

Project Report (TD 696)

On

M.Tech Project Stage II

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

Submitted in partial fulfilment for the Degree of
M. Tech. in Technology & Development

by

Indrayani Jayant Nishane

(Roll No. 133350004)

Under the guidance of

Prof. Milind Sohoni



Centre for Technology Alternatives for Rural Areas (CTARA),
Indian Institute of Technology Bombay,
Powai, Mumbai – 400076.

July, 2015

Declaration

I hereby declare that the report entitled - '**Assessment of activities for the state of Maharashtra under Maharashtra State Rural Livelihoods Mission (MSRLM)**' submitted by me, for the partial fulfilment of the degree of Master of Technology to Centre for Technology Alternatives for Rural Areas, Indian Institute of Technology Bombay is a record of the M.Tech Project work carried out by me under the supervision of Prof. Milind Sohoni, Professor, Centre for Technology Alternatives for Rural Areas.

I further declare that this written submission represents my ideas in my own words and where other's ideas or words have been included, I have adequately cited and referenced the original sources. I affirm that I have adhered to all principles of academic honesty and integrity and have not misrepresented or falsified any idea/data/fact/source to the best of my knowledge. I understand that any violation of the above will cause for disciplinary action by the Institute and can also evoke penal action from the sources which have not been cited properly.

Place: Mumbai

Date: 7th July, 2015

Indrayani Jayant Nishane

(133350004)

Acknowledgment

I sincerely thank Prof. Milind Sohoni for providing unconditional guidance and assistance with all my difficulties in all the quarters of time. This work could not have been done without his constant support and encouragement.

I also thank Ministry of Rural Development, for giving me the opportunity to work of such an interesting topic. I would like to thank Ms. Vrunda Vaze, Ms. Meenal Ware, Mr. Ramchandra Kowligi, Mr. Rakesh Ganguli of Maharashtra Rural Livelihoods Mission (MSRLM). Interaction with them has helped a lot in grasping the topic. Mr. Yogesh Patil from DVET helped in understanding position of ITI in formal education system. Mr. Parab from RSETI, Thane helped with all the needed information. Mr. Prakash Ganvir and Mrs. Aruna Gaikwad from MAVIM went out of their way to help with the needed documents and information. Ms. Sunita Choundhe, Mr. Yogesh Bhamare, Ms. Rajashri Mane from Thane District Mission Management Unit, MSRLM helped in setting up the contacts for field visits and collection of data related to Self Help Groups. Mr. Sameer Khan from Nandurbar District Mission Management Unit, helped for the field work in Shahada. This report could not have been completed without their support.

I would like to extend my gratitude towards Ms. Pooja Prasad, who graciously shared her insights with me. Discussions with her have always encouraged me to a great extent in framing my perspective. I take this opportunity to thank my roommate Ms. Sandhya Seetharaman who has been more than helpful.

I thank my family members for being supportive and encouraging. Their kind words always meant a lot to me. Lastly whose unconditional support and encouragement was constant throughout the project, my loving husband was instrumental in helping me to complete the work in time. I can't thank him enough for whatever he has done.

Abstract

The study aims to understand and analyse the activities carried out by Maharashtra State Rural Livelihoods Mission (MSRLM). MSRLM is the implementation of National Rural Livelihoods Mission (NRLM) for the state of Maharashtra. NRLM is the human development program aimed at poverty reduction by increasing the household income through sustainable livelihood and improved access to financial services and some selected public services. To achieve these, NRLM aims to build institutional platforms for rural poor. The analysis of the action plan to achieve these objectives in the state of Maharashtra within a framework of livelihoods, its implementation and some of the outcomes are the broad topics of this study.

Livelihood can be seen as a sequence of actions or transactions needed for a household to lead a healthy life with dignity. These actions are nothing but interactions with the state, civil society and market to fulfil the basic environmental, biological/physical and cultural needs. These interaction depend on the political, financial, economical power and social influence and abilities of the household. For reliable and predictable livelihoods these interactions should be uninterrupted and uncomplicated, and hence the household should not be excluded socially, politically, economically and financially. Next, to ensure the sustainability of livelihood activities, access to shared resources should be sustainable, and private resources of the household should be improved. These complex interactions and the access to the resources and services by poor households can be enabled by improving the governance (i.e., the supply) and by motivating people to use their rights to demand such access (i.e., social mobilisation).

An analysis of activities of Maharashtra State Rural Livelihoods Mission (MSRLM) was done using this framework and the objectives stated by NRLM. The study of major activities of MSRLM like formation of Self Help Groups (SHG), Rural Self Employment Training Institutes (RSETI) were studied in the form of case studies using surveys and interviews conducted during respective visits. One of the implementation agencies of MSRLM is Mahila Arthik Vikas Mahamandal (MAVIM), which was also studied. Comparative analysis of MAVIM and MSRLM along with that of Industrial Training Institutes (ITI) and RSETI helped in understanding and analysing MSRLM.

NRLM has its main objectives as (i) institutionalisation of poor, (ii) improving access to selected public services and (iii) financial inclusion. Formation of SHGs is one of the steps taken by NRLM for achieving the required social mobilisation. However, we see that the design largely addresses (iii) but not the first two objectives. Even there, in Maharashtra, the SHGs act as a financial safety net rather than as an instrument to generate productive assets to be used for livelihoods. Women SHGs can indeed serve the greater purpose of (i) and (ii), rather than just as a mechanism for women to have monthly savings. It is a social collective, which can be used as vehicle to bring about the favourable changes in current situation. 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. SHGs are not used to their full potential to achieve the desired outcomes by NRLM. For SHGs to work as economic multipliers, knowledge generation and dissemination, market access etc. need to be prioritised by NRLM. There is provision of convergence with external agencies for the same, but mechanism for convergence is not clear. Finally, through the Community managed Resource Centres (CMRC), MAVIM does manage to achieve some institutionalisation of rural poor. A similar strategy may be adopted by NRLM.

Keywords : SHGs, NRLM, MSRLM, Livelihoods, Skilling

Table of Content

Chapter 1 : Livelihoods	1
1.1 Structure of Indian society	1
1.2 Types of exclusion in society and determinants of livelihood in India	3
1.2.1 Types of exclusion in Indian Society	3
1.2.2 Determinants of livelihood in India	5
1.3 Employment, livelihood and household	7
1.4 Sustainable Livelihood	10
1.5 Employment: Some definitions and statistics	12
Chapter 2 : Livelihood and Employment : Measurable and non-measurable aspects	17
2.1 Livelihood and Employment	17
2.2 Measurable Aspects of livelihood	17
2.3 Non-measurable aspects of livelihood	29
Chapter 3 : National Rural Livelihoods Mission (NRLM)	35
3.1 Objective of the NRLM	35
3.2 Stakeholders of NRLM	40
3.3 Comparison of NRLM and SGSY	45
Chapter 4 : Maharashtra Rural Livelihoods Mission	47
4.1 Organizational Structure of MSRLM	47
4.2 Resource Block Strategy	48
4.3 Pilot Projects by MSRLM	49
4.4 Working of MSRLM - Analysis based on field visits	50
4.4.1 Nandurbar District	51
4.4.2 Palghar District	56
4.4.3 Study of SHGs	61
Chapter 5 : MAVIM	71
5.1 Mission and vision of MAVIM	71
5.2 Past and current work of MAVIM	72
5.3 Activities of MAVIM under MSRLM	73
5.4 Visit to Angaon CMRC	75

5.5 Conclusion	78
Chapter 6 : Rural Self Employment Training Institutes (RSETI)	81
6.1 Industrial Training Institutes	81
6.2 History of RSETI	83
6.3 Visit to Thane RSETI	85
6.4 Comparison of ITI and RSETI	89
Chapter 7: Conclusion and way forward	91
7.1 Conclusion	91
7.2 Future Plan	93
Appendix I - Questionnaire for Self Help Group Survey	95
Appendix II - List of villages and SHGs surveyed and transcript of Focussed Group Discussion.	103
Appendix III - Questions for Cluster Coordinator	109
Appendix IV - Survey Format Used by MAVIM to categorise the households into 5 categories	111
Appendix V - Details of the visits and meetings	115
Appendix VI - Some photographs from field visits	117
References	119

List of Figures

Figure No.	Title	Page No.
Figure 1.1	Structure of society	2
Figure 1.2	Each household as input-output model	8
Figure 1.3	Sustainable Livelihood Framework	12
Figure 1.4	Structure of Employment Status	13
Figure 1.4	Industrial division according to different sectors	14
Figure 2.1	Graph showing relationship between water availability and number of employees in formal sector	29
Figure 2.2	Map showing percentage of rural households with primary source more than 500 m away according to Census 2001 data	30
Figure 2.3	Map showing percentage of rural households with primary source more than 500 m away according to Census 2011 data	31
Figure 4.1	Governing structure of MSRLM	48
Figure 4.2	Presence of MSRLM in the state of Maharashtra	50
Figure 4.3	Pie-chart showing demographics of Dudhkhedha village, Nandurbar	52
Figure 4.4	Pie-chart showing demographics of Manmode village, Nandurbar	53
Figure 4.5	Pie-chart showing demographics of Bhulane village, Nandurbar	53
Figure 4.6	Pie-chart showing demographics of Karwale village, Palghar	57
Figure 4.7	Pie-chart showing demographics of Penand village, Palghar	57
Figure 4.8	Pie-chart showing demographics of Talekhal village, Palghar	58
Figure 4.9	Graph showing the reasons for SHG formation	63
Figure 4.10	Graph showing how bank transactions are handled in Palghar and Nandurbar	66
Figure 5.1	Information about CMRC, Angaon	76
Figure 6.1	Place of ITI education in the formal technical education system	82

List of Tables

Table No.	Title	Page No.
Table 2.1	Industry of Work for the workforce in India	18
Table 2.2	Worker status distribution within sectors	20
Table 2.3	Distribution of worker status by enterprise size in Construction and Mining	21
Table 2.4	Distribution of worker status by enterprise size in Manufacturing	21
Table 2.5	Distribution of worker status by enterprise size in Services	22
Table 2.6	Houselisting and Housing Census Schedule	23
Table 2.7	Household Census Schedule	26
Table 3.1	Analysis of NRLM objectives and activities undertaken.	37
Table 3.2	Stakeholder analysis of NRLM	41
Table 3.3	Comparison of SGSY and NRLM	45
Table 4.1	Usage of Natural Resources in Shahada	55
Table 4.2	Usage of Natural Resources in Palghar	60
Table 4.3	District wise average age of SHGs	62
Table 4.4	District wise average percentage of literacy among members of SHG	64
Table 4.5	District wise statistics about how bank transactions are handled for SHGs	67
Table 4.6	Livelihood activities in Palghar district	67
Table: 5.1	Classification of BPL households according to MAVIM	74
Table 5.2	Rate charges of Angaon CMRC for selected services	77
Table 6.1	Details of the courses offered at Thane RSETI	86
Table 6.2	Comparison of ITI and RSETI	89
Table 7.1	Comparison of MAVIM and MSRLM	93

List of Abbreviations

BMMU	Block Mission Management Unit
BPL	Below Poverty Line
CBO	Community Based Organization
CES	Consumer Expenditure Survey
CMRC	Community Managed Resource Center
CRP	Community Resource Person
CSO	Civil Society Organization
CW	Casual Waged
DMMU	District Mission Management Unit
DRDA	District Rural Development Agency
FGD	Focussed Group Discussion
GoI	Government of India
GoM	Government of Maharashtra
GP	Gram Panchayat
HDI	Human Development Index
IAP	Integrated Action Plan
IFAD	International Fund for Agricultural Development
IL	Internal Loans
KVIC	Khadi and Village Industry Commission
KVK	Krishi Vigyan Kendra
LFPR	Labour Force Participation Rate
LPG	Liquid Petroleum Gas
MAVIM	Mahila Arthik Vikas Mahamandal
MDG	Millennium Development Goals
MIP	Micro Investment Plan
MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MoRD	Ministry of Rural Development
MPCE	Monthly Per Capita Expenditure
MSRLM	Maharashtra State Rural Livelihoods Mission
NGO	Non-Governmental Organization
NRLM	National Rural Livelihoods Mission
NRO	National Resource Organization

NSSO	National Sample Survey Office
PDS	Public Distribution System
PHC	Public Health Centre
PRI	Panchayati Raj Institutes
PU	Proportion Unemployment
PwD	Persons with Disabilities
PWD	Public Works Department
RF	Revolving Fund
RSETI	Rural Self Employment Training Institutes
RW	Regular Waged
RWSD	Rural Water Supply Department
SE	Self Employed
SERP	Society for Elimination of Rural Poverty
SGSY	Swarnajayanti Gram Swarozgar Yojana
SHG	Self Help Group
SMMU	State Mission Management Unit
UR	Unemployment Rate
VDC	Village Development Committee
VO	Village Organizations
WCWD	Women and Child Welfare Department
WPR	Worker Population Ratio

Chapter 1 : Livelihoods

The main objective of the M.Tech. project is to study the employment and livelihoods in rural and semi-rural (peri urban) setting. The simplest understanding of the term livelihood can be seen as a sequence of actions or transactions needed for an individual to lead a healthy life with dignity, which depends on the ability of his/her household to access the needs. In this chapter motivation behind the work is discussed in detail.

1.1 Structure of Indian society

Every household has some environmental, biological and cultural needs. These needs can broadly be as follows -

- Environmental needs which include needs like drinking water, food, etc .
- Biological/physical needs includes safety, shelter, etc.
- Cultural needs include education, religion, etc.

Humankind came together to fulfil these needs and formed *society*. Some interactions are carried out in order to fulfil these needs. These interactions with various elements of society comprise of *livelihood*. Therefore, livelihood covers wide range of activities related to day to day life and not just income generating activities. Division of members of society happened in order to satisfy those needs. Particular class of the society was working towards making the task of meeting the essential needs easier for others. The give and take relationship is then established among these different classes. These relationships later become norms for behaviour in society. Thus different agencies in society abide by the rules/ norms in order to bring the equilibrium in the society. We can say that these different agencies/ classes in the society enter the in the "*Social Contract*". Social contract defines various agencies/ classes in the society and their roles. Well known example of social contract is the "Bara Balutedar" system followed in Maharashtra. Bara Balutedar system includes the agents such as potters, goldsmiths, carpenters, blacksmiths, cobblers, washers, priests, etc for fulfilling particular needs. Surplus produced by the household is exchanged for the services provided by the Balutedar. This led to the formation of "*market*".

To maintain the law and order and to provide safety to the community, "*state*" came into the picture. Main function of the state was to control the functioning of community and market without any violence. It achieves the same through punishments and rewards.

To enforce the sense of togetherness, community needs the binding force like religion or institutions like temple, schools, etc. to keep it together. All such institutions form the "**civil society**". Figure 1.1 explains the interactions between different sections of society.

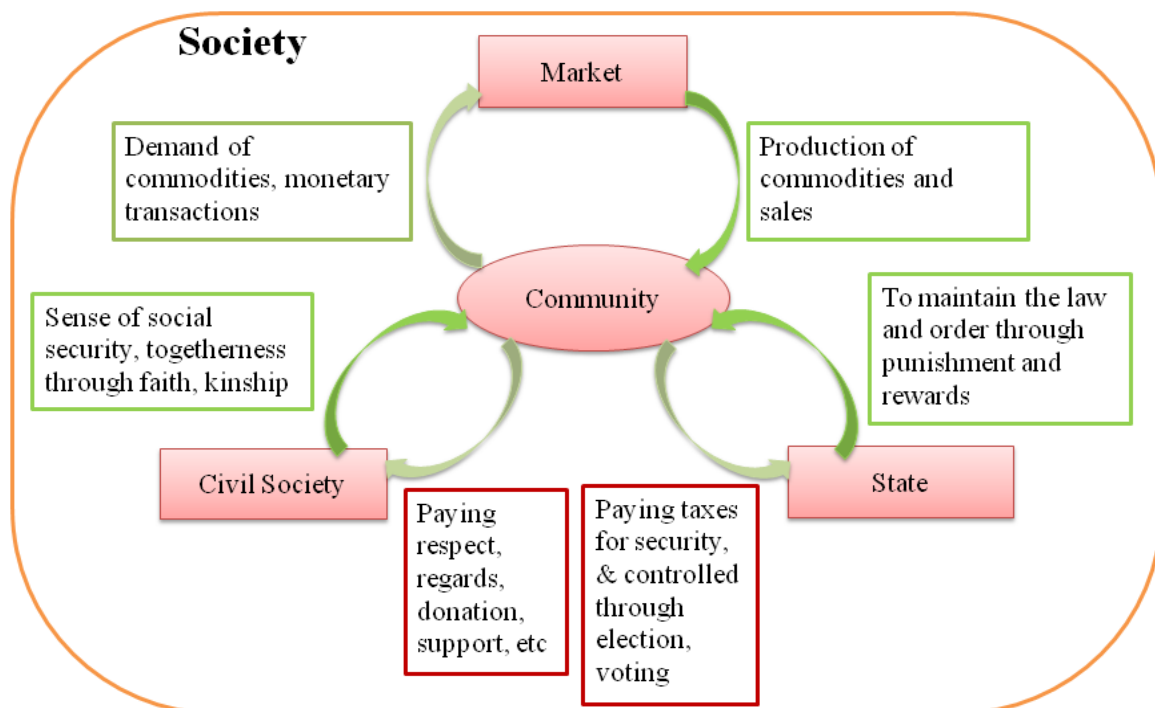


Figure 1.1 Structure of society

State is governed through elections and voting. Therefore we can say that, the state is controlled through politics. Civil society is controlled via social interactions. Whereas, monetary transactions in lieu of various products determine the behaviour of market. The process of fulfilment of the environmental, biological, cultural needs includes the interactions with market, civil society and state. These transactions are complex and often involve contract to ensure the smooth operation of society as a unit. These transactions are nothing but livelihood activities. Political power influences the state, financial power influences the market behaviour, while social interactions determine the influence on civil society. Hence to ensure the well being of the household,

household should have political power, financial power and social influence. Livelihood involves simultaneous working of many agents. For poorer households without these powers, access to market, state and civil society becomes difficult. Particularly for tribal women, who have no political power, no money, no education and gender equality in household. This part of society is excluded from the mainstream, because of their inability to access the sources needed to address the basic needs. These exclusions are discussed in detail in the following section.

1.2 Types of exclusion in society and determinants of livelihood in India

Livelihood in India depends on many factors such as availability of natural resources, ability to access public services like transport, healthcare, education, etc. Apart from this there are many factors responsible for determining the possible options for earning livelihood. In the context of rural India, the position of the household in the society plays an important role in deciding the major occupation. Some of such factors are discussed in the following sections.

1.2.1 Types of exclusion in Indian Society

Society in India is divided into different classes based on different parameters like religion, caste, financial status and even gender. There are specific neighbourhoods for particular community or caste. This gives rise to inequalities in many fronts like availability of public infrastructure, access to education, health care facilities, sanitation, drinking water, etc. The elite class of society uses their influence which further skews the inequalities. This has forced the weaker section of society deeper towards poverty leaving a negative impact on the livelihood of people. This situation has directly affected the goal of poverty reduction for any human development program like National Rural Livelihood Mission (NRLM). The poor section of society is often marginalised and is unable to access/address the basic needs for their well-being. This marginalization results in the exclusion of weaker sections of society from the mainstream at various junctures of day-to-day life. Moreover, deficiencies in the delivery mechanism of the essential public services like education, health-care, public distribution system (PDS), electricity, transport, drinking water, etc. also work against the poor.

Class based exclusions of weaker sections of society is possible in many ways like - *social exclusion, economic exclusion, political exclusion, geographical or location based exclusion, financial exclusion etc.*

- ***Social exclusion*** - It includes the discrimination based on caste/religion, discrimination against physically disabled or discrimination based on social gaps like gender, etc.
- ***Economic exclusion*** - It affects day to day activities like, inability to access the credit required to raise the capital for starting or maintaining the enterprises and access to needs like education, health, transport, drinking water, electricity, etc.
- ***Political exclusion*** - Political power is generally concentrated to the elite class of society. Hence they influence the decision making process for benefit of the same class, suppressing the voice of marginalised section.
- ***Geographical/Location-based exclusion*** - Due to difficulty in geographical connectivity with mainstream society or cities, some pockets of society face exclusion based on the location. This makes the last mile service delivery difficult and causes the failure of supply chain. Geographical or location based exclusion can be minimised by improving the public infrastructure in the target area.
- ***Financial exclusion*** - Financial exploitation in rural areas is very common due to dependency on the informal sources of credit, like money lenders, with higher rate of interest. Even though public sector banks have nationwide access, the main asset used as collateral for loans is still land. Landless labourers find it difficult to avail the financial services due to lack of assets. Many people in rural India still do not have clear titles to the land they are cultivating, especially tribals due to conflict with forest area. Whereas informal sources of finance do not require much formality and is much quicker, but leads to exploitation for vulnerable section of society making them financially excluded.

Gender based exclusions : Apart from different sections of the society, social distance exists within the household also. Due to patriarchal structure of society, women are expected to look after the household chores, while men are expected to earn for the family. Moreover, traditions like dowry make girl child undesirable which results into higher rate of female foeticide in India. The gender gap within the household makes the position of women vulnerable. Women do not have say in the day to day decision making, let alone be part of the governance. In order to achieve the Millennium

Development Goal (MDG) of the gender equity and promoting women empowerment, NRLM has also focussed on improving the condition of women in the rural society.(UNDP 2013)

The complexities of poverty and its implications create more difficulties for the households to escape the consequences of the same. The main possibility of escaping the vicious cycle of poverty can be seen in the form of sustainable livelihood opportunity for the household. This intimate relationship between poverty eradication and livelihood affects the human well being also. Therefore, livelihood is the focus of many poverty eradication program as well as human development programs like NRLM. (MoRD 2011)

Structure of society plays the precursor to these determinants. In the next section, we discuss the determinants of livelihood in rural India.

1.2.2 Determinants of livelihood in India

There are many factor responsible for determining the livelihoods opportunities for household. The same are discussed below -

- ***Natural Determinant*** - Constraints of availability of natural resources required to carry on the livelihood activities are responsible for shifting the traditional livelihood activities. Depleting forest cover, reducing surface water and ground water, soil erosion hamper livelihood of households. For example - salination of farm land due to excess of irrigation is forcing people to reconsider their livelihood practices. Another example can be of people living in coastal areas embracing occupation of fishing and doing related activities like drying the fish, etc. Availability of natural resources determines the assets which can be easily claimed for having a sustainable livelihood. Such assets can be owned or public, but their degradation or depletion has serious consequences on livelihood practices in rural setting.
- ***Governance based determinants and Determinants based on accessibility to manmade assets (shared assets) and some public services*** - This covers range of factors which have affected the livelihood of the people positively or negatively. Effectiveness of the local government determines the ease of access to the public services/assets required for overall well being of society. This includes addressing some of the priority needs like education, healthcare, drinking water, transport,

etc. Such needs, if not addressed by the governing authority have negative effect on the livelihood activities.

Also, the access to the public assets like forest, water bodies, grazing land For example - It was noted during one of the field visits in Shahada taluka, Nandurbar district, Maharashtra, that native tribal population was dependant on forest for their livelihood. But now they can't carry on their traditional livelihood activities as they do not have access to the forest as they used to have. Also, displacement is another factor which deprives people from carrying on the traditional livelihood activities.

- ***Social determinants*** - Traditionally, Indian society has been following the caste system, which promotes heredity based livelihood practices. Different castes have specifically assigned livelihood practises. Such traditional livelihood practices include fishing, weaving, pottery, blacksmithing, making gold jewellery , tailoring, animal grazing, etc. Some of the tribes also have traditional occupation like brick making, construction of houses, hunting, etc. Skills required are often passed on from previous generation to the next generation.
- ***Other determinants*** - Other factors like education of the person or the skill set possessed by the person also decides the livelihood option(s) for that person. Also, ability of the household to access the financial capital required, is of utmost importance. This can include all the factors which determines the capabilities of the household to assess the things required.

