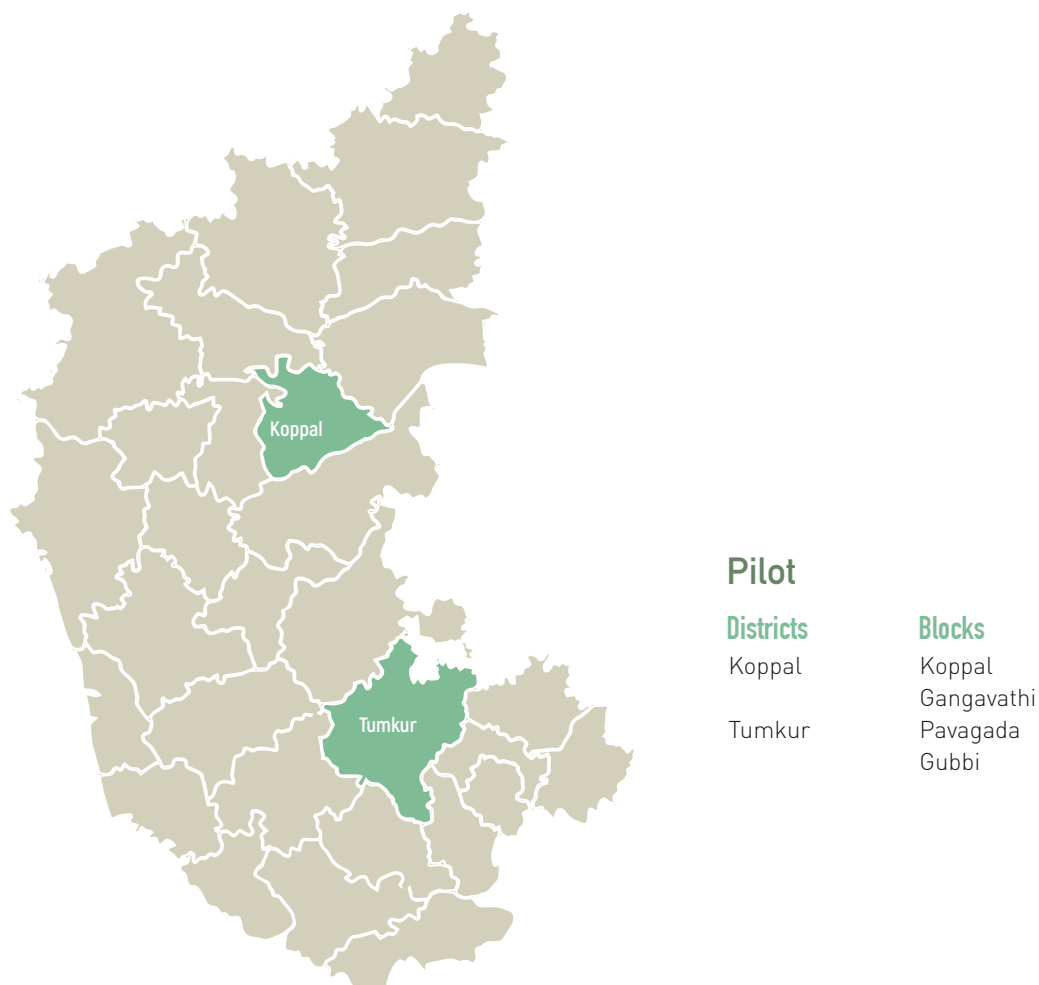
### कटहल का कौशल प्रशिक्षण सह मेला का आयोजन



**मनोहरपुर।** मनोहरपुर बीआरसी में रविवार को बाजार में कटहल के कौशल प्रशिक्षण सह मेला का आयोजन किया गया। कार्यक्रम में बतौर मुख्य अतिथि जिला सदस्य रंजीत यादव द्वारा प्रशिक्षण सह मेला का उद्घाटन किया गया। जिला सदस्य ने एसएचजी को 1100 रुपये प्रोत्साहन राशि देकर सम्मानित किया। साथ ही कटहल से बने विभिन्न प्रकार के व्यंजनों को लोगों ने चखा। कार्यक्रम केरला कुडुम्बश्री के सहयोग आयोजित किया गया। मीके पर ईद न मानकी, बीपीएम छोद् मोहन मुर्मू समेत बीआरसी के सदस्य उपस्थित थे।

# KARNATAKA

## PRI- CBO CONVERGENCE PROJECT



The MoU for PRI-CBO convergence project with Sanjeevini was signed in January 2014. The project ran across 40 Panchayats of four talukas of Koppal and Tumkur districts. Koppal and Gangavathi talukas from Koppal district and Pavagada and Gubbi talukas from Tumkur district were covered. The activities were initiated on field in April 2015 with a strategy setting workshop followed by scheme mapping and FLA conducted in July 2015. Capacity building and skill training programmes for Panchayati Raj members, LRG members and CBO

representatives was a continuous process during the project. Furthermore, the Mentors played a crucial role in providing handholding support to LRGs in strengthening them and conducting project activities. LRG members were facilitators of the project activities at grass root level providing handholding support to the SHG network. 173 LRG members were identified and trained to implement the project activities on field.

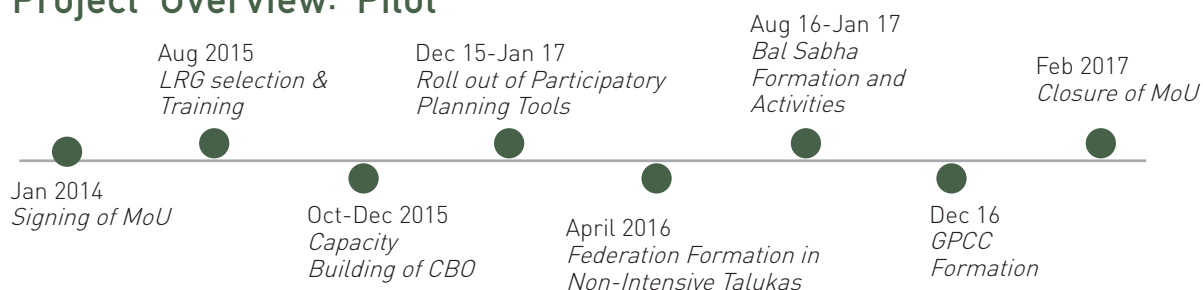
One of the key features of the project was to build conscience of the community towards local development.

Such environment was generated through participatory tools of planning which were carried out during the project. An awareness exercise of PAE, named as 'Hakkigagi Dappugalu' which translates to 'Stride for rights and entitlements', was conducted in 1440 SHGs in Karnataka followed by EAP preparation in 213 WLF. These tools enabled CBOs to understand their rights and entitlements. Furthermore, such activities at SHG and VO level helped the community members in improving the functioning of the CBO network. Another major change under the project was outreach to local platforms like Gram Sabha. CBOs were identified as the channel for imparting communication related to Gram Sabha. The collective bargaining skills of the CBO during Grama Sabhas helped the community to improve and monitor the access to public services. As CBO started

to work as a transparent collective, the accountability of the Panchayat in matters regarding governance also increased.

Sharing of responsibilities between CBO and Panchayat in terms of service delivery was another major change that happened in the pilot Panchayats. Many Panchayats gave responsibility of conducting SBM camps and creation of Open Defecation free Panchayats to the CBO. The community took initiatives to mobilize people and provide awareness about the importance of construction and using of toilets. Other services like identification of beneficiaries were also done through CBO federations in the Panchayats. To strengthen and institutionalise the interaction between PRI and CBO, GPCCs were also formed in pilot Panchayats for which trainings were given to all the GPCC members.

## Project Overview: Pilot



Gram Sabha in progress in Koppal Block, Koppal, Karnataka

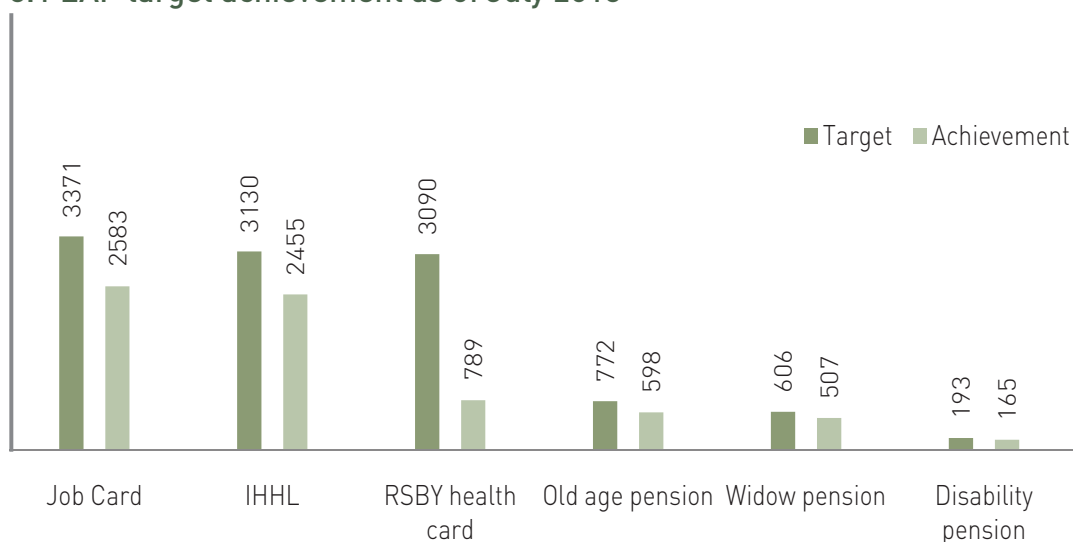


MGNREGS mela in progress, Gangavati block, Koppal, Karnataka

## Project Status

		Pilot
1	Number of pilot GPs	40 GPs, 4 blocks and 2 districts
2	Number of SHGs in pilot GPs	1482
3	Number of VOs/WLF in pilot GPs	213
4	Number of LRG members in pilot GPs	173
5	Number of Internal Mentors trained and placed	-
6	Number of KS-NRO Mentors	15
7	Number of SHGs who have completed PAE	1440
8	Number of VOs/WLF who have prepared EAP	213
9	Number of pilot GPs who have prepared GP2RP	40
10	Number of scale up blocks and GPs	-

### 8.1 EAP target achievement as of July 2018



The above graph depicts the target versus achievement of EAP generated from PAE. Out of the target of 11,162 entitlements in the above categories under PAE in Karnataka, the graph depicts the outreach of 7097 entitlements as of July 2018.

## Case Study

### MGNREGS in Maridasanahalli GP, Pavagada

Maridasanahalli is a Gram Panchayat in Pavagada taluk of Karnataka. The PRI-CBO Convergence project was piloted in Pavagada from 2014 to 2016. The case study of Maridasanahalli GP talks about the momentum the GP2RP process could gain in the community. This case study showcases the power of women collectives in making things possible in a GP where corruption is rampant and red tapism is a very common affair.

Getting MGNREGS job was a really difficult task in Maridasanahalli GP. The people who had job cards

were not sure about the existence of their cards, since it was kept with the MGNREGS contractor or at the Panchayat. The people's participation in MGNREGS jobs were limited only to paper, a major portion of the work was undertaken using machines. Whenever the Panchayat asked some of the villagers to sign some papers, they believed that it was for some good cause and didn't realize that they were being exploited. In a year, a handful of fortunate card holders will get wages for two or three days and in paper majority of the works were undertaken by different card holders. In reality,



the works will be undertaken by contractors and they convert the man days into machine work to reap the profit.

As part of the project activities, the SHG network in Maridasanahalli started preparing GP2RP. This is how people got to know their rights and entitlements and started to perceive MGNREGS as their right. SHG network identified various works that can be undertaken through MGNREGS and prepared a demand plan. The SHG federation and LRG members mobilised more and more women to participate in MGNREGS and facilitated them to place demands in the Panchayat. With the growing interest and demand for the work, the LRG members came up with the idea of forming labour groups of women. They formed two labour groups in the Panchayat and submitted their details together with the demand plan to the Panchayat. They negotiated with the Panchayat saying that the MGNREGS work is their right and it can't be exploited using machines instead of man days. Panchayat challenged the women saying that women can't undertake the works they have identified since they are heavy and only a machine can do it. Women collectives were not willing to listen to it and obey what the Panchayat has suggested. They informed

the Panchayat that they are ready to take the challenge.

With the growing pressure, Panchayat decided to allocate the work of constructing a pond to the labour groups. The pond had to be dug for agricultural purpose in a private land. The labour groups took up the work and included some men in their group. A total of twenty four people got the opportunity to work for constructing the pond, among this fifteen were women. Making the MGNREGS works transparent, the women collectives could create an identity in the Panchayat.

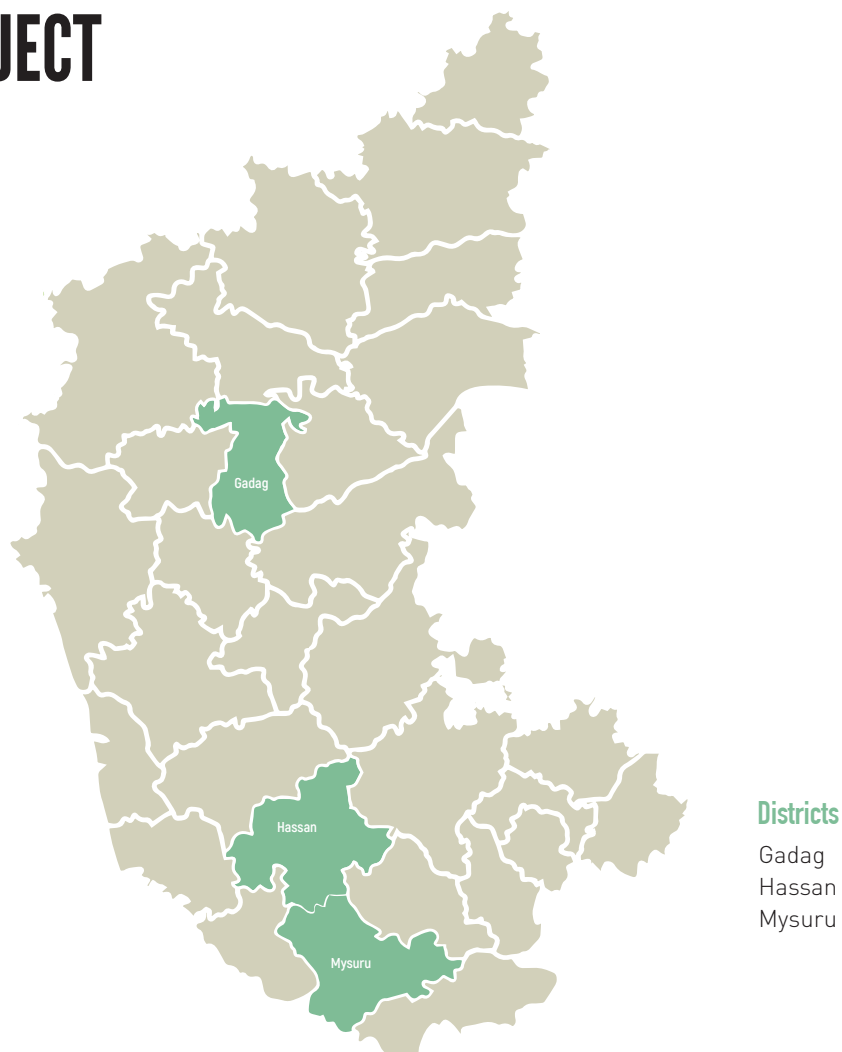
*"Women are very happy about what they have done and the Panchayat ultimately recognised the efforts of LRG and representatives from SHG federation. They have submitted more demands and also identified many works for MGNREGS through GP2RP"-says LRG member.*

*"Its after GP2RP we went to Panchayat and strongly demanded for work. The Panchayat challenged us saying that women can't do the work. But now, we are doing the work. Many more women like to join us. Our demands for next set of works have been assured by the ward member and the Gram Panchayat. We feel proud about ourselves". - says Panchayat President.*



*First anniversary celebration by Sree Krishna WLF in Maridasanahalli Panchayat, Pavagada*

# KARNATAKA MEC PROJECT



The MoU with Sanjeevni, the Karnataka State Rural Livelihood Promotion Society KS-NRO was signed in August 2014. Three districts namely Gadag, Hassan and Mysuru were selected by Sanjeevini to be the pilot locations for MEC led enterprise development intervention. The MECs identified by Sanjeevini and jointly selected by KS NRO and KSRLPS were trained by KS NRO and were the primary target for the intervention. Sanjeevni made use of the trained MECs for enterprise development in the pilot locations. The partnership was for three years with scope for extension for a maximum of three more years.

The three districts and twenty blocks were formed into 9 zones and 9 MEC groups. The MEC groups were formed based on several factors like geographical area of the zones, number of CREAM MECs, etc. As envisioned in the MoU, one of the objectives of the project was to develop a strong professional group of MECs in each zone and these MEC groups taking up enterprise development activity with CBOs. All 9 MEC groups are registered as 'Partnership Firms' groups under India Partnership Act 1932.

From the start of ME development phase in November 2015, 3521 enterprises were supported which had provided entrepreneurs an opportunity to earn income. A total of 21 weekly markets and 7 Sanjeevini Sales points in existing markets were started in Gadag. More than 360 SHG entrepreneurs had engaged in these markets and the total transaction in all 19 markets crossed Rs. 8 Crore.

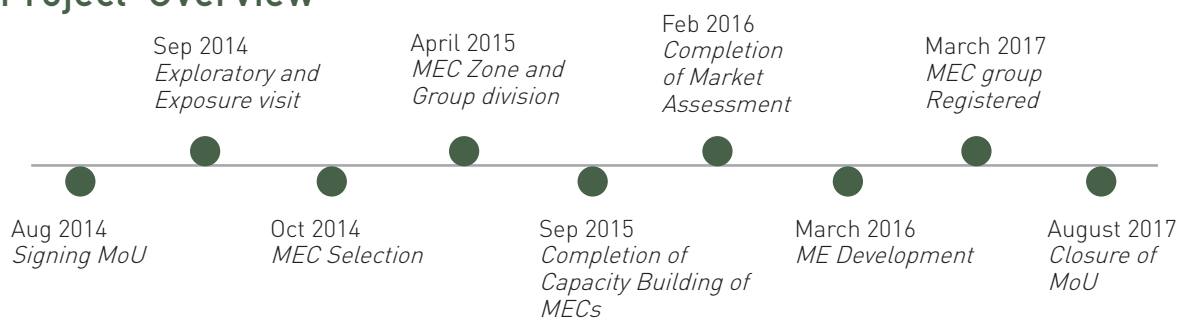
Various skill development training sessions were arranged through collaboration with RSETI (Tailoring), Animal Husbandry department (Poultry and Sheep rearing), KVK (mushroom cultivation), TVS Foundation (Tailoring), Karnataka Sheep and Wool Development Corporation, District Veterinary College, etc. The MECs also developed collaborations with other organizations like RSETI and local NGOs and provided service as trainers. MECs and SHG entrepreneurs supported by

them had participated in exhibition and sales platforms across the country for selling their products.



*Orientation to entrepreneurs on entrepreneurship and book keeping who are ready to set up stalls in the market*

## Project Overview

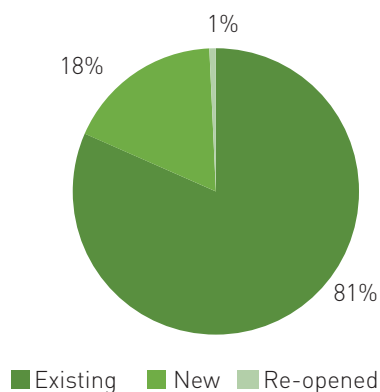


## Project Status

1	No of pilot districts	3
2	Conduct of MEC selection process	October 2014
3	Duration of MEC capacity building	October 2014 to September 2015
4	Number of MEC	83
5	Number of Mentors	6
6	No of MEC groups	9
7	No of MEC Groups registered as partnership firms.	9
8	No of MEC Groups with own bye-law.	9
9	No of enterprises supported till date	3521 (as on August 2017)

# Information on enterprises supported

## 8.2 Total Enterprises Supported



## 8.3 Enterprises supported according to ownership

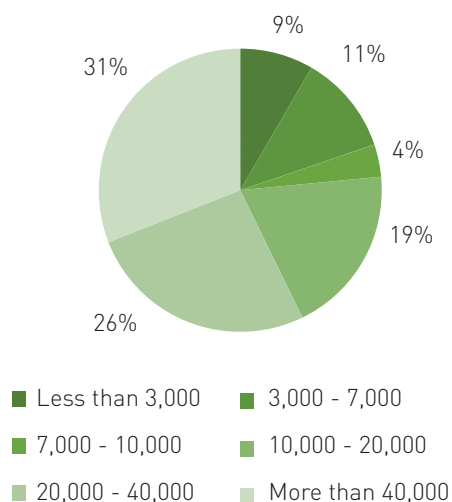
	New	Existing	Re-opened
Single	82%	17%	1%
Group	72%	28%	0.0%

## 8.4 Source of Investment

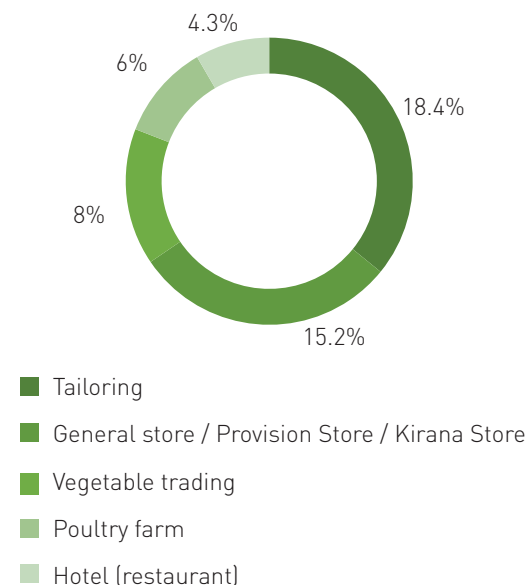
Own Contribution	47%
SHG Loan	20%
SHG Loan - CIF	2%
Bank Loan	4%
Bank Loan - RGCY	1%
Loan from Govt. Department	2%
Loan from Money lenders	1%

Own Contribution + SHG Loan	14%
Own Contribution + SHG Loan - CIF	3%
Own Contribution + Loan from Family Members+Loan from Moneylenders	3%
Own Contribution + Bank Loan	2%
Own Contribution + SHG Loan + Bank Loan	1%
Others	1%

## 8.5 Investment Range



## 8.6 Top Five enterprise categories



## Case Study

### MEC's timely support to Gangamma

Gangamma V Maddina from Hammige Gram Panchayat, Mundaragi block (Gadag district) had been a SHG member since the last 13 years. Gangamma's husband lost his job after the local arrack shop, where he used to work shut down due to protests by SHG women.

