

Assessment of activities for the state of Maharashtra under Maharashtra State Rural Livelihood Mission (MSRLM)

*Project under the fellowship of
Ministry of Rural Development (MoRD)
under the guidance of*

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Motivation and Work Done

Motivation: to understand and analyse the activities carried out by MSRLM

Work done -

- Textual analysis of NRLM project documents
- Study of mechanisms of programme (NRLM) to meet the basic objectives like
 1. Social mobilization
 2. building strong institutions of the poor
- Study of unfolding of NRLM objectives in Maharashtra
- Analysis of the activities of MSRLM



Overview of presentation

Framework

1. Livelihood and structure of society
2. Measurable aspects of livelihood
3. Non-measurable aspects of livelihood

Textual Analysis

4. Overview of NRLM, MSRLM

Field Work Based Analysis

5. Study of SHGs in Nandurbar and Palghar
6. Study of Mahila Arthik Vikas Mahamandal (MAVIM) as implementation agency for MSRLM
7. Study of Rural Self Employment Training Institutes (RSETI)

Conclusion and Future Plan

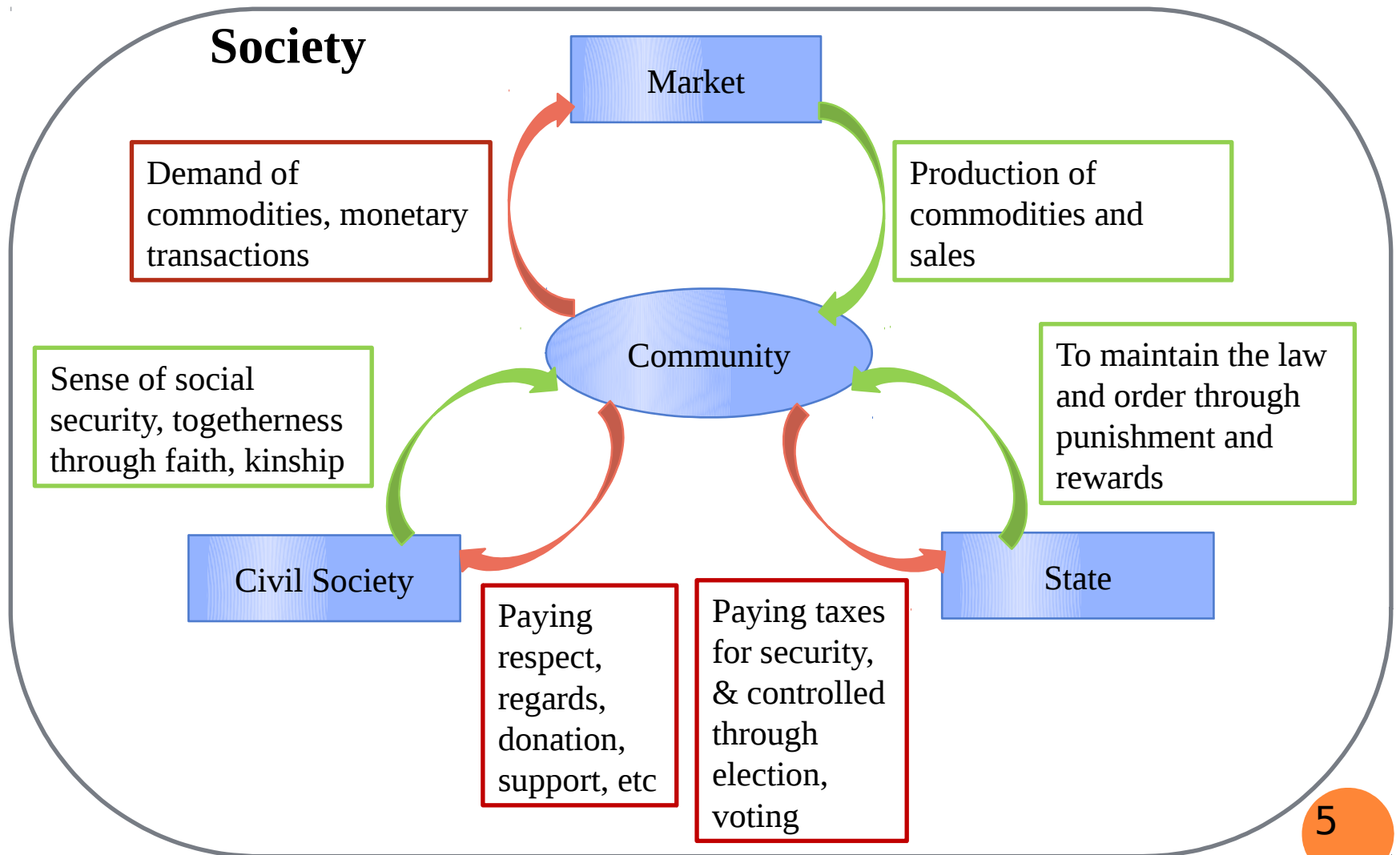


Livelihood and society

- **Livelihood:** A sequence of actions or transactions needed for an individual/household to lead a healthy life with dignity.
 - Depends on the ability of his/her household to access the environmental, biological/physical and cultural needs.
- **Employment:** the contractual binding between two parties, where one party works against timely remuneration given by other party
 - The economic activity with regular wages, which are to be used to address the basic necessities like food, shelter, clothing, healthcare, etc
- **Employment and livelihood** are not interchangeable terms



Structure of Society



Society is divided into different sections to satisfy the basic needs.

Livelihoods : Different Types of Activities

- **Simple:** Fetching the drinking water from public well.
- **Complex:**
 - **Dual:** Batai system, where farm land is leased generally to known people in exchange of one third of the farm produce as well as some pre-decided money.
 - **Conditional:** If land taken on Batai, then tractor is also leased from the landlord.
 - **Contingent:** The monetary rent of farmland depends on the market price of cash crops like cotton and maize



Sustainability of Livelihood

" A livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance capabilities or assets, and provide sustainable livelihood opportunities for next generation. "
(Source : Chambers, Conway, December 1992)

Shared and fair access to all resources makes livelihood stress and shock proof from externalities.