These determinants are directly related to the assets owned or accessible by the households. There are two types of assets or resources, which are needed to be accessed by any household while carrying out the livelihood activities. These types are - Shared resources or private resources. Shared resources include the assets or resources owned by the community like river, pond, grazing land, forest, temple, school, etc. Private resources comprise of farm land, labour from within the household, knowledge and tradition of production, skill etc. These resources may be competitive or non-competitive in nature. For sustainable livelihood, household needs unrestricted access to all the needed resources both private and shared. Various exclusions discussed in previous section, restrict the access of poor households over these resources. There are two ways to correct this undesirable situation viz. -

1. Orders from higher authorities in the state to improve the current situation. Intervention from state can improve the access to the resources. State can make available the shared or public resources to everyone. It can also help to improve certain private resources like skill by improving the education system.
2. Motivate the people to use their rights and entitlements in correct way and create the demand for improvement in current situation. In other words, mobilisation of the marginalised section of society can motivate them to correct the problem areas themselves, by raising voice.

Community can effectively manage the locally available resources and avoid the conflicts arising in accessing the resources. Communities can leverage the 'social capital' of trust and close social networking in monitoring the use of resources. This type of governance by local community is effective as value of resources and importance of value addition after access is well known. (Dietz, Ostrom and Stern, 2003). Therefore, communities are encourage to take charge of improving the access to private and shared/ public resources through governance.

The same strategy is adopted by National Rural Livelihood Mission (NRLM). NRLM has focussed on formation of women Self Hep Groups (SHG). Above discussion regarding the structure of Indian society, particularly in the rural India, will serve as basis for the understanding of poverty and livelihood.

1.3 Employment, livelihood and household

Income of the household is often determined by the occupation of the members of the household. Individuals perform the activities for earning livelihood for the household. Therefore, personal aspirations have deep impact on the household. Income of individual/household is associated with the employment. According to Amartya Sen, there are three personal aspects of employment which can be as follows -

1. ***Income aspect*** - Employment should generate steady and regular income.
2. ***Production aspect*** - Employment should be gainful, i.e., result in value addition and should contribute towards net output of the society.
3. ***Recognition aspect*** - Employment should give sense of pride and satisfaction to the employee. (Sen, 1975)

Therefore, employment not only has the impact on economics of the household, but also on the psychology of the household members. But these three aspects might not be simultaneously satisfied and there may be considerable variation as the income from different types of job or employment is different. Seasonality plays important role in deciding the employment status of landless labourers and hence the income of their household. A related activity is consumption and expenditure of the household and hence the study of the consumption pattern in various sections of the society. Consumption pattern will also throw some light on the market share of various sectors and the demand these sectors poses and the net employment requirements across sectors. If we consider the household as the basic unit for our study/understanding, then it performs various activities in society which have certain input and output. The input and output at household level can be assumed to be as follows -

- **Income** - Monthly or annual income of the household through employment which depends on the education and / or skills possessed by the person
- **Output** - Contribution of the household in the net output of the economy in terms of the consumption of the household

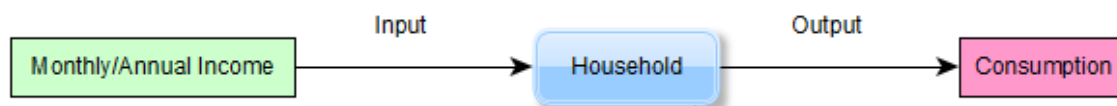


Figure 1.2 Each household as input-output model

The analysis of both input and output needs attention. Both the aspects of the input i.e. relationship between education and monetary income of the household as well as the output i.e. contribution to the market in terms of production and consumption, need to be studied in order to understand the employment in India on the broader perspective.

Sustainable livelihood depends on capabilities of the household to access the assets or resources required to lead the peaceful life. Such assets or resources include access to land, forest resources, water, along with access to healthcare facilities, means of transport, education, etc. Livelihood is nothing but activities responsible for inflow of cash required to access above mentioned resources or services along with food for

survival. Rural livelihoods particularly encompass variety of activities like farming, as labourer in farm work and agriculture allied industries, etc.

One surprising fact is that an extra year of education increases the consumption by only 3% per person in a household (Fulford, 2012). The increase in the number of years of education may not necessarily have a significant positive impact on the welfare of society. There are three related questions which we ask in connection with livelihoods. These are:

1. At household level livelihood, what are the determinants of good employment outcomes? This may be education, family composition, and other attributes which are measurable at the household level. Also, what are the attributes of household well-being.
2. What determined how households participate in the economy. How does access to transport, health and other infrastructure services affect employment and benefits.
3. Finally, what are the firm-level measures of good employment. This will include skills, education, sectors, terms of employment and so on. All these levels need to be studied in detail and this structure helps to understand the situation in better manner.

Another important point which needs emphasis is of employment in agriculture. India being agrarian country and over 51% of workforce engaged in agriculture and allied activities, seasonality has strong correlation with employment status of many people.(NSSO 2013a) Primarily in monsoon when farming related work is in demand, the employment also goes up. This is because of requirements of extra helping hands in farming related activities. But sadly, this leads to seasonality in employment and also leads to migration. Migration is another blazing problem faced by cities, where due to migration, slum encroachments are increasing leading to problems related to health, sanitation, drinking water, etc and also strains the capacity of public transport and other public infrastructure. Therefore, all basic amenities like public infrastructure, healthcare, drinking water, electricity, transport, education affect the availability of employment and livelihood. The vice versa is also true.

1.4 Sustainable Livelihood

Let us have a look at the definition of livelihood and its sustainability. Livelihood is defined as "*A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living.*" (Source : Chambers, Conway, December 1992)

Capabilities of the household to address the needs to be fulfilled to live the dignified life can be enhanced by ensuring sustainable livelihood. Sustainable livelihood can be defined as follows -

" 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)

As we have seen earlier, livelihood is nothing but the set of interactions of the household with other sections of the society. We have seen various determinants of livelihood and supporting structure of the society. In order to make the livelihood long lasting, all the agencies engaged in social contract should abide by the rules. The unrestricted access to all the shared as well as private resources will make the livelihood activities capable of handling the stress and shocks from external agencies. In India, there are many external factors determining the sustainability of livelihood. For farmers, the sustainability is dependent on natural factors or calamities (rain, flood), market condition (price for the agricultural produce), etc. That determines the availability of employment for landless labourers as well.

Livelihood activity has impact on household, environment and society. Therefore, livelihood should be sustainable from these points of view as well. Apart from generating income for the household, livelihood activities effect others in the society/community as well. Before determining the sustainability for any livelihood activity, following parameters should also be considered -

- ***Environmental Sustainability*** - Livelihood activity should be able to handle the constraint of limited availability of natural resources. Also, it should not be involving any actions which may deplete or degrade the natural resources.

- ***Social Sustainability*** - Livelihood activities should not be negatively hampering the structure of the society. Livelihood should empower the household to maintain the position in society with proper cash flow or access the basic needs. Livelihood activity should allow the person to lead life with dignity with society.

Apart from being sustainable at household level, livelihood activity should be sustainable environmentally and socially as well. The sustainable livelihood framework is based on the definition discussed above to help understand the complexities of poverty and livelihood. According to the definition, livelihood activities should be able to cope with or recover from stress and shock. Livelihood activities are vulnerable to various factors like seasonality, change in trends or shocks like natural calamities, etc. Livelihood activity should be able to maintain and enhance capabilities and assets. We have already seen that capabilities determine the livelihood activities for the household. These capabilities are often dependant on natural resources, technologies, skill set possessed by the individual, health of individual, access to education, sources of credit and network of social support at individual or household level. This highlights the resources (capitals involved) in sustaining livelihood. viz. -

1. Human capital: In the form of good health of individual, access to education and skill set possessed, etc.
2. Natural Capital: In the form of availability of natural resources.
3. Financial Capital: In the form of credit accessibility.
4. Social Capital: In the form of social contacts and networks to support the activity.
5. Physical Capital: In the form of technology available and availability of physical infrastructure.

(Source: Scoones, 1998)

Sustainable livelihoods framework

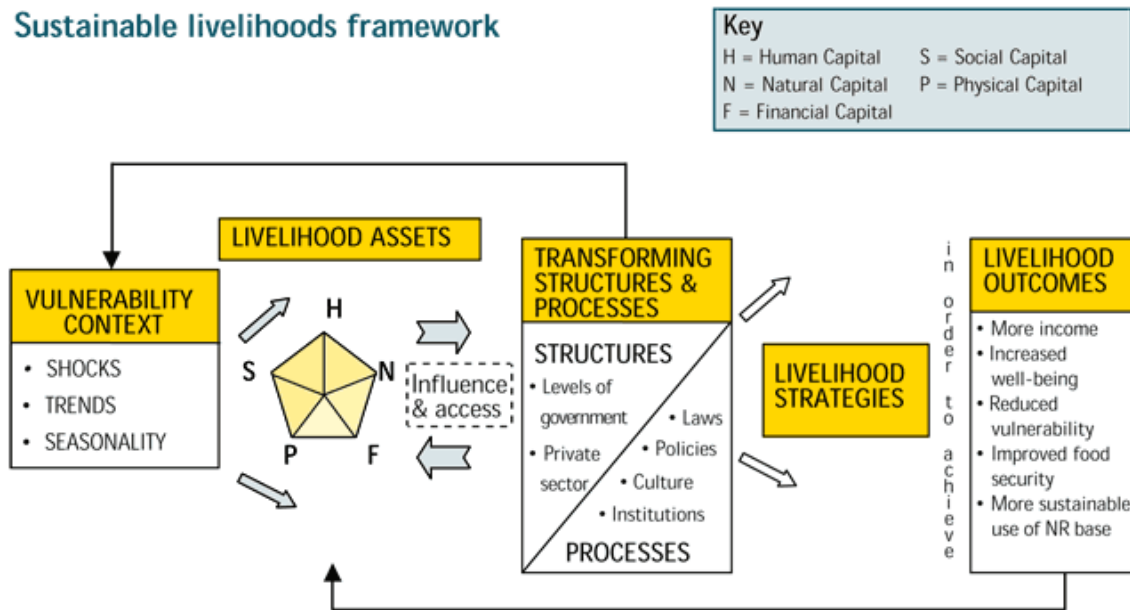


Figure 1.3 : Sustainable Livelihood Framework (Source: Practical Action, (8/7/2015))

Availability of these capital resources is influenced by laws, policies of governments, culture, market and other institutes. These factors also determine various strategies, which are responsible for livelihood outcomes like increased income, reduced vulnerability, improved food security, sustainable use of natural resources and increase in overall well being.

1.5 Employment: Some definitions and statistics

This was a study of the basic economic terminology of employment and firms. This study was carried out to understand the basic terms related to various aspects of employment. *Employment* involves the contractual binding related to reward against work done. Employment in general can be of two types viz. - Wage Employment and Self Employment. Some definitions in the same regard are discussed as follows -

- National Sample Survey Office (NSSO) defines "*Unemployment*" as a situation in which all those who, owing to lack of work, are not working but either seek work through employment exchanges, intermediaries, friends or relatives or by making applications to prospective employers or express their willingness or availability for work under the prevailing condition of work and remuneration. (NSSO 2013a)

- Workers who own and operate an enterprise to earn their livelihood are known as *Self Employed*. (NCERT, 2014)

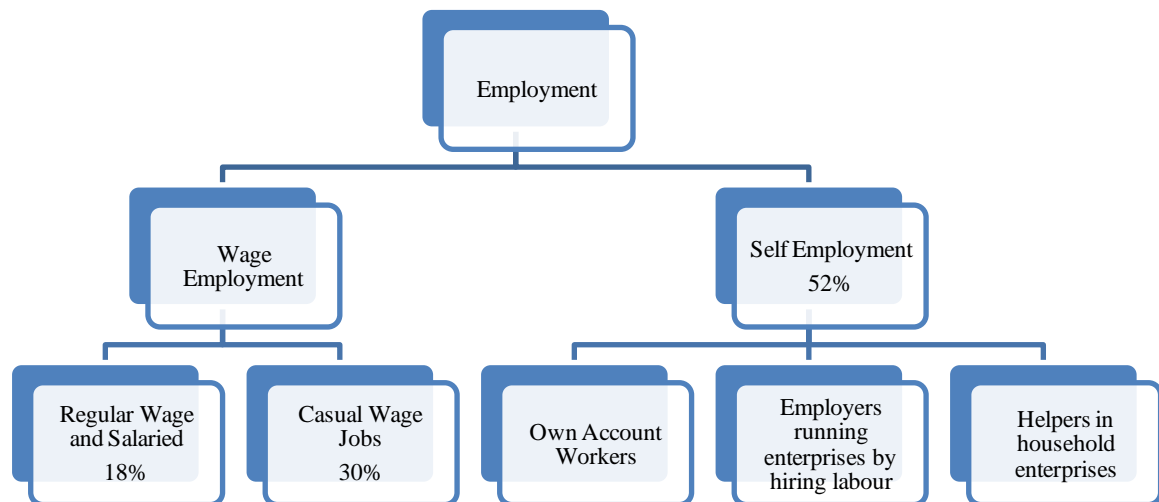


Figure 1.4 Structure of Employment Status

(Adapted from Ramaswamy et al, 2012)

- Labourers which are casually engaged in others farms and in return get a remuneration for the work done, are called *Casual Wage Labourers*. (NCERT, 2014)
- When a worker is engaged by someone or an enterprise and paid his/her wages regularly, they are known as *Regular Salaried Employee*. (NCERT, 2014)
- When a person works for his/her own enterprise rather than working for employer, he/she is known as *Self Employed*. (NCERT, 2014)
- Own Account Workers* are those who run a household enterprise without hiring labour. (Ramswamy et al., 2012)
- There are self employed person who are also employers who run their enterprises by hiring the labour. (Ramswamy et al., 2012)
- The process of moving from self employment and regular salaried employment to casual wage work is called as *Casualisation of workforce*. (NCERT, 2014)

- *Labour Force Participation Rate* is the ratio of the labour force to the population. It is about 40%. LFPR is 41% for rural areas and 37% for urban areas. (NSSO, 2013a)
- *Workers Population Ratio* is the ratio of workforce to population. For India it is 39. (NSSO, 2013a)
- *Unemployment Rate* is the ratio of unemployed to labour force. Unemployment rate for female was about 5 % and 3% for males. (NSSO, 2013a)
- *Proportion Unemployed* is the . percentage of unemployed in population. (NSSO, 2013a)
- Public sector or private sector establishments which employ 10 or more workers are called *Formal Sector Establishment*. Workers working in such establishments are *Formal Sector Workers* and rest come in the informal sector. (NSSO, 2013a)

First part of project involved understanding various terms commonly used to describe employment. Industrial division was also understood to have better idea of employment opportunities. Eight sectors which together form three basic sectors viz. - Primary sector, Secondary sector and Service sector. The same is shown in the figure below.

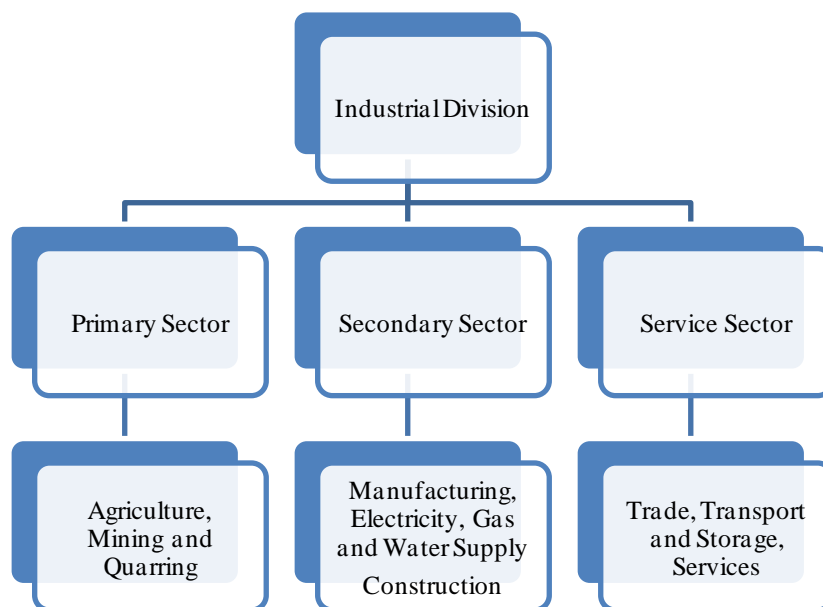


Figure 1.5 Industrial division according to different sectors

(Adapted from NCERT, 2014)

Methodology:

The main objective of the study was to understand the unfolding of National Rural Livelihoods Mission (NRLM). NRLM is the human development programme aimed at poverty reduction. NRLM considers social mobilisation as first step towards achieving poverty reduction and improving the way of life for rural poor. Maharashtra State Rural Livelihoods Mission (MSRLM) is state implementation unit of National Rural Livelihood Mission (NRLM). Social mobilisation of marginalised sections of the country specially women is the part of initial steps of implementation for both NRLM and MSRLM. Motivation behind the study was to understand the effect of social mobilisation on various factors like delivery of last mile services to rural poor, effect of social mobilisation on economic, financial and gender based exclusion.

Methodology for the study involved understanding the implementation of National Rural Livelihoods Mission and analysing it based on a framework. The framework is based on the understanding of the structure of society, livelihood activities and determinants of livelihood, etc. The work has been divided into four parts which are -

1. Framework for study
2. Analysis of project documents for National Rural Livelihoods Mission (NRLM) and Maharashtra State Rural Livelihoods Mission (MSRLM)
3. Field work based analysis of various activities undertaken by MSRLM like formation of self help groups (SHG), Rural Self Employment Training Institutes (RSETI) and study of Mahila Arthik Vikas Mahamandal (MAVIM) as an implementation agency for MSRLM.
4. Conclusion and future plan.

First part explains the framework used for study which covers structure of society, various measuring and non-measurable aspects of livelihoods. Second part of the study has analysis of NRLM and MSRLM based on Programme Implementation Plan (PIP) of NRLM, strategies for implementation of NRLM and annual report, etc. Third part has some field based observations, while fourth part has the concluding remarks along with future work. The report has been divided into different chapters according to the methodology followed for the study. In the present chapter, it was discussed that social mobilisation is instrumental in reducing the poverty. Understanding of functioning of society in the light of livelihood activities, have given the base to understand and analyse

MSRLM. Second chapter contains brief discussion about various measurable and non-measurable parameters related to livelihood and employment in India. These aspects prove to be essential in order to devise the measurable and non-measurable success indicators of MSRLM. In the third chapter, analysis of National Rural Livelihood Mission (NRLM) with respect to its objective is discussed. Fourth chapter speaks about Maharashtra State Rural Livelihoods Mission (MSRLM) in detail. Result of survey of Self Help Groups (SHG) in two districts of Maharashtra viz. - Nandurbar and Palghar is also discussed. Study of one of the implementation agency of MSRLM, Mahila Arthik Vikas Mahamandal (MAVIM) is presented in fifth chapter. Rural Self Employment Training Institutes (RSETI) are the skilling or training partners for MSRLM. Comparative study of RSETI with Industrial Training Institutes (ITI) is presented in sixth chapter. Lastly conclusions along with future work is discussed.

Chapter 2 : Livelihoods and Employment :

Measurable and non-measurable aspects

2.1 Livelihoods and Employment

Employment can be defined as the contractual binding between two parties, where one party works against timely remuneration usually given by other party in the form of cash. Employment is the economic activity with regular wages, which are to be used to address the basic necessities like food, shelter, clothing, healthcare, etc. Employment is seen as the steady source of cash required for survival. Whereas, livelihood covers wider range of activities needed to lead satisfied life with dignity. Therefore livelihood can be the umbrella which covers all the social activities including employment. According to the definition discussed in previous chapter, sustainable livelihood should be able to equip the household to cope with stress and shocks. As employment involves timely reward on the work performed by individual, it is considered to be unaffected by the seasonality. (unless it is related to cultivation/agriculture). Therefore, by many individuals, employment is considered to be involving lesser risk towards achieving steady livelihood. Livelihood and employment can't be used interchangeably. We have seen the determining factors about livelihood in the previous chapter. Many of these factors are responsible for shaping the employment-unemployment scenario in India. Some measurable factors are discussed in the following section. Many of these factors are considered to represent the economic condition of the country and hence are used by policy makers in decision making. But there are many underlying determinants of livelihood which need to be considered for better or well informed decision making.

2.2 Measurable Aspects of livelihood

There are two major agencies measuring various details about employment and livelihood. Those agencies are namely national Sample Survey Office (NSSO) and Census of India. They record various details about employment or livelihood of the person. But some parameters can't be used to evaluate livelihoods and employment. The same is discussed in this section.

National Sample Survey Office (NSSO) measures various factors related to employment and unemployment scenario in India, along with many other details. NSSO

conducts some rounds of survey to specifically collect the information about various aspects of life. These surveys are done in samples covering entire country. NSSO measures some parameters which are dependent on many determining factors. NSSO uses the "schedules" to collect the data. The schedules are nothing but the list of datasets to be collected during the survey. Many rounds of survey are conducted by NSSO across the country. Each round is aimed at collecting all the particulars about specific activity like consumption, employment-unemployment, drinking water, sanitation, hygiene and housing condition, etc. 68th round was conducted to gather the data regarding consumer expenditure and employment - unemployment. The duration for 68th round was July 2011 to June 2012. (NSSO, 2013a) Based on the data collected in the survey, findings are presented in respective round report by NSSO. The indicators published by NSSO are used by policymakers for decision making.

NSSO reports present the collected data by calculating the vital indicators like Labour Force Participation Rate (LFPPR), Worker Population Ratio (WPR), Proportion Unemployment (PU), Unemployment Rate (UR) for the country for different age groups. It also records the activity profile of the person under categories like workers, unemployed, in labour force and not in labour force. Also, status of employment recorded in NSSO data tells us about the percentage of under the status of self employed, salaried or regular wage employees and casual labourers.

Table 2.1 Industry of Work for the workforce in India

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

(Source : NSSO, 2013a)

Share of secondary and tertiary sector in providing employment to the workforce in the country is almost half of that of agriculture or primary sector. Tertiary or Service sector provides more number of jobs in India than that of Secondary sector or the

manufacturing sector by a large. Apart from this, details about days of work under MNREGA are also provided by NSSO.

Consumer Expenditure Survey (CES) gives an idea about the consumption of food, electricity, and expenditure on transport, education, healthcare etc, at the household level. There is stark difference between expenditure pattern of rural household and that of urban household. Apart from this difference there exists a difference among expenditure pattern of rich and poor households. These patterns have strong correlation with the income or the incoming cash flow of the household. We can say that economic prosperity can be measured by per capita consumption expenditure. Also, geographically distributed sample of consumption pattern gives insights about the economic condition of the country. NSSO CES provides the data for poverty estimation by Planning Commission of India. (NSSO, 2013b). This proves the credibility of the NSSO data. NSSO reports thus represent the reality at national level.

The NSSO schedules collect some primary information about the household members like name, age, gender, etc along with the information regarding the consumption of items like food, clothing, durable goods, fuel, medical expenses, educational expenses, etc. Monthly Per Capita Expenditure (MPCE) serves as the basis for level of living of household. Schedule 10 collects the data related to the employment status of all the members of the household. The Employment and Unemployment Survey collects the data related to employment such as usual principle activity, nature of employment (whether temporary or permanent), particulars of the enterprise and conditions on employment, etc along with some personal information like education, age, gender, particulars related to vocational trainings received (if any). This gives the participation of labour force in different economic activities. This survey gives us the idea about employment in formal sector as well as in informal sector. As NSSO also records many other details, data helps us in getting the idea about the situation regarding employment-unemployment and consumption among different socio-economic classes.