She and her family were left with no source of income. She met Manjula Muttin during a SHG orientation meeting. The MEC guided her to set up a vegetable vending stall in the weekly market with

an initial investment of 20,000 which she obtained as a loan from SHG. The MEC provided training on keeping accounts and maintaining the stall. Gangamma earned around Rs. 100-150 per day through the temporary stall which was not enough for her family's sustenance. After some days, Manjula suggested her to open a vegetable stall in a shed in nearby Hadagali village. Manjula helped Gangamma to get a loan of 60,000 under the RGCY scheme and Gangamma set up a vegetable stall near Hadagali market. Gangamma has been earning Rs. 20,000 to 25,000 monthly profit.



*Gangamma at her vegetable stall with her husband and MEC Manjula Muttin*



# KERALA SVEP



## Phase 1

### Districts

Pathanamthitta  
Ernakulam

### Blocks

Parakkode  
Vadavukode

## Phase 2

### Districts

Idukki  
Thrissur  
Kannur  
Palakkad  
Malapuram  
Kasargode  
Wayanad  
Kollam  
Kozhikode  
Alappuzha  
Kottayam  
Trivandrum

### Blocks

Idukki  
Kodakara  
Kuthuparamba  
Nenmara  
Nilambur  
Neeleswaram  
Panamaram  
Pathanapuram  
Perambra  
Thykattuserry  
Vaikom  
Vamanapuram

SVEP in Kerala was initiated in January 2017. In the first phase Vaduvakkode block of Ernakulum district and Parakkode block of Pathanamthitta district were selected. As the first step, MEC selection process was completed who along with the Mentors did field level data collection for DPR. The DPR preparation activity for Parakode and Vaduvkkode blocks was undertaken between September and October 2017.

In the next phase, the project was expanded to include 12 blocks, one each in the remaining 12 districts of the state. DPR activity was initiated in August 2017 for which

approval was received in January 2018. SVEP project in Kerala now covers 14 blocks in 14 districts of the State, representing a microcosum of the state. The blocks were identified on the basis of relative backwardness in the development graph of the district and the availability of useful resources. The literacy rates are higher ranging from 90- 96% in most of the blocks identified, however Nilambur block has a literacy rate of 79%, one of the lowest among the blocks selected for the SVEP implementation. Majority of the blocks are in the plains with agriculture as the major source for enabling livelihood among the people. Vaikom and Thycattuserry

blocks are located in the Kuttanad area with agriculture and coir forming major economic activity. As Idukki and Panamaram blocks located at higher range, cash crop based agriculture and dairy farming has been dominating the livelihood scenario in the area.

The phenomenon of urban rural continuum has enabled the development of smaller towns. Augmented by better purchasing power of the community, this has paved the way for the growth of greater number of service and trade based enterprises in these areas. The knowledge based support provided by the MEC system has become the backbone of the project. Potential entrepreneurs are able to undertake detailed analysis of the ideas generated and are able to scale up based on the experience and knowledge shared by the MEC. The day book entry and monitoring by MECs has helped entrepreneurs in addressing day to day operational issues. 1058 micro-

enterprises have been supported by MECs in two Phase 1 blocks.

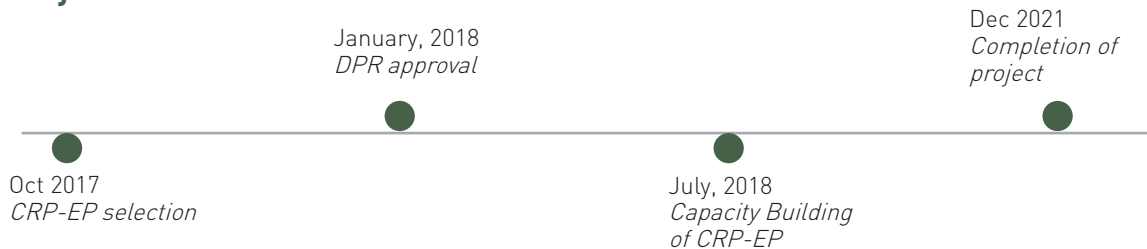


*Training of CRPs-EP in Vaduvakkode Block, Pathnamtitta, Kerala*

## Project Overview: Phase 1



## Project Overview: Phase 2

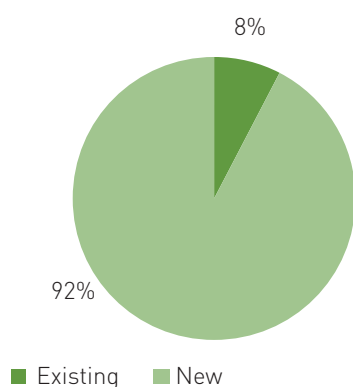


## Project Status

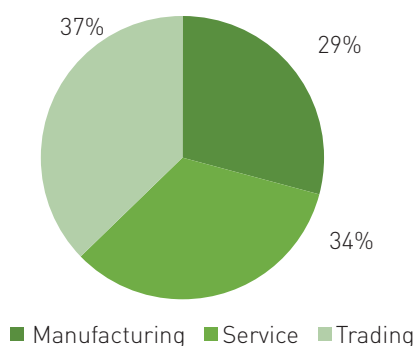
		Phase 1	Phase 2
1	No. of Blocks	2`	12
2	DPR approval	Jan 2017	Jan 2018
3	CRP-EP/MEC Selection	Sept 2016	Sept 2017
4	No. of CRP-EP/MECs trained	33	242
5	Number of Mentors	2	12
6	BRC set up	Parakode : Nov 2017 Vaduvkode: March 2018	-
7	Number of enterprises supported till July 2018	1058	-
8	Target till July 2018	1000	-
9	Average monthly income of CRP-EP/MEC group	12,000	-
10	Average monthly profit of enterprises	15,000	
11	CRP/EP group registered as Partnership Firm	2	4
12	MoU between BRC-MC/BEPC and CRP-EP group	2	1

## Information on enterprises supported

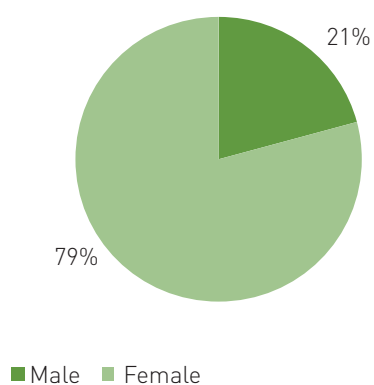
### 9.1 Total number of enterprises supported



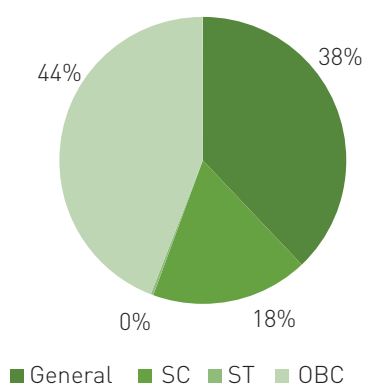
### 9.2 Type of Enterprises Supported



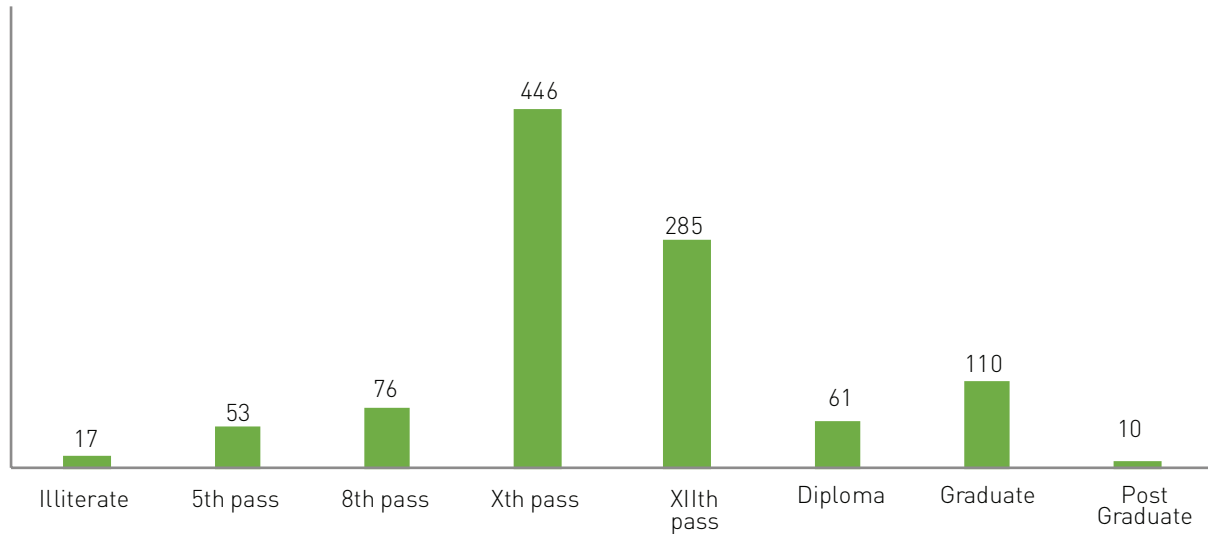
### 9.3 Gender Classification of Entrepreneurs



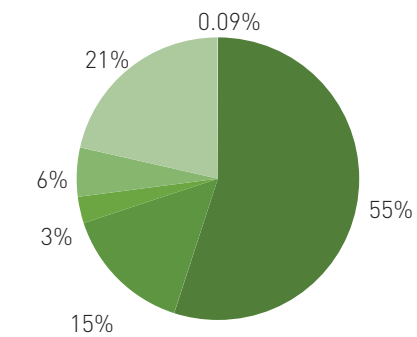
### 9.4 Social Category of Entrepreneurs



### 9.5 Education of Entrepreneurs

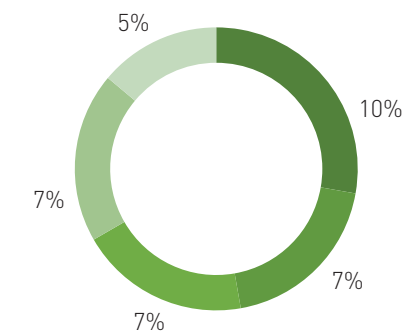


### 9.6 Source of investment



- Own Contribution
- Own Contribution+other Sources
- Other Sources
- CEF
- Own Contribution+CEF
- CEF+Other Sources

### 9.7 Top Five Enterprises



- General Store
- Tailoring
- Readymade / cloth shop
- Others
- Chips making and selling (Namkeen)

## Case Study

### Star Bakery

Jessy Regi is a resident of Ezhamkulam Panchayat in Parakkode block. She was selected as MEC in under SVEP. After getting proper training about business as part of SVEP, she learned more about doing a business successfully and restarted her bakery shop. "My training and learning made me rethink and restart

our old non-functioning enterprise and to restructure it as a proper bakery business." Her husband did not have a regular job, so this also helped him to get engaged. "As I have worked as a MEC, I have a better idea on how to canvass orders for our products. Now we are capable of meeting all our family expenses as

well as our children's educational expenses. Now my husband looks after the business, while I work as a MEC". Jessy started her bakery shop in March 2017 with an initial investment of Rs. 1,50,000. Once her business stabilized, she made an additional investment of Rs. 50,000 under CEF to expand her business. "I always wished to expand my bakery

business and concentrate more on baking cakes. With the help of SVEP CEF, I have purchased dough making machine and my next step is to purchase a big cake making machine."

Jessy has been earning a profit of Rs. 12,000 per month from her enterprise.



*Jessy Regi, who is also an MEC, with the dough making machine she has purchased for her bakery with support from SVEP and Kudumbashree*



# LAKSHADWEEP SPECIAL PROJECT



The MoU with Lakshadweep was signed in April 2017 to provide technical assistance in forming and strengthening institution building. The work began in the four islands of Lakshadweep namely Kavaratti, Amini, Agatti and Kadmat. Four mentors were deployed in the field from KS-NRO. The newly formed NRLM

SHGs in the islands are now known as Dweep Shree Neighbourhood Groups.

The work in Lakshadweep revolved around the formation of new SHGs and streamlining of old ones, formation of federations, developing trained community cadre,

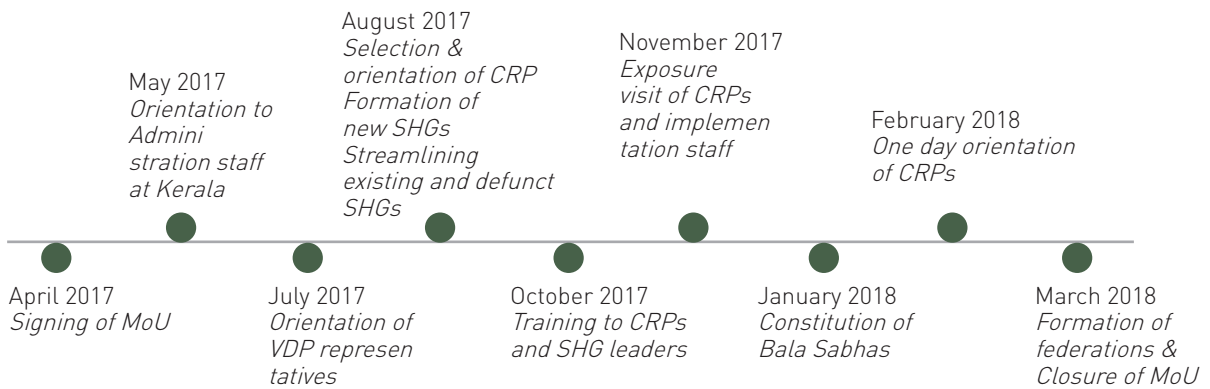
strengthening of NHG and its federations to engage with Panchayati Raj Institutions and create/promote livelihood interventions with the support of the Panchayat and departments.

During the project duration, mentors were involved in mobilising the community to form new NHGs, streamlining the existing/defunct NHGs into NRLM fold and strengthening the network. Various training programmes were conducted for NHG office bearers on Panchasutra, books and registers and governance of NHG. The NHGs were then facilitated for bank linkage. As a result of these interventions, all NHGs have now been declared financially literate. Following this, NHGs were graded by DRDA and by the concerned Kudumbashree mentors for the distribution of revolving fund. An exposure visit of 49 participants including staff members of GSRLM and CRPs was facilitated at Malappuram, Kerala for about 10 days during November

2017. The exposure visit provided a momentum for initiating innovative activities on field. The CRPs kick started initiatives such as Balasabhas for children, organic farming and palliative care. The CRPs mobilised NHG women to devise and participate in various innovative activities. NHG federations, known as Area Level Federations were formed at the dweeps and an initial orientation was also provided to these federations.

The newly formed 175 NHGs are NRLM compliant and adhere to Panchasutra. The project activities could create community ownership in the functioning of NHGs. Active members from the community were selected and trained to work with the SHG network. The SHG network and CRPs have gained confidence in accessing various public institutions and government departments and are raising their voice in demanding their rights. The NHGs were able to undertake numerous social development activities in the islands at their own initiative

### Project Overview



Media coverage of the cleanliness drive organised by the CRPs in Lakshdweep



Medical Awareness Class conducted at Kavaratti under the leadership of CRPs



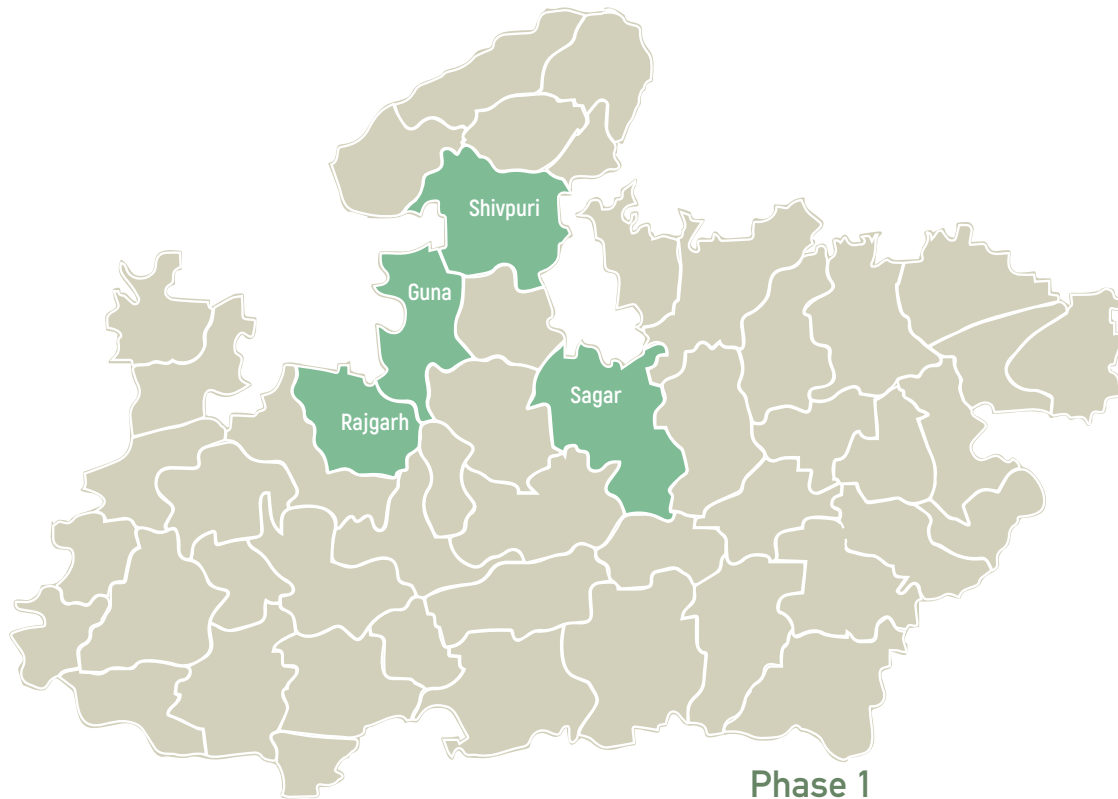
*Dweep Shree Group engaged in Banana cultivation at Kadmat*

## Project Status

1	No of Village Dweep Panchayats	4 VDP, 4 islands and 1 district
2	NHG's formed	175
3	Community Resource Persons trained	40
4	Mentors	4
5	Number of NHGs graded	148
6	Number of NHGs passed grading	148
7	Number of Area Level Federations formed	13

# MADHYA PRADESH

## SVEP



### Phase 1

#### Districts

Guna  
Rajgarh

Shivpuri  
Sagar

#### Blocks

Aron  
Jeerapur  
Khilchipur  
Pichhor  
Rehli

The MoU with MP - DAY SRLM was signed in November, 2017 for implementing SVEP in five blocks- Pichhor, Rehli, Jeerapur, Khilchipur and Aaron of Shivpuri, Sagar, Rajgarh and Guna districts. The project was initiated with a stakeholder workshop conducted in November '17 followed by selection of CRPs-EP in December '17. The selected CRPs-EP were provided with a series of training programmes for conducting census and survey for DPR. All the blocks have greater proportion of SC population than ST with only Pichhor consisting of almost equal proportion of SC & ST population. Most of the population in blocks have access to only kuchha houses with single

room, poor toilet facilities and limited water supply. Among the five blocks, only Pichhor has comparatively better connectivity with 60% villages having access to public transport. In the project location, principal category of work is farm based with majority of the workers being associated with agriculture. The DPR for five blocks was approved in March 2018.

Currently the CRPs-EP are engaged in capacity building under SVEP. Physical space for BRC-EP has been identified and BEPC has been formed in all the five blocks.

## Project Overview



## Project Status

		Phase 1
1	No. of Blocks	5
2	DPR approval	March '18
3	CRP-EP/MEC Selection	December '17
4	No. of CRP-EP/MECs trained	120*
5	Number of Mentors	6
6	BRC set up	---
7	Number of enterprises supported till May 2018	---
8	Target till May 2018	---
9	Average monthly income of CRP-EP/MEC group	---
10	Average monthly profit of enterprises	---
11	CRP/EP group registered as Partnership Firm	---
12	MoU between BRC-MC/BEPC and CRP-EP group	---

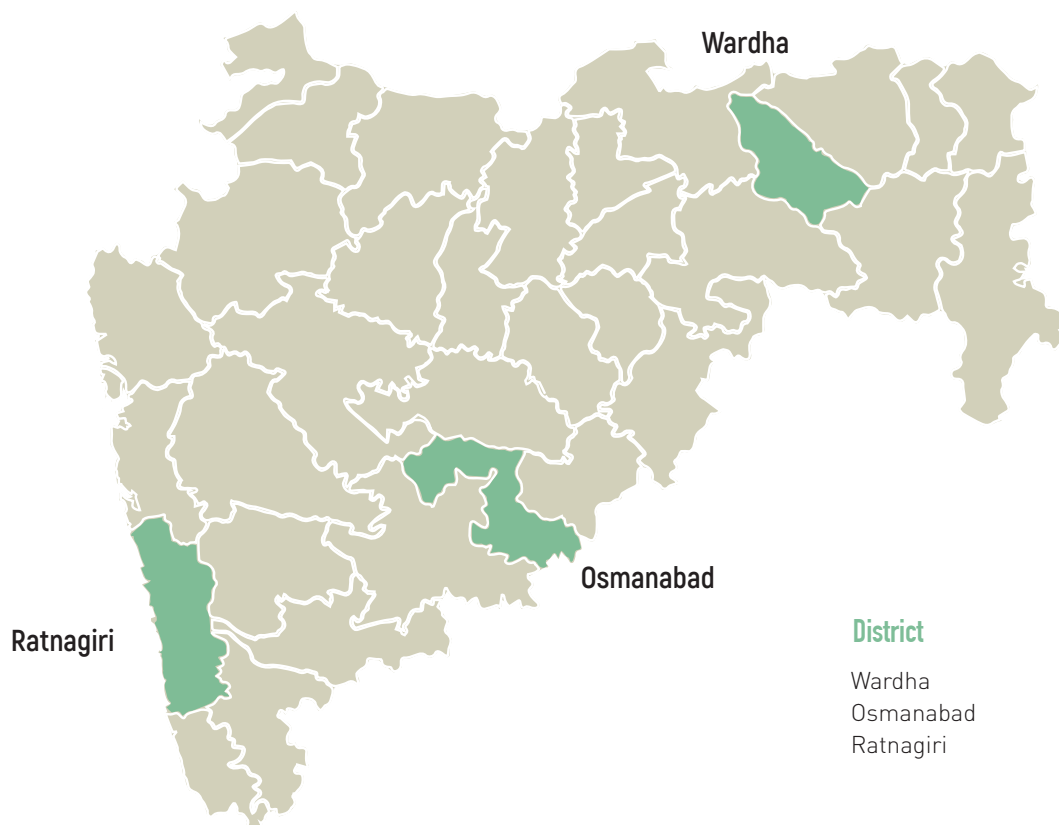
\*All women



TEAM training being given to CRPs-EP, Khilchipur block, Rajgarh, Madhya Pradesh



# MAHARASHTRA MEC PROJECT

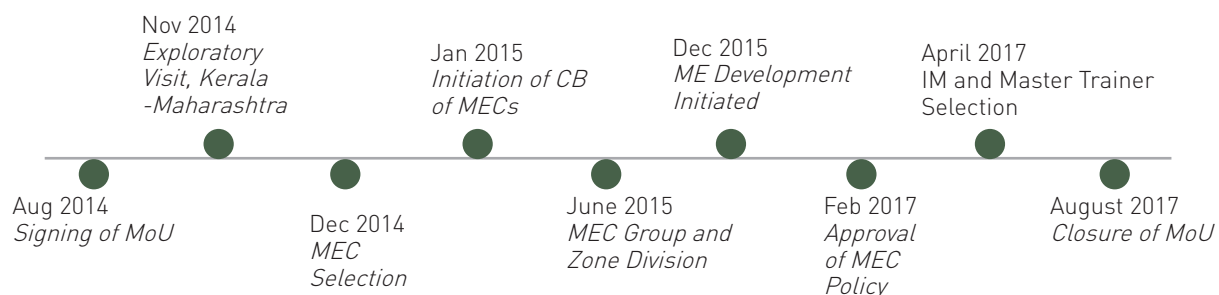


The MoU with UMED- MSRLM for providing technical assistance and implementation support in the area of piloting of MEC project was signed in August 2014. The three year project for implementing MEC led micro enterprises development was piloted in three districts viz. Wardha, Osmanabad and Ratnagiri. The project came to an end in August 2017. MECs identified by UMED-MSRLM, were selected jointly by KS-NRO and UMED-MSRLM. They were trained and mentored by KS-NRO and were primary target group for the intervention. MECs provided their services for promotion and development of micro-enterprises in the pilot districts.