For sustainability livelihood should be -

- ***Environmentally Sustainable***
- ***Socially Sustainable***



Determinants of livelihood

Determinants of livelihood:

1. *Natural Resources and seasonality*
2. *Governance based*
3. *Ability to access manmade assets (shared assets) and public services,*
4. *Social*
5. *Other (finance, education, skill)*



Factors affecting livelihood in India

Class based exclusions of weaker sections of society –

1. *Social*
2. *Economic*
3. *Political*
4. *Geographical or location based*
5. *Financial*
6. *Gender based*



Questions to be asked

- A. What does economic data tell us about present and future employment scenario?
- B. How much of the livelihood activities/stress is measurable by economic data available?
- C. At household level, what are the determinants of good employment?
- D. What determines the household's participation in the economy?
 - A. Does public services like access to transport, health and other infrastructure services affect employment?
- E. Among skills, education, sectors, terms of employment, etc, what are the measures of good employment at enterprise level?



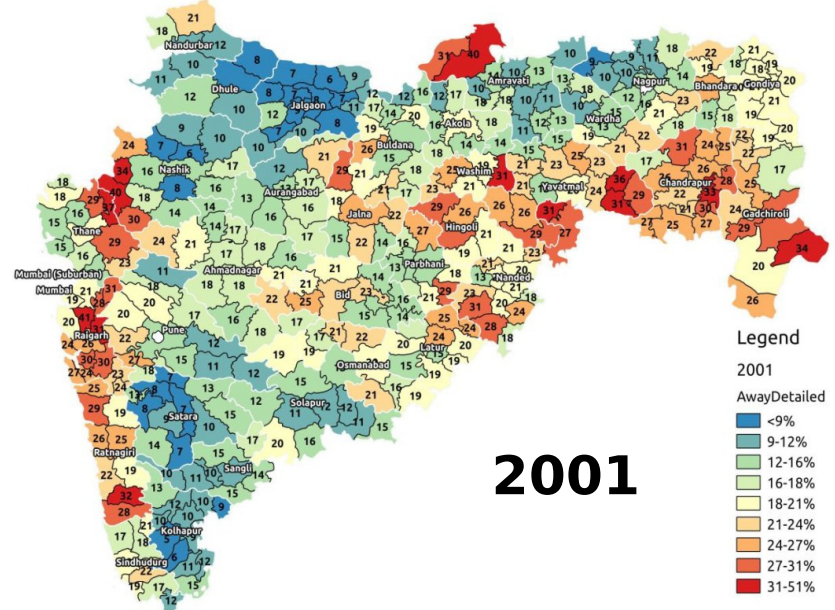
Non- Measurable aspects of livelihood

- *Drinking Water availability*
- *Cooking Facilities and fuel used,*
- *Access to farm land,*
- *Irrigation facilities,*
- *Accessibility of market,*
- *Availability of healthcare facilities,*
- *Availability of education,*
- *Credit accessibility & availability of financial services, etc*

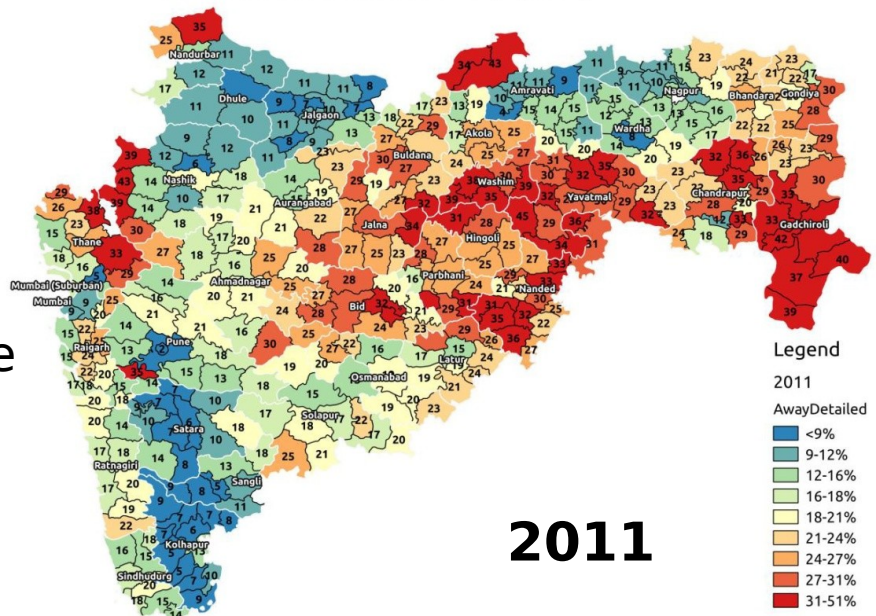
Maps showing the percentage of rural households with primary source of water > 500m.

(Source : Study by Sohoni Milind, 2011)

Percentage of Rural Households with Primary Source more than 500m away (2001)