According to NSSO data from 68th survey, out of total workforce in the age group 15 to 59, 48% of workers were Self Employed (SE), 30% of workers were Casual Waged (CW) workers and 21% were Regular Waged (RW) or salaried workers. Agriculture sector is dominated by self employed (64%) and casual waged (35%) workers. Out of total workforce of India, 48% are self employed and 30% are casual wage workers. While

the share of regular waged or regular salaried workers is 21%, which is lesser compared to percentage of SE and CW.

Table 2.2 Worker status distribution within sectors

Sector	CW	RW	SE	Total
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%

(Source : Prasad , 2015)

Table 2.2 highlights the share of self employment in the total workforce. Agriculture is dominated by self employed (64%) and casual waged workers (35%). In manufacturing sector, out of total workforce, 37% of workers are self employed. While in service sector 49% of workers are self employed. Across all the sectors 48% of workforce has the worker status of self employment.

Sector wise distribution of workers according to their worker status by enterprise size is discussed in the tables below. In every sector, the largest share of employment is in the small sized enterprises having less than 6 employees. For construction and mining, it is 44%, for manufacturing it is 46% and for service sector it is 64%. Whereas the largest share of regular waged employees is in the large enterprises i.e. enterprises having more than 20 employees (Formal sector). Whereas for informal sector i.e. enterprises with less than 10 employees (informal sector), the share of employment in construction and mining sector is 68%, in manufacturing sector it is 56% and in service sector it is 73%. This proves that the informal sector has the enterprises mostly from the service sector

Table 2.3 Distribution of worker status by enterprise size in Construction and Mining

Enterprise size in Construction and Mining sector	CW	RW	SE	Total
>20 employees	7%	51%	5%	10%
>=10 and < 20	12%	14%	8%	11%
>=6 and < 10	26%	13%	15%	24%
Less than 6 employees	44%	16%	66%	44%
Not known	12%	7%	6%	11%
Total	100%	100%	100%	100%

(Adapted from : Prasad, 2015)

Share of casual waged workers in manufacturing is highest (41%) for small enterprises having less than 6 employees, followed by in the enterprises having more than 20 employees (27%) (in formal enterprise). This proves that casualisation of labour is prevalent in formal sector. In the manufacturing sector, the share of self employed workers is highest (94%) for enterprises having less than 10 employees (informal enterprises).

Table 2.4 Distribution of worker status by enterprise size in Manufacturing

Enterprise size in Manufacturing sector	CW	RW	SE	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%
Not known	7%	7%	2%	5%
Total	100%	100%	100%	100%

(Adapted from : Prasad, 2015)

In service sector, the share of self employed workers is highest (96%) for enterprises having less than 10 employees (informal enterprises). Analysis of NSSO data points several possible facts like casualisation of workers, share of employment in smaller enterprises, self employment and small enterprises.

Table 2.5 Distribution of worker status by enterprise size in Services

Enterprise size in Service sector	CW	RW	SE	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%
Not known	6%	8%	2%	6%
Total	100%	100%	100%	100%

(Adapted from : Prasad, 2015)

Above analysis of NSSO data proves that most of the workforce in India is not in regular salaried employment. Small firms in manufacturing and service sector (having less than 6 employees), have highest share of self employed workers, this points out that, trend of employment in India is not around regular salaried job, but it is dominated by self employment in smaller firms.

Apart from NSSO, Census of India also records some data. NSSO data is the sampled survey, but Census data is recorded for entire population of the country. Census of India publishes few statistics relate to population. This information includes -

- Total population of India and state-union territory wise statistics for total population along with population distribution based on age, gender
- Growth rate of population in India
- Rural - urban differential growth in population in India
- Trends in urbanisation
- Interstate differentials in the percentage of urban population in India
- Distribution on rural population by size of village
- Population density of India, States and Union Territories
- Sex ratio and share of female population by states and union territories
- Maternal Mortality Ratio (MMR), Maternal mortality rate and life time risk
- Distribution of migrants by Place of Last Residence.
- Expectations of life at birth in India

- Age specific mortality rates and differentials based on urban-rural divide and state, union territories
- Top 10 causes of death in India

(Source : Census of India, 2011)

Census of India uses two schedules or questionnaires to collect the data needed to calculate above information which are -

1. Houselisting and Housing Census Schedule
2. Household Schedule

Both these schedule cover different questions related to various aspects of living. Houselisting and Housing Census Schedule covers following information -

Table 2.6 Houselisting and Housing Census Schedule

Sr. No.	Data Header	Values Collected
1	Building Number	Number given by local authority or Census
2	Census House Number	Number given by Census
3	Material of Floor of the house	Mud, Wood/Bamboo, Burnt Brick, Stone, Cement, Mosaic/Floor tile, or other material
4	Material of Wall of the house	Grass/thatch/bamboo, Plastic/polythene, mud/unburned brick, wood, stone not packed with mortar, stone packed with mortar, G.I/metal/asbestos sheets, burnt brick, concrete, other material
5	Material of Roof of the house	Grass/thatch/bamboo/wood/mud etc, Plastic/polythene, handmade tiles, machine made tiles, burnt bricks, stone, slate, G.I/metal/asbestos sheets, concrete, other material
6	Use of Census house	Residence, Residence cum other use,

		shop/office, school/college, hotel/lodge/guest house etc, hospital/dispensary etc, factory/workshop/workshed etc, place of worship, other non residential use, vacant
7	Condition of the house	Good/liveable/dilapidated
8	Household Number	Number of household within the Census building
9	Total number of persons normally residing in the household	Number of males and females residing
10	Name of the head of the household	Name of the person who's the head of the household
11	Gender of the head of the household	Male/Female
12	Caste	If SC/ST/Others
13	Ownership Status of the household	Owned/Rented/Any other
14	Number of dwelling rooms	Number of rooms actually used by the household
15	Number of married couples living in the household	Number of married couples
16	Main source of drinking water	Tap water from treated source, tap water from untreated source, covered well, uncovered well, hand pump, tube well/borehole, spring, river/canal, tank/pond/lake, other sources
17	Availability of drinking water source	Within the premises/near the premises/away
18	Min source of lighting	Electricity, kerosene, solar. other oil, any others, no lighting
19	Latrine within premises	Yes/No
20	Type of latrine facility	Flush/pour latrine connected to -piped sewer system/septic tank/other system, pit latrine- with slab/ventilated improved pit or without slab/open pit, Night soil

		disposed in open drain, service latrine - night soil removed by human/ night soil serviced by animals, No latrine within premises - public latrine/open
21	Waste water outlet connection	Closed drainage, open drainage, no drainage
22	Bathing facility available within the premises	Bathroom, enclosure without roof, no facility available
23	Availability of Kitchen	Cooking inside house - has kitchen/does not have kitchen, cooking outside house - has kitchen/does not have kitchen, no cooking
24	Fuel used for cooking	Firewood, crop residue, cow dung cake, coal/lignite/charcoal, kerosene, LPG/PNG, electricity, biogas, any other, no cooking
25	Availability of Radio/Transistor	Yes/No
26	Availability of Television	Yes/No
27	Availability of Computer/Laptop	Yes - with internet/without internet, No
28	Availability of Telephone/Mobile phone	Yes- Landline only/Mobile only, Both, No
29	Availability of Bicycle	Yes/No
30	Availability of Scooter/Motorcycle/Moped	Yes/No
31	Availability of Car/Jeep/Van	Yes/No
32	Availing Banking Services	Yes/No

(Source : Census of India (24/06/2015a))

Household Census Schedule collects the information about all the members of the household. It covers following information -

Table 2.7 Household Census Schedule

Sr. No.	Data Header	Value Collected
1	Name of the person	Starting with name of head of the household.
2	Relationship to the head	Relationship of each member with the household
3	Gender	Male/Female/Other
4	Date of birth and age	Date of birth according to English calendar and age of person in years
5	Current Marital Status	Never married, Currently married, widowed, separated, divorced
6	Age at marriage	Age of the person in years at the time of marriage
7	Religion	Hindu, Muslim, Christian, Sikh, Buddhist, Jain
8	Caste status (only for SC and ST population)	Scheduled Caste (SC) or Scheduled Tribes (ST) along with name of the caste.
9	Disability	If the person is mentally or physically disabled - in hearing/seeing/speech/movement, mental retardation, mental illness, any other, multiple disability
10	Mother tongue	Name o mother tongue
11	Other languages known	Names of all other languages known by the person
13	Status of attendance	Attending - school/ college/ vocational/ special institution for disabled/ literacy centre/ other institutions, not attending -

		attended before/ never attended before
14	Highest educational level attained	Along with details regarding area of specialisation
15	Worked anytime during last year	Yes - main worker (if worked for six months or more) / marginal worker (if worked for more than three months and less than six months) / worked for less than three months, No- non-worker
16	Category of economic activities	Cultivator, agricultural labourer, worker in household industry, other worker
Characteristics of workers and non-workers		
17	Occupation	Description of actual work
18	Name of the industry, trade or service	Description about the place where the person worked or self employed
19	Class of worker	Employer, employee, single worker, family worker
For marginal workers or non-workers		
20	Non-economic activity	Student, household duties, dependant, pensioner, rentier, beggar, other
21	Available for work/seeking work	Yes/No
Related to the travel to the place of work		
22	One way distance	Distance from residence to the place of work in kilometres
23	Mode of travel	One foot, bicycle, moped/ scooter/ motorcycle, car/ jeep/ van, tempo/ autorikshaw/ taxi, bus, train, water transport, any other, no travel
Migration Characteristics		
24	Place of last residence	Within India - village/Town name with details like state, district and block or Outside India
25	Status of the place of last residence at the time of migration	Rural / Urban

26	Reason for migration	Work/ employment, business, education, marriage, moved after birth, moved with household, any other
27	Duration of the stay in current place since migration	Number of years completed
Fertility particulars (For currently married/ widowed/ divorced/ separated women)		
28	Children surviving	Number of children surviving at present
29	Children ever born	Total number of children born alive
30	Number of children born alive during last one year	Number of children born in last one year.

(Source : Census of India (24/06/2015b))

Census of India do not publish the analysis related to employment and public service. Also, analysis related to the jobs created per work place is missing. For small and medium enterprises total capital expenditure and for agriculture total cost of production should be recorded. So that profit calculation becomes easier in informal sector in India. For agriculture, no such record of total expenditure for seeds, fertilizers, labour, pesticides is calculated. Also. the amount of agriculture produce consumed at household level by farmer is not recorded.

There is strong correlation between ability to access the public services of the household and employability of the person belonging to that household. Here is the study of the correlation between probability of availability of drinking water and number people employed in the formal sector in urban Maharashtra. Graph is figure 2.1 clearly shows that with increasing water availability index, number of persons employed in the formal sector increases. Horizontal axis of the graph is the probability water availability for the city (Number of days of water supply in the city divided by 30(number of days in a month), gives the probability of water supply in any day in a month), while vertical axis represents the number of persons employed per 1000 population in urban Maharashtra.

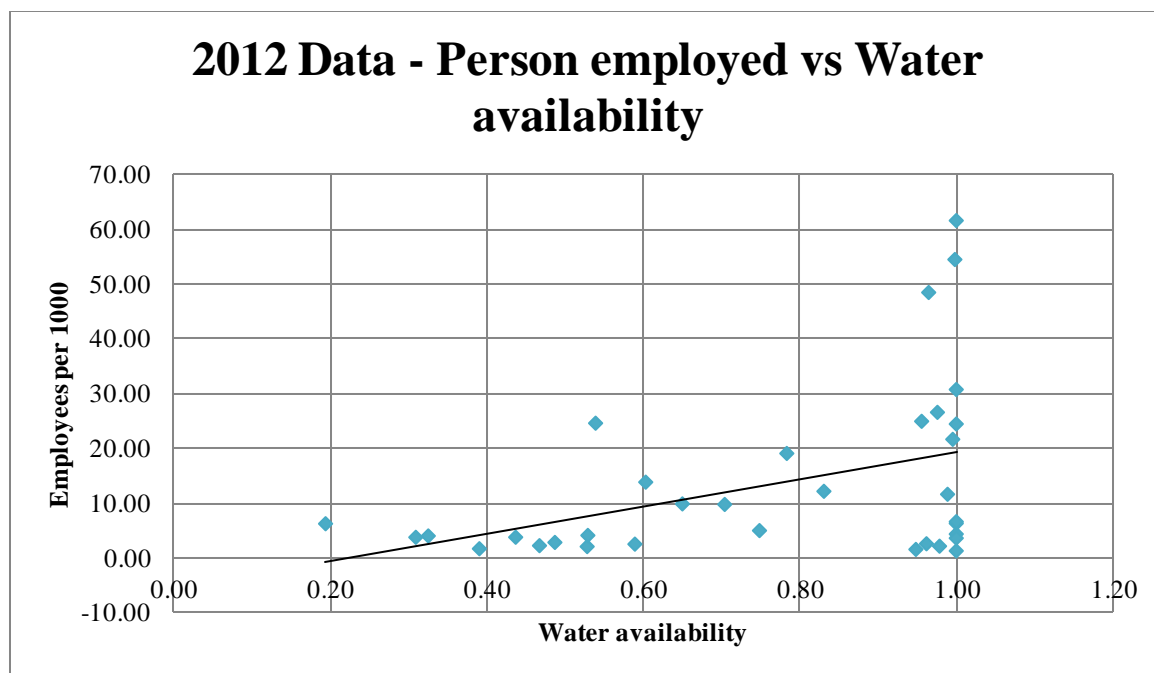


Figure 2.1 Graph showing relationship between water availability and number of employees in formal sector.

(Source : Shankar Nalini, 2015)

2.3 Non-measurable aspects of livelihood

We have discussed about the factors which are measured by Government of India (GoI) across the country. But there are many factors which play important role in determining the employment and unemployment scenario in the country. These factors should be recorded and used for better or well informed decision making. We have already discussed many of such factors in previous chapter. These factors not only help in improving the income of the household but also in improving overall wellbeing of the household. Such determinants not only improve the income of the household but result in improving accessibility of many services needed for living.

- **Drinking Water** - Access to clean and safe drinking water has positive impact on health of people. Also, if piped water supply scheme is not available in the area then women have to walk till the nearest water source and fetch the water for the household. Thus water fetching can be a wearying and time consuming task. It will not preserve energy and time for other productive tasks. In the maps above, the difference in the water availability is clearly seen. The percentage of households

having the primary source of water more than 500m away from the residence has increased. It can be inferred from the graphs above that, the water availability has been decreased resulting into increased distance from residence and source of water. Even though maps were prepared using Census data for the years 2001 and 2011, such analysis is missing in various reports published by Census of India.

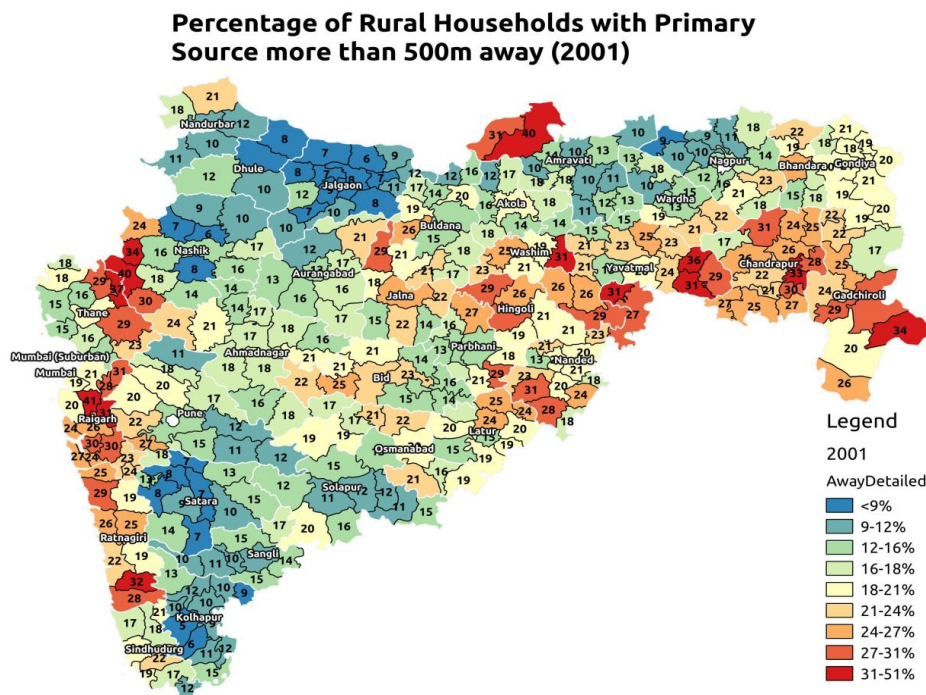


Figure 2.2 Map showing percentage of rural households with primary source more than 500 m away according to Census 2001 data.

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

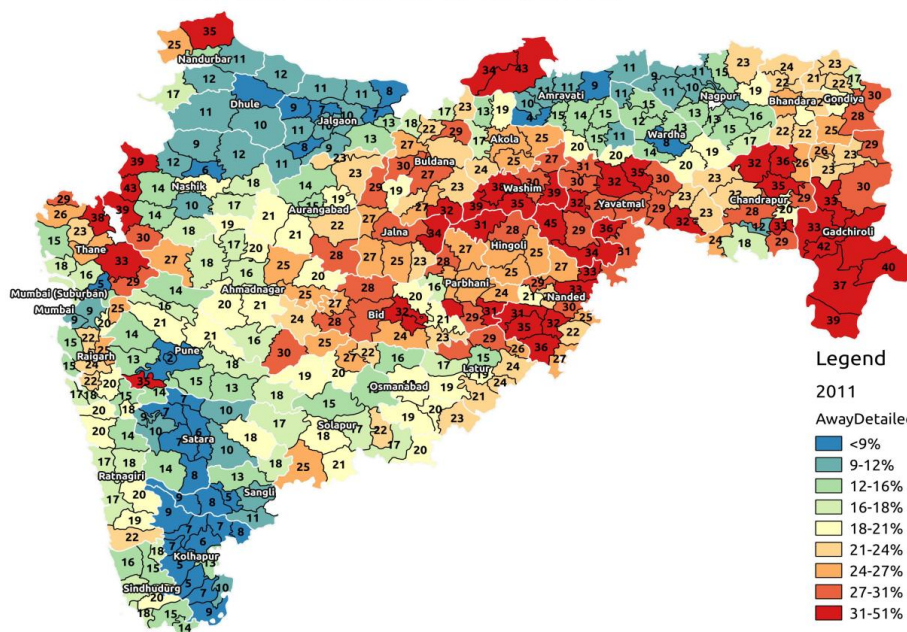


Figure 2.3 Map showing percentage of rural households with primary source more than 500 m away according to Census 2011 data.

(Source for both Figure 2.2 and Figure 2.3: Sohoni, 2015)

- Cooking Facilities and fuel used** - Wide range of fuels is used for cooking in India. Fuels like firewood, crop residue, cow dung cake, kerosene and coal are some of the common fuels used for cooking in rural India. Firewood has the highest share among all the possible sources. In the state of Maharashtra according to census 2011, 68.9% households use firewood as a primary source for cooking. While 7.7% households use crop residue and 2% households use cow dung as primary source of energy for cooking. (Agnihotri and Maithani, 2015) Firewood Chulha is therefore, most common means used for cooking. Chulha has specific side effects like smoke and involves challenge of collecting firewood. Smoke has negative impact of health of women cooking. Sometimes people have to spend days together to collect firewood required. Again, the time which could be better utilised for other productive or income generating activities is taken up by the act of collecting firewood or making cow dung cakes or collecting and storing crop residue. The promotion of greener energy options like biogas, Liquid Petroleum Gas (LPG) will help in saving time and efforts.
- Access to farm land** - According to information from NSSO surveys, agriculture provides employment to almost 48.9% of the workforce in the country.(NSSO,

2013a). Therefore, access to farm land is the most basic thing governing the livelihood relate to agriculture. "Batai" system of farming. Land owning households have access to the farm land and try for subsistence farming. But landless households have limited opportunities of livelihood through casual labour, which does not ensure timely or regular income. Farm land is often taken on lease by some households. Lease is often in the form of farm produce along with some payment in cash as rent. Usually the farm produce is divided in three parts, one part is given to the land owner and two parts are kept by the cultivator. This system is followed in Maharashtra and is often referred to as "Batai" system of farming. In Shahada taluka of Nandurbat district, the amount of rent which is to be paid in cash after selling the farm produce, is often decided by the elders and influential people from village in village meeting. This rate is fixed after considering the rates of maize/cotton in the market. (Maize and cotton are the most common cash crop in the area.)

- ***Availability of water for irrigation*** - Access to electricity for pumps and availability of ground water or surface water for irrigation often forces farmers to cultivate only during monsoon. Many of the government schemes like "Jalyukt Shivar" focus on increasing water availability, hence there are some hopes to see the green fields throughout the year.
- ***Accessibility of market*** - The only way of having cash inflow in agrarian rural households is by selling the farm produce in the market. In case of perishable produce, quick (timely) access to market is very important. Generally Agriculture Produce Market Committee (APMC) is approached by farmers for selling their farm produce. But in Shahada taluka, farmers also approach some middle men for buying their produce directly. When we visited APMC market in Shahada, we observed that most of the vegetables were coming to the market from Andhra Pradesh and Telangana. Because vegetable cultivation in the taluka is not sufficient due to lac of irrigation facilities and availability of resources and knowledge needed for vegetable cultivation. Buyers from remote villages come to Shahada APMC market every morning to buy vegetables and later in the day sell it in different villages around Shahada. Also, accessibility of mainstream marketplace gives more choice to consumers.

- ***Availability of healthcare facilities*** - Good health increases the productivity of human beings. Affordability of private hospitals is a concern in rural India, particularly in tribal areas. Availability of public health care facilities improves the accessibility of healthcare facilities. Affordability and availability of medicines and diagnostic services can save many lives in rural areas where both availability and affordability are a problem. Healthcare issues were among the top reasons for internal loans in Self Help Groups (SHG).
- ***Availability of education*** - Quality of education provided in public schools in tribal areas of rural India is always under question due to understaffed schools in the area. Also, the probability of a steady livelihood increases with the skills possessed by the person. Therefore, to improve the probability of employment, affordable vocational training is needed.
- ***Transport facilities available*** - This depends on the location of the village as well as the availability of roads in good condition. Availability of transport facilities can have a greater impact on accessibility. The condition of available roads for transport has an impact on the accessibility of some of the necessary services like healthcare, education and, of course, employment and livelihood opportunities.

Above mentioned factors increase the probability for the household to have a steady and sustainable livelihood option(s). The condition about many of such factors is not officially recorded in connection to livelihood or employment. But these factors closely determine the living condition of the household and thus leave a significant impact on livelihood. Many of the above mentioned factors are related to local governance and public awareness. Unavailability or poor quality of many of the above factors sometimes cause migration. People leave their villages in search of steady livelihood options. This deteriorates the living conditions in urban and semi-urban areas.

Although NSSO collects information related to many of the above factors and they are used for policy making and decision making at the national level. Some of the factors can be improved at the level of local governance.

Chapter 3: National Rural Livelihoods Mission (NRLM)

We have seen the close linkage between income of the household and condition of living in the previous chapters. This connection justifies the nature of livelihood program, which is more inclined towards overall human development. In this chapter we will now discuss about the human development program of India called National Rural Livelihoods Mission (NRLM).

NRLM was launched in 2011 and it has its roots in an earlier program named Swarnajayanti Gram Swarozgar Yojana (SGSY) which was launched in 1999. NRLM is partially funded by the World Bank. Out of the total budget of 5.1 Billion US Dollars, 1 Billion is provided by World Bank and rest is invested by Government of India.