Initially, around 130 MECs were trained and placed in pilot districts and towards the end of the partnership, 107 of them were active in the field. The MECs were organised in consultancy groups and have supported more than 5000 enterprises.

Out of the 107 MECs, 30 were trained and placed as internal mentors and master trainers. The selected master trainers have been providing training support to MECs in other KS NRO partner states. Apart from that, more than 32 festival markets were organised including two days Jackfruit festival, seven days Diwali festival market and three days Holi festival market. More than 10 weekly markets were supported by MECs in pilot districts. MECs and SHG women supported by them, both participated in different melas, such as India Food Court, Mumbai Mahalakshmi Saras, Bandra Fest, Goa Saras and Palghar Fest etc. Solkadi (traditional drink in Konkan area) supply in Tejas train, units supplying school uniforms for more than 5 schools, Ratnasangini branding, jack fruit value addition skill training and marketing of its products, support in availing MUDRA loans, FSSAI registration, Udyog Adhaar, shop licenses, various machinery procurements are some of the notable achievements of MEC project in Maharashtra.

## Project overview



Registration



Weighing



Grading



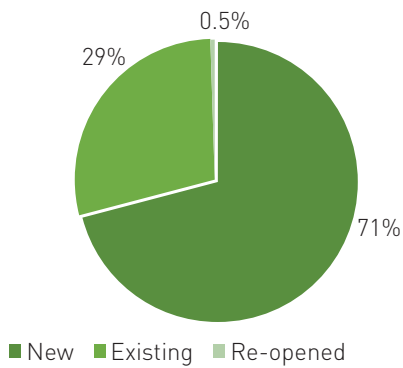
Goat trade fair organised at Ter village, Osmanabad, Maharashtra

## Project Status

1	No of pilot districts	3
2	Conduct of MEC selection process	December 2014
3	Duration of MEC capacity building	January 2015 to September 2015
4	Number of MEC	107
5	Number of Mentors	3
6	No of MEC groups	8
7	No of MEC Groups registered as partnership firms.	8
8	No of MEC Groups with own bye-law.	8
9	No of enterprises supported till date	5032 (as on July 2017)

# Information on enterprises supported

## 12.1 Total Number of Enterprises supported



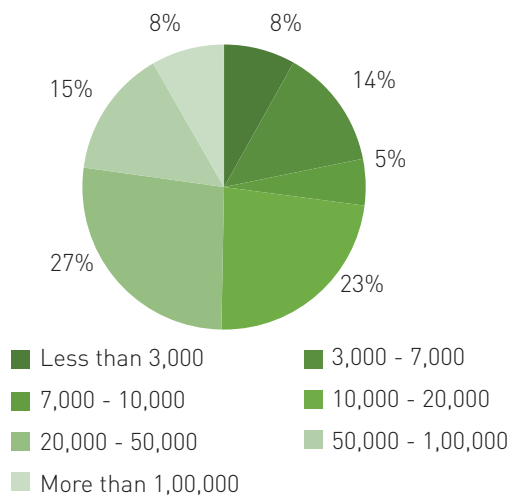
## 12.2 Enterprises According to Ownership

	New	Existing	Re-opened
Single	62.6%	27.9%	0.5%
Group	2.2%	0.7%	0.0%

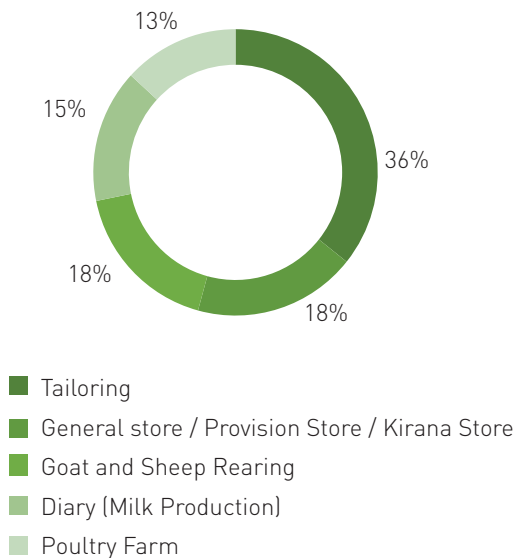
## 12.3 Source of Investment

Source of Investment	Percentage
Own Contribution	86.7%
Own Contribution + SHG loan	7.4%
Own Contribution + Bank Loan	1.9%
SHG Loan	1.3%
Bank Loan	0.9%
Others	1.8%

## 12.4 Investment Range

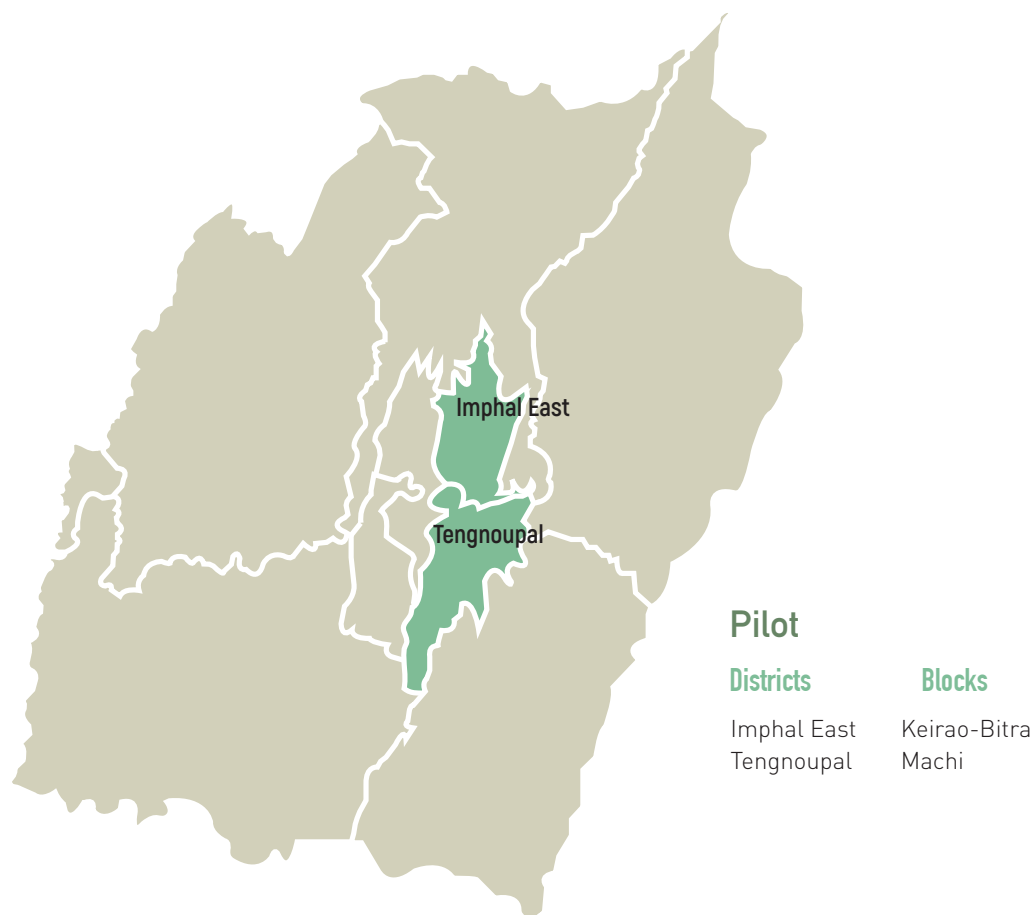


## 12.5 Top Five Enterprises



# MANIPUR

## PRI CBO CONVERGENCE PROJECT



The MoU with Manipur SRLM for implementing the Convergence project was signed in December 2017. The pilot project was initiated in 12 Gram Panchayats in Keirao-Bitra block of Imphal East district and 44 villages in Machi block of Tengnoupal district. The state's terrain can be mainly divided in two areas- Hill, where Village Authorities in Hill Areas Act, 1956 is in operation and Valley, where Manipur Panchayati Raj Act is in operation. The project started with a three-day orientation and familiarisation workshop followed by selection of LRGs in the respective GPs/VAs. Orientation meetings were held at the VLF/VO level and potential LRGs were identified, after which final selection of LRG members was conducted. A total of 102 LRGs in Keirao-Bitra and 125 in Machi block are currently active on field. Panchayat members were found to be less aware about the laws

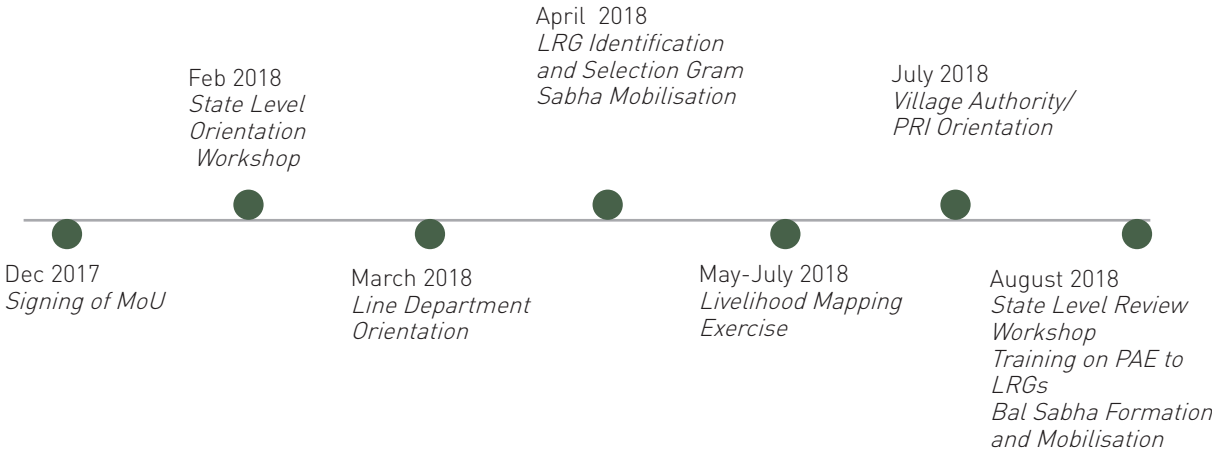
pertaining to women. Women were generally found to be aware about the schemes but lacked knowledge on accessing entitlements. Platforms like Gram Sabha were mostly accessible only to men.

Panchayat orientations on the project were conducted and the response of the elected representatives turned out to be positive. Exposure visits for the elected representatives were conducted in Kerala. It helped them in acquiring a better understanding on how Panchayat can work in tandem with the community network for the development of the village. As a result they extended complete support during field level interventions especially for core activities like livelihood mapping and participatory planning for Gram Sabha.

LRG orientation and extensive mobilisation process for the Gram Sabha has helped the community in being more vocal about their rights and entitlements. Livelihood Mapping was one of the unique initiatives implemented in Manipur. The objective was to analyse the livelihood status of the community and address gaps related to it. This exercise generated good response both from the community and the PRI/VA bodies. The data collected during the mapping exercise was shared by the VLF bodies with Panchayat representatives and line department officials. LRGs from both the blocks were provided training on government schemes and are currently undergoing training on the implementation of participatory planning tools.

During the project period, Gram Sabhas were conducted in ten out of twelve GPs in Keirao-Bitra. The VLF presented their demand with respect to livelihoods and individual infrastructure. It was for the first time that the block saw huge participation of women during Gram Sabha. Prior to the conduct of Gram Sabha, mass rallies and awareness campaigns were conducted by the members of VLF and LRGs. Other people like members from the Local Youth Club, Meiraphaibi Group (local women's group), Anganwadi, ANM, ASHA workers, school teachers and retired government officials were also involved in the preparatory stages of Gram Sabha and planning process of GPDP. The project will be scaled up in Sawombung and Tengenoupal resource blocks by the end of this year.

### Project Overview: Pilot



*LRGs and Mentors facilitating livelihood mapping exercise in Keirao-Bitra Block*



## Project Status

		Pilot
1	Number of GPs	12 GPs & 44 villages, 2 blocks, 2 districts
2	Number of SHGs in GPs/VCs	607 & 164
3	Number of VOs in GPs/VCs	21 & 20
4	Number of LRG members in GPs/VC	102 & 124
5	Number of Internal Mentors trained and placed	None
6	Number of KS NRO Mentors	8
7	Number of SHGs who have completed PAE	-
8	Number of VOs who have prepared EAP	-
9	Number of pilot GPs who have prepared GP2RP	-
10	Number of scale up Blocks and GPs	2 Blocks

## Case study

### When ten women stepped in to light the streets of their village

Keirao-Khunou, a village located in Keirao-Bitra sub division of Imphal East district, has a cluster of 24 households from the Meitei community. The cluster is in the interiors of the village and the families have been living there for the past 10 years. Since last one year, the people have been facing problems due to unpaved roads and complete darkness during night as the street lights weren't functioning. During heavy rains, it was a challenge for the locals to walk through the eroded road without proper lighting. Despite repeated requests to the Panchayat and even placing the demand in the Gram Sabha, the issue was not taken up.

To put an end to this problem, one of the SHGs in the village decided to intervene. Among the SHG women, there were three LRG members who were selected and trained to be part of the PRI-CBO Convergence project in the village. The LRGs were instrumental in bringing up the issue and the need to address it urgently for the common good of the village. After consulting with the Mentors, the SHG women including LRGs decided to approach the electricity department through a common contact who was working as a line worker. In March 2018 the efforts of these women were rewarded when 18 street lights were repaired, and a meter was installed. The expenses were met from the SHG savings of the members. As the next step, women mobilised other

village members for paying the monthly electricity bill collectively which amounted to Rs.1000 for two and half months.

The ten women of the SHG group took a step to illuminate their neighbourhood and have set an example that women have the capability of working towards the solution of any problem.

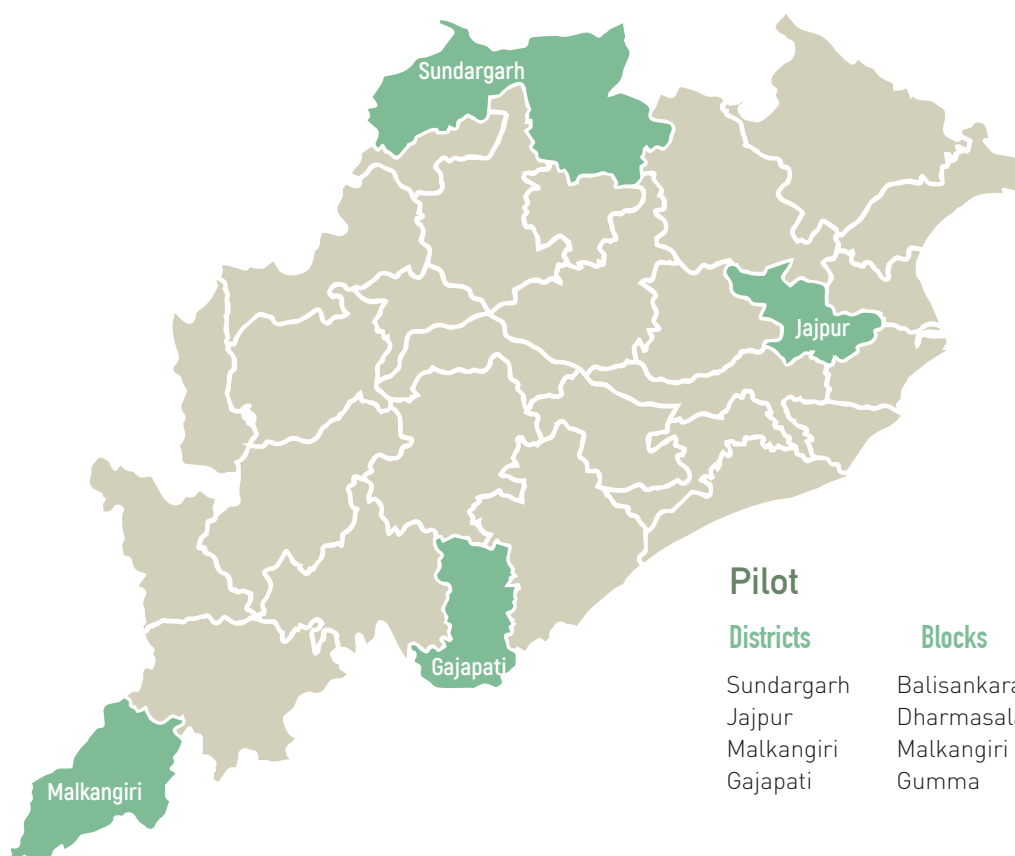
*"As a self-help group we took the initiative to address a problem. It was our strength and support of others that we were able to identify the issue and worked on it. We now feel driven to work towards other development activities of the village. Our next aim is to resolve the problem of water scarcity. We want our village to have all the basic facilities and we will work hard to make it happen,"* says SHG president.



*The ten women along with Kudumbashree NRO member*

# ODISHA

## PRI CBO CONVERGENCE PROJECT



KS-NRO supported OLM in providing assistance and support for implementing PRI-CBO Convergence project for which the MoU was signed in January 2014. While selecting the districts for convergence pilot project, geographical, demographical and socio-economic characteristics were taken into consideration. Districts selected for convergence pilot were Sundargarh, Jajpur, Malkangiri and Gajapati. The blocks within these districts were selected on the basis of status of existing SHGs and CBOs and PRIs. The blocks selected for pilot were Balisankara, Dharmasala, Malkangiri and Gumma. Out of all the pilot blocks, Balisankara is a resource block and other three (Gumma, Malkangiri and Dharmasala) are intensive blocks. Dharmasala is a TRIPTI\* block and has significant presence of community network

institutions in place at village and GP level. Out of four pilot blocks, Gumma, Malkangiri and Balisankara are identified as fifth schedule area and are predominantly inhabited by tribal population. At the beginning of the project FLA was done in the pilot Panchayats of Odisha. The major objective of the study was to analyse the situation of Panchayats and CBOs. The study showed that the participation in the Gram Sabha was very less and their access to even basic entitlements was limited as well.

In the first phase of the project, State Resource Group and Block Resource Group were formed and a workshop was organised on PRI-CBO convergence. At the block level, orientation workshop was organised where the

major stakeholders were PRI members, CBO members, block officials and OLM officials. Capacity building was the core objective of the project. LRGs, the community cadre under the project were identified to work on field for bridging the gap between CBO and PRI. Around 109 LRG members were trained on Panchayati Raj system, CBO manual and Government schemes to work in the project. These LRGs provided hand holding support with the guidance of Mentors to all the SHGs.

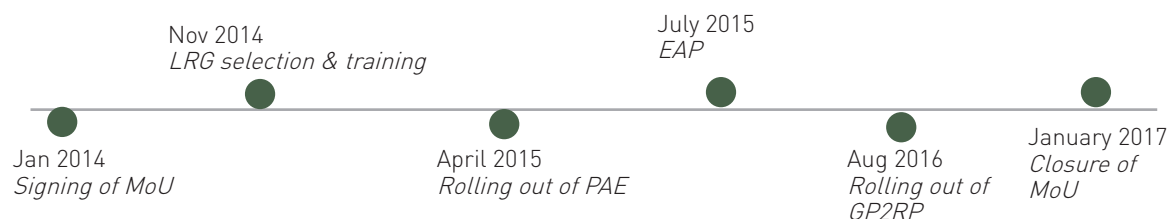
Implementation of participatory planning exercises like PAE, EAP and GP2RP were the major activities on field. These tools brought huge impact in building an environment for participatory planning and making the local democratic process functional. Within three years of pilot project, the quantitative output improved as women and households were able to access entitlements

and mostly achievements were around SBM, MGNREGS, NSAP, ICDS and social inclusion.

The participation of women in the Gram Sabha increased upto 90%. The generated demand plans for the villages were presented in the Gram Sabha and approved. With the help of mentors many successful initiatives were carried out in the field like literacy campaigns, pension adalats and health camps. At the end the of the project, GPCC was formed and members were provided with training programs in all pilot Panchayats to carry forward the PRI-CBO Convergence project.