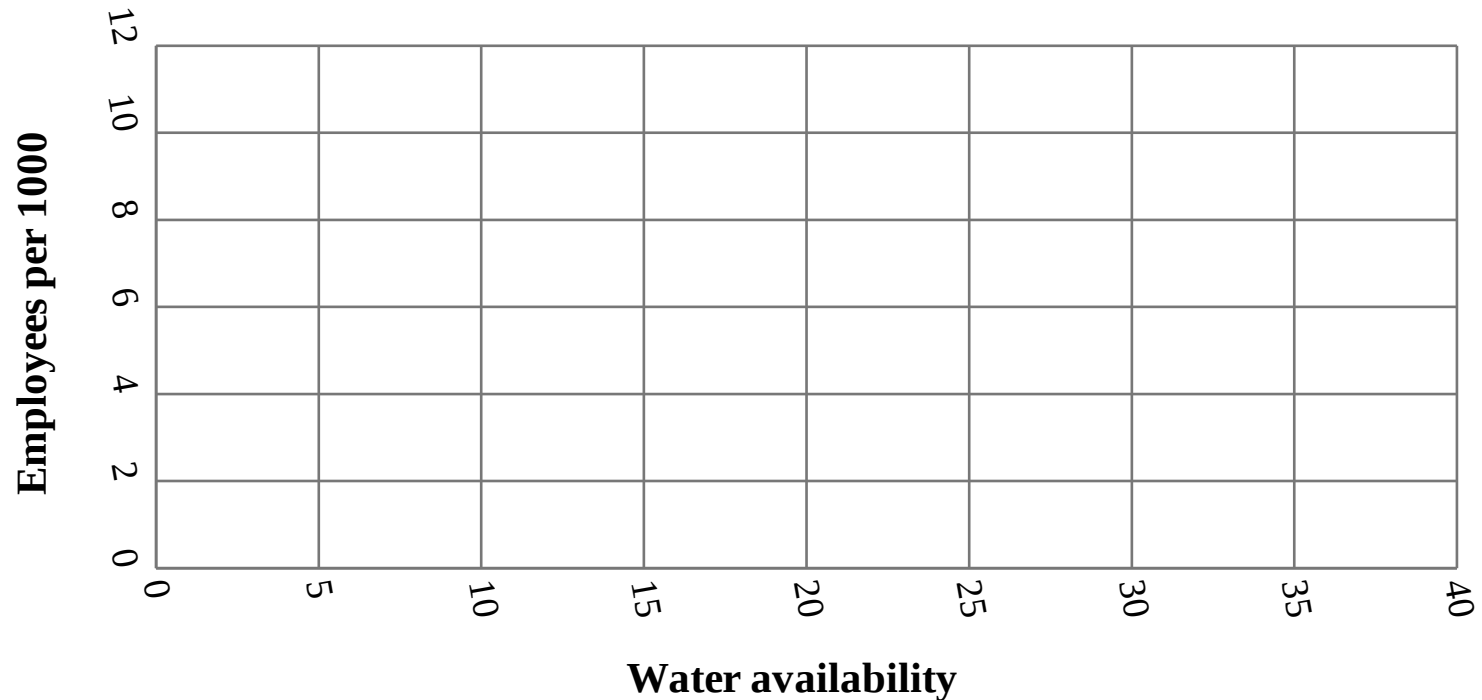


Percentage of Rural Households with Primary Source more than 500m away (2011)



Water Availability and Employment

ata - Persons employed in formal sector v/s Water availability in urban Maha



Takeaways:

1. As probability of water availability increases, employment in formal sector also increases.

(Source : Study by Shankar Nalini, 2015)



Measurable aspects of livelihood – NSSO data on Employment

Table showing the sector of Work for the workforce in India

| | | Sector of work | | |
|-------|--------|----------------|-----------|--------------|
| | | Agriculture | Secondary | Tertiary |
| Rural | Male | 59.4% | 22% | 18.7% |
| | Female | 74.9% | 16.7% | 8.3% |
| Urban | Male | 5.6% | 35.3% | 59.1% |
| | Female | 10.9% | 34% | 55.1% |
| Total | | 48.9% | 24.3% | 26.8% |

Takeaways :

- 1. 59.4% of rural male and 74.9% of rural female** population is engaged in **Agriculture**.
- In urban areas, **59.1% of male and 55.1% of female** population is engaged in **service sector**.
- Almost **49% of country's total workforce** is engaged in **Agriculture**.

(Source : NSSO 68th round Employment – Unemployment Report, 2013)

Measurable aspects of livelihood – NSSO data on Employment

Table showing the worker status distribution within sectors in

| Sector | Casual | Regular | Self | Total |
|------------------------------|------------|------------|------------|-------|
| | Waged | Waged | Employed | |
| Agriculture | 35% | 1% | 64% | 100% |
| Construction and Mining | 81% | 7% | 12% | 100% |
| Manufacturing | 18% | 45% | 37% | 100% |
| Services | 7% | 44% | 49% | 100% |
| All India across all sectors | 30% | 21% | 48% | 100% |

Takeaways :

- 1. 64%** of the workforce in Agriculture is **self employed**, while **35%** is **casual waged**.
- 2. In Manufacturing 45%** of the workforce is salaried or **regular waged**.
- 3. While services have 49% of self employed.**

(Source : Prasad Pooja, APS Report, 2015)

Measurable aspects of livelihood – NSSO data on Employment

Table showing the distribution of worker status in **Manufacturing Sector** by enterprise size in India

| Enterprise size in Manufacturing sector | Casual Waged | Regular Waged | Self Employed | Total |
|---|--------------|---------------|---------------|-------|
| >20 employees | 27% | 55% | 2% | 30% |
| >=10 and < 20 | 10% | 13% | 2% | 8% |
| >=6 and < 10 | 15% | 11% | 8% | 10% |
| Less than 6 employees | 41% | 15% | 86% | 46% |
| Unknown | 7% | 7% | 2% | 5% |
| Total | 100% | 100% | 100% | 100% |

Takeaways :

1. Share of **Self employed** in informal sector is **very high - 94%**
2. **Casualisation** of work in formal sector is **significant - 27%**

(Source : Prasad Pooja, APS Report, 2015)

Measurable aspects of livelihood – NSSO data on Employment

Table showing the distribution of worker status in **Service Sector** by enterprise size in India

| Enterprise size in Service sector | Casual Waged | Regular Waged | Self Employed | Total |
|-----------------------------------|--------------|---------------|---------------|-------|
| >20 employees | 7% | 33% | 1% | 15% |
| >=10 and < 20 | 5% | 12% | 1% | 6% |
| >=6 and < 10 | 15% | 15% | 3% | 9% |
| Less than 6 employees | 67% | 32% | 93% | 64% |
| Unknown | 6% | 8% | 2% | 6% |
| Total | 100% | 100% | 100% | 100% |

Takeaways :

1. Share of **self employed** in informal sector is **very high - 96%**
2. Casualisation is only **common in informal sector** which is **82%**



Outline

Framework

1. Structure of Society and Employment
2. Non-measurable Aspects of livelihood
3. Measurable Aspects of livelihood

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5. Study of SHGs in Nandurbar and Palghar
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Conclusion and Future Plan



National Rural Livelihoods Mission : Objective

*“To establish efficient and effective **institutional platforms of the rural poor** that enable them to increase household income through sustainable livelihood enhancements and **improved access to financial and selected public services.**”*

(Source : NRLP – PIP, MoRD, PP 27-29)

Re-launch of Swarnajayanti Gram Swarozgar Yojana (SGSY) in 2011 as NRLM



Guiding Principles of NRLM

- **Belief:** Poor have a strong *desire to come out of poverty, and they have innate capabilities*
- **Objective:** *Social mobilization and building strong institutions of the poor*
- **Mechanism:** *An external dedicated and sensitive support structure*
- **Activities:** Facilitating
 - *knowledge dissemination,*
 - *skill building,*
 - *access to credit,*
 - *access to marketing, and*
 - *access to other livelihoods services*