3.1 Objective of the NRLM

Objective of National Rural Livelihoods Mission is -

“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 : MoRD, 2011c)

According to the Committee on Credit Related Issues under SGSY, "livelihoods approach" for elimination of poverty, following aspects should be included in the implementation plan of the scheme -

1. Mobilizing all the poor households into functionally effective SHGs and their federations;
2. Enhancing their access to bank credit and other financial, technical and marketing services;
3. Building their capacities and skills for gainful and sustainable livelihoods development; and
4. Converging various schemes for efficient delivery of social and economic support services to poor with optimal results. (Source : MoRD, 2009)

Above mentioned suggestions were included in the programme implementation plan of NRLM. NRLM was designed with focus on poverty reduction and speed up the process of achieving the Millennium Development Goals by 2015. Programme implementation plan for NRLM is based some four guiding principles. All the actions/activities of NRLM are planned around these principles. They are as follows -

- Poor have a strong *desire to come out of poverty*, and they have innate capabilities
- *Social mobilization and building strong institutions* of the poor is critical for unleashing the innate capabilities of the poor.
- An *external dedicated and sensitive support structure* is required to induce the social mobilization, institution building and empowerment process.
- Facilitating *knowledge dissemination, skill building, access to credit, access to marketing, and access to other livelihoods services* underpins this upward mobility. (MoRD, 2011c)

NRLM has some values has some pointers, which are to be used as guiding principle. These pointers can be seen as desired outcome of NRLM. These values are as follows -

- Inclusion of the poorest, and meaningful role to the poorest in all the processes
- Transparency and accountability of all processes and institutions
- Ownership and key role of the poor and their institutions in all stages – planning, implementation, and, monitoring
- Community self-reliance and self-dependence (Umed, 2015)

Convergence for better delivery mechanisms of social and economic support services, is important feature of NRLM. This was one of the recommended change in SGSY. Convergence is desired to improve the problem areas for rural poor. These convergence goals of NRLM as follows -

- 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. (MoRD, 2011a)

These goals suggest the convergence of NRLM with many other institutes and government departments. Role of some of the government departments is discussed in next section in the stakeholder analysis for NRLM.

NRLM programme implementation plan is all inclusive and has been made after considering the changes suggested in SGSY to make it result oriented. The document approach is systematic and aligned with poverty reduction. But action plan for the same is not all inclusive. For example, the document does not clearly indicate the process of convergence with other departments. It points out that NRLM should run in collaboration with other developmental projects/schemes like public distribution system, agriculture department, MNREGA , etc. Guidelines for implementation of the same are missing. It also includes the details about environmental management framework, but apart from careful use of natural resources, nothing has been highlighted for Environmental Impact Assessment of livelihood activities. (MoRD, 2011d)

Table below shows the desired outcomes of the NRLM program. The table also includes the key indicators and required participants in form of government and non-government institutions. The mapping of objectives to activities which are currently undertaken by Maharashtra State Rural Livelihoods Mission (MSRLM) and which are desired for successfully achieving the outcomes is explained in the table below.

Table 3.1 Analysis of NRLM objectives and activities undertaken.

	Objective	Activity to be carried out to achieve the objective	Expected Outcome from the activity	Remarks (Based on field observation)	Areas of change suggested
1	Social mobilization	Formation of Self Help Groups (SHG) and	Organization of rural poor in social and economic	Managing the financial transactions in a collective by women seems to	Community , Women participants can be utilised to manage local resources and raise

		Formation of Village Organizations (VO)	collective	be challenging. Also, SHGs can be seen as social mobilisation during initial stage, the same should be leveraged for improving local governance by collective voice.	the voice against the undesirable conditions in the village through local governance.
2	Improving access to financial, market and technical services	Involvement of formal banking sector in rural credit system and convergence with experts for technical assistance. Allocation of Revolving Fund to SHGs and Community Investment Fund to Village Organizations to meet the credit needs.	Minimising the need of credit from informal sector (money lenders/ relatives)	Convergence for market and technical services is still not at desirable scale Bank linkage coverage (for individual bank accounts and availing bank loans) is still to spread to remote areas Women participation in managing finance and bank transactions should be encouraged.(Men managing the SHGs were observed)	Community Public sector banks State institutions like KVK, KVIC, Agriculture department, etc Strategies about improving the market access is not clear. For farmers Agriculture Produce Market Committee (APMC) plays important role in selling the farm produce. Linkage with APMC should be considered to improve the market prices.
3	Capacity building and skill building for achieving sustainable livelihood	Establishing training institutes like RSETIs and guidance for setting up enterprises, credit access, etc Convergence with other	Imparting necessary training for knowledge building and market linkages to increase the employability of rural youth.	Access to RSETIs is still not easy for rural women. Location and duration of training is not comfortable for women. Convergence with other institutions is not strong as for	State institutions like KVK, KVIC, Agriculture department, etc. should be involved actively in skill related trainings. RSETIs should develop field training friendly modules (wherein training sessions can be conducted in

		institutes and government departments		now.	the village for small group of women trainees)
4	Improving the delivery of social and economical support system for poor households	Improving last mile service delivery with the help of public sector But no action taken	Involvement of marginalised section of society in local governance	Even though Panchayati Raj Institutes (PRI) are introduced in Community Resource Person (CRP) training, involvement of SHGs and women in local governance is very low.	Stronger convergence ties between NRLM and institutes/departments responsible for delivery of essential public services like health, education, public infrastructure, etc through PRIs should be promoted.
5	Improving Governance and delivery of last mile services	No specific activities promoted	Improvement in governance through participatory approach	The most important objective which can influence many other indicators is ignored. Even though in CRP training PRIs are introduced but still there is scope for improvement	Training for introduction to PRIs and their functioning, awareness about the entitlements should be made mandatory for all the women participants, not just CRPs. Some incentives should be there for the SHGs regularly attending gram sabha and raising issues in gram sabha.

(The remarks column in above table is based on the observations made during various field visits and meetings with officials of MSRLM. Field visits include visit to Palghar block, Palghar district and Shahada block, Nandurbar district)

In a nutshell, we can say that strong community driven institutions with the help of active participation of local people, inclusion of marginalised sections of society and strong livelihood support through improved governance are the broader goals of NRLM. All the activities of NRLM are woven around these objectives. To achieve the same support structure has been set up by NRLM in different states along with the introduction of the Community Resource Person (CRP).

NRLM has dedicated support structure at national, state, district and block (taluka) level. NRLM has State Mission Management Unit (SMMU), District Mission Management Unit (DMMU), Block Mission Management Unit (BMMU) in every state as it's support structure and implementation agency in some blocks and districts. Strategies and way to implement NRLM is different for different block in India. This has divided the blocks into four different categories, which are as follows -

- **Resource Blocks** : NRLM is implemented in resource blocks with the support from National Resource Organizations (NRO). Resource blocks are [5-6% blocks in a state]
- **Intensive Blocks** : These blocks have the NRLM implementation by SRLM staff and internal community resource persons and the CRPs generated in resource blocks
- **Partnership Blocks** : Implementation of the mission in these blocks is done with the support from local community federations and NGO partners generally referred to as implementation agency
- **Non-intensive Blocks** : These are the remaining blocks in the state which are not taken up for implementation by SRLM in the initial phase. DRDA of the respective district looks after the implementation in these blocks. (MoRD (26/6/2015))

It also has close linkage with other government agencies and departments like Panchayati Raj Institutes (PRI) and District Rural Development Agency (DRDA), etc. At village level NRLM has support in the form of Community Resource Person (CRP). CRP are voluntary woman who works as a grass root level representative of NRLM. CRP is generally from the same village therefore, she has strong connection with participating women and has influence in the village. Therefore, we can say that SMMU, DMMU, BMMU along with CRP form the building blocks for implementation.

3.2 Stakeholders of NRLM

NRLM being human development programme, has many stakeholders at various levels. Active participation at different levels is desired by NRLM in order to achieve the expected outcome. This wide range of stakeholders covers the governing bodies, participants(rural population below poverty line), implementation agencies, public service

providers, etc. List of stakeholders (both direct and indirect stakeholders) was prepared based on some documents and field observations made. Direct stakeholders include the agencies having direct impact on NRLM outcomes or agencies which are directly involved in implementation of NRLM. While indirect stakeholders include the agencies which are responsible for affecting some of expected outcomes of NRLM without any direct involvement. Preliminary analysis of stakeholders is explained in the following table.

Table 3.2 Stakeholder analysis of NRLM

Stakeholders	Problems	Interests	Potential (Capacity and motivation to bring about changes)
BPL Population	Chronic poverty therefore, economic inclusion is the main problem	Main desire is to come out of poverty and improve the living condition of the household.	Limited influence in policy making Interested in improving current status in terms of income, access to various public services
Self Help Group (SHG)	Women and other weaker sections have problem handling financial transaction and starting and continuing the income generating activities.	Social collectivisation of marginalised section of society. Giving collective voice to the weaker sections.	Financial inclusion through savings and involvement of formal financial institutions. They can participate in local governance and try to improve the last mile delivery of some of the public services.
Implementation Agencies like SMMU,DMMU, BMMU,MAVIM,	Social mobilisation and to impart the importance of saving in the rural BPL	To pull the weaker sections of society out of the vicious cycle of poverty and	They can develop the convergence between various government departments to bring

SERP, etc	population. Also bigger challenge is to motivate them to start their own income generating activities and manage the finances independently.	improve their way of living	about improvement in last mile delivery of essential public services
Panchayati Raj Institute	Political power in the local governance may be concentrated in the hand of influential few (May be leading to corruption in some cases)., this situation may result in skewed development and benefits from various government schemes and programs.	To reach the poorest of poor household with benefits from various government schemes. To bring about the awareness regarding education, healthcare, etc. To improve the last mile delivery of essential services.	It should represent all the section of society within the village or area (So that power concentration is avoided). All the PRIs have a say in the developmental projects for the area. Therefore their support is crucial for overall balanced development of the area
District Rural Development Agency (DRDA)	It has to implement various poverty alleviation programs like NRLM, MNREGA, etc. Therefore focus is not any single program.	To successfully implement various programs and to play the role of the coordinating agency between PRIs and Ministries in the decentralised development.	It can bring about the much needed convergence among various departments which play important role in development and improving public service delivery.
Agriculture Department	The major problem faced by agriculture	To improve the overall situation for	To provide training and improve the

	department is shortage of staff members and many concurrent schemes to be implemented.	farmers which is the most common profession in rural India.	traditional farming practices. To guide for better market linkage.
Rural Water Supply Department (RWSD)	Very less number of engineers to handle the design and construction of water supply schemes. Also, involvement of private contractors for design and construction increases the chances of corruption.	To ensure the availability of drinking water throughout the year.	RWSD can minimise the drudgery and time involved in the most important chore of the day which is water fetching. This can increase the productivity of people particularly that of women.
Health Department	Number of doctors and other professionals in healthcare working in public healthcare in rural area is very less. This reduces the accessibility of public healthcare facilities in rural areas. Also lac of necessary infrastructure and supply of equipments, medicines, etc is another problem.	To provide the affordable and accessible healthcare facilities to all the sections of the society.	Health department can have convergence with private practitioners so that immunisation can be widespread and in case of epidemics medical facilities are within reach for common people. Interaction with SHGs regarding health awareness would be useful.

Public Works Department (PWD)	Understaffing (Shortage of qualified engineers) to design and construct new public infrastructure or maintain existing. Involvement of private contractors increases the possibility of corruption.	To create the public infrastructure like roads joining villages, state highways, national highways along with other public infrastructure like school buildings, primary health care centre building and other government offices	PWD can improve the accessibility of many essential services like education, healthcare for rural population, which increase the employability and chances of improved livelihood options for rural population.
Women and Child Welfare Department (WCWD)	WCWD may not have resident ground worker, which may result in compromising the service provision to the weakest sections of society.	To support and implement the schemes like Integrated Child Development Scheme (ICDS), to spread awareness about prenatal, postnatal and neonatal healthcare, and health of teenage girls.	As NRLM also works with women in the form of interaction with women SHGs,

(Certain departments like Agriculture Department, Rural Water Supply Department (RWSD), Health Department, Child Welfare Department (WCWD), Public Works Department (PWD) are not the direct stakeholders in NRLM or MSRLM. But they play important role in improving the last mile delivery of public services, which is one of the objectives of NRLM. Therefore they are included in the study as indirect stakeholders.)

3.3 Comparison of NRLM and SGSY

NRLM is not limited to employment or skilling according to market demand but it encompasses the improvement in living also. This makes NRLM different than other attempts of poverty reduction in India. As mentioned earlier NRLM has been launched by restructuring the Swarnajayanti Gram Swarozgar Yojana (SGSY). To summarise the chapter, we now present the comparative analysis of SGSY and NRLM (mainly to highlight the changes made in SGSY). Table below mentions some of the key differences in SGSY and NRLM.

Table 3.3 Comparison of SGSY and NRLM

	SGSY	NRLM	Remarks
1	Allocation based planning	Demand driven planning	NRLM enables states to have their own action plans depending on their needs
2	Beneficiaries chosen according to the list of BPL households	Participatory identification of beneficiaries	Voiceless poorest of poor and marginalised section of society are not ignored in NRLM
3	SHGs not promoted	SHGs actively promoted as primary activity	Formation of SHGs according to the affinity among group members to ensure the interest in common activities is promoted in NRLM
4	One time support	Hand holding till attainment of sustainable livelihood and upliftment in living condition	NRLM promotes building of support institutions or involving existing institutions for better

			support mechanism
5	Rural Self Employment Training Institutes (RSETI) or any other formal set up for vocational training not promoted	RSETIs are set up to provide vocational training and promote self employment and entrepreneurship	NRLM promotes self employment with an attempt to cross the barrier of formal education
6	Convergence with other schemes was not present	Convergence with other schemes to improve the delivery of public services to improve the quality of life of rural poor	Convergence with other schemes is promoted in NRLM. This brings about the coordination in various government departments and their schemes

NRLM was designed to overcome the shortcomings of SGSY. Universal social mobilisation is one of the features of NRLM. To set up the network of SHGs in time bound manner is one of the highlighted point in the activities of NRLM. Aim is to include marginalised section of society like persons with disabilities (PwD), tribals, manual scavengers, bonded labour, etc into a social collective and to give them the collective voice.

Chapter 4: Maharashtra Rural Livelihoods Mission

The Maharashtra State Rural Livelihood Mission (MSRLM) was flagged in July, 2011, under the guidance of NRLM, Ministry of Rural Development (MoRD), GoI. MSRLM is also referred to as Umed. MSRLM has same vision of poverty eradication as that of NRLM. Mission has identified 10 districts to begin with, on the basis of Human Development Index (HDI) of the districts and the districts that are part of Integrated Action Plan (IAP). These pilot districts include - Gadchiroli, Wardha, Yavatmal, Osmanabad, Jalna, Ratnagiri, Nandurbar, Solapur, Thane and Gondia. 36 blocks have been identified for implementation depending on number of BPL families, number of SHGs, percentage of SC/ST. Remaining districts will covered in the next phase of the mission.

4.1 Organizational Structure of MSRLM

Implementation of MSRLM is managed through State Mission Management Unit (SMMU), District Mission Management Unit (DMMU) and Block Mission Management Unit (BMMU). All these implementing units are operated under General body chaired by Chief Minister, Government of Maharashtra (GoM), Governing body chaired by Minister of Rural Development, GoM and Executive committee chaired by Principal Secretary, Rural Development Department, GoM. The governing structure of MSRLM can be viewed as figure 4.1 as follows.

Apart from the Mission Management Units and implementation agency officials, there are ground workers in the form of Community Resource Person (CRP) who are integral part of MSRLM. CRPs are self motivated women from beneficiaries i.e. they are usually from one of the Self Help Groups (SHG) in the village. CRPs monitor the functioning of SHGs in the village by guiding women about how to conduct meetings, how to write the minutes of the meeting, how to maintain the accounts for SHG, etc. Even though CRPs are not directly involved in decision making related to implementation of MSRLM, They have strong influence over beneficiaries from the village. This makes the presence of MSRLM strongly felt in the village.

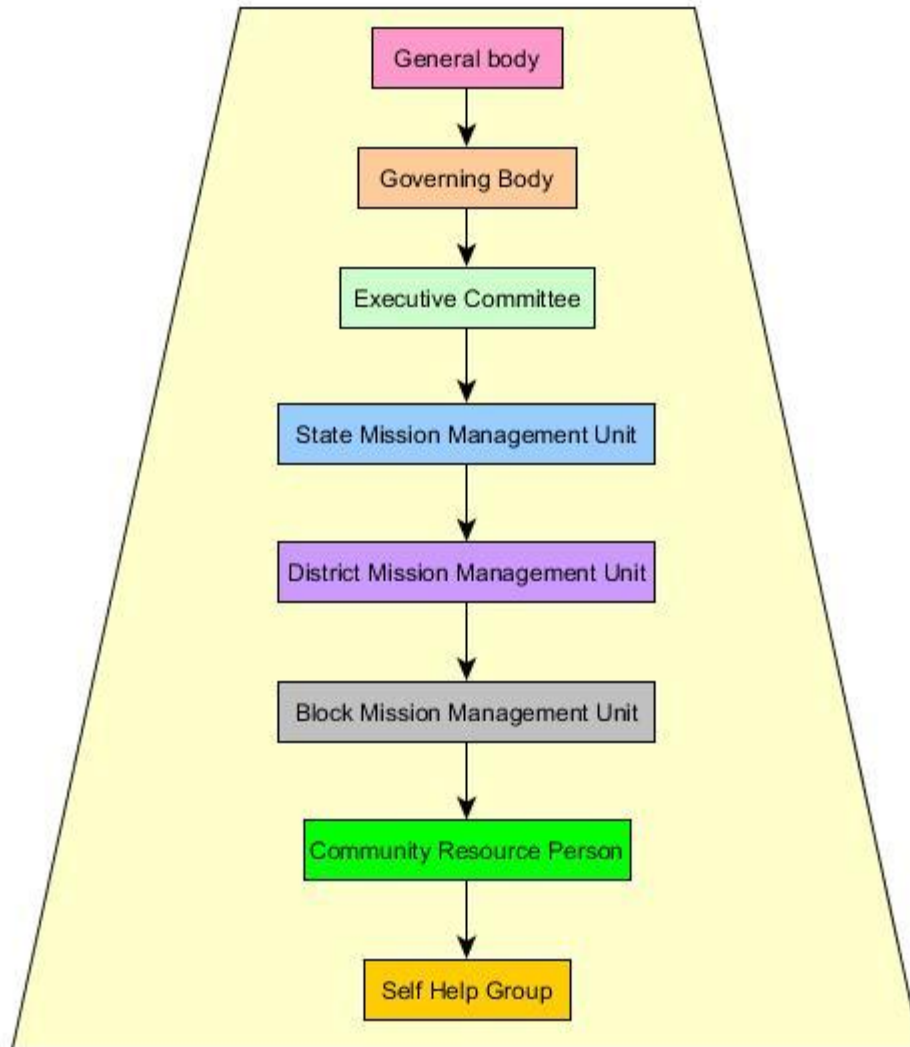


Figure 4.1 Governing structure of MSRLM

4.2 Resource Block Strategy

Jalna, Nandurbar, Yavatmal and Gadchiroli were chosen to initiate the social mobilization and institution building with the partnership with Society for the Elimination of Rural Poverty (SERP), Andhra Pradesh. Main objective was to replicate the success story of formation of self managed institutions called Self Help Group (SHG). With the help from SERP, Project Resource Person (PRP) look after the cluster and Community Resource Person (CRP), taking mobilization rounds of 45 days each. SERP identifies and trains the CRP for book keeping and community mobilization to ensure smooth operating of SHGs. Revolving Fund (RF) is the amount given to the SHG to be used for the purpose of internal loans, which comprises of the money lend to the SHG members at fixed interest rate. Successful handling Revolving Funds (RF) is essential for effective management of SHGs. CRPs have reached 742 villages till eighth round (Samwad, 2014).

To facilitate capacity building, resource block strategy has now focussed on organizing the SHGs into Village Organization (VO). This will give the collective voice and bargaining power to the poor along with increased probability of better hold over fund. Formation of VOs is part of the second phase of MSRLM, which has now recently begun. In first phase of implementation, social mobilisation in the form of promoting SHGs was on the priority list of MSRLM.

Resource block strategy was implemented by MSRLM to establish the way of effective functioning in short duration. SERP being the resource agency, trained the staff and some beneficiaries towards the better functioning of MSRLM.

Along with SERP, some other Civil Society Organization (CSO) like Mahila Arthik Vikas Mahamandal (MAVIM) , Wardhini are chosen as implementation agencies for different blocks in Maharashtra. Case study of one of the implementation agency MAVIM is taken up in this report in next chapter.

4.3 Pilot Projects by MSRLM

Umed (MSRLM) has undertaken some region specific interventions according to the needs of particular region. The pilot run of such projects stands unique as it is designed after assessment and determination of characteristics of the particular area. Some of the pilot projects are explained below. The key initiatives to have social inclusion for vulnerable communities is done through pilot projects. Guiding pointer for the pilots is '*inclusive growth*'. These three pilot projects also focus in the same, by promoting sustainable livelihoods for marginalised and weaker sections of society.

- *Anti Human Trafficking* : This pilot was undertaken in Thane and Osmanabad districts of Maharashtra. Main objective of this project was to explore the alternate livelihood options by inclusion in SHGs with the help of Community Based Organization (CBO). This was done to ensure the access to finance with linkages with banks, access to entitlements and safety nets, etc.
- *Rehabilitation of people involved in unhygienic occupation* : Umed has started this project in Solapur and Yavatmal districts with the aim of lifting the self-esteem of communities engaged in unhygienic occupations. Umed works towards their liberalization and creation of alternate livelihood options for them.

- *Pilot on livelihood opportunities for people with disabilities* : Umed undertook this pilot to have inclusion of Persons with Disabilities (PwD) in the NRLM. Through decentralized planning, the livelihood options for PwD were formulated. (Umed, 2014)

4.4 Working of MSRLM - Analysis based on field visits

Division of NRLM in the state of Maharashtra has the State Mission Management Unit (SMMU) in Belapur, Navi Mumbai. Maharashtra State Rural livelihoods Mission (MSRLM) works in 36 blocks distributed across 10 districts in the state.

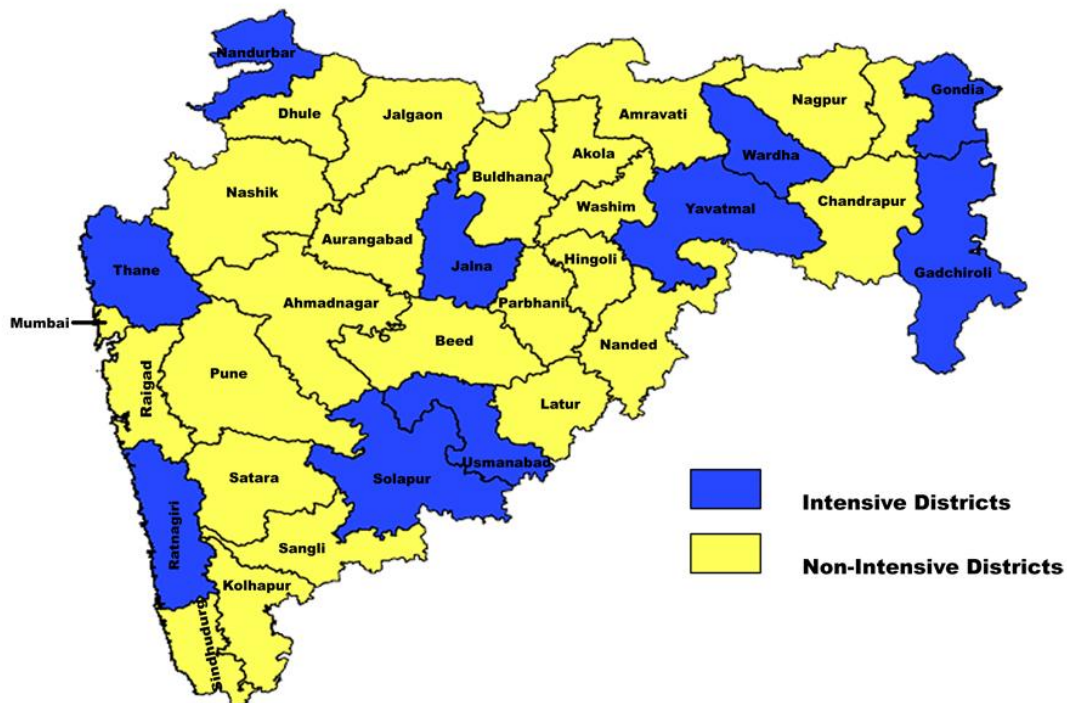


Figure 4.2 Presence of MSRLM in the state of Maharashtra

(Source: MSRLM, 2015)

With 10 intensive and rest of non-intensive blocks. MSRLM has dedicated District Mission Management Unit (DMMU) in each intensive district. Each DMMU looks after the functioning of MSRLM in the respective districts. Rest of the districts i.e. non-intensive districts are looked after by DRDA.