*\* Targeted Rural Initiative for Poverty Termination and Infrastructure - World Bank-assisted scheme aimed at capacity building and employment generation for the women with the help of women SHGs.*

## Project Overview: Pilot



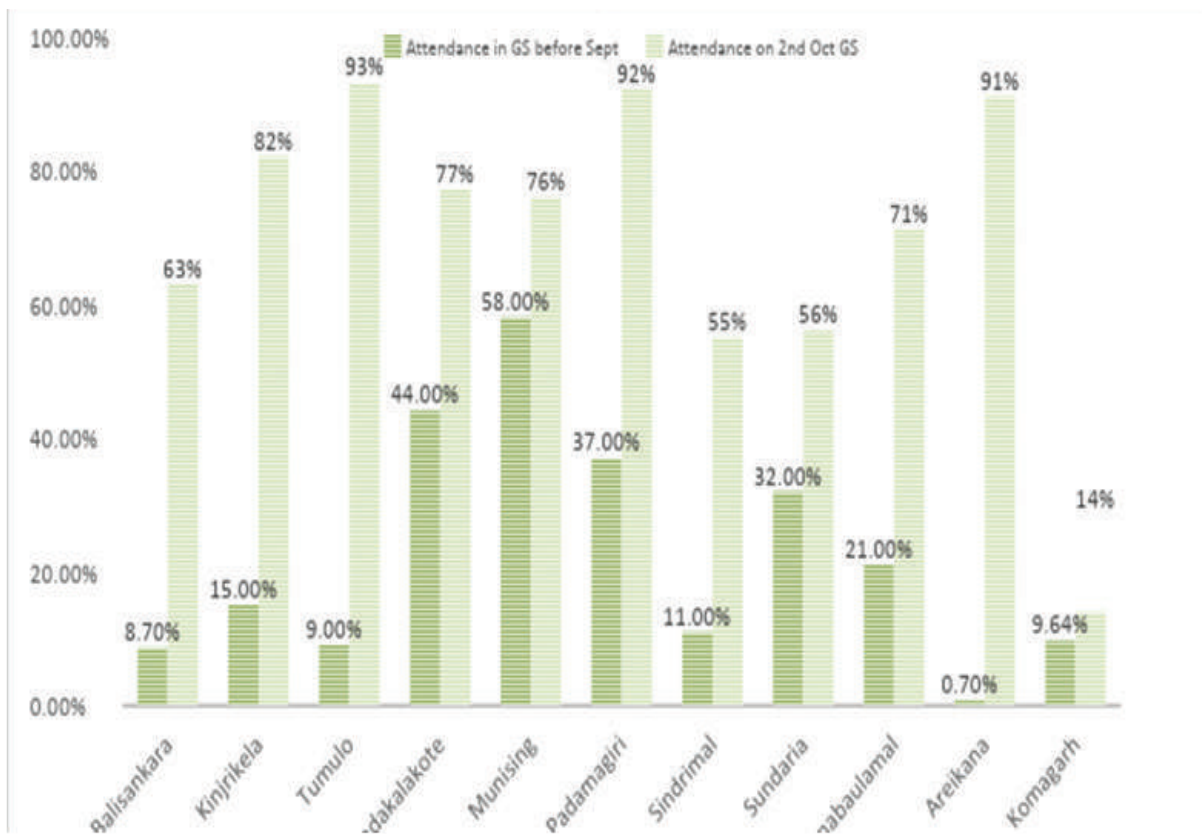
## Project Status

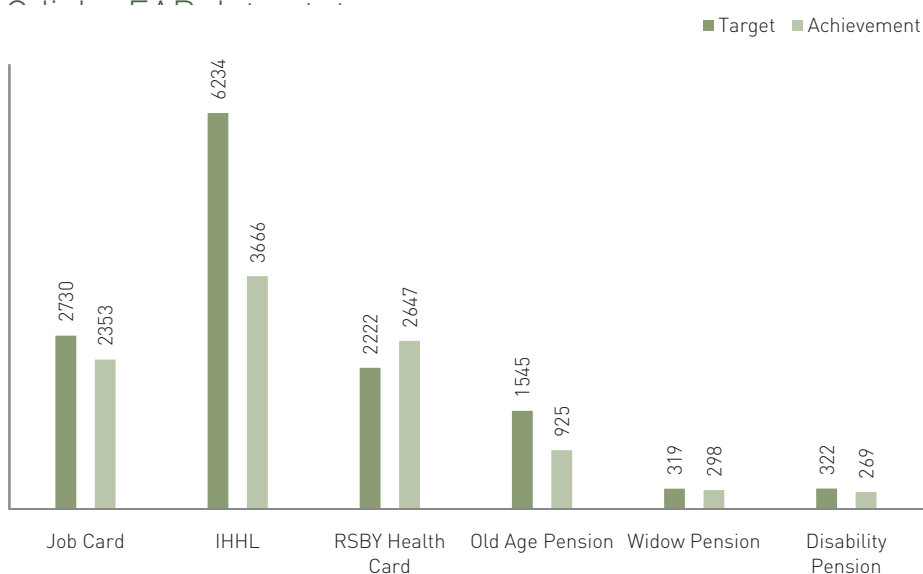
		Pilot
1	Number of pilot GPs	11 GPs, 4 blocks and 4 districts
2	Number of SHGs in pilot GPs	770
3	Number of GPLFs in pilot GPs	11
4	Number of LRG members in pilot GPs	109
5	Number of Internal Mentors trained and placed	25
6	Number of Mentors	11
7	Number of SHGs who have completed PAE	770
8	Number of VOs who have prepared EAP	
9	Number of pilot GPs who have prepared GP2RP	11
10	Number of scale up Blocks and GPs	-



Gram Sabha at Bodokolakote Panchayat, Guma block, Gajapati district

#### 14.1 Comparison of women's participation in Gram Sabha, before September 2014 and during October 2016 Gram Sabha





The above graph depicts the target versus achievement of EAP generated from PAE. Out of the target of 13,372 entitlements in the above categories under PAE in Odisha, the graph depicts the outreach of 10,158 entitlements as of July 2018.

## Case study

### Health Camp at Kinjerkela Gram Panchayat, Balisankara block, Odisha

Several meetings and discussions were held with SHG members during the project period and one of the core issues pointed out by women in these meetings was the poor health status of their family members and themselves. LRGs and members of the GPLF decided to take up the issue and do something about it. They approached the Panchayat to organise a health camp. On 30th July, 2016, health camp was organised jointly by the Panchayat and the GPLF and supported by NRHM with a target to cover all SHG families. 70 SHG members with their

children and family members turned up for the camp. It was conducted in order to sensitise members of the SHG network about the diseases that had spread during monsoon season and to provide them with free medical check-up and medication. The medical camp also motivated members of the SHG network to construct toilets and use them. This joint initiative of the Panchayat and GPLF was one of the stepping stones which created a conducive environment for collaborative activities between PRI and CBO in future.

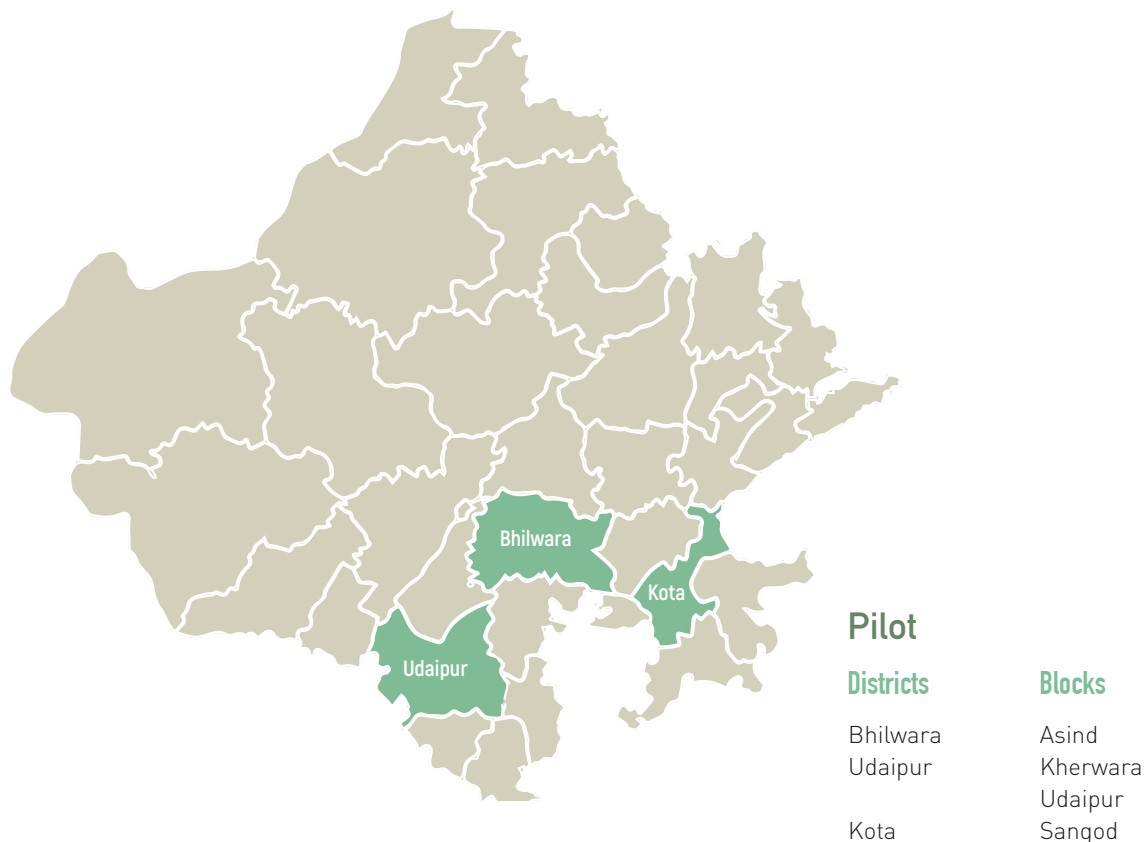


*Health camp conducted in Kinjrikela GP, Balisankara block*



# RAJASTHAN

## PRI-CBO CONVERGENCE PROJECT



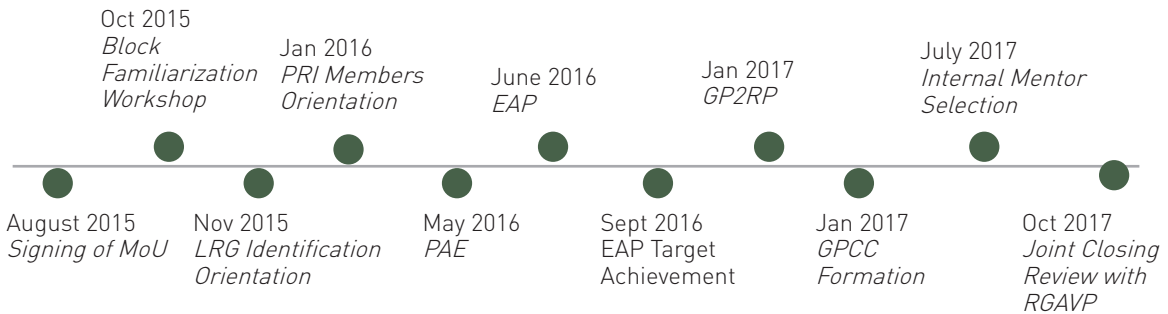
Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP) had partnered with KS-NRO for the implementation of PRI-CBO Convergence project in Rajasthan. The MoU was signed in August 2015 to provide technical and implementation support to RGAVP for the pilot project. It was implemented in 67 pilot Gram Panchayats of four blocks of Asind, Kherwara, Rishabhdev and Sangod in Bhilwara, Udaipur and Kota districts respectively. The activities were initiated in the month of September

2015 with Mentors immersion followed by block level orientation workshop. One of the major focus of the project in its two years was towards process based capacity building of various stake holders like PRI, SHG and community cadre. LRGs from the community and Mentors were the main driving force in carrying out the field activities. The partnership came to an end in August 2018 with a joint review conducted in October'18.



*VO level dream mapping exercise under GPR2RP, Sangod block, Kota*

## Project Overview: Pilot



All the pilot locations were combination of various religion, castes and tribes. Social customs like purdah and early marriage are prevalent in these locations. Before initiation of the project, participation of women in Gram Sabha was extremely low. As observed in any rural setting, women were mostly confined to their households engaging in household chores, agricultural activities or thrift and credit activities as a SHG member. Women were usually not seen as an active participant in the planning process for local development and such decisions were limited to the power of Panchayat leaders. However few Panchayats in pilot locations did have responsive PRI members but in general a gap between PRI members and community was common across pilot locations.



*Village level awareness rally on SBM organised by LRGs and VOs, Rishabhdev block, Udaipur*

PRI-CBO Convergence project which was implemented from August 2015, worked towards empowering CBO in demanding their rights and making PRIs responsive towards the community. With this project, a sense of leadership was developed among the VOs to work towards betterment of their women. Participatory tools like PAE and EAP used under the project acted as a major transformation for the community to understand their role as a citizen and encouraged better participation of CBO in local governance. Such activities imparted awareness to CBOs on various government schemes and sensitised women to demand for their rights. With such positive mobilisation, women started using platforms like Gram Sabha to put their demands forward. The SHG network took initiatives for conducting 'Mahila Aam Sabhas' to discuss their issues to be put forward in Gram Sabhas. Furthermore, in order to impart awareness and mobilising women for Gram Sabha, activities like Prabhat Pheris, celebration of Ambedkar Jayanti, Mahila Kisan Sabha and special VO meetings were organised.

With process of 'Adhikaar Niyojan- Entitlement Access Plan' VOs took a lot of ownership for providing benefits to SHG beneficiaries. Looking at the improved participation of women in Panchayat meetings/Gram Sabhas, Panchayats also took steps to work with the SHG network. PRIs identified CBO as an effective medium for service delivery. The PRI members under the project utilised the existing CBO structure in improving its outreach to



*Prabhat pheri organised under GUSBUA, Kherwara block, Udaipur*

the community. Furthermore, LRGs developed in each Panchayat worked towards strengthening local service delivery by increasing leadership capacities of VOs. The constant engagement with Panchayat also gave them an opportunity to assist gram Panchayat members in identification of beneficiaries and delivery of various schemes. It also helped them in putting forward the demand of having an office space for VO. VOs mobilised themselves to participate in Panchayat and block level meetings covering schemes like MGNREGS and SBM. CBO as a service delivery mechanism in partnership with Panchayats organised rallies on SBM, became members' sanitation committees in Panchayats, organised camps with help of Panchayats.

## Project Status

		Pilot
1	Number of pilot GPs	67 GPs, 4 blocks and 3 districts
2	Number of SHGs in pilot GPs	2029
3	Number of VOs in pilot GPs	151
4	Number of LRG members in pilot GPs	342
5	Number of Internal Mentors trained and placed	100
6	Number of Mentors	15
7	Number of SHGs who have completed PAE	2029
8	Number of VOs who have prepared EAP	151
9	Number of pilot GPs who have prepared GP2RP	67
10	Number of scale up blocks and GPs	-

## Case Study

### LRGs of Aawa Panchayat

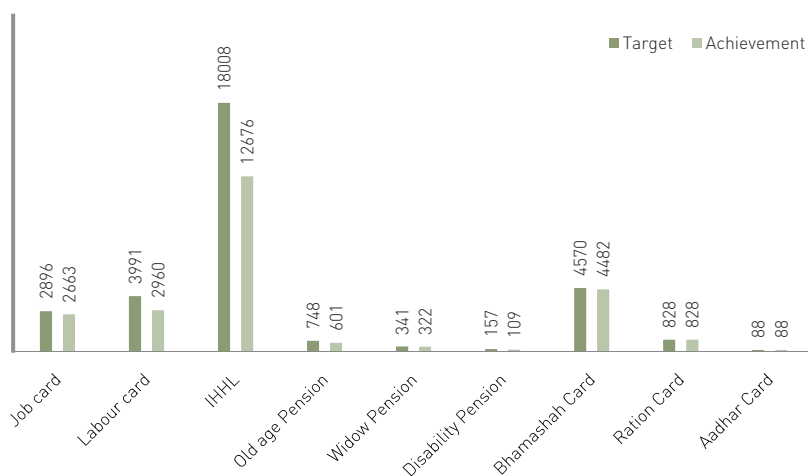
LRGs of Aawa Panchayat, Sangod block took initiative to make their Panchayat ODF under Swachh Bharat Mission. VOs with help of LRGs organised morning follow ups to provide awareness to the community. During their field visits, leader of Badri Vishal VO found out that women were not ready to construct toilets due to lack of money. With this the VO decided to provide money to SHG women to construct toilets. With the efforts of VO, the Panchayat was declared ODF. Members of LRGs received special appreciation in the form of a certificate from Panchayat for imparting awareness to 159 women and motivating them to construct toilets. While appreciating the efforts of women network, Panchayats now recognize the power of a collective and the process has created a synergy between PRI and CBO.

*"When I started working as LRG member under the project, I started gradually learning about various schemes, its importance and why I am a beneficiary*

*of that. Our constant interaction with Panchayat members helped us in establishing good relationship with our local leaders. Today because of our joint efforts, our village is OD free" - says LRG Member.*

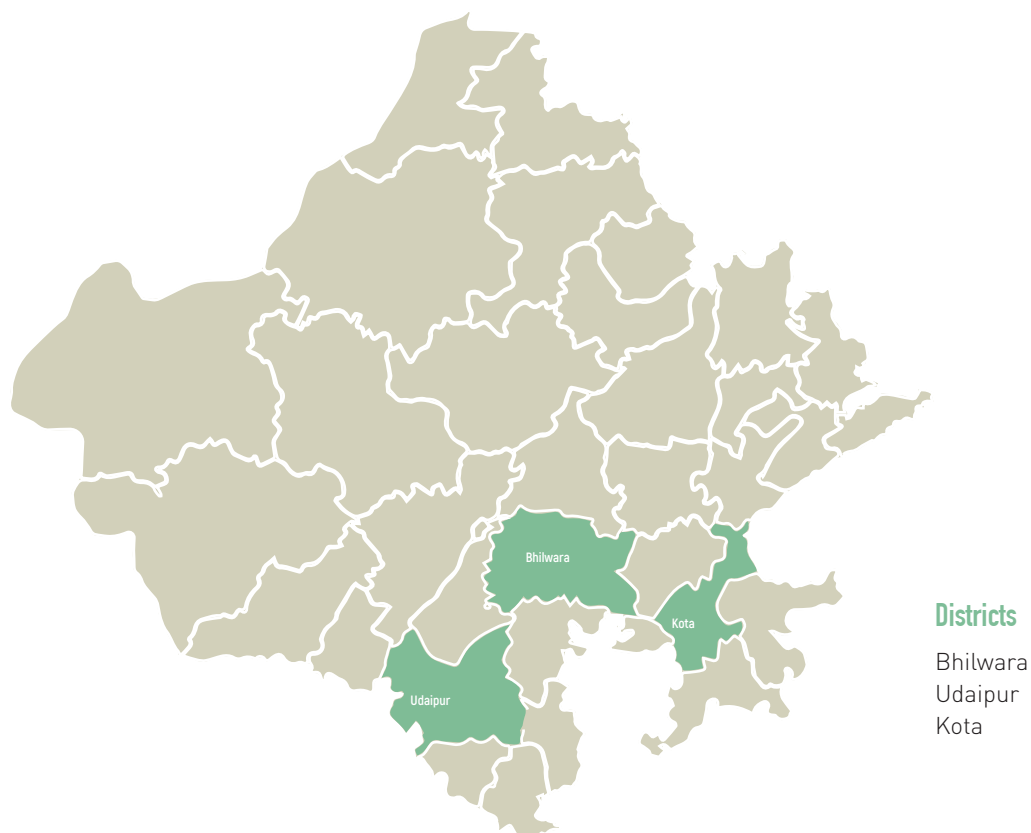


## 15.1 EAP target achievement



The above graph depicts the target versus achievement of EAP generated from PAE. Out of the target of 31,627 entitlements in the above categories under PAE in Rajasthan, the graph depicts the outreach of 24,729 entitlements as of July 2018.

# RAJASTHAN MEC PROJECT



The MoU for implementing MEC project was signed in August 2015 based on which KS-NRO provided technical and implementation support for the pilot project in Bhilwara, Udaipur and Kota districts. Activities started in the field from November 2015 with Mentor immersion and district/block level orientation workshop as its first activity. One of the major focus of the project was towards developing an accessible ecosystem for enterprise development based on capacity building of MECs and other stake holders. MECs from the community and Mentors were the main driving force in carrying out enterprise development activities. Two rounds of MEC trainings were conducted and a pool of 40 master trainers was selected for further training. There were fourteen MEC groups working as partnership firms with 42 CLFs.

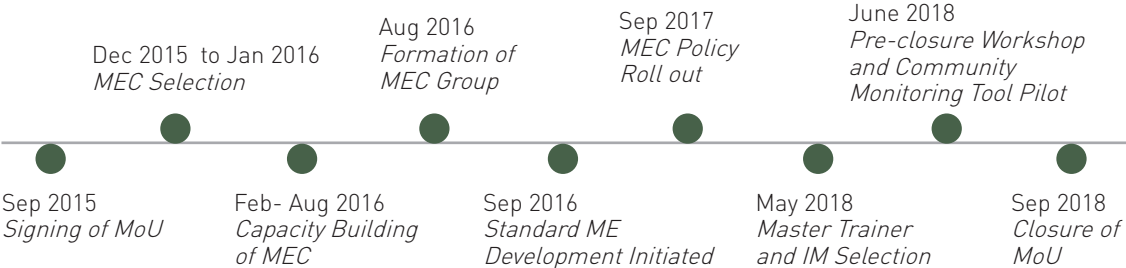
The project was able to equip MECs with business skills through training programmes. The project helped in increasing the household income of the MECs as well as the entrepreneurs. As of July 2018, 9118 enterprises were started/supported by 141 MECs working under the project, out of which 77% were new, 22% existing and 1% enterprises were reopened. 53% of entrepreneurs earned take home income in the range of Rs 3000 to Rs 5000 per month and 27% of them are earning monthly income of more than Rs 5000. Local innovations by MECs were implemented like weekly/monthly and festival melas. These were organised in partnership with CLFs at 32 places with 646 entrepreneurs. The total sales recorded for the melas amounted to Rs 51,56,550. Out of the 646 entrepreneurs, 536 belonged to the SHG network highlighting the impact of the MEC project in the lives of



the women. 42 MoUs were signed between MEC groups and CLFs for conducting enterprise promotion activities. The capacities of the CBO network was also increased by

providing training programmes to CLF office bearers and administration staff in handling the project. The MEC project in the state will be ending by August 2018.