Activities of NRLM

- Core activities of NRLM - Formation of
 - Self Help Groups,
 - Village Organizations,
 - federation at block level
 - Convergence activities of NRLM with other government agencies -
 - **Ensuring access to entitlements** - PDS, MGNREGS, social security, Right to education etc.
 - **Improving quality of life** - Health & nutrition, clean drinking water, sanitation, permanent housing, electricity etc.
 - **Enhancing capabilities** - Elementary education, vocational, technical education, skills enhancement, etc.
 - **Creating livelihoods opportunities** - Institutional finance, Agriculture, animal husbandry, watersheds, MSME development, food processing, etc.
 - **Physical Infrastructure Schemes** - Roads, electricity, telecommunications, etc. (NRLP - PIP, MoRD, PP 1-13)
- 

Methodology for our study

Following methodology was followed for the study-

- Textual analysis of NRLM reports (Including *Belief, objective, mechanism and activities*)
- Understanding the activities undertaken by MSRLM through various visits and meetings with MSRLM officials
- Had 6 meetings at State and District offices of MSRLM
- Field study through visits to understand the reach and impact of MSRLM in rural Maharashtra (Nandurbar and Palghar districts)
- 12 field visits (Palghar, Shahada, Bhiwandi,)



Key insights from Programme implementation plan of nrlm

- NRLM programme implementation plan is more exhaustive & included changes suggested in Swarnajayanti Gram Swarozgar Yojana
- Result and outcome oriented approach claimed but evaluation metrics are not clearly specified
- Guidelines for convergence with other developmental projects/schemes like PDS, MNREGA , etc are missing
- Environmental Management Framework mentions nothing more than careful use of natural resources, nothing has been highlighted for
 - Environmental Impact Assessment
 - sustainability of livelihood activities
 - living conditions.



Mapping NRLM objectives to activities

| Objective | Activity to be carried out | Expected Outcome from the activity | Remarks (Based on field observation) | Evaluation metric |
|---|---|---|--|---|
| 1 Social mobilization and building strong institutional support | SHG formation (Core activity) | Organisation of rural poor in Economic collective | Management of financial transactions is difficult for tribal women | Number of SHGs, VOs and federations |
| 2 Improving access to financial, market and technical services | Involvement of formal banking sector in rural credit system (Core activity) | Minimising the need of credit from informal sources | No wide spread bank linkage (women having bank accounts and availing bank loans) in remote areas of Maharashtra | Number of bank individual bank accounts & number of loans through SHG |
| 3 Capacity building and skill building for achieving sustainable livelihood | Establishing and promoting RSETIs, Convergence with other departments/ schemes (Convergence activity) | Imparting Skills for knowledge building and market linkage to improve the livelihood opportunities of rural youth | Such trainings are desirable for SHGs starting some livelihood activities. But access to RSETI is not easy for rural women | Not clearly defined |

Mapping NRLM objectives to activities

| Objective | Activity to be carried out | Expected Outcome from the activity | Remarks (Based on field observation) | Evaluation metric |
|--|--|--|---|-------------------|
| 4 Improving the delivery of social and economical support system for poor households | No specific activity promoted (Convergence activity) | Involvement of marginalised section of society in local governance | Introduction to PRIs should be make mandatory not only for CRP trainings but also for all participants of NRLM. | Not defined |
| 5 Improving Governance and delivery of last mile services | No specific activity promoted (Convergence activity) | Improvement in governance through participatory approach | Participation of women in local governance is very less. | Not defined |

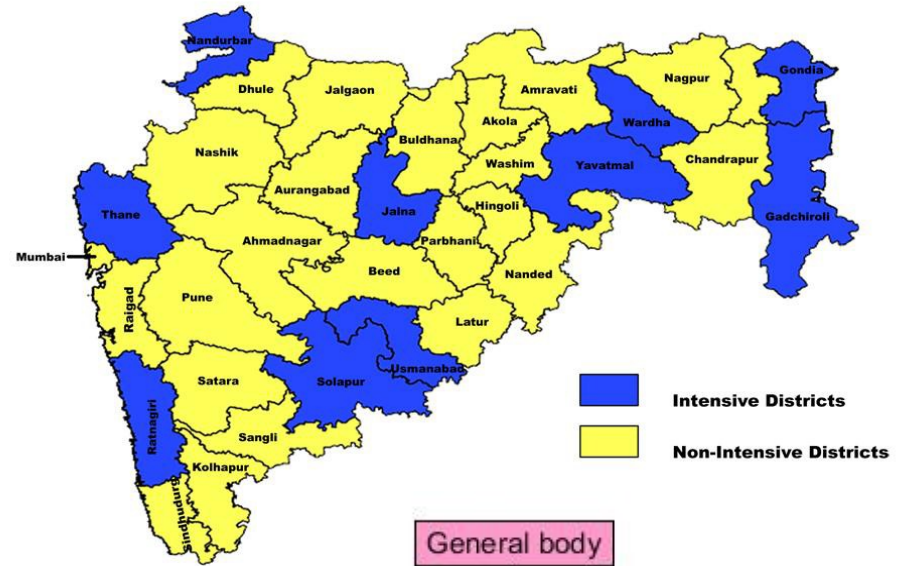


Maharashtra State Rural Livelihoods Mission (MSRLM)

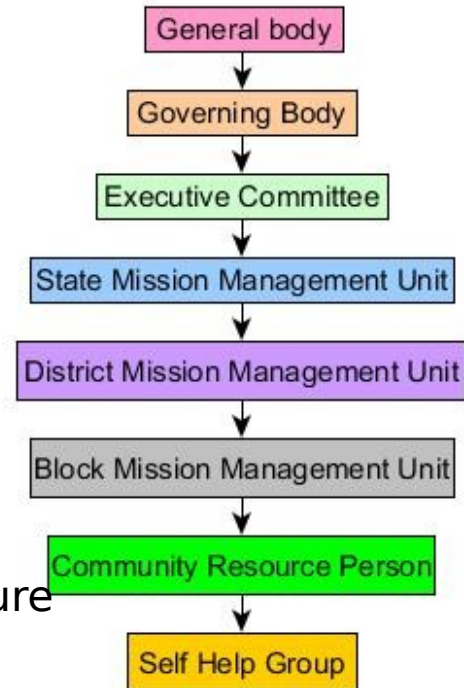
Presence of MSRLM in the state of Maharashtra

About MSRLM

1. Implementation of National Rural Livelihoods Mission (NRLM)
2. Implementation in 10 districts to start with.
3. Social mobilization by formation of Self Help Groups (SHG) considering it the vehicle to bring the development.
4. Inclusion of marginalised sections of society.
5. Focus on financial inclusion, social inclusion, economic inclusion and access to entitlements.