In the meeting with Ms. Vrunda Vaze and Mr. Rakesh Ganguli during first visit to MSRLM's Belapur office, we discussed about MSRLM and its working strategy. According to MSRLM's vision, SHGs are seen as the vehicle to bring the development. Following four points are focussed by MSRLM -

1. Financial Inclusion : To promote saving, involvement of formal credit institutions in money lending, etc.
2. Social Inclusion : To stop the discrimination in society, based on caste, gender, class, etc.
3. Economic Inclusion : To increase the accessibility to the employment opportunities and wages.
4. To facilitate the access to entitlements like PDS, MNREGA on time.

Main strategy of MSRLM includes mobilising women in SHGs. Therefore, as a part of this project, it was decided to study the SHGs to understand working of MSRLM in detail. The study was undertaken two districts namely Palghar and Nandurbar. Both the districts are tribal districts. Palghar is geographically closer to Mumbai, which is market place and developed mega city. While Nandurbar is mostly hilly and does not have geographical proximity with major market place or developed city. Both the districts have similar social structure, but different developmental challenges. Study was carried out in Palghar block for Palghar district. (Even though Palghar is now separate district, it is still under administration of Thane DMMU.) In Nandurbar district, the study was carried out in Shahada block. Three villages were chosen randomly in both the districts, and selected SHGs in each of those villages were surveyed. Total number of SHGs surveyed in Palghar were 10, while in Nandurbar district number of SHGs surveyed were 17. In each of the village, Focussed Group Discussion (FGD) was conducted to get the general idea about perception of beneficiaries about MSRLM. The each SHG was surveyed with the help of questionnaire. (Attached in Appendix). The same study is presented below.

4.4.1 Nandurbar District

Nandurbar is located in the north of Maharashtra. It shares its border with Gujrat and Madhya Pradesh along with Dhule district of Maharashtra. According to Census of India, 2011, total population of Nandurbar was 16,48,295, out of which the tribal population was 11,41,933. (DES, 2011) Therefore the percentage of tribal population in Nandurbar is 69.28%. The study was carried out in Shahada block. Nearest market place

or the big city is Indore, Madhya Pradesh and Nashik, Maharashtra. Both the cities approximately 249 KM from Shahada.

The villages chosen for study were Manmode, Dudhkheda and Bhulane. All the three villages are predominantly tribal with few households belonging to Scheduled Caste.

Dudhkheda: Dudhkheda is located on the road connecting the bigger villages - Aslod and Langdi. It is connected to the taluka place of Shahda via ST bus which ferries from Shahada to Langdi twice in a day. Out of total population of 2341, 83% are tribal (Bhil and Pawara) while 4% belong to SC and 13% belong to general category (mainly NT). (NRDWP (8/7/2015)). The demographics for the village of Dudhkheda is shown in the pie-chart below -

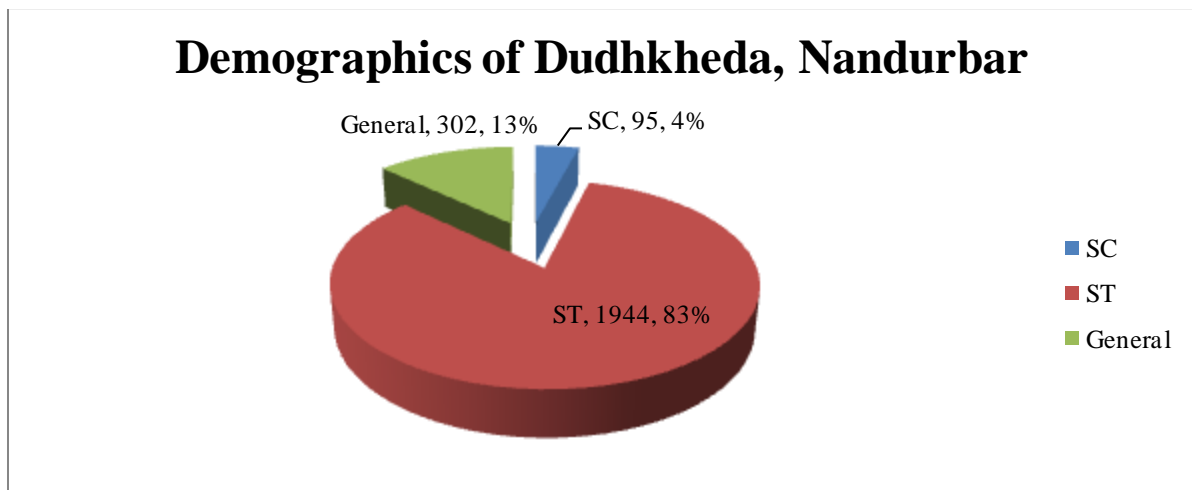


Figure 4.3: Pie-chart showing demographics of Dudhkheda village, Nandurbar

Manmode: Manmode is located on the road connecting the bigger villages - Aslod and Langdi. The place of Ashram Shala - Chirkhan is also nearby. It is connected to the taluka place of Shahda via ST bus which ferries from Shahada to Langdi twice in a day. Out of total population of 1507, 99% are tribal (Bhil and Pawara) while 1% belong to SC and 0.4% belong to general category (mainly NT). (NRDWP (8/7/2015).) The demographics for the village of Manmode is shown in the pie-chart below -

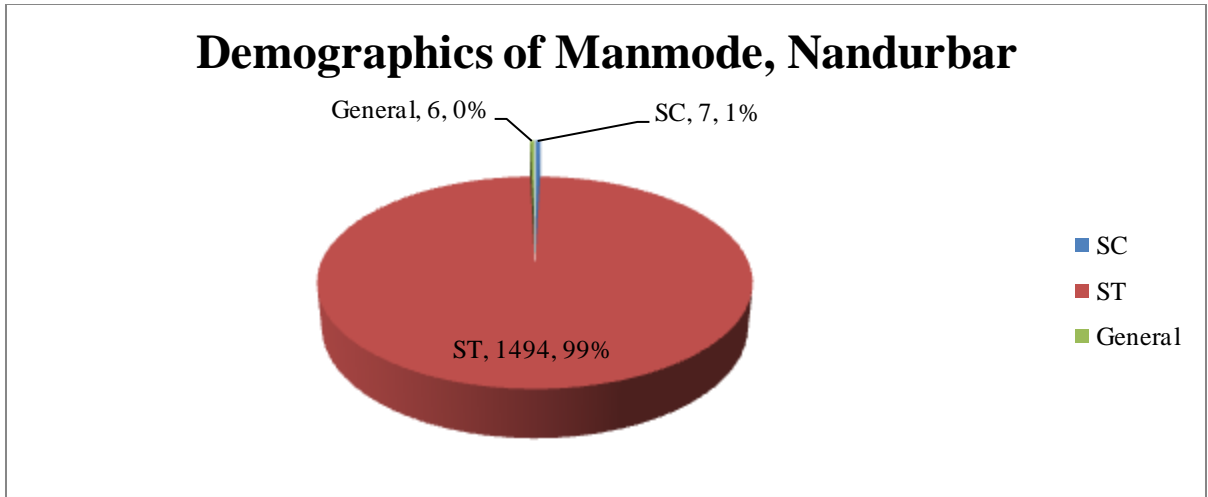


Figure 4.4: Pie-chart showing demographics of Manmode village, Nandurbar

Bhulane: Bhulane is located 2KM from the road connecting the bigger villages - Aslod and Langdi. It is connected to the taluka place of Shahda via private transport. Out of total population of 1875, 96% are tribal (Bhil and Pawara) while 1% belong to SC and 3% belong to general category (mainly NT). (NRDWP (8/7/2015).) The demographics for the village of Bhulane is shown in the pie-chart below -

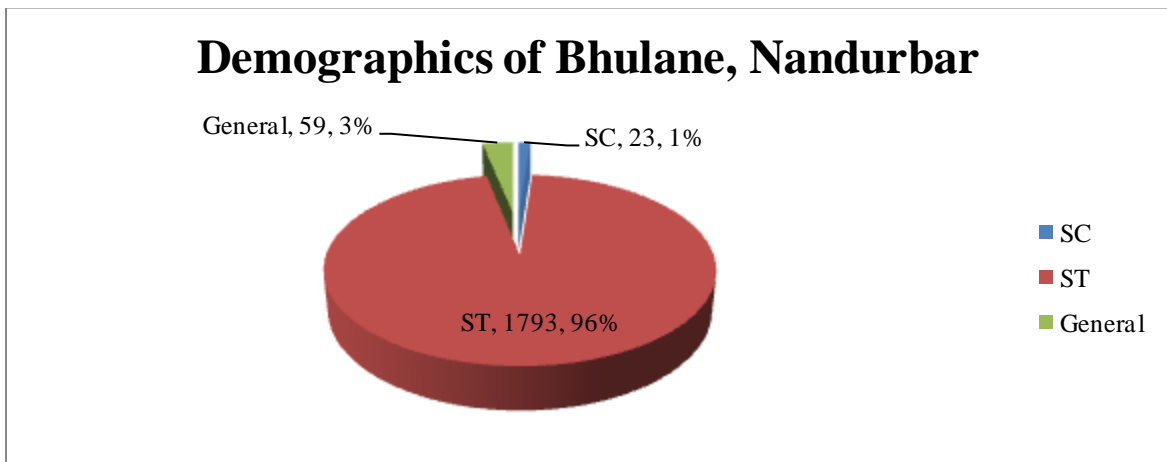


Figure 4.5: Pie-chart showing demographics of Bhulane village, Nandurbar

Above pie-charts related to population division clearly point to the fact that all three villages are pre-dominantly tribal. Therefore, the cultural environment is similar in the village. Bhil and Pawara are common tribes in the area. Both the tribes have their own spoken language and distinct traditions. Pawara tribe is in majority in this area. Therefore, the political power is often concentrated in the hands of Pawara tribe. Economic status of Pawara and Bhil is similar, as average land holding is same and main occupation is

farming. People from Pawara tribe did not prefer migration, while Bhils migrated extensively.

The general employment scenario, use of natural resources, condition of public services and infrastructure available is similar in all these villages. Above mentioned topics were discussed with the women during Focussed Group Discussion (FGD). The results are presented be the following section.

General information about demographics and some common practices (According to FGDs conducted) : These villages were within the diameter of 8 to 10 KM. Therefore geographical conditions were similar including the common public resources, access to them and related conflicts with local governance. Hence this section presents the FGD results combined for all the three villages.

Main crops taken in the area - Cotton (Cash crop), Maize, Jowar, Urad, Tur, Chana, Wheat, Chawali, Dadar, etc. Crops like Jowar, Dadar are taken in winter even without irrigation in the dry land.

Average Land Holding in the area - Average landholding in the area is between 2 Acre to 4 Acre. Most of the farm land are forest encroachments and are under dispute with Forest department, Shahada Division. Many households do not have the clear title to the farm land due to various reasons like forest land encroachment, land not legally divided among brothers, etc. Shared cropping is also commonly practiced by landless households. One third of the farm produce is to be given to land owner along with up to Rs. 4000 per acre of farm land.

Water Availability - Rivers are not perennial in this area. By end of November, surface water gets over. Even though Dudhkheda has dam, water is supplied to nearby bigger villages like Aslod, Mandane and Dudhkheda receives once a week for irrigation. But ownership of pumping machinery is not yet common in the area, making it difficult for people to have two crops in a year. Ground water availability is good, so drinking water problem does not exist. Also, people having wells in their farms, can use the same for irrigation. Again it is not common to have well in the farm. Only little well off households have wells and water pumping machinery available.

General Employment Scenario for men and local youth - There is no major industry in the nearby villages or towns. Therefore, men and local youth prefer to start farming. Some of them start local business, mostly opening grocery store, driving vehicles from village to nearby town of Shahada, driving and leasing tractors, etc. Men in contract employment or service are very less. Percentage of women working independently is negligible.

Migration Details - Some people migrate in search of job, mainly landless labourers who do not have work after monsoon gets over. They get jobs to work on farms of cotton, sugarcane, groundnuts, etc in Gujarat (Surat and Saurashtra mainly). Some of them work as security guards in companies in Nashik, Pune. Many work as construction labourers in nearby towns. They are engaged in the works involving less skills and more physical drudgery.

Use of Natural Resources - In the table below use of natural resources in the area is discussed in detail -

Table 4.1 Usage of Natural Resources in Shahada

Natural Resource	Usage	Remark
Land	Mainly for farming	Less fertile (Halki) land with low productivity
Forest	Mainly for collecting firewood and "datoon".	Few generations ago, it was source of livelihood, but now because of cutting trees degradation of forest and soil erosion. Now a days they can't collect forest products as forest is maintained by Forest department.
Water	Well water used for drinking, sometimes for irrigation as well. Surface water starts depleting	No water scarcity as such, but water from Dudhkhedda dam is supplied to bigger villages and town and it is

	immediately after monsoon	not accessible to farmers from these smaller villages.
Agro waste	Used as cattle feed, in the construction and repair work of houses and in 'raab' (preparation of farm land)	It is not thrown or wasted. If it is in excess it is composted along with cattle waste and used as manure.
Cattle Waste	Used as fertilizer, to make flooring dung cakes are used as firewood.	Cattle waste is not wasted and it is used in house repairing also.

Some of Government Schemes - Schemes like Gharkul Yojana, MNREGA, Thakkar Bappa Yojana, Shravan Bal Niradhar Yojana, Dongri Vibhag Vikas Yojana, etc. are working in the area. Beneficiaries for such schemes are chosen on the basis of BPL card holding. Some of the families who do not have BPL card cannot even apply for this schemes.

Some of the problems faced - Some of the problems as discussed by women in FGD are as follows -

- Electricity Supply : Irregular electricity supply, late repairs for all the breakdown.
- School : Shortage of teachers in primary school. this hampers the quality of education. Therefore the dropout rate is quite high in the area.
- Transport and condition of roads : Road condition is very poor, creating problem particularly in monsoon. Frequency of ST buses is very low. This makes commuting to nearby towns and government offices difficult.
- Healthcare : Public Health Centre (PHC) is at Shahana, approximately 25 KM to 28 KM away from these villages. In case of medical emergencies they prefer going to Shahada and consult private doctors.

4.4.2 Palghar District

Palghar is located in the west of Maharashtra. It shares its border with Gujrat along with Nashik district of Maharashtra. New district of Palghar was born recently after division of Thane district in two parts. Palghar district still comes under Thane DMMU for administration purpose. According to Census of India, 2011, total population of Palghar was 29,90,116, out of which the tribal population was 11,18,008. (DES, 2011)

Therefore the percentage of tribal population in Palghar is 37.39%. The study was carried out in Palghar block. Nearest market place or the big city is Mumbai, Maharashtra.

The villages chosen for study were Penand, Talekhal and Karwale. All the three villages are predominantly tribal with few households belonging to general category. Demographic study of these villages is as follows -

Karwale: Village is located at the distance of 3.5 KM from the town of Saphale. With total population of 487, Karwale is one of the five habitations of Karwale Gram Panchayat. With 88% of ST population, Karwale is predominantly tribal village. (NRDWP (8/7/2015).) The demographics of Karwale is shown in the pie-chart below.

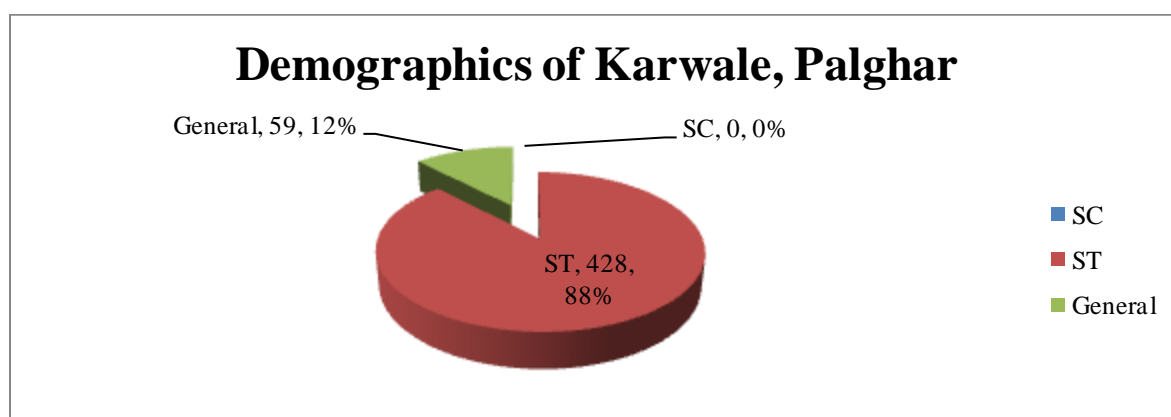


Figure 4.6: Pie-chart showing demographics of Karwale village, Palghar.

Penand: Penand village is located 1KM away from the road connecting the town of Saphale to the village of Dahiwali. It is connected to Saphale via two ST buses. Out of total population of 546, 94% are ST and 8% is the general category population. (NRDWP (8/7/2015).) The demographics for Penand is shown in the pie-chart below.

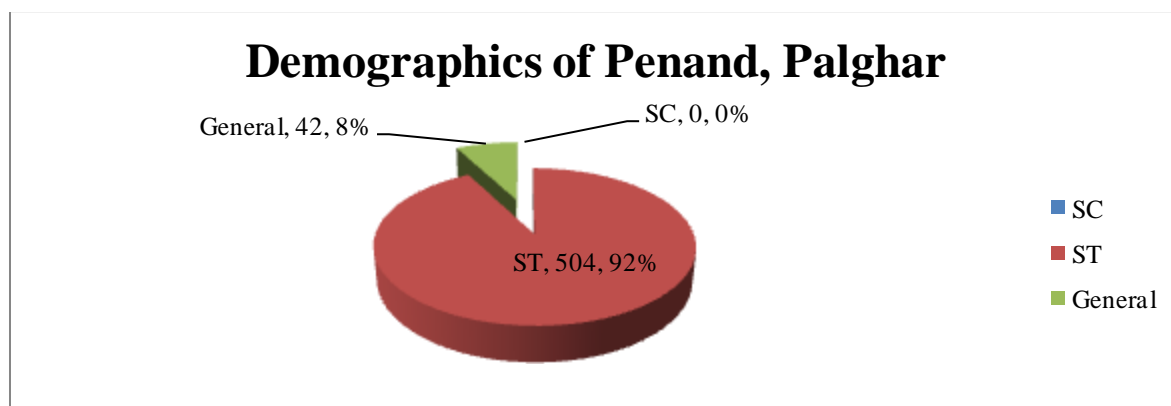


Figure 4.7: Pie-chart showing demographics of Penand village, Palghar

Talekhal : Talekhal pada is located few meters away from main road (walking), but road connectivity is 2KM form main road. Out of total population of 438, 92% are ST and 8% belong general category. (NRDWP (8/7/2015)) The demographics for Talekhal is shown in the pie-chart below.

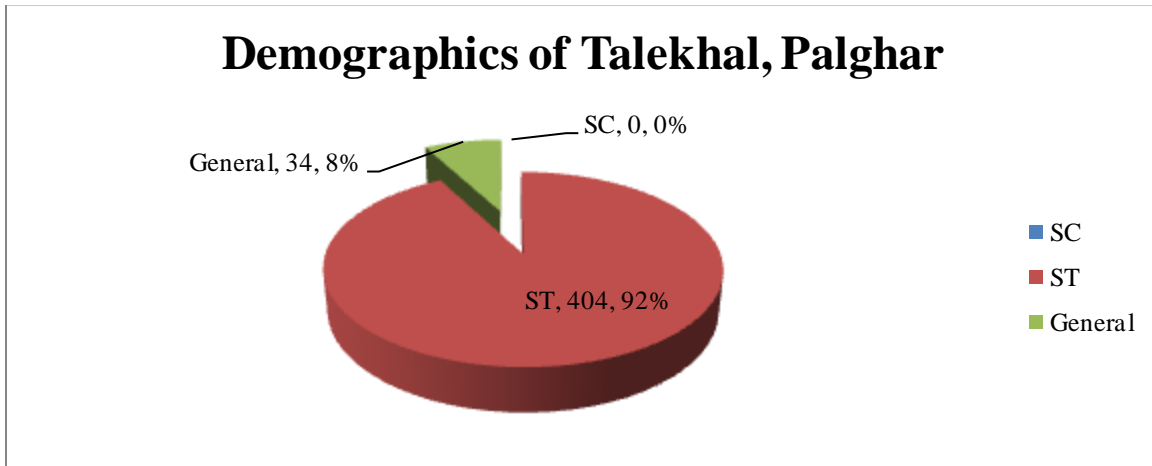


Figure 4.8: Pie-chart showing demographics of Talekhal village, Palghar

Above pie-charts related to population division clearly point to the fact that all three villages are pre-dominantly tribal. Therefore, the cultural environment is similar in the village. Katkari and Warli are common tribes in the area. Katkari tribe is traditionally engaged in brick making activities. But now many of them work as casual labourers in construction work. Households belonging to general category had more land holding than the tribal households. Also, only the households belonging to the general category were giving some part of their farm land for cultivation to others on rent (for Batai). Mostly they were engaged in some other livelihood activity and were economically far more stable than the tribal households. The same was observed through visits to the villages, where it was noticed that all the households belonging to the general category had pakka houses, with some assets like two-wheeler and four wheeler, which were noticed easily. Therefore, the social and economic division was clear.

The general employment scenario, use of natural resources, condition of public services and infrastructure available is similar in all these villages. Above mentioned topics were discussed with the women during Focussed Group Discussion (FGD). The results are presented in the following section.

General information about demographics and some common practices (According to FGDs conducted) : These villages were within the diameter of 6 to 8 KM. Therefore geographical conditions were similar including the common public resources, access to them and related conflicts with local governance. Hence this section presents the FGD results combined for all the three villages.

Main crops taken in the area - Main crop is paddy in both monsoon and winter season. Many farmers cultivate vegetables also. Some wealthy farmers even have fruit orchards with chickoo, mango trees.

Average Land Holding in the area -: Average land holding in the area is between 1 Acre to 1.5 Acre. Most of them have clear title to their land. Share cropping is also common practice. As many of the wealthy households have shifted to Mumbai, so farm land is easily available for cultivation. Along with the pre-decided amount of rent per acre, one third of the farm produce is also to be given to the land owner.

Water Availability - Vaitarana river flows along these villages. But the area lies very near to creek. (where Vaitarana meets the Arabian sea.) Vaitarana is perennial, but proximity to creek makes the water salty and unfit for drinking and irrigation. There is a dam near Karwale, but water from dam is supplied to the nearby town of Saphale. Dam water is available for irrigation only in Karwale. Therefore two seasons of cultivation exist in Karwale, whereas in other two villages absence of irrigation facilities and unavailability of water has forced farmers to practice agriculture only during monsoon. Sand mining in the creek is very common practice, causing injection of salt water in the ground. This has been ruining the farmland and also making well water contaminated. This has given rise to serious issue of drinking water problem in villages.