### Project Overview

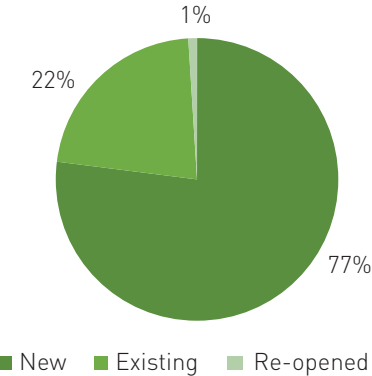


### Project Status

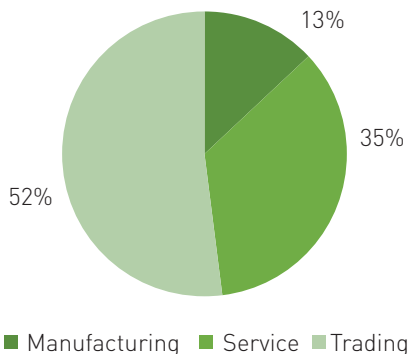
1	No of pilot districts	3
2	Conduct of MEC selection process	Nov-Dec 2015, Feb-March 2016, April-May 2017
3	Duration of MEC capacity building	January to August 16, June to November 17
4	Number of MEC	141
5	Number of Mentors	6
6	No of MEC groups	14
7	No of MEC Groups registered as partnership firms.	14
8	No of MEC Groups with own bye-law.	14
9	No of MoU's signed between MEC Groups and CBO	42
10	No of enterprises supported till date	9118 (as on July 2018)
11	No of enterprises linked to the PTS with daybook	9118 (as on July 2018)

### Information on enterprises supported

15.2 Total number of Enterprises supported



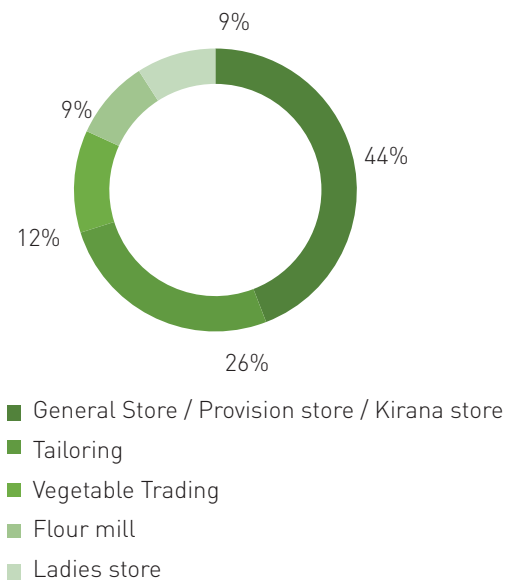
15.3 Type of Enterprise



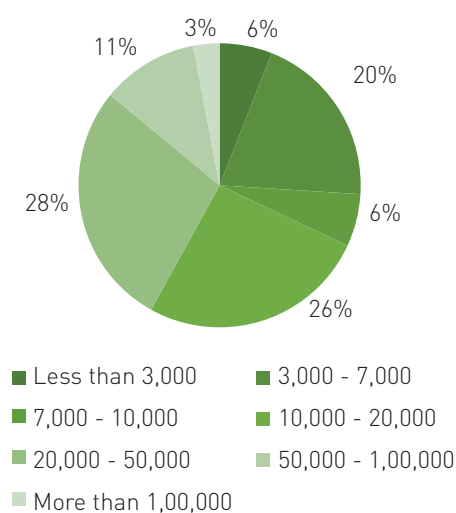
### 15.4 Source of Investment

Source of Investment	
Bank Loan	1%
Own Contribution	62%
Own Contribution + SHG Loan	27%
SHG Loan	9%

### 15.6 Top Five Enterprises



### 15.5 Investment Range



Enterprise supported by Samridhi MEC group, Sangod block, Kota



Poster of ECTA MEC Group, Aasind block, Bhilwara



*MoU being signed by CLF and Unnati MEC group, Sultanpur block, Kota*

## Case Study

### Taking small steps towards owning an enterprise

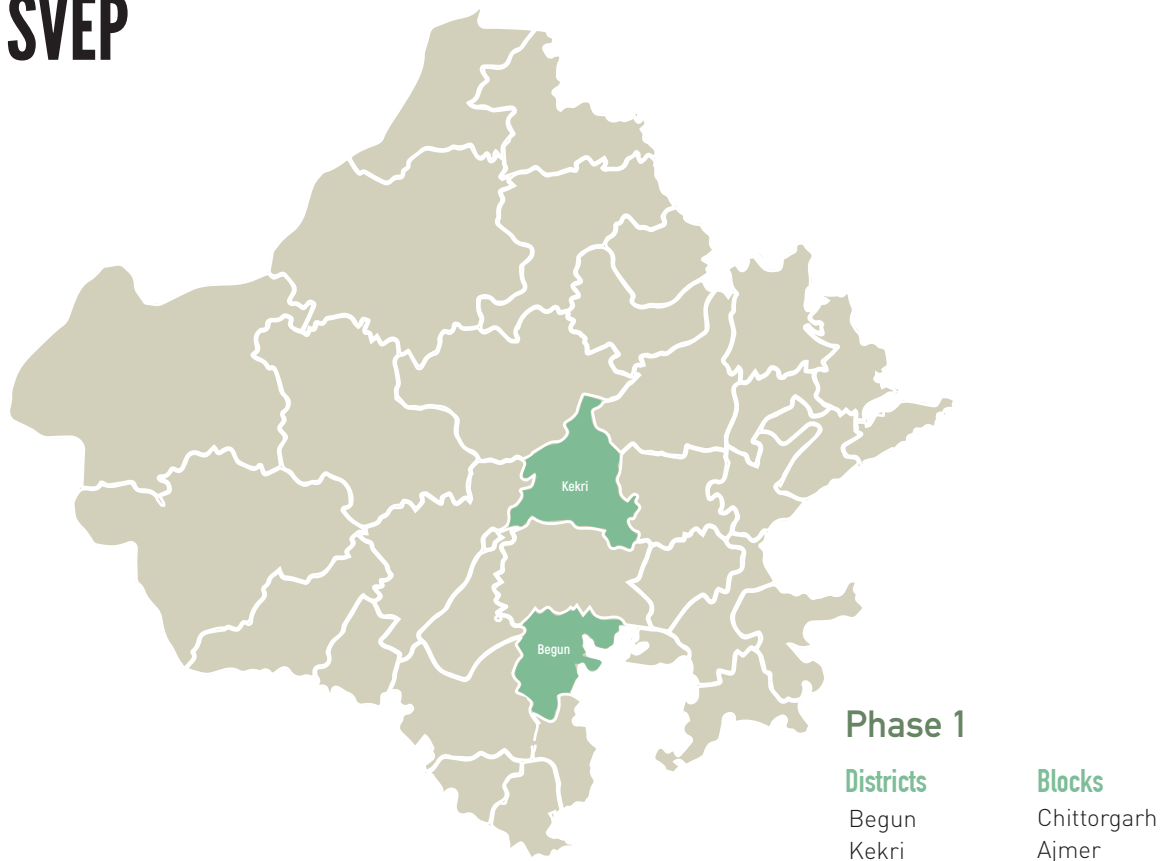
As part of enterprise triggering activities, MEC Baby from MEATA (Micro Enterprises Administration and Training Agency) working in Raipur block of Bhilwara district had inspired Yeshoda, a 22 year old girl from Galliyawadi village to start her own enterprise. Both of them had already participated in the food fest conducted by Kudumbashree NRO held in Kerala where they saved Rs. 15,100. With some ideas buzzing in their heads, Baby suggested Yeshoda to start something from the money that she got from the food fest. Yeshoda added an additional amount of Rs. 20,000 taken as an SHG loan and Rs. 25,000 loan from family members, making her initial investment to Rs. 60,000. With the money, she started a small slippers and dress shop in Galliyavadi on November 10th 2016. Baby supported Yeshoda in the purchase of goods, pricing and business plan preparation. The business gave her good returns which encouraged Yeshoda to add additional capital of Rs. 10,000 to the business. As per Baby's advice, fancy and other household items were also added to the business.



The business now caters to a large number of needs of the villagers and even people from nearby villages. For Yeshoda, who got inspired by Baby to start the business now feels it has given a new purpose to her life. She earns more than Rs. 10,000 per month and has assets valued at more than Rs. 3,00,000. She started a new branch in a nearby village Kemana which is being taken care by her younger sister Pooja.

# RAJASTHAN

## SVEP



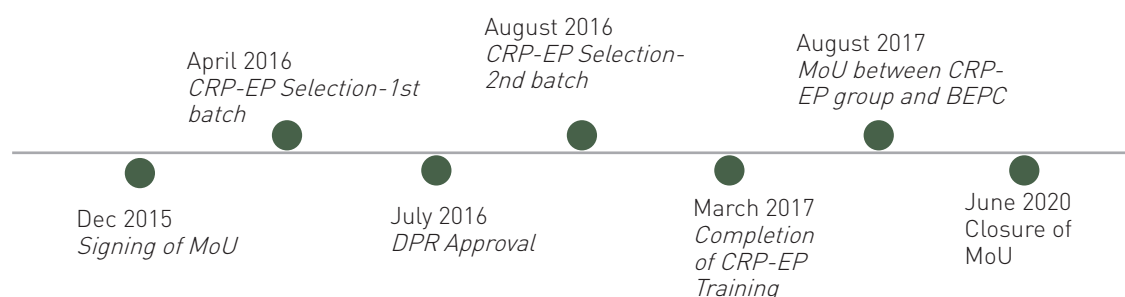
The MoU with RGAVP for implementing SVEP was signed in January 2016 for two blocks, Kekri and Begun of Ajmer and Chittorgarh districts respectively. In April 2016, an initial orientation on SVEP was done at state/district and at community level. It was followed by DPR preparation for the two blocks. The DPR for the two blocks was approved in July 2016. Both the blocks have significant concentration of SC population with around 24% and 15.9% of the population as compared to 17.8% in the state of Rajasthan. The overall literacy rate in Begun block is 57% and Kekri block is 37.24%.

Activities in both the blocks began with CRP-EP/MEC selection. It was followed by their training in functional aspects like finance, marketing and operations and also technical awareness on wide range of enterprise types.

They were also given soft skill training and familiarised with markets, banks and community institutions. CRPs-EP/MECs are currently working in groups to provide services to entrepreneurs in the block. BRC-EP has been established in both the blocks and is functioning as a single window solution provider for entrepreneurship promotion. The MoU between BEPC and CRP-EP/MEC group in both the blocks was signed in August 2017. CRPs-EP/MEC have been supporting entrepreneurs and the SHG federation in mobilisation of entrepreneurs, training & capacity building, business viability/diagnostic study, business plan preparation, credit linkages and handholding support to enterprises for the first 12 months of operation. The CRP-EP/MEC group is being promoted as a partnership firm to enable them to be self-reliant and operate like a business.



## Project Overview: Phase 1



## Project Status

		Phase 1
1.	No. of Blocks	2
2.	DPR approval	July 2016
3.	CRP-EP/MEC Selection	August 2016
4.	No. of CRP-EP/MECs trained	44
5.	Number of Mentors	2
6.	BRC set up	May 2017
7.	Number of enterprises supported till July 2018	1158
8.	Target till July 2018	1275
9.	Average yearly income of CRP-EP/MEC group	Rs. 1,05,000
10.	CRP/EP group registered as Partnership Firm	August 2017
11.	MoU between BRC-MC/BEPC and CRP-EP group	August 2017



*Women as driving force of change, MECs bought their own vehicles to travel on field for work*

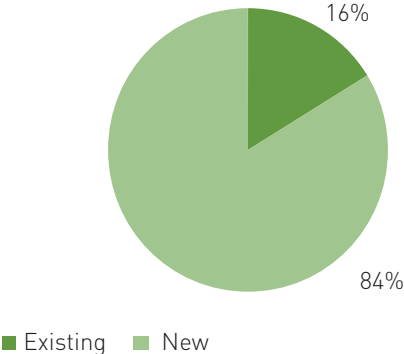


*Inauguration of optical shop supported by Ekta MEC Group, Begun block, Chittorgarh*

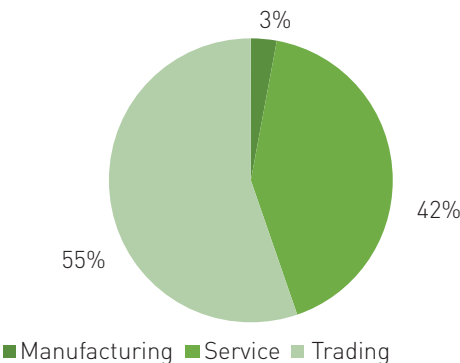


# Information on enterprises supported

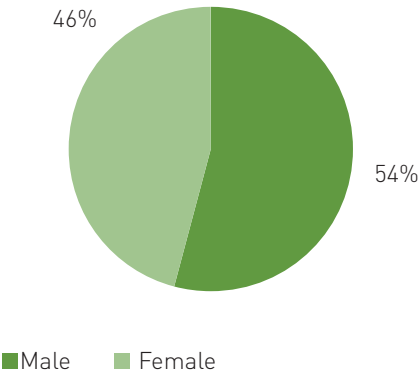
15.7 Total number of enterprises supported



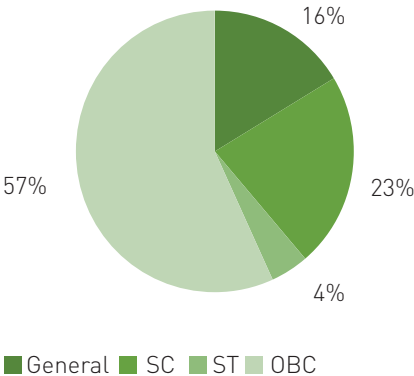
15.8 Type of enterprises supported



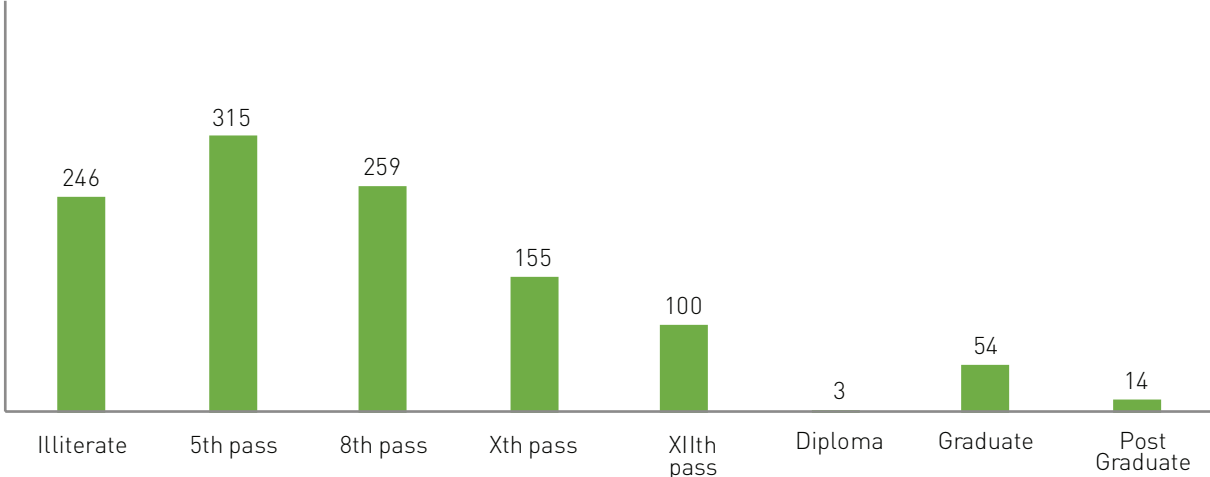
15.9 Gender classification of Entrepreneurs



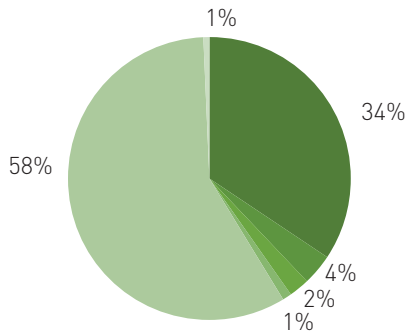
15.10 Social Category of Entrepreneurs



15.11 Education Qualification of Entrepreneurs

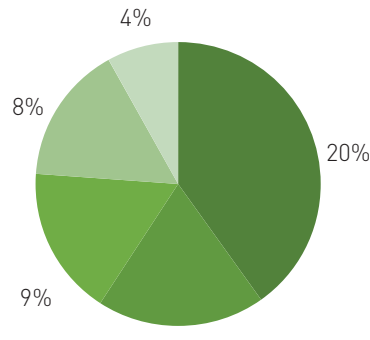


### 15.12 Source of Investment



- Own Contribution
- Own Contribution+other Sources
- Other Sources
- CEF
- Own Contribution+CEF
- CEF+Other Sources

### 15.13 Top Five Enterprises



- Kirana
- Tailoring
- Ladies Store
- Flour mill
- Readymade / cloth shop

## Case study

The MEC whose strategy increased profit and provided employment to others

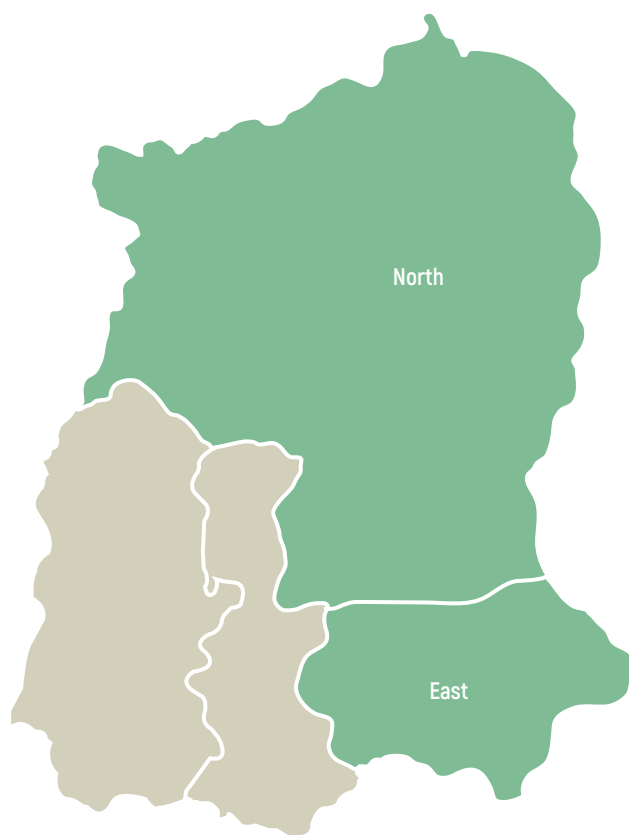
Kailash Sen, a resident of Meghpura Panchayat of Begun block in Chittorgarh, Rajasthan worked as a helper in a men's parlour in Begun market where he earned a meagre amount of Rs.1000-1500 per month. It was getting difficult for him to feed his five member family. As his wife was a SHG member, she used to take loans for all the family needs like meeting household expenses, education of the children and even marriage of their two daughters. Loans became a normal way of meeting the household expenses. But loans had to be repaid and he knew that this could never be a permanent solution to his problems.

After getting support from MEC under SVEP, Kailash started his own men's parlour in Begun with a loan of Rs.40,000. At his shop, sensing the changing environment and growing inclination of men towards styling, MEC suggested Kailash to diversify the portfolio of services provided by him. Kailash started offering massage and bleaching services in the parlour apart from shaving and haircuts. Soon, the business started to grow and number of customers started increasing day by day. The demand reached to a level that Kailash had to hire two helpers to assist him. The profits also started increasing and Kailash, who once could barely earn Rs. 2000 in a month was now able to make Rs. 20,000 per month from his parlour. He mentions that the small installments and low interest rate

offered under SVEP have reduced a lot of burden of repayment. Today, Kailash is so happy with the profits he is earning that he is looking forward to get a Beauty Parlour opened for his daughter-in-law.



# SIKKIM SPECIAL PROJECT



## Pilot

Districts	Blocks
North Sikkim	Passingdong Kabi Mangan Chungthang
East Sikkim	Khamdong Gangtok RakdongTintek Ranka Martam Parakha Duga Rhenock Pakyong Khamdong Regu

The engagement between Sikkim SRLM and KS NRO was initiated with the signing of MoU in October 2015. KS-NRO has been supporting Sikkim SRLM for special project in a phase wise manner. Phase 1 of the project started in the month of January 2016 and was initiated in Passingdong in North Sikkim and Khamdong and Regu in East Sikkim. The work mostly revolved around the formation of new SHGs and streamlining of the old ones in these GPs by deploying Mentors. For SHG formation in the three selected blocks, 31 master trainers were selected by the SRLM and trained by KS- NRO. The SHGs were given training in SHG functioning and book keeping.

Master trainers were given training on WDS formation and MCP preparation.

Phase 2 of the project began in September 2016 with an addition of four more blocks namely Duga, Rhenock, Pakyong and Kabi. Activities started with an orientation of the SRLM staff on the project and training on MCP to BRPs and new BPMs of Sikkim SRLM. Other field based interventions also included streamlining of SHGs under NRLM fold, identification of WRPs, formation of WDS and preparation of MCP.

Phase 3 in Sikkim started in August 2017 and seven new blocks were identified in North and East Sikkim. The work in these new blocks comprised of formation of SHGs, streamlining the existing SHGs and bringing them under the NRLM fold. The SHGs were trained in matters relating to SHG functioning, book keeping and governance processes.

Subsequently, KS-NRO conducted refresher trainings for streamlining the Executive Committees of WDS during July 2018 in Regu and Rhenock blocks. Technical support was also provided to the SRLM for making their WDS registers NRLM compliant.

## Project Status

1	Number of GPs	74 Gram Panchayats, 14 blocks, 2 districts
2	Number of Wards (Phase II & III only)	393
3	Number of SHGs	1794
4	Number of Streamlined SHGs	1260
5	Number of Ward Development Societies formed	319
6	Number of Ward Resource Persons identified	306
7	Number of Mentors	7



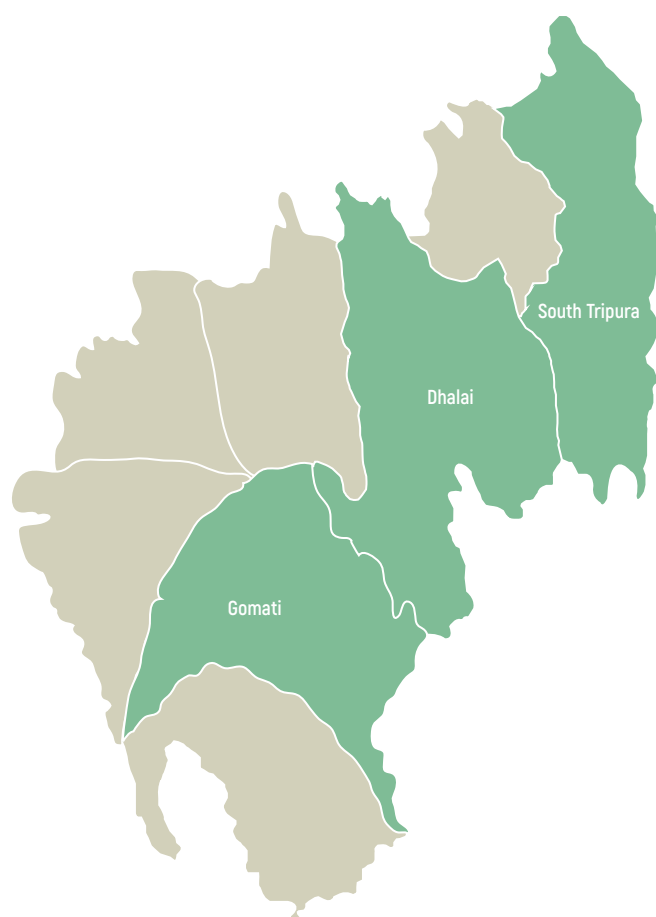
*Group activity during the training for SRLM staff, WDS office bearers and book keepers*



*Thrift and credit activities taking place among SHG women in Sikkim*

# TRIPURA

## PRI CBO CONVERGENCE PROJECT



### Pilot

#### Districts

Gomati

#### Blocks

Matabari  
Killa

### Scale up

#### Districts

Gomati

Dhalai

South Tripura

#### Blocks

Amarpur  
Tepania  
Ambassa  
Dumburnagar  
Salema  
Durgachowmani  
Jolaibari  
Satchand  
Hrishyamkh  
Rajnagar

The MoU for PRI-CBO Convergence project was signed with TRLM in December 2016 with 13 GPs in Matabari block and 16 VCs in Killa block of Gomati district. In May 2017 the project was saturated to all the GPs of Matabari block.