Governing structure of MSRLM



About MSRLM Continued..

○ Implementation partners of MSRLM –

- Society for Elimination of Rural Poverty (SERP)
- Mahila Arthik Vikas Mahamandal (MAVIM)
- Wardhini

○ Action Flow for MSRLM –

Activities done

- Baseline survey for preparation of poverty list of HH
- Formation of SHGs
- Selection of Community Resource Person (CRP)
- CRP training (hierarchy of CRP = Cluster coordinator)
- Allocating Revolving Fund to SHGs

Activities remaining

- *Preparation of Micro Investment Plan(MIP) for SHGs*
- *Formation of Village Organization (VO)*
- *Allocation of Community Investment Fund (CIF) to VO*
- *Formation of federation*



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○ □ Conclusion and Future Plan



Livelihood activities and linkages with State, Market and Civil Society in Palghar & Nandurbar

| Parameters | Nandurbar | Palghar |
|----------------------|--|--|
| Total Population* | 16,48,295 | 29,90,116 |
| Tribal Population* | 11,41,933 | 11,18,008 |
| Nearest Market Place | Indore, Madhya Pradesh and Nashik, Maharashtra | Mumbai, Maharashtra |
| Main Crops | Cotton (Cash crop), Maize, Jowar, Urad, Tur, Chana, Wheat, Chawali, Dadar, etc | Paddy in both seasons, vegetables , etc |
| Average Land Holding | Between 2 Acre to 4 Acre (mostly forest encroachments) | Between 1 Acre to 1.5 Acre |
| Water Availability | By end of November surface water gets over Ground Water available through out the year | Due to proximity to creek salt water injection in ground water is common. Both ground water and surface water can't be used for drinking or irrigation |

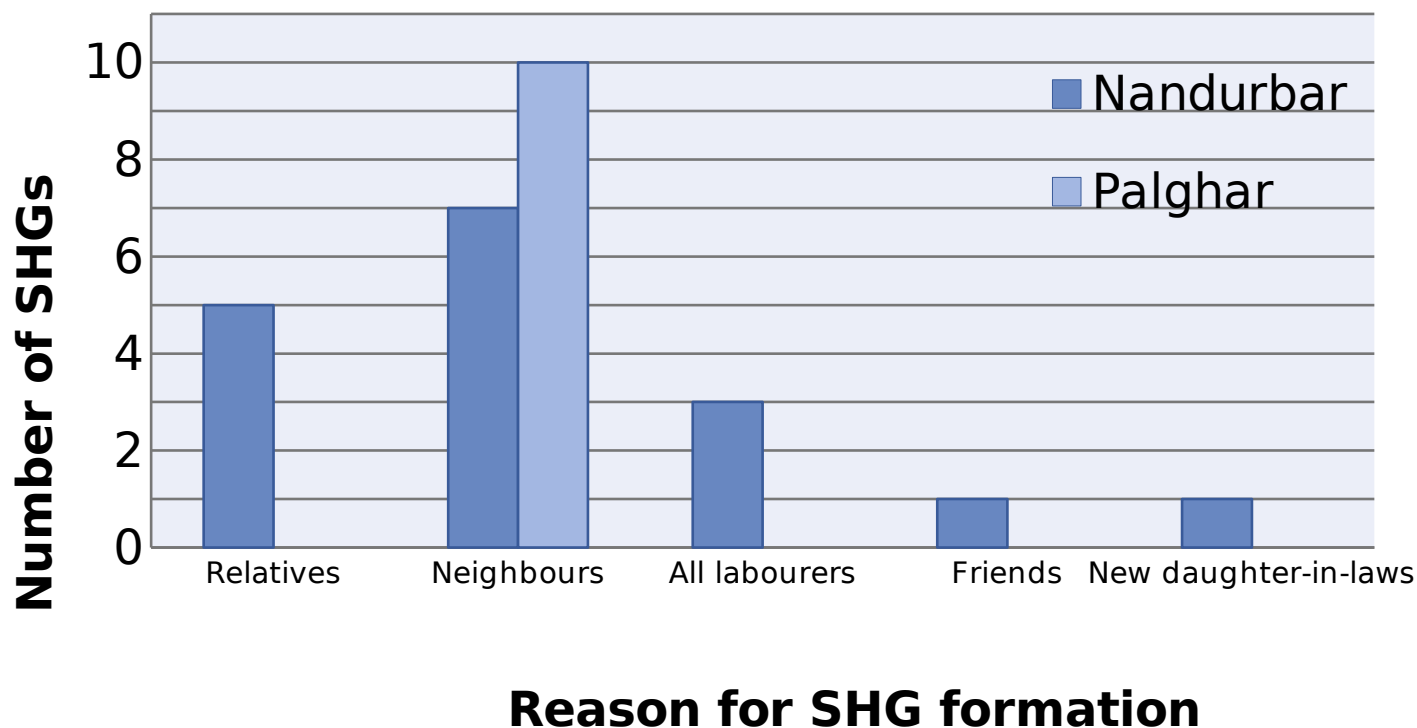
*Source: Population Census Abstract, Census, 2011

Livelihood activities and linkages with State, Market and Civil Society in Palghar & Nandurbar

| Parameters | Nandurbar | Palghar |
|-----------------------------|---|---|
| General Employment Scenario | Mainly farming | Industries around Palghar and Saphale, Farming, Construction worker, etc |
| Migration Details | On farms of cotton, sugarcane, groundnuts, etc in Gujarat (Surat and Saurashtra mainly) , Construction workers, security guards in Nashik, Pune | Not prevalent |
| Government Schemes | Gharkul Yojana, MNREGA, Thakkar Bappa Yojana, Shravan Bal Niradhar Yojana, Dongri Vibhag Vikas Yojana, etc. | Gharkul Yojana, MNREGA, Thakkar Bappa Yojana, etc |
| Problems Faced | Electricity Supply School Transport and condition of roads Healthcare | Electricity Bills Commuting to School Transport and condition of roads Sand Mining |

Comparison of SHGs in Palghar & Nandurbar

- *Average Age of SHGs* – Nandurbar: 5 Years and 9 Months , Palghar: 7.5 Months
- *Average size of SHG* – 11 in both districts
- *Reason for SHG formation* -