General Employment Scenario for men and local youth - There are many industries around the town of Saphale and Palghar. This has opened up the opportunities for educate youth in these villages. Some of them are working as daily wage workers. Sand mining also provides employment with high wages. But it is seasonal. Pharmaceutical company near Palghar, is common work place for many young men in this area. Upcoming construction site near Virar and Vasai are also providing livelihood to many households. General education level here is better than that of Shahada, hence contract employment (service) is more here.

Migration Details - Proximity to the towns/cities like Palghar, Dahanu, Vasai, Virar and Mumbai, allows many of the households to work there and have residences in the villages. Therefore migration is not prevalent. Although many people from these villages go to work in the towns and cities mentioned above.

Use of Natural Resources - In the table below use of natural resources in the area is discussed in detail -

Table 4.2 Usage of Natural Resources in Palghar

Natural Resource	Usage	Remark
Land	Mainly for farming	Degradation has happened over time because of increased sand mining and injection of salt water. This has reduced the productivity of land significantly.
Forest	Nearby hill has forest area. It is mainly used to get firewood for cook stove.	Illegal tree cutting for timber from the forest is very common, this has degraded the forest a lot.
Water	Both surface water and ground water are used for drinking as well as for irrigation. Water from Karwale dam is used for irrigation by farmers in Karwale only.	Both surface water i.e. river and ground water i.e. wells have infested with salt water because of sand mining.
Agro waste	Paddy waste is often used as roof cover, agro waste after vegetable cultivation is used as cattle feed.	Composting agro waste and using it as manure is not practiced here.
Cattle Waste	Dung is used to make flooring and dung cakes as firewood in cook stove	Usage of cattle waste as manure was not seen here.

Some of Government Schemes - Schemes like Gharkul Yojana, MNREGA, Thakkar Bappa Yojana, etc. are working in the area. Beneficiaries for such schemes are chosen on the basis of BPL card holding. Some of the families who do not have BPL card cannot even apply for this schemes.

Some of the problems - Some of the problems as discussed by women in FGD are as follows -

- **Electricity Bills** : Electricity bills per month for one household was in the range of Rs. 400 to Rs. 500, which is very high. Although every household has TV , mobile phones and ownership of other appliances like mixer, fridge, CD/DVD player, etc is very common, but usage was claimed to be low.
- **Commuting to School** : Road condition is very poor, which makes commuting to school, which is roughly 4KM from all these villages, very difficult for kids. Kids from Karwale attend the school in Saphale (4KM from Karwale), in ST bus. But bus is often full, therefore does not even stop at Karwale for kids. They can't even use cycle for commuting as heavy vehicles used for transportation of sand, use the same road, making it unsafe for kids to ride on the same road.
- **Transport and condition of roads** : Road condition is very poor, creating problem particularly in monsoon. Heavy traffic of trucks is common on roads here. Trucks are used to transport the sand from mining locations. Heavy vehicles running on narrow roads creates problems for villagers.

4.4.3 Study of SHGs

Study of SHGs was undertaken as SHGs are considered important part of first phase of implementation of MSRLM. 10 SHGs were surveyed in Palghar and 17 SHGs were surveyed in Nandurbar district. Study includes the field observation as well as excerpts from the meetings with cluster coordinators. District wise comparative analysis of those SHGs is presented herewith. (The questionnaire used for survey is attached in the Appendix .)

- **Average Age of SHGs** : Age of SHGs is related to time since the initialisation of social mobilisation in that district.

Table 4.3 District wise average age of SHGs

District	Average Age
Nandurbar	5 Years and 9 Months
Palghar	7.5 Months

Social mobilisation and promotion of SHGs has begun in Nandurbar district with Swarnajayanti Gram Swarajgar Yojana (SGSY). The oldest SHG in Nandurbar was established in 2003. While social mobilisation has just begun in Palghar with MSRLM. MSRLM has started working since January, 2014, but SHGs were started from June, 2014. Six months were spent in rapport building and field work by MSRLM officials. The fruit of that work can be seen in increasing number of SHGs in the area and the number of revived SHGs which were established under SGSY and had stopped functioning.

SHGs established under SGSY have received the loans from bank with 50% subsidy. As the ceiling on the subsidy was 1.25 lakhs, the loan received by the SHGs was not exceeding 2.4 lakhs. More about the same will be discussed in the section of loan details.

- **Average size of SHG** : Average size of SHG was 11 in both the districts. Minimum size of an SHG was 10, which was also the most common size of SHG. The biggest SHG was comprising of 13 women.
- **Reason for SHG formation** : SHG is collective institution of women. Each SHG requires to function as a coherent group. Therefore, it becomes necessary that all the members should get along with each other. All the members should be compassionate towards each other's problems and needs. Group members should have affinity to avoid the conflicts in future as financial transactions are involved in working of SHG. The reason behind particular set of women coming together and forming the group was studied. The result of the same is presented in the graph below.

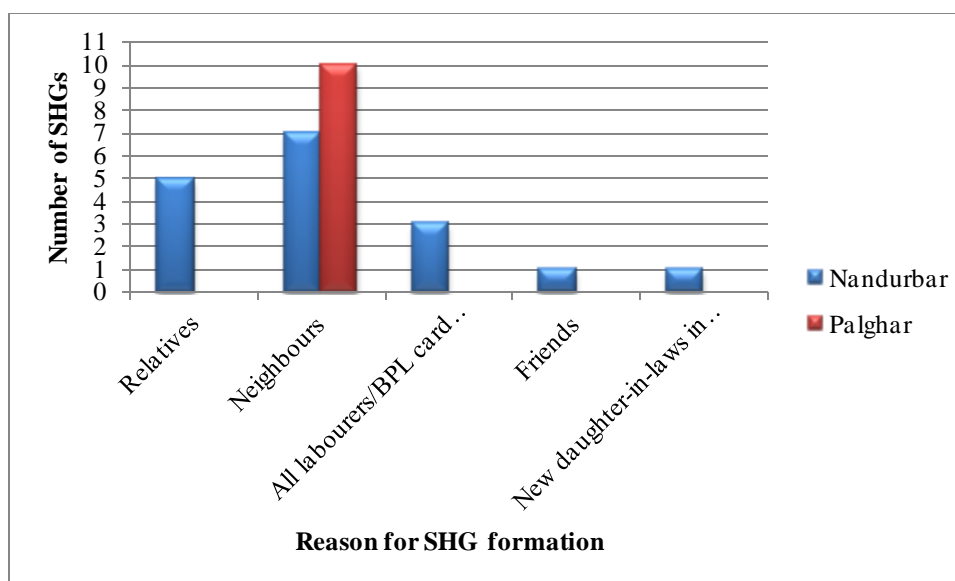


Figure 4.9 Graph showing the reasons for SHG formation

In Palghar district women from the same neighbourhood gave preference to coming together and forming SHG. According to them, being in the same neighbourhood makes it easier for them to together for meetings every week whenever they get free time. Also, they can help each other with household work whenever needed (during illness or when guest come or during some functions, etc) as they stay closer. This strengthens the bond between them and makes them stronger as a group.

While in Nandurbar, out of 17 SHGs surveyed, women from 7 SHGs (41.17%) told that they had formed an SHG because they were from same neighbourhood. After that the most common reason for formation of SHG was being relatives. 5 SHGs (29.41%) consisted of women who were each other's relatives. Women in similar situation like all BPL card holders or all being landless labourers had come together and formed an SHG in 3 cases (17.65%). One group (5.88%) was formed by all the friends. While new daughter in laws of the village were in part of one SHG (5.88%). Members from each SHG had some reason to bond on similar situation. In Nandurbar districts, discussion about personal problems among SHG members was common unlike in the SHGs in Palghar district.

- **Composition of SHG** : In Palghar district not a single SHG had widow, physically disabled or divorcee member. Whereas in Nandurbar, 6 SHGs (35.29%) had widow women as their members, whereas 1 SHG (5.88%) has physically disabled woman as their member.

- **Average Percentage of literacy among members of SHG** : Percentage of literacy of members of SHG varied from minimum 0% to maximum 83.33%. But average for Palghar district is better than that of Nandurbar. 5 SHGs (29.41% SHGs) in Nandurbar district did not have a single literate member. While in both the districts not a single SHG with all the members knowing how to read and write was not observed.

Table 4.4 District wise average percentage of literacy among members of SHG

District	Average Percentage of literacy in SHG
Nandurbar	16.6%
Palghar	54%

Average percentage of literacy in the above table can also be interpreted as - in Palghar block, on an average 6 women out of 11 members of SHG are literate. Whereas in Shahada block the average number of literate women in the SHG of 11 women is just 2.

- **Monthly Saving** : In Palghar all the surveyed SHGs had monthly saving of Rs. 100. Average monthly saving in Nandurbar district was Rs. 58.24. It was Rs. 40(1 SHG i.e. 5.88%), Rs. 50(13 SHGs i.e. 76.47%) and Rs. 100(3 SHGs i.e. 16.65%) per month per member. Monthly saving in Nandurbar was lesser than that of Palghar. We can say that there is strong correlation between income of the household and monthly saving through the SHG. Employment situation was little better in Palghar than in Nandurbar. This observation supports the argument.
- **Number of SHGs who had received Revolving Fund (RF) or bank loans** : Each SHG after completion of three months after formal linkage with MSRLM is entitled to receive the sum of Rs. 15,000 as Revolving Fund (RF). In Palghar, out of 10 surveyed SHGs, only 2 SHGs had received the RF. One of the SHG had divided entire money from RF equally among all the group members (Shows the unawareness about the usage of RF). While the other SHG invested Rs.10,000 in the livelihood activity of vegetable cultivation and divided remaining Rs. 5,000 equally among themselves. Ignorance of women about exact purpose of RF was evident from these two case studies. In Palghar none of the SHGs have received bank loan.

In Nandurbar, Out of 17, 13 SHGs had received the RF. Out of 7 SHGs who were established under MSRLM (Henceforth all such SHGs will be referred to as MSRLM SHGs), 4 SHGs have received the RF of Rs. 15,000. 9 SHGs were old SHGs established under SGSY. (Henceforth all such SHGS will be referred to as SGSY SHGs) and 4 were established under MSRLM. Only one SGSY SHG has not received any fund or bank loan. SGSY SHGs had received the sum of Rs. 25,000 initially and later they were granted the bank loan up to Rs. 2.5 lakhs with 50% subsidy at 7% interest rate (MoRD 2009a). This reduced the loan amount to half of actual value for repayment. The loan amount was in the range of Rs. 1 lakh to Rs. 1.25 lakhs after subsidy. 6 SHGs out of 9 SHGs have successfully repaid the bank loan. But 3 SHGs are still struggling to pay the loan amount after subsidy. These SHGs include - Rani Kajal Women SHG, Manmode; Veer Khaja Women SHG, Bhulane; Swami Vivekanand Women SHG, Bhulane.

Here in Nandurbar, MSRLM SHGs have not immediately withdrawn the RF from their bank accounts. Also, none of SHG has equally divided the RF among all the members. Upon discussion, it was observed that they were aware about use of RF and were clear about concept of need based internal loans.

- **Internal Loans** : In Palghar, amount of Internal Loans (IL) was in the range of Rs. 100 to Rs. 1,000. IL was typically in the range of Rs.200 to Rs. 500. The repayment duration varies according to amount of IL, but can be up to 3-4 months. While in Nandurbar, IL was in the arnge of Rs. 100 to Rs. 10,000. Amount of IL was increasing with the age of SHG, as older SHGs had more saving and more loan to offer.
- **Use of Internal Loans (IL)** : In both the districts the reasons for taking IL were similar. Most popular usages are listed below as per their popularity -
 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, tution fees, books, etc

SGSY SHGs spent their loan amounts on livelihood activities such as buying bullock carts, buffalos, goats, etc. But now these income generating assets are used only for household purpose.

- **Rate of interest on ILs** : Rate of interest for IL was 2% in both the districts. Rs. 2 are charged per Rs. 100 of the IL per month. This interest money is the income of the SHG, if SHG is not engaged in any income generating activity.
- **Bank Account Status** : Except for one SHG in Palghar (Kalyani Women SHG), which was just one month old at the time of survey, every other SHG has account with nearest bank. Average account balance amount in Palghar was Rs. 5,123. While same calculations for Nandurbar could not be done, as two SHGs (Santoshi Mata Women SHG, Bhulane and Sahara Women SHG, Manmode) did not know about their account balance in spite of having a bank account. But it was up to Rs. 19,156.
- **Maintenance of Passbook** : Maintenance of passbook is one of the important activity of SHG. It enables women to step out of the shell and interact openly. Going to bank for updating of passbook makes person aware about functioning of bank. The same person can handle the bank transactions as well. The comparative study of both the districts about handling of bank transactions is shown in the graph below -

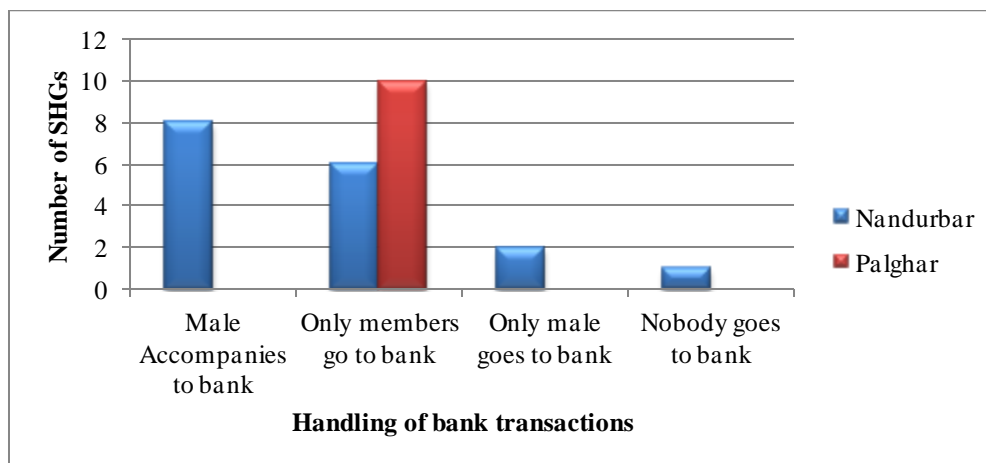


Figure 4.10 Graph showing how bank transactions are handled in Palghar and Nandurbar

More detailed statistics are discussed in the table below -

Table 4.5 District wise statistics about how bank transactions are handled for SHGs

Handling of Bank Transactions	Palghar (No. of SHGs)	Nandurbar (No. of SHGs)
President Alone	10% (1)	5.88% (1)
President and Secretary	0% (0)	11.76% (2)
Secretary Alone	0% (0)	5.88% (1)
Two members on rotation basis	50% (5)	23.53% (4)
President, Secretary and one member	0% (0)	29.41% (5)
Only member	40% (4)	5.88% (1)
Only other male(s)	0% (0)	11.76% (2)
No one	0% (0)	5.88% (1)

- **Livelihood activities of SHGs** : None of the SHG surveyed practice any income generating activities in Nandurbar. Discussion with Cluster Coordinators revealed that SHGs in Shahada block did not practice any livelihood activity. It is a common practice in Dhadgao and Akkalkuwa blocks of Nandurbar.

60% of the surveyed SHGs were engaged in some livelihood activity in Palghar. More details about the same are discussed in the table below -

Table 4.6 Livelihood activities in Palghar district

Livelihood Activity	Number of practicing SHGs
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

For collective farming, land is taken on lease, hence they have to give 1/3rd of the produce to the land owner along with the pre-fixed rent in cash. All three SHGs practicing collective farming have leased the land for one season.

Vegetable cultivation needs some expertise, which was clearly lacking in one of the SHG (Ekta Women SHG, Karwale). Currently, they sell the produce in the market of Saphale and do not have any fixed selling prices for vegetables. They have lost two of their crops to diseases. They need more guidance related to improved farming practices and marketing. Groups having shops (Wada Pav shop and Chicken shop) take turns to manage the shops. The record is maintained by 2 out of 3 such SHGs. Currently, the profit is equally divided among all the members. Bangle making activity was spread in the SHG by one of the members. They get the needed raw material from one of the vender in Saphale. They make bangles and give it back to the same vender who gives them cash as per type of bangles made. Monthly income of each member is between Rs. 700 to Rs. 800. One SHG started the activity of Papad making, but stopped within one month. Main reason behind stopping the activity was that the initial investment was too high for SHG, members refused to contribute.

Key insights from the field work:

- Social mobilisation had begun in Nandurbar since 2003 through SGSY. Women were aware of the purpose of monthly savings and the concept of Revolving Fund (RF) and Internal Loan (IL).
- In Palghar, women were actively involved in income generating activities. They were engaging themselves in the activities in the free time. But, in Nandurbar, women were sceptical to start their own income generating activity fearing the ownerships of failures in the venture.
- During visits some observations highlighted the difference in conditions of both districts. In Palghar, household owned more assets than in Nandurbar.
- Use of Internal Loans(IL) was extensively for healthcare purposes in both the districts. Other common uses included household expenses occurring due to festivals, marriage in the immediate family, guests, etc. Women preferred taking IL for amounts up to Rs. 1,000 in Palghar for household expenses instead of asking for credit from informal sources like relatives, money lenders. Therefore, SHGs are mainly providing the safety net for financial needs of the households.

- It was observed that the many women were unaware that they can attend the Gram Sabha and take part in decision making process. Due to the gender based discrimination women are still not comfortable with attending the Gram Sabha along with all the male members of village. In the villages surveyed all the concerned CRPs encouraged all women to participate in local governance, but they did not get positive response. After talking to many women during the study, it was observed that women need explanations with examples to convey the importance of taking active part in local governance. We also got assurance from many women, that they will now attend the Gram Sabha and they will also conduct the joint meeting to discuss the issues to be raised in Gram Sabha.
- Along with the participation in Gram Sabha and Gram Panchayat, many SHGs were unaware about right to demand the public services. They did not know about their right to demand for improvement in current delivery mechanism of public services.
- We also witnessed an incidence worth mentioning. While our visit to the village of Dudhkheda, Nandurbar, few men were seen producing and selling liquor illegally in the village. (Dudhkheda has ban on producing and selling liquor) All the women went ahead and complained against to Police Patil in the village. Those men were caught and handed over to the police within the matter of one and half hour. Mobilisation of women had a positive impact in the welfare of the village.

Limitations of the field work :

- Study was carried out in one block in each district viz. - Palghar block for Palghar district and Shahada block for Nandurbar district. The study was not extended to the entire district in both the cases.
- Sample size in each of the district was small. For Palghar, the number of SHGs surveyed was 10 and for Shahada, the same was 17. With different sample size, we can't do numeric comparison.
- Plan was to include the study of Micro Investment Plan (MIP) also. But after examining some of the MIPs filled by cluster coordinators in Palghar, it was noticed that the value in the column of total income from all the sources and value for total expenditure has huge difference. Expenditure was more than the

total income from all the sources including loans from bank or relatives or money lenders. After investigating the matter, it was concluded that there might be some inconsistencies in the data/information given by women while filling up the MIP forms. (Sample form is attached in Appendix .). End result of preparation of MIP for SHG is the priority list prepared by SHG members for receiving the credit from formal credit sources. MIP also includes the information about the plans of individual member regarding possible income generating activities and individual credit requirement.

Chapter 5: MAVIM

Mahila Arthik Vikas Mahamandal (MAVIM) was established on 24th February, 1975 on account of International Women's year. Government of Maharashtra has recognised the corporation for its work in the overall development of women and its expertise in the field of women empowerment, by making it the "Apex Institute" since 2003. It has been chosen as implementation agency for 6 blocks in 3 districts in Maharashtra.

- Thane - Bhiwandi, Shahapur
- Solapur - Malshiraj, Mohal
- Gondia - Salekasa, Tiroda

(Source : MAVIM (28/4/2014a))

Therefore the study of MAVIM and its comparison with MSRLM is integral part of this study. As MAVIM has significant experience in social mobilisation (formation of SHGs since 1994), its place as implementing partner for MSRLM is justified. One of the major objective of NRLM is social mobilisation, hence MSRLM also has the focus on the same. MAVIM has the needed expertise in this area. Also working strategies of MAVIM make it more efficient. According to the study on SHGs, Federations and Livelihood Collectives in Maharashtra by Sampark (NGO) with Indian School of Microfinance for Women for MSRLM (2014), SHGs supported by MAVIM belonged to the Grade A in the classification based on quality. In other words, SHGs supported by MAVIM are doing better than other SHGs, as 'Grade A' includes the SHGs earning the maximum points on quality scale. This has made MAVIM a suitable choice for our study. The same study is represented in the following section.

All the data/information used for this chapter is based on meetings with Shri. Prakash Ganvir, District Manager Thane District, MAVIM and Mrs. Aruna Gaikwad, Manager Community Managed Resource Center (CMRC), Angaon, Bhiwandi, Thane.

5.1 Mission and vision of MAVIM

Mission of corporation is to establish social, economical and political justice for women through constant development. Apart from this, objectives of MAVIM include -

- To mobilize rural women into organizations
- To enhance the capabilities of women
- To build and increase the self confidence in women
- To develop the entrepreneurial skills in women
- 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

(MAVIM (28/4/2014a))

Main responsibilities for MAVIM include following -

1. To act as an apex institute for various developmental schemes under central government and state government.
2. To act as a co-ordinating institute between corresponding government departments and Self Help Groups (SHGs), credit institutes, Non- Governmental Organization (NGO).

To perform the same MAVIM has offices in 34 districts of Maharashtra which have the responsibility of executing all the schemes and programs in respective districts and head office in Mumbai. The Organization structure at the district level office goes like this -

District Coordinator → Assistant Coordinator → Accountant → Clerk

5.2 Past and current work of MAVIM

MAVIM started promoting SHGs through the program undertaken in 1994 under International Fund for Agricultural Development (IFAD). The same program was initiated to support Maharashtra Rural credit Programme. Apart from this MAVIM has been promoting SHGs under programs like Swayamsiddha, Rammai Mahila Sakshamikaran Yojana, Tribal Sun Plan program, NABARD add-on programs, Women in Agriculture Program, etc. Till March 2013, MAVIM had penetrated in total 12,243 villages in 291 blocks, promoting 66,304 SHGs. These SHGs had total saving of Rs.198.68 Crores, while internal loan transactions went up to Rs. 542.21 Crores. This has

resulted in collectivisation of total 8.57 Lakh women. Out of which 3.39 Lakh women are engaged in various farm and non-farm livelihood activities. (MAVIM (28/4/2014a))

Main focus of MAVIM is development through SHGs. Philosophy of MAVIM has focus on collective efforts by women towards sustainable development. Therefore MAVIM promotes the institutionalization of women SHGs. MAVIM is now implementing following schemes/programs to promote SHGs -

1. Tejaswini Maharashtra Rural Women Empowerment Programme
2. Empowerment program for women in minority community
3. To act towards the availability of credit/loan at the rate of 4% to women SHGs
4. Maharashtra State Rural Livelihood Mission (MSRLM)

Out of all the current undertakings of MAVIM, Tejaswini emphasises on sustenance of SHGs for longer duration. Important step towards the same is taken by establishing Community Managed Resource Centers (CMRC), which are the institutions run by people for the people. More about CMRC will be discussed in the following section.