PRI orientation and LRG identification were the two stepping stones of the project in Tripura. Once LRGs were selected and trained they were primarily engaged in conducting PAE in all the SHGs. Facilitated by Mentors, the LRGs worked with SHG members and discussed about their entitlements through the 'ribbon exercise.' As the next step, VOs conducted EAP

in which they prepared a demand plan for each of the CSS. At the same time VOs were also provided with activity driven training programs to strengthen its sub-committees. The LRGs of Matabari & Killa blocks got one-day training on conducting GP2RP and currently EAP target follow up is being done in all the GPs simultaneously.

The next step began with establishing platforms of convergence like GPCC which is currently under process. The project has been scaled up to ten new blocks of South Tripura, Dhalai and Gomati districts. A two-day workshop was conducted in Agartala in April 2018 for all



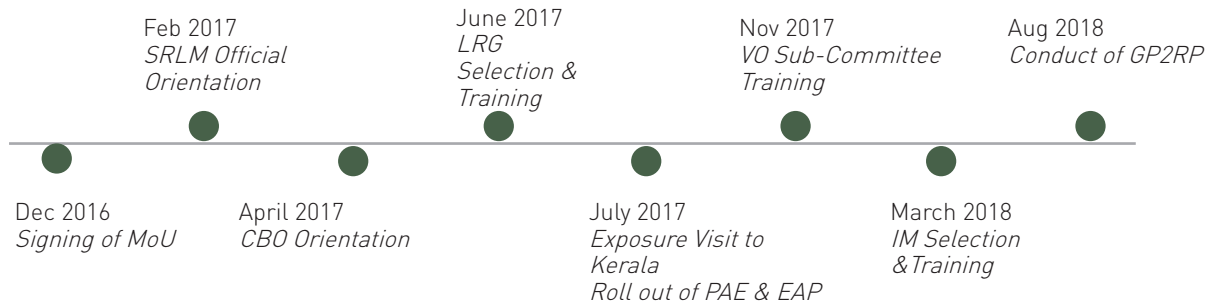
the concerned block and district level officials of TRLM to give them a basic orientation on the project prior to scale up interventions. LRGs working in the pilot locations will eventually be trained to become Internal Mentors and placed at scaled up locations.

Gram Sabha was a public space which was elusive to the womenfolk of the pilot GPs in both the blocks. Very few women used to go for the Gram Sabhas and fewer understood the importance and significance of it in their everyday lives. It was a male dominated space and participation of women was not encouraged. The Tripura Panchayati Raj Act has a provision for 50% reservation for women. Even though women Panchayat

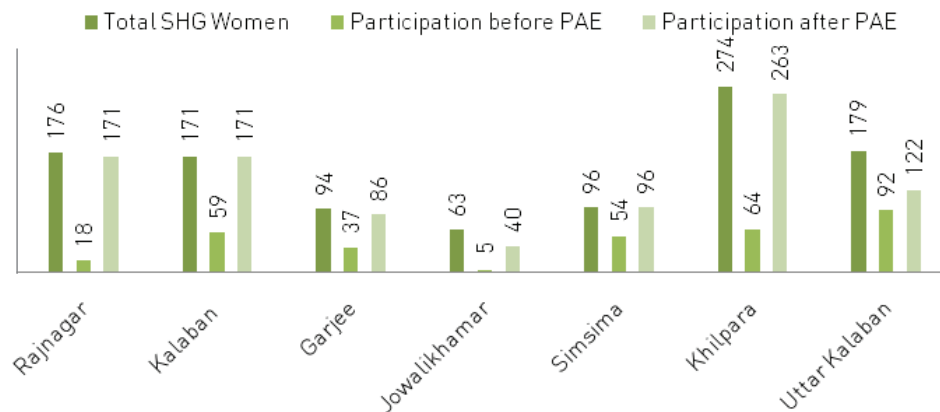
members attended Gram Sabhas, they would usually remain quite during the discussions. In some places the husbands of the women Panchayat president would be more influential in the decision making process. The community members did have access to schemes but had limited knowledge about them and were unaware on utilising its benefits.

The graph below indicates the increase in participation of women in Gram Sabhas in all the blocks after conduct of PAE. The 'ribbon exercise' conducted in SHGs enabled women to understand their responsibilities and their entitlements.

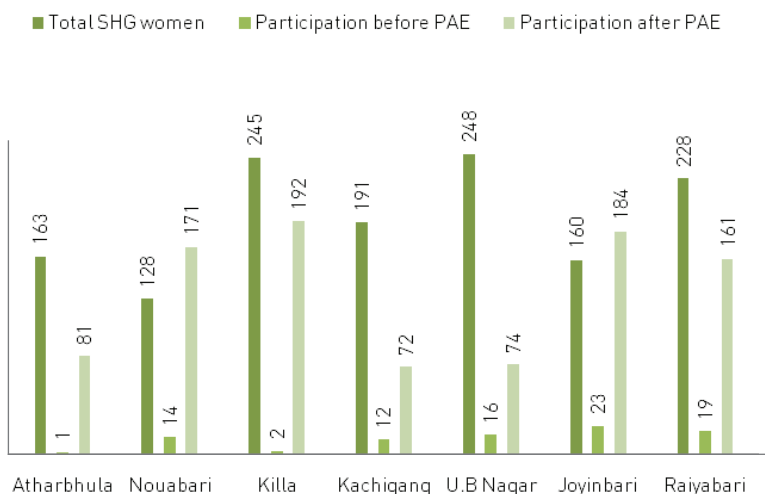
## Project Overview: Pilot



### 17.1 October 2017 Gram Sabha Data – Matabari Block



## 17.2 October 2017 Gram Sabha Data- Killa Block



As an important activity of the project, the LRG members were provided with trainings at various intervals during the course of the project. They used their knowledge and oriented the VO members on the same and together they were instrumental in launching a mass mobilisation campaign that included organising rallies, holding placards and banners on the importance of Gram Sabha. Demands were consolidated at the VO level and presented during Gram Sabha. Now, CBO members not only participate but have also become vocal about their demands and entitlements in Gram Sabhas.

Initially when orientation programmes were organised for PRIs at district and block levels, the authorities were in favor of the events but did not actively participate. The exposure visit conducted for Panchayat members to Kerala helped them in implementing learnings in their own Panchayat and even assuring the CBOs of all future assistance. Panchayats have given offices to the VOs wherever possible and have acted on the PAE baseline data and VO demand plan with positive response.

After the implementation of PAE and EAP, the use of entitlements among the CBO members has substantially increased. Women not only get to work but are also identifying work under MGNREGS. Instances where women have realised the importance of renewing health cards under RSBY or identifying the eligibility criterion of various pension schemes were observed. The PRI-CBO convergence project provided a platform where CBO members gained rich experience on many fronts. Around 9000 CBO members have been trained on different schemes, functions of Panchayat and VO as well as their roles and responsibilities. 1300 VO office

bearers and sub-committee members have been trained on the responsibilities of office bearers and functioning of sub-committees. A total of 224 LRG members have been trained and working in both the pilot blocks. 100 Internal Mentors have been selected from the existing LRG members in blocks who will go on to work in the new blocks once the expansion starts. The Panchayats have used PAE baseline data as a tool to provide entitlements to the community members. They have acknowledged the importance of involving LRG members in their workforce. Inspired by the activities of the project many PRI bodies have started to acknowledge VOs as an integral part of village development.



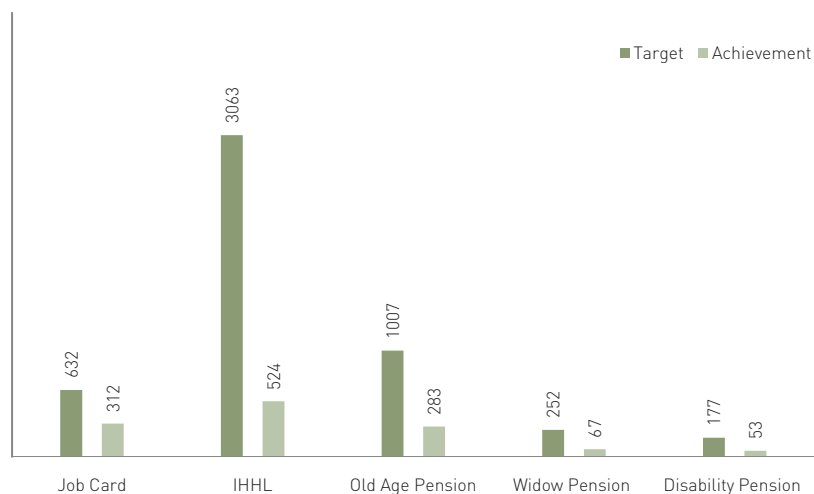
*MGNREGS work in progress, Matabari block, Gomati*

## Project Status

		Pilot	Scale up*
1	Number of pilot GPs	52 GPs, 2 blocks and 1 district	243 [143 GPs, 100 VCs]
2	Number of SHGs in pilot GPs/VCs	899	5342
3	Number of VOs in pilot GPs/VCs	58	203
4	Number of LRG members in pilot Blocks	224	-
5	Number of Internal Mentors trained and placed	100	
6	Number of Mentors	11	10
7	Number of SHGs who have completed PAE	852	-
8	Number of VOs who have prepared EAP	58	-
9	Number of pilot GPs who have prepared GP2RP	7	-
10	Number of scale up blocks and GPs/VCs	243 GPs/VCs and 10 blocks	-

\*Scale up interventions will happen from September 2018

### 17.3 EAP target achievement



The above graph depicts the target versus achievement of EAP generated from PAE. Out of the target of 5131 entitlements in the above categories under PAE in Tripura, the graph depicts the outreach of 1239 entitlements as of July 2018.

## Case Study

### A Push Towards Change

Aamra Korbo Joy VO of Paschim Khilpara GP in Matabari block was formed in November 2016. Even though the VO was formed long back, it hardly functioned. The group had its fair share of problems, mainly because the members belonged to the minority community. The women were not allowed to go out of their homes and many of them were financially dependent on their husbands. Moreover illiteracy and lack of awareness were some of the issues that discouraged them to work for themselves and their community.

However, few months back the women from the group realised that something had to be done and they cannot sit without doing anything. They decided to take few steps immediately. One of them was to replace the office bearers and give the charge to someone who was willing to work for the cause of the women. Celina Begum, who was one of the most active LRG member was made the President. Things started getting better soon after that. She made sure that there is proper representation of all the SHGs in the VO and are functioning well. The members also noticed that women from other GPs were beneficiaries of various schemes, but none of the women from their VO were beneficiaries of any schemes.

Seeing this, the VO decided to ask the Panchayat to organise a special Gram Sabha. Mobilisation for the same was done by the VO itself. The Gram Sabha was attended by a huge number of women and the event also made it to the local headlines on that day. Since then, the VO has been tirelessly working to fulfill the

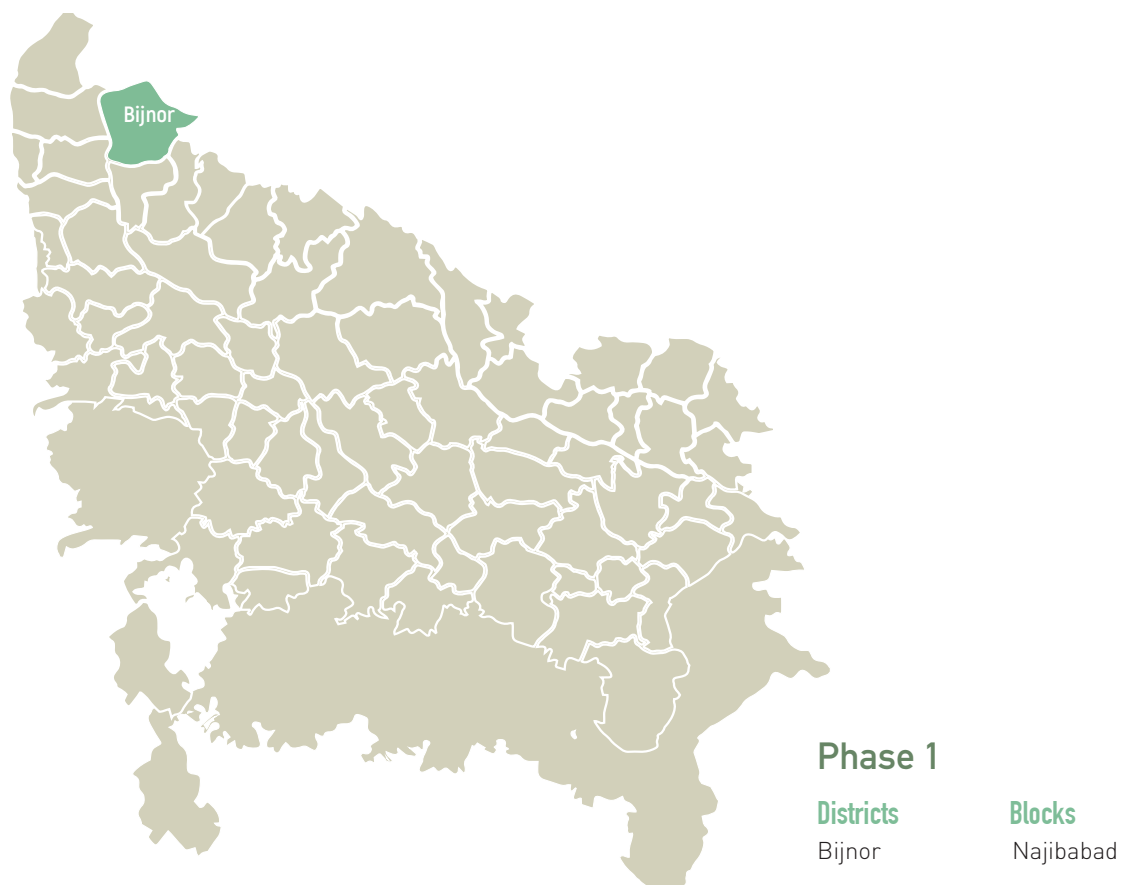


demands of the SHGs and is taking steps accordingly. Many women have started coming out of their homes and feel fearless of leaving their purdah behind.

Almost all of them have been regularly attending Gram Sabhas and have visited Panchayat office and anganwadis, something that they had not done before. The VO recognises the fact that in very short period they have been able to do a lot and are now confident of working harder for the betterment of their community. A lot of the credit goes to the four LRG members who have been working in the Panchayat. They are well informed, educated and are concerned for the well-being of the women. They have encouraged these women to be fearless and have been successful in doing so. The VO members also give the credit to the Mentors from KS-NRO. The Mentors have inspired these women to stand up for their rights.

# UTTAR PRADESH

## SVEP



The MoU with Uttar Pradesh State Rural Livelihood Mission (Prerna) was signed in October 2017 for Najibabad block, Bijnore district. The activities on field were initiated in November 2017 with CRP-EP selection followed by preparation of DPR which was initiated from December 2017. The block has a population of 3.45 lakhs with SC comprising 28% of the total population. Majority of the population in the block consists of Muslims followed by Hindus and Sikhs. There are 142

Gram Panchayats and 308 villages. Principal category of work is farm based with majority of the workers being associated with agriculture. However, more than 40% of the working population is engaged in other activities. The DPR was approved in March 2018. Currently the CRPs-EP are undergoing training as part of capacity building. Physical space for BRC-EP has been identified and BEPC has been formed in the block.





## Project Overview: Phase 1



Market visit of CRPs-EP during TED3 in Najibabad Block, Bijnore

## Project Status

		Phase 1
1	No. of Blocks	1
2	DPR approval	March 18
3	CRP-EP/MEC Selection	December 17
4	No. of CRP-EP/MECs trained	28 (all women)
5	Number of Mentors	2
6	BRC set up	---
7	Number of enterprises supported till July 2018	---
8	Target till July 2018	---
9	Average monthly income of CRP-EP/MEC group	---
10	Average monthly profit of enterprises	---
11	CRP/EP group registered as Partnership Firm	---
12	MoU between BRC-MC/BEPC and CRP-EP group	August 18

## Case Study

### Encouraging family members to start business

Nandita is a 35 year old SHG member of Ambedkar samuh from Saraialam, Najibabad. She has 5 members in her family. Her husband runs a small kirana store in her village. Before running the store he used to work in a sugarcane processing mill. She was identified as CRP-EP under SVEP project and has been receiving training since March 2018. As part of her training she was asked to identify, start and support three new enterprises in her village. *"When I first heard about the assignment, my immediate thought was to open my own business. As my husband runs a kirana store, I had the experience of running a business."* Nandita used her experience to identify several business opportunities in her village. *"While attending SHG meetings in and around the village, I realised that we do not have a fancy store in the area. There are a lot of women and young girls living here and we all have to travel to main market in Najibabad to buy things."*

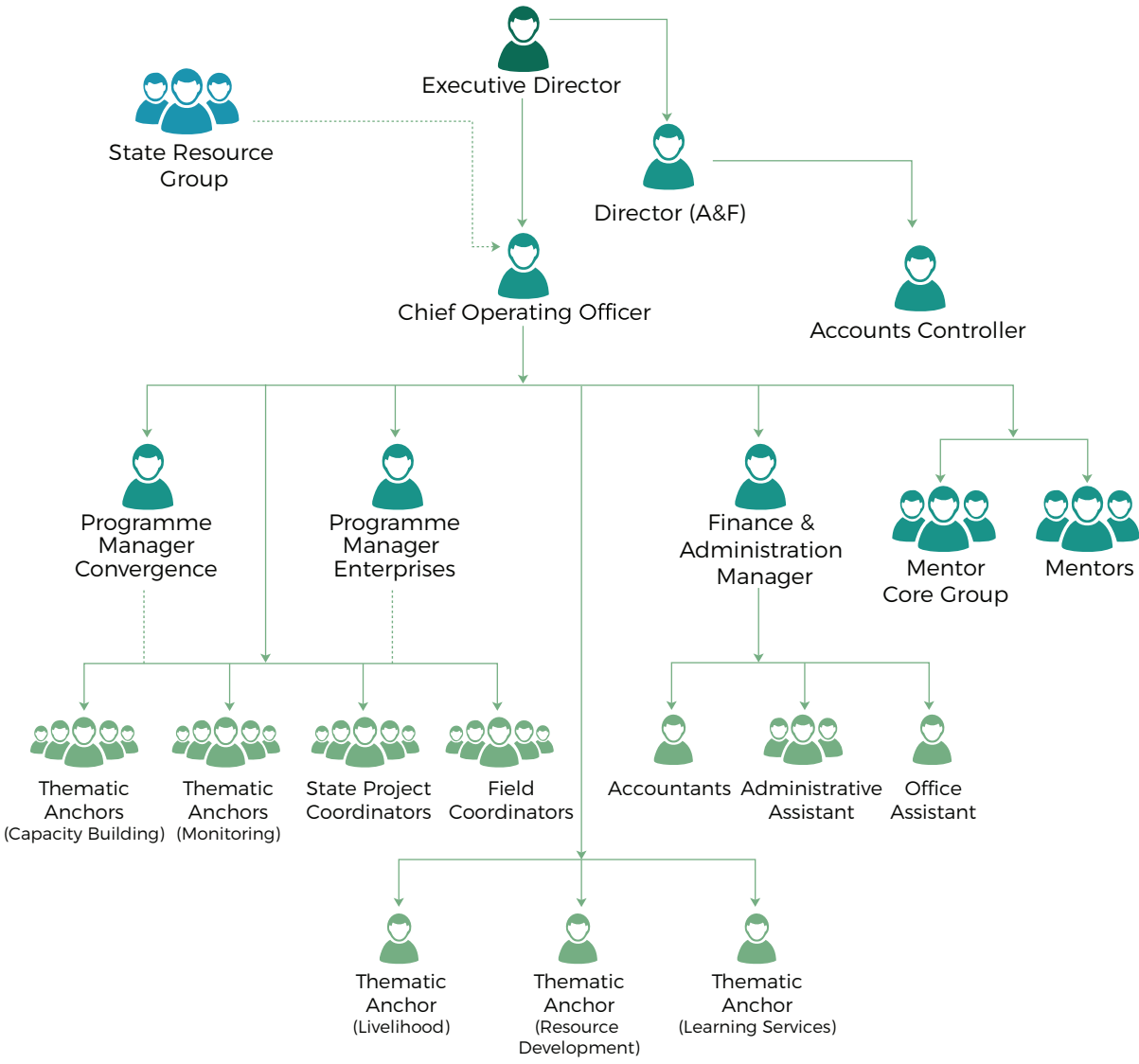
Nandita identified this opportunity and motivated her mother-in law to start the business. *"I realised that my mother-in law is only engaged in household work and it will be helpful for our family to have another source of income."* So with the help of Nandita, her mother-in-law started a cosmetic store with an investment of Rs. 5600. She took a loan of Rs.4000/- from her SHG and 1600/- as her own contribution. The enterprise was started on May and

as of 25th June'18, her shop has done sales of more than Rs. 5598/-



*Dayawati's Fancy store*

# ORGANISATION STRUCTURE OF KUDUMBASHREE NRO



## PLAN AND ACHIEVEMENTS (2017-18)

Particulars	Target	Achieved as of 31st March 2018
Number of PRI-CBO Convergence pilots GP completed	150	493
Sharing-learning workshops on Convergence project	1	
PRI-CBO Convergence Universalisation protocol published	1	1
Number of blocks where PRI-CBO Convergence universalised by SRLM with support of KS-NRO	50	51
Number of LRG members trained and developed as Internal Mentors for partner-States	200	321
Number of Community cadres developed and certified as Convergence Community Professionals	300	0
Model Poverty free GPs developed	50	0
Number of experience sharing documents published	2	1
Number of documents on good practices published	2	In progress
Number of focus blocks for MEC projects	35	35
Number of blocks under SVEP	15	50
Number of MEC trained and positioned	800	939
Number of districts with enterprise Performance Tracking System	14	20
Impact Assessment of work of KS-NRO	1	