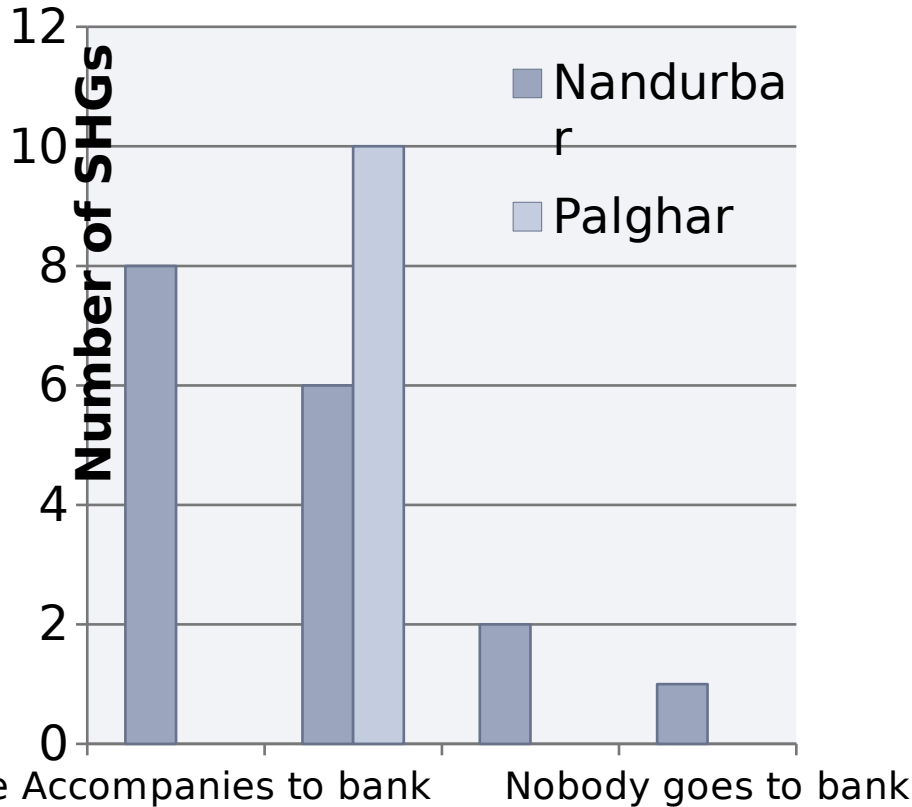


Comparison of SHGs in Palghar & Nandurbar

| | Palghar (10 SHGs) | Nandurbar (17 SHGs) |
|--|---|--|
| Composition of SHG | No SHG had widow, physically disabled or divorcee member | 6 SHGs had widow women 1 SHG had physically disabled woman |
| Literacy rate among members of SHG | 54% (6 out of 11 women) | 16.6% (2 out of 11 women) |
| Monthly Saving | Rs. 100 for all SHGs | Rs. 58.24 (average) [Rs.40(1 SHG ,Rs.50(13 SHGs) Rs.100(3 SHGs)] |
| Number of SHGs who received Revolving Fund (RF) or bank loans | 2 out of 10 SHGs received Rs. 15,000 as RF | 13 out of 17 SHGs received RF. (9 SGSY SHGs received Rs.25,000 as RF and loan up to Rs.2.5Lakhs. While 4 SHGs have received Rs.15,000) |
| Internal Loans | Between Rs. 100 to Rs. 1,000. Repayment period up to 3-4 months | Between Rs. 100 to Rs. 10,000. Repayment period up to 1.5 years |
| Bank Account Status & average balance | 9 SHGs had bank account Rs. 5,123 | All SHGs No Information |

Comparison of SHGs in Palghar & Nandurbar

Maintenance of Passbook:



Handling of bank transactions

| Handling of Bank Transactions | Palghar (Out of 10 SHGs) | Nandurbar (Out of 17 SHGs) |
|-------------------------------------|--------------------------|----------------------------|
| President Alone | 1 | 1 |
| President and Secretary | 0 | 2 |
| Secretary Alone | 0 | 1 |
| Two members on rotation basis | 5 | 4 |
| President, Secretary and one member | 0 | 5 |
| Only member | 4 | 1 |
| Only other male(s) | 0 | 2 |
| No one | 0 | 1 |

Similarities in SHGs in Palghar & Nandurbar

Use of Internal Loans (IL): Reasons for internal loans in both the districts were similar.

1. Healthcare expenses like hospital charges, medicines, tests, etc.
2. Farming related expenses like seeds, fertilizers, etc.
3. Household expenses occurring because of guests, festivals, etc.
4. Expenses occurring due to marriage in the immediate family.
5. Educational expenses like exam fees, tuition fees, books, etc

Rate of interest on ILs : 2% in both the districts. Rs. 2 are charged per Rs. 100 of the IL per month.



Livelihood activities of SHGs in Palghar & Nandurbar

- **Livelihood activities of SHGs:** None in Nandurbar.

| Livelihood Activity in Palghar | Number of practicing SHGs (out of 10) |
|---|---------------------------------------|
| Chicken Shop | 1 |
| Wada Pav Shop (Snacks) | 2 |
| Group Vegetable Cultivation by collective farming | 2 |
| Paddy Cultivation using SRI method using collective farming | 1 |
| Bangle Making (individual practice) | 1 |
| Papad Making (Failed Attempt) | 1 |

Study of Mahil Arthik Vikas Mahamandal (MAVIM) as implementation Agency for MSRLM

○ Mission and Vision:

- To mobilize rural women
- To enhance the capabilities of women
- To build and increase the self confidence in women
- To develop the entrepreneurial skills
- To match the livelihood opportunities with the market demands
- To increase the participation of women in education, decision making and governance
- To institutionalize and strengthen the women self help groups to promote constant development

(Source: MAVIM, Information Brochure)



History of MAVIM

- Started promoting SHGs since 1994 under
 - International Fund for Agricultural Development (IFAD)
 - Swayamsiddha,
 - Rammai Mahila Sakshamikaran Yojana,
 - Tribal Sun Plan program,
 - NABARD add-on programs,
 - Women in Agriculture Program

- Past and current work of MAVIM:
 - Tejaswini Maharashtra Rural Women Empowerment Programme
 - Empowerment program for women in minority community
 - To act towards the availability of credit/loan at the rate of 4% to women SHGs
 - Maharashtra State Rural Livelihood Mission (MSRLM)