MAVIM undertakes various capacity building trainings at different level targeting women SHGs, Village Development Committee (VDC) or Village Organization (VO), Community Managed Resource Center (CMRC). Apart from formation of SHGs, MAVIM also works towards overall development of village. To achieve/promote the same it promotes the drudgery reduction interventions particularly for women like smokeless chulhas, flour mill, concrete structures for washing clothes, etc. Health and hygiene awareness drives are conducted for women, teen girls. Current work of MAVIM is focussed around SHGs for women and all the efforts are woven around women SHGs. As MAVIM has presence in every district in Maharashtra, it has strong grass root presence. Also, some unique initiatives of MAVIM like CMRC and inclusion of *Sahayoginis* make the developmental efforts long lasting. (MAVIM (28/4/2014b))

5.3 Activities of MAVIM under MSRLM

Work of MAVIM as implementation agency begins by classification of households in the participating village. MAVIM uses the questionnaire which grades the

household on 14 different parameters, to survey the BPL households. Such forms or survey is not used by MSRLM. The questionnaire includes the questions for which points are to be given, the total is counted out of 100 points. Those marks are used to classify the households in different categories. Those categories are as follows -

Table 5.1 Classification of BPL households according to MAVIM

Sr. No.	Points	Class
1	14 - 28	Ultra Poor/ Very Poor
2	29 - 42	Poor
3	43 - 56	Middle Poor
4	57 - 70	Not so Poor
5	70 onwards	Non Poor

The questionnaire uses the BPL criteria as per 10th Five Year Plan. It measures each household's performance on the points such as land holding, type of house, type of ownership of the house, type of locality of residence, Probability of getting food for all the members of household, hygiene, ownership of different electrical appliances like TV, fan, radio, sewing machine, kitchen appliances like cooker, mixer, etc., educational qualification of all the members of the household, status of the labour force from the household, status of the children between the age group of 5 to 14, loan details, migration details like reason, duration, etc., status of the household as various government schemes beneficiary, etc. This gives the position of household as compared to other households in the village. The ranking list of the households according to the points earned by each household is prepared and the same is shared with the Gram Panchayat (GP) of the village. According to Mr. Prakash Ganvir, District Manager, Thane District, MAVIM, that list is often referred by GP in decision making related to various government schemes beneficiaries in the village. This survey differs from usual BPL survey as it also includes many other details about many important details related to livelihoods like migration details and probability of getting food. (For more details the survey form is attached in Appendix).

There are women working in the MAVIM structure called "*Sahyogini*". Sahyogonis work as a bridge between CRPs and Cluster Coordinator. Cluster Coordinator is part of organizational structure of MSRLM. They work as mediator between CRPs and BMMU. Cluster is generally group of villages geographically closer to each other. Each

block has 3 to 5 clusters, depending on the number of villages. Sahyoginis work at sub-cluster level. One Sahyogini looks after up to 20-25 villages or padas (Habitats). Presence of Sahyoginis make it easier to mediate and it also makes the grass root presence stronger for MAVIM.

After formation of SHGs in the village, MAVIM has started to concentrate on the formation Village Organizations (VO). VOs are important part of first phase of NRLM. MSRLM includes the formation and promotion of VOs in the villages in Maharashtra. President and Secretary from every SHG is part of VO. Out of which 11 women are elected to be part of "Executive Body" of VO. Remaining women form various other committees such as health, education, etc. VOs are supposed to represent women at village level by actively participating in Gram Sabha. Separate training for such women is organised by MAVIM for introduction to Panchayati Raj Institutions (PRI) and their working. MAVIM has well defined and tested training module for the same. This training is aimed at explaining the structure of various PRIs to illiterate or semi-literate rural women. This also helps in understanding their entitlements. Source of all above information is meeting with Mr. Prakash Ganvir, District Manager-Thane District, MAVIM. One of the current undertaking of MAVIM - Community Managed Resource Center (CMRC) is discussed in detail in the following section.

5.4 Visit to Angaon CMRC

During the meeting with Mr. Prakash Ganvir, District Manager-Thane District, MAVIM, we discussed one of initiative of MAVIM at length, that was Community Managed Resource Center (CMRC). CMRC is the people's institution in true sense. Working of CMRC is women centric and follows participatory approach. It provides paid services to the people in need. It can be seen as the cluster level federation of SHGs.



Figure 5.1 Information about CMRC, Angaon

CMRC is located in a village which is easily accessible from nearby villages which are in the same cluster. Generally, CMRC is at sub block level or the cluster level. Sahyoginis report to CMRC and Cluster Coordinator doubles up as CMRC Manager. In case of Angaon CMRC, Mrs. Aruna Gaikwad is the manager as well as cluster coordinator. CMRC is located on Main Road connecting Bhiwandi and Wada. It is well connected from nearby villages, except for some remote padas. People from those padas have to walk some distance to get vehicle for Angaon. Location of CMRC in Angaon is also strategic, just above Bank of Baroda.

CMRC has Executive Body elected from women who are representatives to CMRC from each of the participatory village. One woman is chosen from VO to represent the village in CMRC. CMRC provides some services like bank linkages for SHGs, assistance in loan application to banks, documenting the business plan for livelihood activity, maintaining the online record of each SHG, conducting various trainings like health awareness, introduction to new skills, various health services for women like blood testing for haemoglobin, sickle cell anaemia, etc. The executive body decides the rate for each services. Charges for these services are usually very minimal i.e. in the range of Rs. 40 to Rs. 1,000, depending on the efforts and sources needed for the

service. These charges make the CMRC self sustaining institution. It also acts as the guiding light to the SHGs. Charges are given in the following table -

Table 5.2 Rate charges of Angaon CMRC for selected services

Sr.No.	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

Each SHG needs to pay annual membership fees to CMRC, which is Rs.600 for new SHGs and Rs.800 for old SHGs. New SHGs are charged less in order to have them in the federation by giving some discount in membership charges. Apart from this, each member needs to pay Rs.12 as annual membership charge to the CMRC. CMRC membership helps them in many ways, as CMRC provides paid services, it is liable to keep the promises, unlike government organizations. These charges help CMRC to sustain and pay salaries to the staff members.

The trainings are given through convergence with various government departments like agriculture, KVIC, KVK, etc. Till now skilling topics like baking, tailoring, soap and detergent making, masala making, paper bags and clothe bags making, beauty parlour training, etc are covered. CMRC works with closely with Panchayat Samiti, hence convergence with other department is relatively easier.

CMRC promotes individual as well as group based livelihood activities, which will increase the household income of women. Some activities like Papad making are done at individual level, selling happens collectively at the group level. In such cases individual accounts of the members are kept and SHG has dedicated accounts team. Accounts are verified at the end of every month to avoid money related conflicts among group members. This clarity was missing in MSRLM promoted SHGs.

Women can learn bank operations with the help of CMRC. Therefore, Sahyogonis prohibit account maintenance and handling the bank transactions of the SHG by men. Now women members handle the bank transaction including loans for all the SHGs in Bhiwandi block.

Personal investments like Fixed Deposits, Postal investments, etc are promoted by CMRC/MAVIM. All the women who are part of SHGs have their bank account. Now Pradhanarti Jan Dhan Yojana has made it easier to open bank account for rural population. Saving of some of the SHGs is invested as fixed deposit in bank. The internal loans amount are in the range of few thousands rupees. The reasons for loan ranges from education of kids, healthcare, renovation of house to construction of house.

VO and SHGs have also started raising their voice in Gram Sabha. In village Kharbav, women got their MNREGA job cards done through Gram Panchayat. CRPs and Sahyogonis motivate women to actively participate in the Gram Panchayat elections. As a result many women are contesting for the post of Sarpanch also. Again Ms. Lata Patil from Kharbav have been Gram Panchayat member twice in a row and recently has been elected as Sarpanch also.

5.5 Conclusion

MSRLM does not follow this agenda for classification of household or prioritising BPL households. MAVIM includes the classification of household in social mobilisation. The households with least points are included in the SHGs before other households. Classification list is used by MAVIM as priority list with the consent of GP. There is absence of such priority list in the working strategy of MSRLM. This way of working of MAVIM ensures the mobilisation of poorest of poor first through SHGs, giving them economic power through monthly savings, revolving funds received via SHGs, internal loans, bank loans, etc as well as the social and political power as they are now included in a type of collective which gives them collective voice against number of problems or oppression they face. We can say that MAVIM includes the neediest people first, in the list of beneficiaries.

Awareness about the entitlements among rural women is better in Bhiwandi as compared to other blocks surveyed. Women were seen confidently going to banks for loans and other matters. Women knew about the details such as whom to approach in

Panchayat Samiti for what kind of work. During FGD conducted in Angaon, women spoke about how they spoke in Gram Sabha about issues related to water supply and urged Gram Panchayat to look into it. Most of the SHGs were engaged in some income generating activities. Although, the study is not complete, as SHGs were not surveyed. But general impression about MAVIM's work was positive.

Chapter 6: Rural Self Employment Training Institutes (RSETI)

Rural Self Employment Training Institutes (RSETI) are integral part of National Rural Livelihoods Mission (NRLM). RSETIs aim to impart the rural youth with various skills, which will help them in starting their own business. In current education System there are institutes like Industrial Training Institutes (ITI), Industrial Training Centre (ITC), which train the students for skills required in market. But in spite of having those skilling institutions in our education system, there is a string need for the skilling institutes which will focus on skills needed according to market demands. ITI and ITC focus on the job oriented trainings. Whereas self employment is also part of livelihood activities. In case of lesser formal education, self employment or entrepreneurship have positive impact on the income of the household. Hence, to overcome the barrier of requirement of compulsory formal education required for ITI trainings and to promote self employment RSETIs were encouraged under NRLM by Ministry of Rural Development (MoRD). This chapter discusses both ITI and RSETI in detail, along with their comparative analysis.

6.1 Industrial Training Institutes

Industrial training Institutes (ITI) are part of formal technical education in India. Certificates issued by Directorate General of Employment and Training (DGET) are awarded to the candidates successfully completing the course. These certificates are recognised by the industry, therefore the apprenticeship is provided by many companies in the respective industries. According to conversation with Mr. Yogesh Patil, Deputy Director, Directorate of Vocational Education and Training (DVET), number of candidates passing out of it is every year is less than the respective industry demands. In Maharashtra, total 417 government ITI are running with the intake capacity of 1, 20,000 students. While number of private ITI is 434, with total intake capacity of 45,000. 8,000 divisions or classes are conducted with approximately 20 students in each division.96 different trades are offered. There are three major types of trades viz. -

1. Heavy machinery
2. Non- heavy machinery

3. Non- engineering or non-technical

The position of ITI education in the formal technical system is discussed in the following figure. Also, position of ITI graduates in the industry is shown.

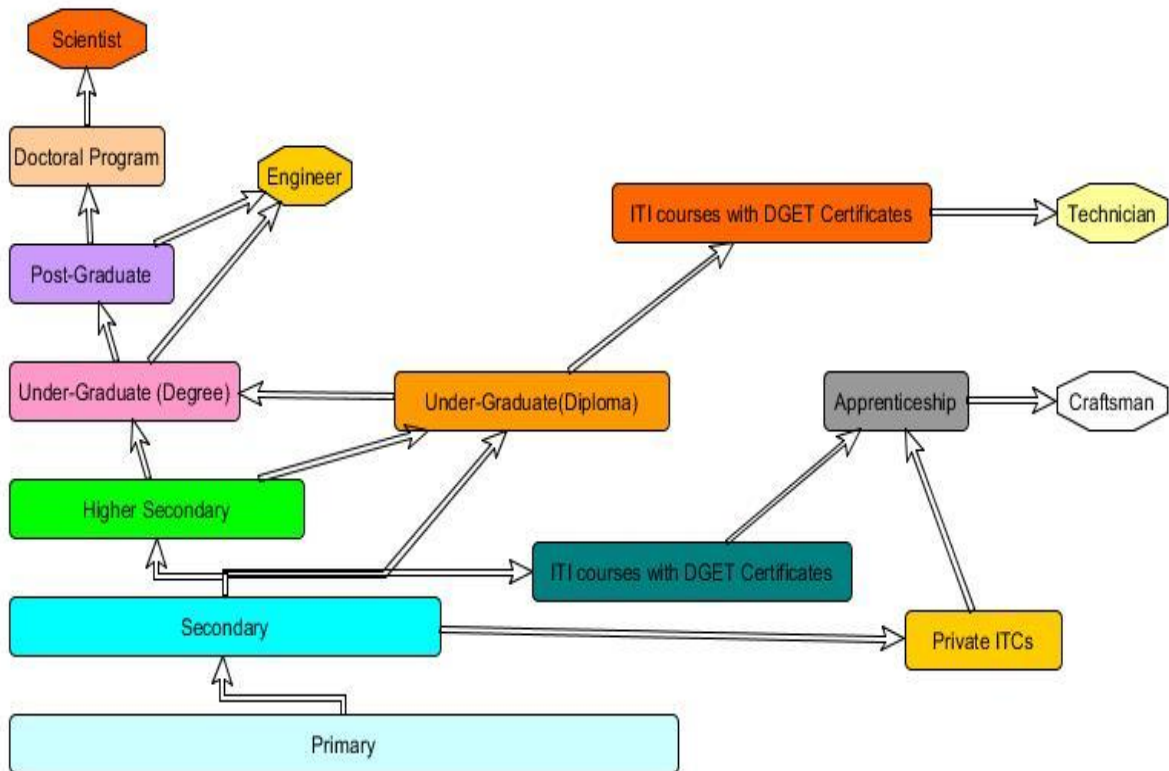


Figure 6.1 Place of ITI education in the formal technical education system

(Adapted from meeting with Mr. Yogesh Patil, DVET and MHRD (19/11/2014))

In the meeting with Mr. Patil, the challenges faced by ITI were discussed in detail. Those are presented here -

- Generally, ITI education is considered by students securing lesser marks. Therefore, it is considered to be lower than other streams. Therefore it is not a popular career choice made by brightest of bright students.
- Payment starts during apprenticeship period itself. Therefore, it is seen as a good investment which starts giving early returns.
- Question papers are set in Hindi, English. Candidates joining ITI often do not have strong language skills. They find it difficult to understand the questions, therefore the passing percentage for the exams is very low.

- Due to reasons like unwillingness to relocate for apprenticeship, difficulty in understanding the course, failing in exams dropout rate is quite high.
- Question papers are not objective type in nature. This has reduced the level of difficulty of testing the knowledge of candidate.
- Fees of ITI courses can be in the range of Rs. 6,200 to Rs. 24,000 depending on the trade. Many deserving candidates cannot afford this fees.
- Shortage of trainers often results in the compromises with the quality of education imparted. Adequate practical experience with hands on training is not possible as most of instruments own by ITI is out dated and industry often uses state of the art machines.
- Even though pay scale initially received by ITI graduates is low, it gradually increases. Shortage of well trained, skilled people, has created market demand. This opportunity should be seized by hard working, ambitious youth.

6.2 History of RSETI

Sri Dharmasthala Manjunatheshwara Educational Trust (SDME Trust) started a new endeavour with the motive of reducing the unemployment among rural youth with the help of Sydicate Bank and Canara Bank in the village Ujre, in Dakshina Kannada district in Karnatak state. That was in the form of a training institute called 'Rural Development and Self Employment Training Institute' (RUDSETI) ,to guide and inspire rural youth for self employment. The experiment of RUDSETI proved to be successful, as it motivated the rural youth to set up small and medium enterprises. This not only helped them to earn livelihood, but also enabled them to provide employment opportunities to others. About 70% of the total trained youth were able to start and sustain the started venture successfully. This lead to standardisation of the training modules by RUDSETI.

RUDSETI follows three step approach to train the youth for self employment, which are as follows -

1. Orientation - It is conducted among candidates to create awareness about self employment
2. Training - Training regarding the managerial, marketing and other skills required to establish and sustain the enterprise is given highlighting the importance of positive attitude, motivation and confidence.

3. Post-training hand holding - Support is extended to help the candidates to sustain the enterprise with confidence, to overcome the difficulties (if any) occurred in due course of time. (MoRD, 2009b)

This successful model of RUDSETI prompted the Ministry of Rural Development (MoRD) to scale up the same model across India. Since January, 2009, MoRD issued guidelines to the banks for setting up Rural Self Employment Training Institutes (RSETI). According to MoRD directives, RSETI would be Bank owned and managed institutes, supported by MoRD, located in each district. RSETIs work for developing the entrepreneurship skills among unemployed self motivated youth. Therefore RSETI follow the same philosophy of RUDSETI.

1. **Short duration intensive Training** - Generally the duration of training is between 5 days to 28 days. The curriculum for course is well organised with focus on trade training as well as training needed to start new venture.
2. **Low cost / Free Residential Training in a conducive & disciplined environment** - All the training programs are residential in nature and are charges are very nominal with preference given to BPL candidates. RSETIs have financial support from MoRD, which cuts the training cost for candidates.
3. **Moulding the mindset of the Training participants** - Apart from the trade training, modules on entrepreneurship skills, scaling the business model are also conducted. This modules coupled with various activities aimed to boost the entrepreneurial skills among rural youth.
4. **Post Training follow up / hand holding** - This is one of the most important aspect of the RSETI and RUDSETI training. Even after completion of training period, the institute follows up with the candidate to enquire about the difficulties related to finance, marketing, etc. Usually the follow up period is for the period of two years after every three months, but can be extended in some cases. (NAR, 2012)

Capital of Rs. 1 Crore is given by MoRD to set up the infrastructure consisting of classrooms, labs, workshops, hostel, dining area, kitchen. (NAR, 2012) Running cost is average Rs.6,000 per training per trainee, which comes to Rs. 60 Lakh per year (assuming 1000 trainees per year). All the trainings are residential in nature. Therefore RSETI should have necessary infrastructure to provide candidates with proper facilities for stay and food along with the classrooms and labs. The location of RSETI should be easily

accessible. The focus of RSETI is to train poor rural youth, hence the priority should be given to BPL candidates from rural areas during admission process.

RSETIs are managed by respective lead banks, hence they do not have dedicated teaching staff. Experts are called for training depending on the topic. They get the honorarium as Rs. 200 per lecture. In one day, they can take up to three lectures. Therefore honorarium for one day goes up to Rs. 600 plus travelling allowance of Rs. 50. Money is claimed to DRDA, after training. Money is sanctioned nearly two months after submitting the report along with the claim.

6.3 Visit to Thane RSETI

Lead bank i.e. bank responsible for establishing and maintaining the Rural Self Employment Training Institute is Bank of Maharashtra. It started functioning since April, 2013 in the premises of Zilla Parishad in Thane city. It is known as M-RSETI, M denoting the involvement the Bank of Maharashtra. Main inspiration is Mahatma Gandhi's vision of rural development. M-RSETI believes that training rural youth for starting their own ventures is essential for rural development. This section is the excerpt of two visits to M-RSETI and meeting with Mr. Parab, Director, M-RSETI, Thane.

Objectives of M-RSETI -

1. To select the youth from low income group in the rural areas and train them for self employment.
2. To train the youth for rural development.
3. To develop the entrepreneurship in rural areas.
4. To train and guide the representatives from institutes working towards development of rural area.
5. To guide the promotion of SHGs in rural areas.

M-RSETI offers 28 different courses, but currently only 26 courses are conducted. The 2 courses which are Computer DTP/Hardware/Networking and Basic Computer/DEP/Tally cannot be conducted currently as the computers and required infrastructure for labs is not available. M-RSETI publishes the training schedule for one financial year from April to March every year. The list of offered courses is as follows

Table 6.1 Details of the courses offered at Thane RSETI

Sr. No.	Course	Duration in days	Number of trainees admitted for the course
1	Tailoring and dress designing (Only for women)	21	25
2	Soft toys making (Only for women)	15	25
3	Food processing (Only for women)	6	25
4	Paper bags, files, etc	10	25
5	BPO and call centre training	21	25
6	Beauty parlour (Only for women)	30	25
7	Photography/ videography	21	25
8	Dairy management	6	25
9	Two wheeler maintenance and servicing	30	25
10	Work-place housekeeping	6	25
11	Poultry	6	25
12	Agarbatti Making (Only for women)	15	25
13	Organic Farming	6	25
14	Tailoring/ dress designing (Open for all)	21	25
15	Mobile repairing	21	25
16	Entrepreneurship development training	6	25
17	Candle making	6	25
18	Nursery	6	25
19	Gems and Artificial jewellery making	30	25

Total days of training for M-RSETI are 313 for one financial year. Some popular courses are conducted more than once in a year. One of popular courses is Beauty Parlour training for women, which is conducted twice in a year. Another popular module is

Entrepreneurship Development training which is conducted thrice in a year. This module focuses on motivating and guiding the trainees for the challenges in starting and maintaining their ventures.

Person applying for courses should be able to read and write Marathi, which is medium of instructions. But male candidates should be minimum 7th standard passed and female candidates should be 5th standard passed. Person should chose the course depending on individual interest, physically ability, financial ability, availability of raw materials, availability of market and demand in market. Candidates are advised to think about all above mentioned factors which can affect their venture in long term, at the time of admission. Apart from this, candidates should be in the age group of 18 years to 45 years. BPL candidates from rural area are given preference. (RUDSETI-Institutes, 2010)

Staff details : M-RSETI has the permanent staff of three members. One Director, one Admin Staff and one Helper. Trainers are called as and when required. MRSETI has many expert trainers, who are called for specific courses, particularly for technical or skilling modules. Ms. Swati Devdhar from Dapoli Krushi Kendra is called for all farming related trainings. Likewise, the trainers are also fixed, but they are not permanent staff member of MRSETI. These special instructors get honorarium for the lectures conducted.

Success Stories of MRSETI : According to Mr. Parab, Director of MRSETI, Thane, there are several successful alumni who have started the venture and are currently running the same with some profit. Many of them have availed financial assistance from bank in the form of loan. In such cases, MRSETI has played important role in guiding them to prepare business models and loan proposals for bank. Some of notable success stories (as told by Mr. Parab) are as follows -

1. Mrs. Mangal Londhe, started her own venture where she and her family members manufacture "agarbattis". She has taken the bank loan of amount of Rs. 1,50,000. She works in her house in Wagale Estate are in Thane city. Monthly profit from her venture comes around the sum of Rs. 15,000 to Rs.20,000. She imported the machine from Mysore, Karnataka, using the loan money.
2. Mrs. Usha Badhe from Majiwada, Thane city, has similar success story. She also starte the same business of agarbatti making with financial help from bank. Other details and circumstances were similar for both Mrs. Londhe and Mrs. Badhe.

Both are running the business successfully with the help of their respective families.

3. Mr. Lallan Gupta, from Lokamanya Nagar, Thane city, has started his own food stall after successfully completing the course on food processing. He has started his venture without any financial assistance from bank.
4. Many women who have done the course of beauty parlour training and tailoring and dress designing, have started their business in their houses without external financial help.
5. On field training is provided on request by MRSETI. Request generally comes from DMMU officials of MSRLM. Then team of trainers goes to the villages to give training. Generally training topics are related to organic farming, floriculture and dairy management.

Problems faced by M-RSETI : This section is combination of the points observed during visit to MRSETI and as told by Mr. Parab, Director of M-RSETI, Thane.

- No proper infrastructure (unavailability of computer labs prevents the institute from running DTP and other computer related courses even though there is significant demand for the same)
- Current Location (Currently RSETI is in Thane city, which is far from most of the remote tribal area where population of rural BPL is higher. Therefore, the enrolment of candidates for the training is mostly from nearby urban area)
- Difficulty on getting trainers, as remuneration is very low (Rs. 650/ day, which is lower given that the trainers coming are highly qualified subject matter experts in the field)
- Also, MRSETI does not have hostel (the accommodation facility) or mess (facility to provide food to trainees) which is supposed to be part of mandatory infrastructure of any RSETI. This makes it difficult for people from remote rural areas to come and attend the training. Though training does not cost anything, but accommodation and food expenses are very high in Thane city. Needless to say unaffordable to most of rural BPL households.

6.4 Comparison of ITI and RSETI

Even though RSETI has important module on trade training or the skill training, it cannot be compared to other vocational training institutes like Industrial Training Institutes (ITI), Industrial Training Centres (ITC). ITI and ITC have been part of formal education system. The comparative analysis between ITI and RSETI is presented in the following table -

Table 6.2 Comparison of ITI and RSETI.