## PLAN (2018-19)

Particulars	Target
Number of PRI-CBO Convergence GP completed	1019
Sharing-learning events	10
Number of blocks where PRI-CBO Convergence universalised by SRLM with support of Kudumbashree-NRO	105
Number of LRG members trained and developed as Internal Mentors for partner-states	2038
Number of Community cadres developed and certified as Convergence Community Professionals	550
Immersion Sites developed (Kerala 14, Other states 14)	28
Number of states where Community Entitlement Tracking Register introduced	8
Number of experience sharing documents published	5
Number of documents on good practices published	5
Number of community training tools published	10
Number of resource agency partnerships established	3
Number of blocks under SVEP	70 (53)
Number of MEC/CRP-EPs trained and positioned	1000
Number of districts with enterprise Performance Tracking System	14
Impact Assessment of work of KS-NRO	1

## MENTORS (As of July 2018)

### ANDHRA PRADESH

District/Block	Name	Project
Markapuram	Rajesh.B	SVEP
Narasannapeta	Raji K R	SVEP
Tanuku	Shamla Shukoor	SVEP

### ASSAM

District/Block	Name	Project
Bajjagaon	Radha A	PRI
Lahorighat	Ramlath P	PRI
	Samma Johnson	PRI
Lahorighat	Sasikala A	PRI
	Sheejalakshmi	PRI
	Roopa	PRI

### BIHAR

District/Block	Name	Project
Muraul	Annamma Varghese	SVEP
Bihta	Geetha Kishor	SVEP
Barachatti	Jeenu J	SVEP
Jandaha	Johnson Mathew	SVEP
Dhobi	Latha K N	SVEP
Mushahari	Mohammed Ashraf T M	SVEP
Rajnagar	Rarish P S	SVEP
Biharsharif	Remakutty N K	SVEP
Khariik	Shabeer P K	SVEP
Bochaha	Sheeja Rajan M	SVEP
Dhanarua	Uma Abhilash	SVEP
Bodhgaya	Vijaya Rani	SVEP

### CHHATTISGARH

District/Block	Name	Project
Rajnandgaon	Ajitha Kumari.S	SVEP
Balrampur	Sajeevan T	SVEP
Rajnandgaon	Shyla G Mathews	SVEP
Churra	Sreedevi V	SVEP
Balrampur	Ambili Babu	PRI
Rajnandgaon	Beena P Kuriakose	PRI
Narharpur	Padmini M V	PRI
Churra	Rema Anil	PRI
Bastar	Thulasi Basheer	PRI

### GOA

District/Block	Name	Project
North Goa	Maya Suresh	Special Project
South Goa	Sino C Ninan	Special Project
North Goa	Ani Vishwanath	Special Project
South Goa	Maya Sasidharan	Special Project
North Goa	Sheeja Gopidas Kumari	Special Project

### HARYANA

District/Block	Name	Project
Gharaundha	Shilaja Asokan	SVEP
Pinjore	Sudhakara shetty	SVEP

### JHARKHAND

District/Block	Name	Project
Chattarpur	Asha Rajendran	SVEP
Satbarwa	Baby Saleena S	SVEP
Angara	Bindu K	SVEP
Gumla	Jagadamma PG	PRI
Giridih	Jessy George	PRI
Pakuria	Latha K A	SVEP
West Singhbhum	Merlin P	PRI
Khutpani	Noushad Rahiman	SVEP
East Singhbhum	Omana Satheesh	PRI
Pakur	Prasanna V K	PRI
Dumri	Preetha T B	SVEP
Bengabad	Raji Mohanan	SVEP
Simdega	Sheeba N	PRI
Ranchi	Suma S Dharan	PRI
Litipara	Sunitha Raghavan	SVEP
Khunti	Syalimol	PRI
Manoharpur	Vijin C.K	SVEP
Bundu	Radhamma Sudhakaran	PRI
Manoharpur	Shreelatha A	PRI
Ghatsila	Sheeja	PRI
Ghatsila	Mallika Mohanan	PRI
Khuntpani	Mohini K V	PRI
Khuntpani	Valsala V	PRI
Manoharpur	Vichitra	PRI



## KARNATAKA

District/Block	Name	Project
Pavagada	Visalakshi	PRI
Gubbi	Beena Dayan	PRI
Pavagada	Meenakshi	PRI
Gubbi	Geeta Chandran	PRI
Koppala	C V Sumanagala	PRI
Thahira	Thahira	PRI
Gangavathi	Vijaylakshmi	PRI

## KERALA

District/Block	Name	Project
Perambra	Anitha T G	SVEP
Vaikkom	Chinnamma John	SVEP
Vadavukode	Jiby Varghese	SVEP
Parakkode	Mary Sebastian	SVEP
Nenmara	Radha Parameswaran	SVEP
Vamanapuram	Rajani M K	SVEP
Nilambur	Ravindra.K	SVEP
Idukki	Sojin. P.K	SVEP
Pathanapuram	Stephen Titus	SVEP
Panamaram	Sulaiman Pathiyil	SVEP
Kodakara	Thankachan E S	SVEP
Thaikattuserry	Usha.T.M	SVEP

## LAKSHADWEEP

District/Block	Name	Project
Amini	Beefathima	PRI
Agati	Sreekala Manoj	PRI
Kadmat	Rajamma	PRI
Kavaratti	Raseena P A	PRI

## MADHYA PRADESH

District/Block	Name	Project
Rehli	Beena Madhusudhanan	SVEP
Pichhor	Bismi Sainudeen	SVEP
Jeerapur	Kalesh M T	SVEP
Aaron	Raheena S	SVEP
Khilchipur	Vijaya Kumary G	SVEP
Aaron	Bindhu Udayan	SVEP

## MANIPUR

District/Block	Name	Project
Keirao Bitra	Girija N	PRI
Keirao Bitra	Omana Thankappan	PRI
Machi	Preethi T S	PRI
Keirao Bitra	Raji Krishnankutty	PRI
Machi	Rathi M.R	PRI
Keirao Bitra	Suma S	PRI
Machi	Sunitha Reghukumar	PRI
Machi	Renjtih Thyagu	PRI

## ODISHA

District/Block	Name	Project
Dharamsala	Susan Philip	PRI
Balisankara	Galeela	PRI
Balisankara	Elizabeth Thankachan	PRI
Gumma	Sunitha A	PRI
Malkangiri	Sheeja Radhakrishnan	PRI

## RAJASTHAN

District/Block	Name	Project
Kota	Jiji Eldho	MEC
Kota	Jisha Benny	MEC
Udaipur	Mini V	MEC
Bhilwara	Prajeesh Vayalankara	MEC
Udaipur	Santha Kumari T	MEC
Bhilwara	Raihanath K	MEC
Kekri	Jaya Satheesh	SVEP
Begu	Manju P	SVEP
Antha	Prameela K	SVEP
Rishabdev	Leelamma James	PRI
Kherwada	Nirmala Sunny	PRI
Bhilwara	Beena Das	PRI
Udaipur	Mini Varghese	PRI
Bhilwara	Santhamma T J	PRI
Bhilwara/Asind	Sarojini K K	PRI

## TRIPURA

District/Block	Name	Project
Gomati	Baby PM	PRI
South Tripura	Bindu Sanoj	PRI
Dhalai	Geetha Mohanan K	PRI
Gomati	Jayashree	PRI
Dhalai	Lakshmi Bhargavan	PRI
South Tripura	Leelamma Babu	PRI
Dhhalai	Savithry Venugopal	PRI
South	Shani Ponnann	PRI
Gomati	Sindhu Renin	PRI
South	Sulekha Rajeevan	PRI
Dhali	Swapna Shaju	PRI
Gomati	Usha Shaji	PRI

## MENTOR CORE GROUP

Name	Association with Kudumbashree
Jayan Pookad	Member of EKSAT, Kozhikode
Manu G	Member of EKSAT, Alappuzha
Maya Sasidharan	Member of AWAKE, Ernakulam
Santhakumar M	Member of EKSAT, Alappuzha
N Krishnankutty Nair	State Resource Person
Beena Maheshan	Member of EKSAT, Ernakulam
Sivapradeep A K	Member of STREAM, Wayanad

## UTTAR PRADESH

District/Block	Name	Project
Najibabad	Aleyama Antony	SVEP
	Hareesh C	SVEP

## STATE RESOURCE GROUP

Name	Designation
Prof K. P Kannan	Former Director, Centre for Development Studies
Sri. V. N. Jitendran IAS	Director Social Welfare and former Mission Director NREGS, Govt. of Kerala
Sri K. T. Kunjumohammad	Former Director (A&F), Kudumbashree
Prof. J. B. Rajan	Kerala Institute of Local Administration, Thrissur, Kerala
Sri Zahiruddin	State Institute of Rural Development, Kerala
Adv N. A. Khalid	Former Member Kudumbashree Governing Body
Sri N. Jagajeevan	Technical Expert, Haritha Kerala Mission, Govt. of Kerala Former Programme Officer Kudumbashree
Smt. Aleyamma Vijayan	Sakhi, Thiruvananthapuram
Smt J Devika	Professor, Centre for Development Studies, Thiruvananthapuram
Smt. Neena Joseph	Professor, Institute of Management in Government, Ernakulam

## KS-NRO PROGRAMME PERSONNEL (AS OF JULY 2018)

Name	Qualification	Positions held	Domain
Aakriti Gupta	MA in Social Work (Dalit & Tribal Studies and Action) Tata Institute of Social Sciences  BA (Journalism) University of Delhi	State Project Coordinator – Uttar Pradesh & Madhya Pradesh Field Coordinator – Rajasthan	Convergence and Enterprises
Abinash Talukdar	MA in Social Work (Livelihood and Social Entrepreneurship) Tata Institute of Social Sciences  BSc (Agriculture) Assam Agricultural University	Field Coordinator – Madhya Pradesh	Enterprises
Akanksha Mishra	MA in Social Work (Children and Families) Tata Institute of Social Sciences  BA (History) University Of Delhi	Field Coordinator – Assam	Convergence
Aleya Akbar	PGD Forestry Management (Conservation & Livelihood) Indian Institute of Forest Management  BTech (Computer Science) Rajiv Gandhi Proudhyogiki Vishwavidyalaya	Field Coordinator – Chhattisgarh	Enterprises
Anima Priyanka Kerketta	MA in Social Work (Livelihood and Social Entrepreneurship) Tata Institute of Social Sciences  BA (Sociology) Calcutta University	Field Coordinator – Jharkhand	Enterprises
Anirban Dutta	MA Labour Studies and Social Protection Tata Institute of Social Sciences  BA (Industrial Relations, Economics and Sociology) St. Josephs College, Bangalore	Field Coordinator – Assam	Convergence
Ankit	MA Development Azim Premji University  BSc (Mathematics) University of Delhi	Field Coordinator – Tripura	Convergence
Ankita Aggarwal	MA Development Azim Premji University  BA (Economics) University of Delhi	Field Coordinator – Uttar Pradesh	Convergence
Anoosha Singh	MA in Social Work (Community Organisation and Development Practice) Tata Institute of Social Sciences  BTech (Information Technology) University of Kerala	Thematic Anchor – Capacity Building	Convergence
Anubha Sharma	MA in Women's Studies Tata Institute of Social Sciences  BA (Political Science) University of Delhi	Thematic Anchor – Capacity Building	Enterprises

Ashitha C M	MA in Social Work (Rural Development) Tata Institute of Social Sciences  BCom Calicut University	Thematic Anchor – Learning Services	General
Aswini Abraham	PGD in Rural Management Institute of Rural Management Anand  BTech (Electronics & Communication) Cochin University of Science and Technology	Thematic Anchor – Monitoring	Enterprises
Benazir Nazeem Navaz	MA Development Azim Premji University  BA (Economics) Mahatma Gandhi University	Field Coordinator – Assam	Convergence
Benno John	PGD in Rural Management Development National Institute of Rural Development and Panchayati Raj  MSc (Geography) University of Madras  BTech (Mechanical) Visveswaraya Institute of Engineering Technology	Field Coordinator – Bihar	Enterprises
Bhanu Chandra Vemula	PGD in Rural Management Development National Institute of Rural Development and Panchayati Raj  BTech (Mechanical) Andhra University	Field Coordinator – Rajasthan	Convergence and Enterprises
Charles Kindo	MA in Social Work (Community Organisation & Development Practice) Tata Institute of Social Sciences  BA (Philosophy) Madurai Kamaraj University	Field Coordinator – Jharkhand	Convergence
Deepshikha Khatoniar	MA in Social Work (Dalit & Tribal Studies and Action) Tata Institute of Social Sciences  BA (Political Science) University of Delhi	Field Coordinator – Tripura	Convergence
Diana Ann Joseph	BA (Political Science) University of Delhi  BA (Economics) University of Delhi	Field Coordinator – Assam	Convergence
Dibyajyoti Gogoi	PGD in in Urban Planning and Development Indira Gandhi National Open University  MA in Local Governance and Public Policy Rajiv Gandhi National Institute of Youth Development  BSc (Physics) Regional Institute of Education (NCERT)	Field Coordinator – Jharkhand	Enterprises
Elizabeth Soby	MA in Social Work (Public Health) Tata Institute of Social Sciences  BSW Rajagiri College of Social Sciences	State Project Coordinator – Assam	Convergence
Fahad Ansari	MA in Social Work (Dalit & Tribal Studies and Action) Tata Institute of Social Sciences  BSc (Physics, Chemistry & Maths) Dr. Shyama Prasad Mukherjee Rajkiya Mahavidyalay	Field Coordinator – Jharkhand	Enterprises

Himanshu Kumar Behera	MA in Social Work (Rural Development) Tata Institute of Social Sciences  BCom Sambalpur University	State Project Coordinator – Manipur	Convergence
Hrishikesh Thakur	MA Development Studies IIT Guwahati  BTech (Computer Science) Kalinga Institute of Industrial Technology University	State Project Coordinator – Chhattisgarh, Rajasthan & Haryana Field Coordinator – Rajasthan	Convergence and Enterprises
Hunar Mehta	MA in Social Work (Community Organisation and Development Practice) Tata Institute of Social Sciences  BA (Economics) University of Mumbai	Field Coordinator – Uttar Pradesh	Convergence
Kalandi Sethi	MA in Development Studies Tata Institute of Social Sciences	State Project Coordinator – Tripura	Convergence
Khudiram Mahto	MA in Social Work (Dalit & Tribal Studies and Action) Tata Institute of Social Sciences  BA in Social Work (Rural Development) Tata Institute of Social Sciences	State Project Coordinator – Jharkhand	Convergence
Kranti Kumari	MA in Social Work (Dalit & Tribal Studies and Action) Tata Institute of Social Sciences  BA in Social Work (Rural Development) Tata Institute of Social Sciences	Field Coordinator – Jharkhand	Convergence
Krishna Hemaraj	MA Development Studies Azim Premji University  BSc (Economics) Cardiff University	Field Coordinator – Uttar Pradesh	Convergence
Manu Sankar	MA in Social Work (Social Welfare Administration) Tata Institute of Social Sciences  MA (Political Science) Hyderabad Central University  BA (Political Science) Sathya Sai University	Programme Manager	Convergence
Mingma Lama	MA in Social Work (Children & Families) Tata Institute of Social Sciences  BA (Sociology) Calcutta University	Field Coordinator – Manipur	Convergence
Moitreyee Nandi	MA Development Studies Tata Institute of Social Sciences  BA (Social Sciences) Tata Institute of Social Sciences	Field Coordinator – Bihar	Enterprises
Monica Horo	PGD in Rural Management Xavier Institute of Social Service  BCom Ranchi University	Field Coordinator – Bihar	Enterprises
Neha Singh	PGD in Rural Management Institute of Rural Management Anand  BTech (Mechanical & Automation) Indira Gandhi Institute of Technology	Field Coordinator – Madhya Pradesh	Enterprises



Nikhil P Shaji	MSc (Economics) Symbiosis International University  BA (Economics) University of Kerala	Field Coordinator – Rajasthan	Enterprises
Prasanth M P	MBA (HR & Marketing) Amrita VishwaVidyapeetham Deemed University  BSc (Software Systems) Amrita VishwaVidyapeetham Deemed University	Programme Manager	Enterprises
Priyanka Topno	MA (Ecology, Environment and Sustainable Development) Tata Institute of Social Sciences  BA in Social Work (Rural Development) Tata Institute of Social Sciences	Field Coordinator – Jharkhand	Convergence
Dr. Rahul Krishnan	PGD in Rural Management Institute of Rural Management Anand  BVSc & AH Kerala Agriculture University	Thematic Anchor – Farm Livelihoods	Enterprises
Rahul Pati	PGD in Rural Management Development National Institute of Rural Development and Panchayati Raj  BA (English) Vidyasagar University	Field Coordinator – Tripura	Convergence
Raj Priya	PGD in Rural Management Ranchi University  BCom (Accountancy) Ranchi University	State Project Coordinator – Chhattisgarh	Convergence
Rameshwara Nand Jha	MA (Development) AzimPremji University  BTech (Mechanical) Vellore Institute of Technology University	State Project Coordinator – Jharkhand & Bihar	Enterprises
Sajad S Santhosh	MA in Development Studies (Integrated Course) IIT Madras	Thematic Anchor – Monitoring	Enterprises
Sajith S	PGD in Rural Management Institute of Rural Management Anand  BTech (Mechanical) University Kerala	Chief Operating Officer	
Sanatan Hansda	MA in Social Work (Social Entrepreneurship) Tata Institute of Social Sciences  BA (English) Ranchi University	Field Coordinator – Jharkhand	Convergence
Shruthi S	MA (Development Studies) Tata Institute of Social Sciences  BA (Economics) Mahatma Gandhi University	Thematic Anchor – Monitoring	Enterprises
Simi Susan Moncy	PGD in Rural Management Development National Institute of Rural Development and Panchayati Raj  BSc (Mathematics) Mahatma Gandhi University	Thematic Anchor	Convergence

Sritama Rana	MA Development AzimPremji University  BSW Visva-Bharati University	Field Coordinator – Bihar	Convergence
Subha Kawatra	Diploma in Women Entrepreneurship Support Training Program Kingdom of Netherlands  MSW (Criminology and Justice) Tata Institute of Social Sciences  BA (Sociology) University of Delhi	Field Coordinator – Uttar Pradesh	Convergence
Vibhav Naresh Sonker	MA in Social Work (Community Organisation and Development Practice) Tata Institute of Social Sciences  BCom Lucknow University	Field Coordinator – Tripura	Convergence
Vimisha Gohel	MA Development Azim Premji University  BBA Birla Institute of Technology, Mesra	Field Coordinator - Rajasthan	Enterprises
Vinita Vijaykumar	MSW Maharaja Sayajirao University of Baroda  BCom Maharaja Sayajirao University of Baroda	Thematic Anchor- Resource Development	General

## KS NRO PROFESSIONALS



## ANNEXURES

### 1. PRI-CBO Convergence Implementation Process

Activity	Process
Establishing Partnership	<ul style="list-style-type: none"> <li>• Exposure visits to partner states for formulating the extent and scope of the project</li> <li>• Signing of MoU with partner state</li> <li>• FLA for understanding systems of local governance, structures and processes.</li> <li>• Mapping of social security schemes and entitlements</li> <li>• Strategy setting for the state</li> </ul>
Identification of Local Resource Group (LRG)	<ul style="list-style-type: none"> <li>• Identification of LRG members</li> <li>• Orientation and capacity building of LRGs</li> <li>• Regular support to LRGs</li> </ul>
Sensitisation of SHG network on entitlements and importance of Gram Sabha	<ul style="list-style-type: none"> <li>• Building capacities of the SHG network and LRG members to access schemes</li> <li>• Mobilisation of women for Gram Sabha</li> <li>• Placing of demands by the CBO in Gram Sabha</li> </ul>
Capacity building of PRI and Line Departments	<ul style="list-style-type: none"> <li>• Orientation to PRI and Line Departments on the importance of participatory planning</li> <li>• Creating awareness on the importance of collectives and the need for convergence between institutions</li> <li>• Engaging PRI and Line Departments for better implementation of schemes and an improved service delivery</li> </ul>
Participatory Access to Entitlements (PAE)	<ul style="list-style-type: none"> <li>• Training of LRG members on conduct of PAE</li> <li>• Activity oriented capacity building 'ribbon exercise' on schemes and creation of a baseline data on access to entitlements at SHG level</li> <li>• Consolidation of the data at VO and GP level</li> <li>• Presentation of PAE data to the elected representatives and officials of the Panchayat</li> </ul>
Entitlement Access Plan (EAP)	<ul style="list-style-type: none"> <li>• Preparation of a target plan by VO to address the gaps in the access to entitlements</li> </ul>
Gram Panchayat Poverty Reduction Plan (GP2RP)	<ul style="list-style-type: none"> <li>• Preparation of Livelihood and Entitlement Plan at SHG level</li> <li>• Consolidation of SHG level plan and preparation of social and infrastructure plan through PAP tools like dream mapping</li> <li>• Preparation of GP2RP and submitting it to GP for integrating in GPDP</li> </ul>
Creation of Convergence Platforms	<ul style="list-style-type: none"> <li>• Formation of VOCC, which is a confederation ,of village organisations for better engagement with the Gram Panchayat representatives</li> <li>• Formation of GPCC to initiate participatory planning and joint monitoring of convergence activities</li> </ul>
Identification of resource cadre for expansion	<ul style="list-style-type: none"> <li>• Selection and training of LRGs to become Internal Mentors</li> <li>• Placing of Internal Mentors in scaled up locations</li> </ul>

## 2. Implementation process of Special project

Activity	Process
Development of community cadre	<ul style="list-style-type: none"> <li>• Identification of Community Resource Persons</li> <li>• Orientation of Community Resource Persons on their roles and responsibilities</li> </ul>
Institution Building	<ul style="list-style-type: none"> <li>• Formation of new SHGs and its federations</li> <li>• Streamlining existing and defunct SHGs</li> <li>• Formation of federations</li> </ul>
Capacity Building of community cadre	<ul style="list-style-type: none"> <li>• Orientation of Community Resource Persons on Convergence and livelihood enhancement</li> <li>• Building capacities of CRPs for engaging both community institutions and local governments for strengthening convergence</li> </ul>
Orientation of PRI	<ul style="list-style-type: none"> <li>• Orientation of PRI members on their role in supporting CBO</li> <li>• Orientation on the importance of collectives</li> <li>• Building capacities of PRI on the importance of working with the CBO network</li> </ul>
Social development initiatives	<ul style="list-style-type: none"> <li>• Developing the cadre on livelihood promotion interventions</li> </ul>
Livelihood interventions	<ul style="list-style-type: none"> <li>• Identification and training of livelihood cadre</li> <li>• Developing the cadre on Livelihood promotion interventions</li> <li>• Strengthening of production &amp; marketing strategy for improving the livelihood sector</li> </ul>