Activities of MAVIM under MSRLM

- MAVIM is implementation agency for MSRLM in following districts and blocks-
 - Thane - Bhiwandi, Shahapur
 - Solapur - Malshiraj, Mohal
 - Gondia - Salekasa, Tiroda
- Action flow much clearer as compared to MSRLM –
 - Baseline survey for preparation of poverty list of HH
 - Formation of SHGs
 - Selection of CRP
 - CRP training (hierarchy of CRP \Rightarrow Sahyogoni \Rightarrow Cluster coordinator)
 - Formation of Village Organization (VO) and village level committees
 - Membership of CMRC and formation of Executive body at CMRC

Community Managed Resource Centre

Activities undertaken -

- Trainings and some components for
 - *health awareness,*
 - *drudgery reduction,*
 - *introduction to the PRIs, etc*
 - Convergence with KVKs, KVICs, health department, etc for trainings and other interventions
 - Online record for all the monetary transaction as well as SHG meeting details
 - Promotion of personal investments, participation in Gram Sabha and Gram Panchayat elections
- 

Visit to Community Managed Resource Centre – Angaon, Bhiwandi

Service wise charges at Angaon CMRC.

| | Service | Charge (Rs.) |
|---|--------------------------------------|---------------------|
| 1 | Individual Annual Membership | 12 |
| 2 | Annual Membership Charges (Old SGHs) | 800 |
| 3 | Annual Membership Charges (New SGHs) | 600 |
| 4 | Skilling Training | 100 |
| 5 | SHG Accounts Writing | 200 |
| 6 | Preparation of business plan | 1000 |
| 7 | PAN card (Per Member) | 20 |



Comparison of MAVIM and MSRLM

| MAVIM | MSRLM | Remarks | Addressed objective of NRLM |
|---|--|--|--|
| 1 Three tiered organizational structure CRP = Sahyogonis = Cluster coordinators | Two tiered approach on ground level CRP = Cluster coordinator | Three tiered structure has better grass root level presence and influence | Social mobilization |
| 2 Many modules like women health care, drudgery reduction, etc are run along with livelihood improvement module | Focus is on safety net provision to avoid financial and economic exclusion | Multi-dimensional focus of MAVIM allows beneficiaries to have overall well being and not just financial safety net | Improving the delivery of social and economical support system for poor households |
| 3 Community Managed Resource Center (CMRC) provides paid services and technical expertise with | No such institution to extend support to SHGs | CMRCs help SHGs in managing various fronts minimising the failure rate for SHG sustenance | Capacity building and skill building for achieving sustainable livelihood |

Key Takeaways from field work

- Natural resources are under stress
- Externalities and difficulties to find steady employment for rural poor
- Mobilisation is the positive point
- CRP emerges to be strong grass root link for MSRLM
- Mobilisation can be leveraged more effectively
- Livelihoods support and convergence is minimum, can be improved
- MAVIM was already engaged in institutionalisation of poor through CMRC
- Unfolding mechanism of MSRLM can't be the same in all the districts (challenges in Palghar and Shahada were different)



Limitations of the field work

- Study was carried out in one block in each district viz. –
 1. Palghar block for Palghar district and
 2. Shahada block for Nandurbar district
- Sample size in each of the district was small. number of SHGs surveyed
 1. Palghar: 10
 2. Shahada: 17
- Due to discrepancies in total income (from all sources) and total expenditure in Micro Investment Plan (MIP), it was not included in the study



About Rural Self Employment Training Institutes (RSETI) -

- Concept evolved from “Rural Development and Self Employment Training Institute” (RUDSETI)
- Programs with pre-defined curriculum and training modules
- Established by nationalised banks as lead bank for each district
- Philosophy of RSETI -
 1. **Orientation** - *to create awareness about self employment*
 2. **Training** - *Training regarding the managerial, marketing and other skills required to establish and sustain the enterprise*
 3. **Post-training hand holding** - *Support is extended to help the candidates to sustain the enterprise (Source: Guidelines for RSETI, MoRD, GoI, 2011)*



About RSETI -

- Capital of Rs. 1 Crore is given to set up the infrastructure consisting of classrooms, labs, workshops, hostel, dining area, kitchen. (Source: Guidelines for RSETI, MoRD, GoI, 2011)
- Running cost - average Rs.6,000 per training per trainee, which comes to Rs. 60 Lakh per year assuming 1000 trainees per year
- 2 years to settle the enterprise (Settlement period), follow up in every 3 months
- Survival rate - claimed by RSETIs is 50-70% in Maharashtra (As per discussion with Mr. Ramchandra Kowligi, MSRLM)



Comparison of RSETI and ITI

| Parameters | ITI | RSETI |
|-----------------------------|---|---|
| Objective | To train youth in for jobs in industry particularly | To train rural BPL youth for self employment |
| Target Trainees | Youth | Rural BPL youth |
| Training areas | Industry oriented | Market demand dependant |
| Infrastructure | Requires heavy machinery, classrooms and labs | Comprises of one training room, one lab, few hostel rooms, kitchen and mess |
| Admission Process | Has prerequisite of some formal education which varies from course to course. | Admission is independent of formal education/degree held by the person. |
| Duration of training | Training follows the semester system, hence generally spans for one year to three years | short term spanning for 5 days to 28 days. Trainings are residential in nature. |
| Fees of training | between Rs. 6,200 to Rs. 24,000 | no training cost |

Comparison of RSETI and ITI Continued..

| Parameters | ITI | RSETI |
|--|---|---|
| Staff requirement | Permanent staff members for teaching and practical training | one director, admin staff and assistant. Teaching staff is called in as and when required. |
| Syllabus prescribed by | Directorate General of Employment and Training (DGET), Ministry of Labour and Employment, | National institute of Rural development (NIRD) and National Academy of RUDSETI. |
| Evaluation | Formal exam based evaluation system with practical exam and apprenticeship | No exam is held to evaluate the trainees. |
| Handholding after training | No handholding or support for self employment | Handholding period is usually two years, Status check happens in every three months duration, |
| Recognition of training from industry | ITI trainees receive diploma from DGET, which is recognised in industry | RSETI certificates are not industry recognised |