## 3. Implementation process of MEC Project

Activity	Process
Establishing partnership	<ul style="list-style-type: none"> <li>• Scoping study in partner state to understand the nature of enterprises and systems in place</li> <li>• Signing of MoU</li> <li>• Stakeholder meeting</li> <li>• Placing of mentors and their immersion in pilot locations</li> </ul>
MEC Training and Benchmarking	<ul style="list-style-type: none"> <li>• Selection of MECs</li> <li>• Training of MECs</li> <li>• Benchmark Data Collection on existing enterprises</li> <li>• MEC grouping and zoning</li> </ul>
MEC business plan and placement	<ul style="list-style-type: none"> <li>• Market Assessment</li> <li>• Demand Estimation</li> <li>• Accreditation of MEC groups</li> </ul>
Capacity Building of MECs	<ul style="list-style-type: none"> <li>• Training programs like GOT, TED &amp; TEAM on technical and business management skills and soft skills</li> </ul>
MEC-CBO Linkage	<ul style="list-style-type: none"> <li>• MEC groups as service providers to CBO</li> <li>• Service quality standards and payment norms</li> <li>• Training of CBO for using MEC</li> </ul>
Feasibility and Design of ME	<ul style="list-style-type: none"> <li>• District level Benchmarking</li> <li>• Feasibility of business for district</li> <li>• Typical enterprise design</li> </ul>

Mobilisation and training of Entrepreneurs	<ul style="list-style-type: none"> <li>• Norms for selection</li> <li>• Orientation and EDP training for potential entrepreneurs</li> <li>• Skill training</li> <li>• Growth training</li> </ul>
Formation and operation of Micro Enterprises	<ul style="list-style-type: none"> <li>• Enterprise level viability check</li> <li>• ME business plan</li> <li>• ME Book keeping</li> <li>• Backward and forward linkages</li> </ul>
Performance Tracking Support	<ul style="list-style-type: none"> <li>• Paper and App based monitoring</li> <li>• Diagnostic and follow-up activities</li> </ul>
Scale up	<ul style="list-style-type: none"> <li>• Selection of Master Trainers</li> <li>• CREAM training for Master Trainers</li> </ul>

#### 4. Implementation process of SVEP

Activity	Process
Establishing Partnership	<ul style="list-style-type: none"> <li>• Signing of MOU</li> <li>• Stakeholder meeting</li> <li>• Placing of mentors in pilot blocks</li> </ul>
Preparation of DPR	<ul style="list-style-type: none"> <li>• Field level data collection on livelihood scenario</li> <li>• Detailed implementation plan schedule</li> <li>• Submission of DPR to SRLM for approval</li> </ul>
Formation of CRP-EP group	<ul style="list-style-type: none"> <li>• Selection of CRP-EP</li> <li>• Training of CRP-EP administration and management</li> <li>• CRP-EP group as partnership firm</li> </ul>
Forming of BEPC	<ul style="list-style-type: none"> <li>• Orientation to CLFs on SVEP and objective of formation of BEPC</li> <li>• Selection of Nodal CLF</li> <li>• Formation of BEPC</li> <li>• Capacity building of BEPC</li> </ul>
Formation of BRC-EP	<ul style="list-style-type: none"> <li>• Setting up of BRC-EP office</li> <li>• Agreement between CRP-EP and BEPC</li> </ul>
Orientation to CBO network	<ul style="list-style-type: none"> <li>• CLF orientation on SVEP by CRP-EP</li> <li>• VO orientation on SVEP by CRP-EP</li> </ul>
Joint Action Plan	<ul style="list-style-type: none"> <li>• Setting of targets for CRP-EP group</li> <li>• Work division for CRP-EP group</li> </ul>
Entrepreneur Identification	<ul style="list-style-type: none"> <li>• CBO orientation on Joint Action plan</li> <li>• Triggering meeting at SHG level</li> <li>• Entrepreneurial appraisal at SHG</li> <li>• GOT &amp; EDP to entrepreneurs by CRP-EP</li> </ul>
Initial stage of ME formation	<ul style="list-style-type: none"> <li>• Viability check of enterprise</li> <li>• Skill Training (If required)</li> <li>• Preparing Business Plan</li> <li>• Application of Loan by entrepreneur (If required)</li> <li>• Recommendation by SHG &amp; VO</li> </ul>
PAC Approval	<ul style="list-style-type: none"> <li>• Approval of Business Plan</li> <li>• Consolidated decision format</li> </ul>



Loan disbursement	<ul style="list-style-type: none"> <li>• Tripartite/4 party agreement</li> <li>• Advisory note to CBO network on repayment</li> <li>• Bank loan (if required)</li> </ul>
ME Formation	<ul style="list-style-type: none"> <li>• One Time Profile of entrepreneur</li> <li>• Initial handholding support</li> </ul>
PTS & Handholding	<ul style="list-style-type: none"> <li>• Support to entrepreneur for maintaining daybook</li> <li>• Generate financial statements</li> <li>• Provide consultancy services</li> <li>• CBO network to ensure repayments with the help of CRP-EP</li> </ul>
Monitoring of Enterprises	<ul style="list-style-type: none"> <li>• CRP-EP group actively reports to BEPC</li> <li>• Payments to CRP-EP group to be made by BEPC</li> <li>• Monthly review of CRP-EP group work against Joint Action Plan</li> </ul>
Social Audit	<ul style="list-style-type: none"> <li>• Social audit for ensuring effectiveness</li> </ul>

## 5. Learning visits organised by KS-NRO from September 2016 to August 2018

Sr. No.	Duration	Participants	Type of visit	District visited
1	September 2016 (5 days)	JSLPS (45 participants – LRG members, MRP & GP representatives from Jharkhand)	Panchayat Apprenticeship Programme	Pathanamthitta
2	December 2016 (3 days)	TRLM (10 participants – SRLM officials )	Learning Visit (General)	Trivandrum
3	January 2017 (4 days)	Goa SRLM (33 participants - SRLM officials)	Panchayat Apprenticeship Programme	Alappuzha
4	April 2017 (3 days)	MEPMA- Mission for Eradication of Poverty in Municipal Areas (11 participants – Project Director, SMMU and DMMU officials)	Learning Visit (General)	Malappuram
5	May 2017 (3 days)	UNICEF (One participant-Consultant)	Learning Visit (General)	Pathanamthitta (Pallickal, Earthu, Eraviperoor and Pandalam Gram Panchayats)
6	May 2017 (5 days)	PRADAN (46 participants - Community leaders and Panchayat Representatives)	Panchayat Apprenticeship Program	Thrissur
8	July 2017 (2 days)	Odisha Livelihood Mission (8 participants - Project Directors, DRDA)	Panchayat Apprenticeship Program	Kollam

9	July 2017 (3 days)	Odisha Livelihood Mission (7 participants - Project Directors, DRDA)	Learning Visit (General)	Pathanamthitta
10	July 2017 (3 days)	Odisha Livelihood Mission (7 participants - Project Directors, DRDA)	Learning Visit (General)	Pathanamthitta
11	July 2017 (5 days)	TRLM (27 Participants - CBO leaders, PRI representatives, LRG members and Mission staff)	Learning Visit (General)	Kottayam
12	August 2017 (5 days)	TRLM (31 Participants - CBO leaders, PRI representatives, LRG members and Mission staff)	Panchayat Apprenticeship Program	Malappuram
13	August 2017 (7 days)	UPSRLM (1 Participant – Managing Director)	Learning Visit (General)	Ernakulam, Kottayam, Thrissur
14	September 2017 (5 days)	TRLM (63 Participants - CBO leaders, PRI representatives, LRG Members and Mission staff)	Panchayat Apprenticeship Program	Ernakulam
15	September 2017(6 days)	PRADAN (34 participants - Community leaders and Panchayat Representatives)	Panchayat Apprenticeship Program	Kottayam
16	September 2017(5 days)	JSLPS (31 participants - CBO leaders, PRI representatives, Internal mentors and Block Anchor Persons)	Panchayat Apprenticeship Program	Palakkad
17	October 2017 (3 days)	Odisha Livelihood Mission (14 participants -IAS officers, Project Directors, DRDA under the leadership of Orissa Livelihood Mission)	Learning Visit (General)	Kottayam
18	October 2017 (5 days)	TRLM (33 participants CBO leaders, PRI representatives, LRG Members and Mission staff)	Panchayat Apprenticeship Program	Thrissur
19	October 2017 (3 days)	Lupin Foundation, Pune, Maharashtra (7 participants - Senior officials)	Learning Visit (General)	Trivandrum
20	November 2017 (11 days)	DRDA, Lakshadweep (41 participants - Community Resource Persons and DRDA staff from Laskhadweep Administration)	Learning Visit (General)	Malappuram
21	November 2017 (5 days)	PRADAN, Bihar and Jharkhand (16 participants - professionals/ Project Executives)	Learning Visit (General)	Pathanamthitta

22	December 2017 (10 days)	Sikkim SRLM (16 participants - SPM, thematic managers in Livelihood (Farm and Non-farm), Financial Inclusion (FI), MIS and Block Project Managers from Sikkim SRLM)	Learning Visit (General)	Pathanamthitta
23	December 2017 (5 days)	Institute for Livelihood Research and Training (ILRT), Meghalaya (18 participants – state officials)	Exposure Visit- Non-Farm livelihoods, Micro Enterprises	Ernakulam
24	January 2018 (5 days)	ASRLM, Assam (59 participants - 47 Internal mentors and 15 block/ district level officials from ASRLM)	Panchayat Apprenticeship Program	Pathanamthitta
25	February 2018 (5 days)	MSRLM, Manipur (45 participants- Gram Panchayat representatives, community leaders and SRLM officials)	Panchayat Apprenticeship Programme	Idukki
26	April 2018 (9 days)	Goa SRLM (31 participants – RD Minister, SRLM officials, BRPs and CRPs)	Learning Visit – Convergence and Non-farm livelihoods	Alappuzha
27	April 2018 (4 days)	SERP, Telangana (3 participants – Director and Project Managers)	Learning Visit (General)	Palakkad, Thrissur
28	April 2018 (5 days)	HSRLM, Haryana (15 participants – Chief Ministers Good Governance Associates and SRLM officials)	Learning Visit (General)	Ernakulam
29	April 2018 (7 days)	MSRLM , Mizoram (11 participants- BDOs, SRLM officials)	Learning Visit (General)	Pathanamthitta
30	August (2 days) 2018	Nagpur Municipal Corporation, Maharashtra (4 participants- Deputy Commissioner, Mayor, NULM officials)	Learning Visit – Elderly care and BUDS	Ernakulam
31	August 2018 (2 days)	HCL Foundation, Delhi (3 participants- Project Executives)	Learning Visit - Enterprises	Kasaragode
32	August 2018 (7 days)	JSLPS (20 participants- state, district and block level non farm team members and SVEP BPMs)	Learning Visit - Enterprises	Ernakulam
TOTAL Participants		691 participants		

## 6. INTERNS

Sl No.	Name of Intern	Institute	Duration	Work at NRO
1.	Jacob Shemon	EDII - Ahmedabad	January 2017 (17 days)	Standard Operation Procedure for Jackfruit Processing Unit in Malayalapurza Gram Panchayat, Pathanamthitta District
2.	Nishi Jain	EDII - Ahmedabad	January 2017 (17 days)	Study on women empowerment and livelihoods in Malayalapurza Gram Panchayat, Pathanamthitta District
3.	Adarsh Kumar	IIT- Guwahati	December to January 2016-17 (30 days)	Support to the PRI-CBO Convergence project in Assam
4.	Aswin Vinodan	National Law School of India University, Bangalore	October -December 2016 (60 days)	Case Study of 2020 Kizhakambalam Gram Panchayat
5.	Yashwant	IIM-Kozhikode	April - May 2017 (55 days)	Study on establishing a strong supply chain for micro enterprises in Kudumbashree
6.	Sunit Kumar	IIM-Kozhikode	April - May 2017 (55 days)	Study on establishing a strong supply chain for micro enterprises in Kudumbashree
7.	Ashutosh Ranjan	IIM--Kozhikode	April - May 2017 (55 days)	Improving Café Kudumbashree Brand
8.	Raghavendra Kumar Jain	IIM-Kozhikode	April - May 2017 (55 days)	Improving Café Kudumbashree Brand
9.	Vamshi Krishna U	IIM-Kozhikode	April - May 2017 (55 days)	Study on scope of setting up Value Chain Enterprises under SVEP
10.	Sougata Majumdar	IIM-Kozhikode	April - May 2017 (55 days)	Study on scope of setting up Value Chain Enterprises under SVEP
11.	Sushil Kumar Mohit	IIM-Kozhikode	April - May 2017 (55 days)	Value addition and marketing for Kudumbashree Agro-products
12.	Nershwin Basumatary	IIM-Kozhikode	April - May 2017 (55 days)	Value addition and marketing for Kudumbashree Agro-products
13.	Bhavayashree Kothappalli	Vaikunth Mehta National Institute of Co-operative Management (VAMNICOM), Pune	April - May 2017 (52 days)	Impact of multiple lending on Kudumbashree NHGs in Ernakulam and Thrissur districts
14.	Kevika Yadav	Vaikunth Mehta National Institute of Co-operative Management (VAMNICOM), Pune	April - May 2017 (52 days)	Gender analysis of Kudumbashree's Livelihood programs with reference to women's Micro Enterprises in Ernakulam and Kottayam districts
15.	Shaik Masthan Basha	Vaikunth Mehta National Institute of Co-operative Management (VAMNICOM), Pune	April - May 2017 (52 days)	Economic Analysis of Kudumbashree Interventions in Agriculture in Kottayam and Pathanamthitta districts

16.	Bonamukkala Naveen Reddy	Vaikunth Mehta National Institute of Co-operative Management (VAMNICOM), Pune	April - May 2017 (52 days)	Scoping study for Farmer Producer Companies (FPC) in Kottayam and Pathanamthitta districts
17.	Paul Jose	Vaikunth Mehta National Institute of Co-operative Management (VAMNICOM), Pune	April - May 2017 (52 days)	Non Timber Forest Produce and agriculture based livelihoods and its effect on the community's savings habit in Edamalakkudy Gram Panchayat in Idukki district
18.	Appu Ajith	Azim Prem Ji Foundation, Bangalore	May - June 2017 (42 days)	Attappady Comprehensive Tribal and Particularly Vulnerable Tribal Groups Development Project
19.	Mathew T John	Azim Prem Ji Foundation, Bangalore	May - June 2017 (42 days)	Attappady Comprehensive Tribal and Particularly Vulnerable Tribal Groups Development Project
20.	Amrutha M Nair	Sree Sankaracharya University of Sankrit (SSUS), Regional centre, Payyannur, Kannur	July - August 2017 (30 days)	Stakeholder analysis of Start-up Village Entrepreneurship Program in Parakkode block of Pathanamthitta district
21.	Amrutha T P	Sree Sankaracharya University of Sankrit (SSUS), Regional centre, Payyannur, Kannur	July - August 2017 (30 days)	Stakeholder analysis of Start-up Village Entrepreneurship Program in Parakkode block of Pathanamthitta district
22.	Harshita Jha	Tata Institute of Social Sciences, Mumbai	October -November 2017 (25 days)	Gender analysis of Kudumbashree Micro Enterprises and Collective Farming groups
23.	Sukesh Sukumaran	Xavier School of Rural Management (XSRM), Xavier University Bhubhaneswar (XUB)	November – January 2017-18 (45 days)	Rural Living and Learning Experience – Village stay in Thirunnelly Gram Panchayat, Wayanad and prepared a development project for the village
24.	Mrutyunjay Digal	Xavier School of Rural Management (XSRM), Xavier University Bhubhaneswar (XUB)	November – January 2017-18 (45 days)	Rural Living and Learning Experience – Village stay in Thirunnelly Gram Panchayat, Wayanad and prepared a development project for the village
25.	Anima Mohan	Malayalam University	April - May 2018 (30 days)	Transgender empowerment: a participatory approach with Kudumbashree
26.	Ashhar M	Tata Institute of Social Sciences, Mumbai	April - May 2018 (30 days)	Kudumbashree Brahmagiri Joint Venture Project in Wayanad – A stakeholder analysis
27.	Mahesh Bisen	IIM-Kozhikode	April - May 2018 (55 days)	Organisational study of Kudumbashree State Poverty Eradication Mission and suggestions for performance improvement



28.	Vishal Gawade	IIM-Kozhikode	April - May 2018 (55 days)	Branding and promotion of niche products under Kudumbashree as an umbrella brand
29.	Bhaskar Jyoti Chintey	IIM-Kozhikode	April - May 2018 (55 days)	Branding and promotion of niche products under Kudumbashree as an umbrella brand
30.	Kumari Ity	IIM-Kozhikode	April - May 2018 (55 days)	Value chain development of agricultural products - institutions and ownership structure
31.	Arundhoti Sonowal	Indian Institute of Management-Kozhikode	April - May 2018 (55 days)	Value chain development for agricultural products - institutions and ownership structure
32.	Himanshu Diwakar Raut	XUS, Bhubaneswar	April - June 2018 (59 days)	Value chain development for Agricultural products - institutions and ownership structure
33.	Riyas C M	Azim Premji Foundation, Bangalore	May - June 2018 (40 days)	Developing shelf of projects for Start-up Village Entrepreneurship Programme in one block in Kerala - exploratory study on potential for micro enterprises
34.	Ashwin K Sabu	Azim Premji Foundation, Bangalore	May - June 2018 (40 days)	
35.	Ananya Goyal	Azim Premji Foundation, Bangalore	May - June 2018 (40 days)	Value chain analysis for egg trade at Kalpetta Block in Wayanad district of Kerala
36.	Arif Hussain,	IIT Guwahati	June - July 2018 (30 days)	Preparation of a comprehensive database for the Malapandaram tribal community in the Sabarimala hillside in Pathanamthitta district
37.	Usaidali	Azim Premji Foundation, Bangalore		Preparation of a comprehensive database for the Malapandaram tribal community in the Sabarimala hillsides in Pathanamthitta district
38.	Mohammed Asaf	Azim Premji Foundation, Bangalore		Preparation of a comprehensive database for the Malapandaram tribal community in the Sabarimala hillsides in Pathanamthitta district
39.	Muhammad Iqbal	IIT Guwahati		Socio-economic impact of technology in coir society – A case study of Akkarapadam Coir Vyavasaya Co-operative Society in Kottayam district

## 7. Model Convergence Project: Chhattisgarh

To strengthen the processes of development and augment capacities of the CBOs, it is imperative that convergence of schemes and entitlements happen in an organic manner. It is envisaged that through convergence with existing schemes of government will help in addressing the poverty conditions faster and effectively.

The broad objectives of the MCB (Model Convergence Block) as follows:-

- To strengthen existing Village organizations/ cluster level federation created under NRLM to ensure that marginalized women, tribe land PVTGs participate in local development process and demand entitlements and schemes.
- To mobilize and support communities to undertake local level advocacy and for realizing entitlements and schemes specifically in relation to rural development programmes
- To increase participation of women in local governance (PRI) and Community Development Organizations in community development processes to strengthen ownership, sustainability and support for continued economic benefits.

To give all that a shape a total of five blocks spread across five districts had been identified for the Model Convergence Block (MCB) Plan. The key focus is on convergence with major schemes like MGNREGA, Agriculture, Livestock, ICDS, Health, and PRIs. The project intends to cover over 382 Gram Panchayats with particular focus on SECC identified deprived families and automatically included families in the select panchayats. This was facilitated through the process oriented exercise called Participatory Assessment of Entitlement, carried out at SHG, VO and at Gram Panchayat level. To enhance the decision

making capacity of CBO network, Participatory planning was kept at focal which was done through a different set of activity called as Entitlement Access Plan which was prepared by the primary level of CBO federation.

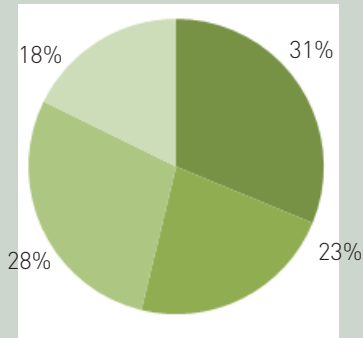
The project proposed to deploy dedicated Human Resources from the Village, Cluster, Block and the State level and also create state level mechanisms for facilitating convergence from top to bottom and vice-versa. Thus, the project focused on both demand generation and facilitating supply. The project was visualised to be community centric and community led. Hence, community based tracking and monitoring system at village level was done through Entitlement Tracking Register kept at SHG and at VO level.

The overall devised strategy to take envisaged idea through:

- Deployment of dedicated staff at village (Yojana Didis), Cluster( Cluster Convergence Co-ordinators), block (BPMs) and the State level.
- Convergence through linkages of different departments (Labour Department, Agriculture Departmentetc.), , schemes and programmes and strengthening the capacity of CBOs to access them. VOs and CLFs was seen in a role of facilitator in bridging the gap between community and line departments to maximize the reach of the government programs.
- Institutionalisation of Community monitoring and tracking mechanism through introduction of Entitlement Tracking mechanism at village and at Panchayat level.

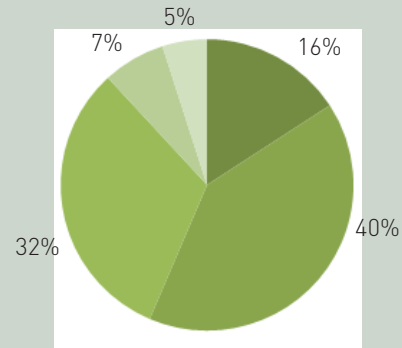
## 8. MEC Project Analysis, Rajasthan

### Average Income Range of Entrepreneurs



- Less than 2,000
- 3,000 - 10,000
- 2,000 - 3,000
- More than 5,000

### Social Category of Entrepreneurs



- SC
- ST
- OBC
- General
- Minority

Out of the total 9117 enterprises supported, 4,090 enterprises have PTS data of upto 6 months. Among these enterprises, 28% of enterprises have been able to generate revenue of more than Rs. 60,000 (Avg. of Rs. 10,000 per month) in the first six months. 30% of enterprises with less than Rs. 10,000 investment have grossed a revenue of more than Rs. 60,000 in the first six months. 5 enterprises with less than Rs. 10,000 investment have grossed a revenue of more than Rs. 2.4 lakhs in the first six months.

Around 52% of enterprises with more than 3 months of PTS data have invested between Rs. 1,00,000 and Rs. 50,000. A sizeable number of enterprises (33%) have also been started with an investment of less Rs. 10,000.

71% of all enterprises with more than 3 months data belongs to five main business types: Kirana, Tailoring, Flour Mill, Vegetable trading and Ladies Store. Among these businesses, 39% of Flour Mills earn the entrepreneur an avg. monthly income of Rs. 5,000. However, 73% of Flour Mills have an investment of more than Rs. 20,000. Comparatively, 69% of Tailoring enterprises have an investment of less than Rs. 10,000.

Kirana stores constitute 25% of all the enterprises which earn more than Rs. 5,000 per month income for entrepreneurs. These 5 types of businesses make up 61% of all such enterprises.



Gram Sabha rally at Matabari block, Gomati  
Photo credits: Rahul





Aajeevika  
National Rural Livelihoods Mission  
Government of India



Kudumbashree  
Kerala State Poverty Eradication Mission  
Government of Kerala

## Kudumbashree-National Resource Organisation

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