Visit to Thane RSETI

- Started since April, 2013
- Permanent Staff – 3 (1 Director, 1 Admin staff, 1 Helper), 1-2 Trainer(s) depending on the program being run
- Current Infrastructure available – 1 office room and 1 classroom which used as workshop as well
- Number of courses offered – 28
- Currently run – 17
- Number of trainees for each course – 25
- Duration of the trainings – 6 days to 45 days
- Currently both APL and BPL candidates are admitted, but preference to BPL candidates
- Have proper training schedule for financial year, which is strictly followed



Problems faced by Thane RSETI

- No proper infrastructure
- Current Location
- Difficulty on getting trainers, as remuneration is very low (Rs. 650/ day)



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○ □ Field Work Based Analysis

1. Study of SHGs in Nandurbar and Palghar
2. Study of Mahila Arthik Vikas Mahamandal (MAVIM) as implementation Agency for MSRLM
3. Study of Rural Self Employment Training Institutes (RSETI)

○ □ Conclusion and Future Plan



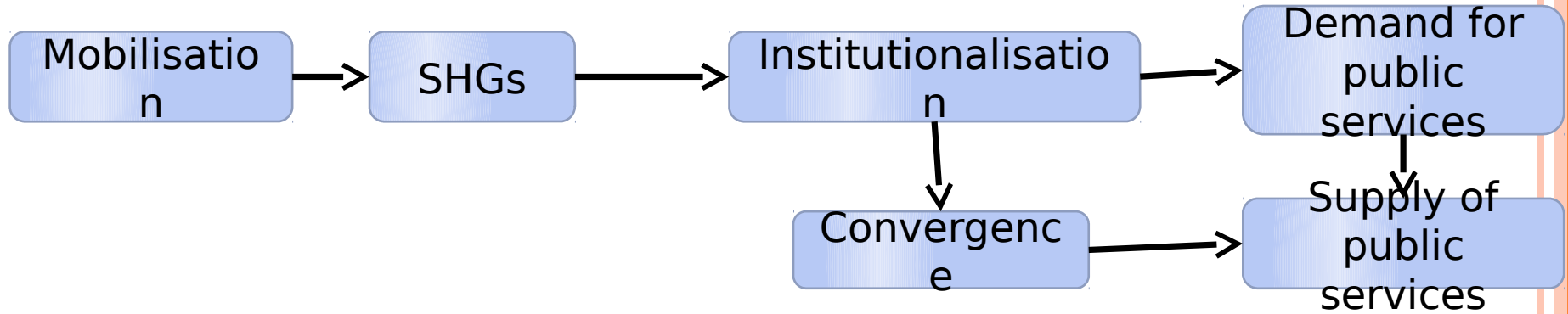
Conclusion

- Broader Objectives of NRLM/MSRLM–
 1. Institutionalisation of poor,
 2. Improving access to selected public services and
 3. financial inclusion
- In Maharashtra, the SHGs act as a financial safety net rather than as an instrument to generate productive assets to be used for livelihoods (addresses financial inclusion)
- To improve the access of public services, SHGs can interact with Panchayati Raj Institutes (PRI) and create the demand for the same.
- Active participation of women in Gram Sabha and Gram Panchayat should be formalized and encouraged.
- For SHGs to work as economic multipliers, knowledge generation and dissemination, market access etc. need to be prioritised by NRLM.
- Women SHGs can indeed serve the greater purpose of (1) and (2), rather than just as an mechanism for women to have monthly savings

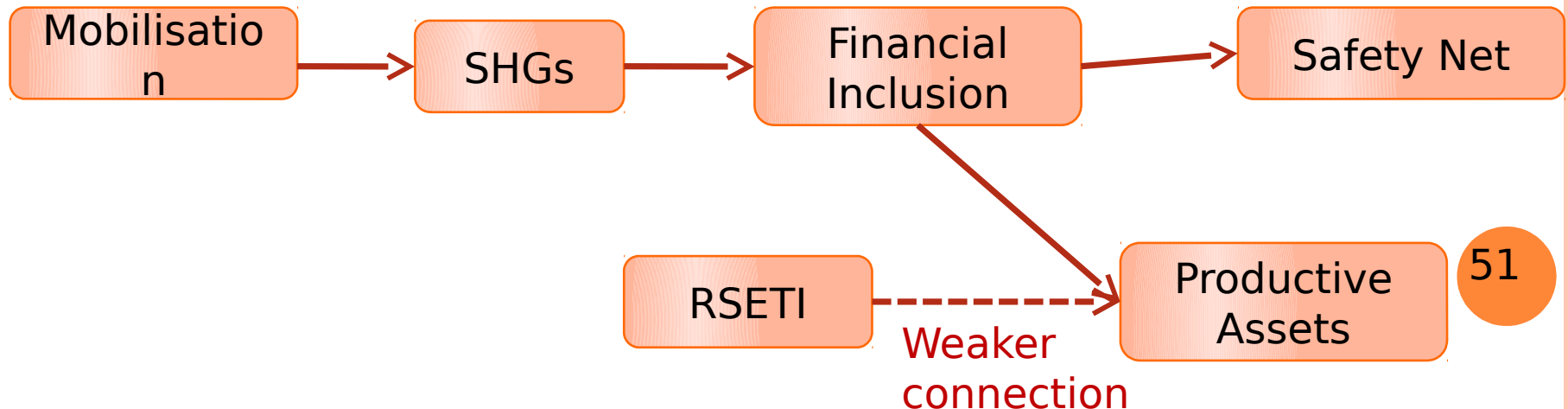


Expected v/s actual flow of actions of MSRLM

Expected Flow of core actions and convergence actions of MSRLM



Actual Flow of core actions and convergence actions of MSRLM



Future Plan

- A comparison of livelihood programs across 2-3 states and their "convergence" with other state processes such as with agriculture extension, Panchayati Raj or with basic services such as water and public transport. This will involve studying the conduct of NRLM in others states, various supporting government resolutions, key staff, training material and outcomes and to cull good practices. These good practices would help in consolidating the work of NRLM and cross-learning between states.



Future Plan continued..

- Preparing an exit/extension strategy and a post-exit scenario building exercise for MSRLM. This is an important study since it will lead to a mainstreaming of the positive outcomes of the program, and a cost-benefit analysis of the risks of losing these for want of support. In Maharashtra, this will involve linkages with RDD (rural development department) and with MAVIM.
- Exploring the possibilities of formation of 'producer companies' comprising of SHGs engaged in similar activities and training them for quality control. Possible linkage of SHGs with consumer cooperatives for contract based production of goods/services.



Thank you