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. (As ITI courses are also part of formal education system)	It was established with objective of inculcating the spirit of entrepreneurship in rural youth without having the barrier of formal educational qualification. Therefore, 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 depending on the trade of training.	Trainings at RSETIs are usually short term spanning for 5 days to 28 days. Trainings are residential in nature.
Fees of training	Course fees for ITI training is between Rs. 6,200 to Rs.	RSETIs receive financial support from MoRD, therefore

	24,000 depending on the type of institution (government or private) and course	there is no training cost involved.
Staff requirement	Permanent staff members for teaching and practical training	Permanent staff of RSETI comprises of one director, admin staff and assistant. Teaching staff is called in as and when required.
Syllabus	Directorate General of Employment and Training (DGET), Ministry of Labour and Employment,	RSETI follows the syllabus prescribed by 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, wherein lead bank extends the support in difficulties in sustaining the venture started by trainees post training
Recognition of training from industry	ITI trainees receive diploma from DGET, which is recognised in industry. (As it is part of formal education system)	RSETI certificates are not industry recognised as focus of RSETI is to encourage budding entrepreneurs from rural areas.

Chapter 7: Conclusion and way forward

7.1 Conclusion

The study was carried out with the objective of assessing the activities for the state of Maharashtra under Maharashtra Rural Livelihoods Mission (MSRLM).

- Certain objectives of MSRLM like "Improving the delivery of social and economical support system for poor households " are still not in the scope of MSRLM. But this objective is integral part of the programme implementation plan (PIP) of NRLM.
- MSRLM has region wise challenges. Survey of SHGs has shown the difference between two tribal districts of Maharashtra. With difference in availability of natural resources, different strategies should be applied in different regions. But CRPs are given same training throughout the state. Whereas, literacy rate, freedom enjoyed by women is different in different area. CRP training module should be modified accordingly. Even though functioning of PRIs is part of CRP training, the knowledge is rarely passed on to other women in the village. Instead, CRP does the monitoring job of checking the accounts and minute of meeting booklet.
- The issues to be discussed during weekly meeting of SHGs does not include discussion about corrective measures for problems like malnourishment, health issues or improving some governance problem. SHGs should be encouraged to take collective action to improve the last mile services. In some of the villages women are raising their voice. While visit to Dudhkhedha village, Nandurbar, women forced Police Patil of the village to catch the group of men who were trying to sell liquor illegally in the village. Along with such prompt actions, SHGs should be encouraged to visit the PRIs themselves to seek quick solutions to day to day problems related to public services and infrastructure. Means of written complain and follow up is not yet common among SHGs.
- Purpose of RF is to add to the saving of the SHG. That money is not to be divided equally among all the members of the group. But division of money is common practice in Palghar.

- Surveys for filling up Micro Investment Plan (MIP) are currently in progress in both Nandurbar and Palghar. But individual surveys conducted about total earnings and total expenses were confusing. In many MIP forms, expenses were greater than that of earnings. These forms contained the data related to total earning and details about loans taken by the household from both formal and informal sources. Also, the data source were members from the household. Due to these discrepancies study of MIP was not included in the report.
- RSETIs focus on training youth for self employment, whereas women in SHGs were also keen to start some income generating activities. They do not feel confident due to absence of proper training and insufficient funds. RSETIs should develop some training modules related to improved farming practices, food processing, etc. Most women did not prefer to stay away from their families for week or more. Hence, most of the SHGs requested RSETIs to give them training in their own village.
- Community managed institutions can strengthen the mobilisation to great extend. As these institutions are well aware about the problems in the local area, they can provide with the possible solutions in shortest time duration. MAVIM has started Community Managed Resource Centers (CMRC), which has proved to be effective at cluster level. Such practices should be replicated by MSRLM.
- Even though MSRLM is relatively younger human development program and has its own set of challenges. Those challenges along with certain shortcomings (which got highlighted after studying other implementation agency MAVIM) need to addressed. Hence, now we represent the comparative study of other implementation agency MAVIM and MSRLM. MAVIM has achieved the objective of improving the local governance through participation of local women. In the table below, features of both the implementation agencies are discussed along with the objective of NRLM targeted to achieve.

Table 7.1 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

Certain best practices of MAVIM need to be adapted according to grass root needs through NRLM. This has paved certain pointers for the next one year of fellowship. The same is discussed in the next session.

- SHGs should be used for creating the demand for improvement in delivery of selected public services as well as in the local governance. SHGs should be encouraged to take active part in local governance.

7.2 Future Plan

The study of NRLM and MSRLM carried out as part of M. Tech. project has made a pathway for future plan for the next year of MoRD fellowship. Some of our observations and suggestions made by the beneficiaries have helped in framing the future course of the project. Agenda for the future is as follows -

1. A comparison of livelihood programs across 2-3 states and their "convergence" with other state processes, e.g., 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.

2. 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.

Guiding MSRLM towards better linkages with other state activities. Better performance of key services such as health, water etc. and better knowledge of the market will have very large livelihood outcomes. The exact mechanisms for linkages of SHGs with these programs needs to be worked out.

Appendix I

Questionnaire for Self Help Group Survey

Village specific questions to be asked to CRP

Name of village -

Name of CRP -

1. Common occupation in the village or sources of income

2. Average land holding in the village
3. Main crops taken

4. Any allied activities in sync with agricultural produce

5. Common industries in the area

6. General employment scenario for men and local youth

7. Average annual or monthly income

8. Key heads of expenditure

9. Migration details:

with family / without family

Type of activity	Income	Place	Duration	No. of days of employment

Natural Resources related questions - Answered by-----

1. List of main natural resources

2. Scarcity of any resource face (if any)

3. Reason for degradation of natural resources

4. Usage of some resources like
 - a. Agro Waste
 - b. Cow dung
 - c. Water
 - d. Forest for livelihood or fire wood
 - e. Land w.r.t.
 - i. Ownership related issues
 - ii. Policy of renting the farm land
 - iii. Conflicts with forest land

Public services related questions- To be asked through FGD possibly to every group

Status of some public services

Water supply Scheme	
Primary School	
Transport and Roads	
Health Care (PHC or Sub-centre, etc)	
Electricity	

1. What are the major issues faced in village in term of public services and public infrastructure? (water, electricity, transport, education or any other imp issue)

i

ii

iii

iv

v

2. Do members(women members) attend the Gram Sabha or take participation in elections?

3. Details about some public services

Service	Place
Nearest PHC	
private hospital	
primary school	
secondary school	
College	
Bank	

4. Any improvements in public services through SHGs. (General discussion points)

5. Major government schemes working in the village

6. How the beneficiaries for the scheme are selected

7. What are the major reasons preventing people from getting the due benefits from government schemes?

SHG specific questions- To be asked to every SHG

1. Name of the SHG

2. Age of SHG

3. Basis of formation of SHG : Neighbourhood / Caste / Community / Other Reason

4. General educational background of members - Total members:
Educated or literate : Illiterate:

5. The amount received as “revolving fund” and date of receipt
Amount: Date:

6. Usage of “revolving fund”

7. The amount of internal loans (General range)

8. Typical repayment period

9. Rate of interest on internal loan

10. Notes about the flow of money along with the return policy for loan through Revolving Fund.

11. Current account details of SHGs (as maintained in the book)

12. Common purposes of loans and common usages of loan amount. (example if loan is given for buying pair of bullocks or sewing machines and members are buying something else, then to verify that, if possible)

Health Care / Household expenditure / Education/Others :

13. Trainings provided by UMED, how many members attended training

Purpose of the training	Number of members attending the training	Duration and place

8. Details about SHG bank account

a. Current Account Balance

b. Status of passbook

c. Who goes to bank

d. Loan status

e. purpose of the loan

9. Bank linkages through UMED for bank accounts (Bank mitra ???)

10. account details : Types of account

11. Loans(for personal as well as livelihood related) take if any

12. Involvement of CRP in process of account opening for individuals and Jan-Dhan Yojana.
13. What livelihood generating activities are promoted/undertaken?
14. What are different criteria to select those activities? any market analysis done?
15. Training for business proposal or technical assistance related to livelihood activity undertaken. (RSETI, KVK or any other technical institute)
16. Strategies to sustain the livelihood activity
17. Any documentation or record maintained about the work division
18. Is any member part of Village Organization (VO)
19. What kind of work VO is doing currently
20. Members not having BPL number / number
21. Details about Weaker members
 - a. Widows
 - b. Physically disabled

c. Antyoday (Extremely Poor)

22. Ways in which SHG is trying to help the weaker members

23. Individual Member details

Sr. No.	Name	Educa- tion	Total number of family members	Male Female	type of house	Assets (TV/Fridge/Cycle/ 2-wheeler/4- wheeler)	Land holding

Appendix II

List of villages surveyed:

Study of SHGs was done in two tribal districts of Maharashtra viz. - Nandurbar and Palghar.

District	Taluka	Village	SC Population	ST Population	General Population	Total Population
Palghar	Palghar	Karwale	0	428	59	487
		Penand	0	504	42	546
		Talekhal	0	404	34	438
Nandurbar	Shahada	Dudhkheda	95	1944	302	2341
		Manmode	7	1494	6	1507
		Bhulane	23	1793	59	1875

(Source: Habitation Profile, NRDWP, Ministry of Drinking Water and Sanitation 8/7/2015)

List of SHGs surveyed:

	Village	SHG Name	Total Members	Age of SHG
1	Dudhkheda	Savitribai Phule	12	2 Years
2	Dudhkheda	Baba Ramdev	10	4 Months
3	Dudhkheda	Dev Mogra Mata	12	4.5 Years
4	Dudhkheda	Panchasheel	10	6 Years
5	Dudhkheda	Aikhed	10	1 Month
6	Dudhkheda	Sant Gagdebaba	10	10 Years
7	Dudhkheda	Dev Mogra	10	3 Months
8	Manmode	Sahara	10	5 Months
9	Manmode	Jai Durga Mata	12	13 Years
10	Manmode	Rani Kajal	10	13 Years
11	Bhulane	Sant Meerabai	10	10 Years

12	Bhulane	Om Sai	10	10 Months
13	Bhulane	Jai Mahalaxmi	10	10 Months
14	Bhulane	Sant Asaram Bapu	11	11 Years
15	Bhulane	Veer Khaja Naik	13	11 Years
16	Bhulane	Swami Vivekanand	11	7 Years
17	Bhulane	Santoshi Mata	11	6 Years
	Penand	Shri Datta Guru	10	9 Months
	Penand	Shri Siddhivinayak	12	8 Months
	Penand	Shri Samarth	12	8 Months
	Talekhal	Parthana	12	8 Months
	Talekhal	Ekta	10	8 Months
	Talekhal	Samta	10	8 Months
	Talekhal	Kalyani	10	3 Months
	Karwale	Gauri	10	6 Months
	Karwale	Ekta	10	9 Months
	Karwale	Krlai	10	9 Months

Transcript of Focussed Group Discussion (FGD) :

Transcript of one of the FGD conducted in Karwale, Palghar, during the field visit as an example. -

Q. What are the cooking facilities (fuels) commonly used?

Ans: Both cooking gas (LPG) and firewood chulha are used. Generally Bhaji (vegetables) and tea are made using gas and rice cooking and water heating is done on chulha. Very few households have cooking gas. Majority of them use chulha only.

Q. So for chulha what is the source of firewood for chulha?

Ans: There are some trees on the nearby hill. So we use that small forest as source of firewood.

Q. What is the condition of wells in the village?

Ans: Last year all the wells dried by April, because there are number of bore wells coming up in the village. Many of the houses in village are holiday homes for people settled in Mumbai. They dig bore wells sometimes 200 feet deep. Plus there is only one well in Karwale Pada, which is used to fetch drinking water. Once that dries we have to depend on those who own bore well. Care taker from nearby Prakruti Nursery gives us water from their bore well.

Q. So there is no tap water supply scheme in the village?

Ans: There was one functioning few years ago. But now it is non-functional.

Q. What happened to water scheme? why did it stop functioning?

Ans: Water comes from dam nearby. Dam water is not released every day. So for many days there is no water supplied to the tank. Hence, we cannot use the scheme. (Few of the women pointed to the community tap nearby, which had storage tank also)

Q. How many such taps are there in the village?

Ans: We have only one community tap. Few houses have their own connection. But those are mainly people from Mumbai.

Q. When is the dam water released? Is there any schedule for that?

Ans: It is released once in a week and in summer twice in a week. We have small canals to access that water for irrigation. It helps us to take second crop and vegetable cultivation in summer.

Q. So vegetable cultivation is common practice?

Ans: We have small lands, we have to keep working on it throughout the year to earn some cash. Luckily we have access to dam water, so many of us cultivate vegetables.

Q. Where do you sell your vegetables?

Ans: We go to Saphale to sell vegetables.

Q. nobody goes to APMC market?

Ans: We find selling vegetables in Saphale easier. We can just go and sit with our vegetables on the road and sell them.

Q. How do you decide the selling price?

Ans: Generally men go to sell. So we don't know about price. But once a while we also go to market and we follow past rates.

Q. Apart from selling vegetables what other activities are done for earning?

Ans: Few men go for sand mining in the nearby creek or to Virar. There is one pharma company near Dahanu, few young men work there on daily wages. Some also go for construction work, but that is for 1-2 days in a week.

Q. Where is the nearest school located?

Ans: Village has primary school and secondary school is in Saphale. Saphale also has college. So children are sent to sent to Saphale.

Q. How do they travel to Saphale?

Ans: There's a ST bus coming from Dahiwali. But that bus doesn't stop when it's full. So travelling to school is a problem for children.

Q. Saphale is 3KM from Karwale, so they don't use their bicycles to go to school?

Ans: No we do not allow them to take bicycles to school. As a lot of truck carrying sand ferry from this road regularly. It's not safe for children to ride bicycles in such traffic.

Q. What is the condition of electricity supply in the village?

Ans: Load shedding is only on Friday, except for that it is regular. But we have different problem related to electricity. Our monthly bills are very high. We do not use that much electricity.

Q. What is average amount of your electricity bill?

Ans: it's between Rs. 400 to Rs. 500. (Even looked at one bill. Electricity board has not been taking meter reading, but it has been charging the same for months irrespective of actual use.(based on estimated usage)).

Q. What are the healthcare facilities available?

Ans: Saphale has many doctors, so we go to Saphale in case of emergencies. Government hospital (PHC) is also in Saphale.

Q. Where is nearest sub centre?

Ans: We have subcenter in Patilpada, where one sister comes on 2 days in a week. For doctors we have to go to Saphale.

Q. Do women attend Gram Sabha in your village?

Ans: We will now attend, we got to know recently that we can also go to Gram Sabha. We did not know that we can also attend the Gram Sabha.

Q. Who asked you to attend the Gram Sabha?

Ans: Aarti tai (CRP) told us that we can attend Gram Sabha. We have decided to attend and have a look at what exactly happens in Gram Sabha. How do they take decisions?

Q.(For Aarti tai) Aarti tai, who told you about attending Gram Sabha?

Ans: (From Aarti tai) We were told in CRP training about Gram Sabha and Gram Panchayat. Then I talked with my family members particularly my father in law and husband, I asked them about women coming and attending Gram Sabha. They said it will be good decision to attend the gram sabha. We will know about functioning of gram panchayat.

Q. Do you all know that you can ask gram panchayat for some solution like special bus for school kids to Saphale in gram sabha?

Ans: (one of the older woman said - "Do you mean we can talk in gram sabha?? I thought we are supposed to see how it proceeds) (CRP told them that they can raise their voice against such issues)

There was brief discussion about what problems they can put forward in gram sabha. This gave us issue ranking for the village, which was as follows -

1. Special bus for school kids.
2. huge electricity bills
3. Reviving water supply scheme.

4. Poor road condition

Appendix III

Questions for Cluster Coordinator

Name of BMM:

Other officials:

1. What is the nature of CRP training?

2. How the topics of training for CRPs are decided?

3. Is the CRP training module same throughout the state?

4. What are the specific strategies of UMED for Shahada block?

5. What are the main challenges faced by CCs?

6. How the livelihood activities to be undertaken are planned? is the planning at village level or it's the same for entire block?

7. Specific strategies, if any

8. What about Natural Resource Planning? is there any training or any program to promote the same.

9. Are the activities for the well being promoted or the focus is on livelihood generating activity?

10. What is the involvement of UMED in local governance at village level?

11. What is the involvement of UMED in local governance at block level?

Appendix III

Survey Format Used by MAVIM to categorise the households into 5 categories



महिला आर्थिक विकास महामंडळ

(महाराष्ट्र शासन अंगीकृत)

जिल्हा कार्यालय, ठाणे

महाराष्ट्र राज्य ग्रामीण जीवनोन्नती अभियान

दारिद्र्य रेषेखालील कुटुंबाचा सर्वेक्षण तक्ता



महाराष्ट्र राज्य ग्रामीण
जीवनोन्नती अभियान

- कुटुंब प्रमुख चे नाव : _____
- Name of the Respondent : _____
- (सर्वेक्षणाची माहिती देणाऱ्या व्यक्तीचे नाव) : _____
- Respondent चे कुटुंब प्रमुखाशी नाते : _____
- घर क्र. व घराचे नाव (असल्यास) : _____ एकुण गुण : _____
- गावाचे नाव : _____ संवर्ग : _____
- ग्रामपंचायतीचे नाव : _____
- तालुक्याचे नाव : _____
- जिल्ह्याचे नाव : _____
- यापूर्वी BPL क्रमांक होता का? असल्यास क्रमांक : _____

अ. कुटुंबाचा तपशील

१. शैक्षणिक स्थळ

अ. क्र.	नांव	वय (वर्षां मध्ये नमूद करावे)	लिंग पुरुष / स्त्री	कुटुंब प्रमुखाशी नाते	शैक्षणिक पात्रता * (कोड नमूद करावे \$)

\$ अशिक्षित [१] इयत्ता ५ वी पास [२] इयत्ता ८ वी पास [३] इयत्ता १० वी पास [४] इयत्ता १२ वी पास [५] पदविधर व उच्चशिक्षण [६]

२. कुटुंबाचे सरासरी उत्पन्न : रुपयामध्ये नमूद करावे * आवश्यक त्या एकाच रकान्यात (✓)

२५० पेक्षा कमी	२५०-४९९	५००-९४९९	१५००-२५००	२५०० पेक्षा अधिक

३. घराचा प्रकार * आवश्यक त्या एकाच रकान्यात (✓)

मालकीची	भाडेतत्वावर

४. उपलब्ध जमिनीचा प्रकार * आवश्यक त्या एकाच रकान्यात (✓)

मालकीची	भाडेतत्वावर	दोन्ही (मालकीची व भाडेतत्वावर)	बटाई

(1/4)

५. पिण्याच्या पाण्याची सुविधा * आवश्यक त्या एकाच रकान्यात (✓)

फक्त एकाच रकान्याचा आवश्यकते नुसार वापर करावा "सपाट जमिन अथवा डोंगराळ जमिन

(सपाट जमिनी करिता)	सुमारे १.६ कि.मी.अंतरावर पिण्याच्या पाण्याची सोय नाही	सुमारे १.००-१.५९ कि.मी.अंतरावर पिण्याच्या पाण्याची सोय नाही	सुमारे ०.५०-०.९९ कि.मी.अंतरावर पिण्याच्या पाण्याची सोय नाही	सुमारे ०.५० कि.मी.अंतरावर पिण्याच्या पाण्याची सोय नाही	घरात पिण्याच्या पाण्याची सोय आहे
(डोंगराळ जमिनी करिता)	सुमारे १०० मी.अंतरावर पिण्याच्या पाण्याची सोय नाही	सुमारे ५०-१०० मी.अंतरावर पिण्याच्या पाण्याची सोय नाही	सुमारे ५० मी. पेक्षा अंतरावर पिण्याच्या पाण्याची सोय नाही	घरात पिण्याच्या पाण्याची सोय आहे	

६. घरांची सामाजिक रचना * आवश्यक त्या एकाच रकान्यात (✓)

अनुसूचित जमाती	अनुसूचित जाती	इतर मागासवर्गीय	अल्पसंख्यांक	भटक्या जमाती/(एन.टी.)	इतर

७. कुटुंबाचे स्वरूप * आवश्यक त्या एकाच रकान्यात (✓)

स्त्रीप्रधान कुटुंबे	परितक्ता	विधवा महिला कुटुंब प्रमुख असलेली	निराधार	घटस्फोट	एकाकी महिला असलेली कुटुंबे	लैंगिक व्यवसायावर गुजराण करणाऱ्या महिला कुटुंब प्रमुख असलेली कुटुंबे

८. व्याधीग्रस्त कुटुंब * आवश्यक त्या एकाच रकान्यात (✓)

एडस्	कॅन्सर	हृदयविकार / दोष इत्यादी स्वरूपाचे अतिगंभीर दीर्घ कालीन व उपचाराच्या दृष्टीने अत्यंत महाग असलेल्या आजाराने ग्रस्त असलेले कुटुंब	क्षय रोग, डायबटीज या सारख्या गंभीर परंतु ज्या करीता उपचाराची सुविधा तुलनात्मक दृष्ट्या सार्वत्रिक स्वरूपात व कमी खर्चांमध्ये उपलब्ध होऊ शकते अशा आजारानी ग्रस्त असलेली कुटुंबे

९. व्यसनाधिन कुटुंब * आवश्यक त्या एकाच रकान्यात (✓)

कुटुंबातील सदस्य उदा. वडील, मुलगा, आई, आजी, आजोबा हे दारू अथवा अंमलीपदार्थ सेवनाच्या आधिन गेली आहेत अशी कुटुंबे

*(एकुण गुणांमध्ये समावेश करण्यात येऊ नये)

महिला आर्थिक विकास महामंडळ, जिल्हा कार्यालय ठाणे

गुणानुसार कुटुंब विभागणी तक्ता

अ.क्र.	गुण	वर्गवारी
१	१४-२८	Ultra Poor / Very Poor
२	२९-४२	Poor
३	४३-५६	Middal Poor
४	५७-७०	Not so Poor
५	७० व त्यापुढे	Non Poor

BPL CRITERIA PER 10th FIVE YEAR PLAN					
अ. क्र. तपशील					
	१	२	३	४	५
१ प्रत्यक्ष Operation असलेली जमीनीचे	निरंक	२.५ एकर पेक्षा कमी (Unirrigated Land) अथवा १.२५ एकर इरीगेटेड जमिन	२.५ - ५ एकर (Unirrigated Land) अथवा १.२५-२.०५ एकर इरीगेटेड जमिन	५-१२.५ एकर (Unirrigated Land) अथवा २.५-६.२५ एकर इरीगेटेड जमिन	१२.५ एकर पेक्षा अधिक (Unirrigated Land) अथवा ६.२ एकर इरीगेटेड जमिन
२ घरचा प्रकार	बेघर	कच्चा	अर्ध पक्का	पक्का	शहरी घाटणीची घरे
३ वस्तीचा प्रकार	धोकादायक टेकडीवर, खाणीवर, दलदलीवर, वस्तीमध्ये राहणारी कुटुंबे, पाणेरड्या नाल्यावर राहणारी कुटुंबे, गावपासून लांब राहणारी कुटुंबे, अनुसुचित जातीच्या वस्तीमध्ये राहणारी कुटुंबे	विस्तारित, प्रकल्पग्रस्त कुटुंबे	प्रदुषित जागेत गावापासून लांब	प्रदुषित जागेत पण गावापासून जवळ	गावाच्या मध्ये वस्तीत व सुअवस्थेत राहणारी कुटुंबे
४ सरासरी तत्वावर अंगावर घालावयाच्या कपड्यांचे प्रमाण (प्रती व्यक्ती संख्यामध्ये)	दोन पेक्षा कमी	दोन पेक्षा जास्त पण चार पेक्षा कमी	चार पेक्षा जास्त पण सहा पेक्षा कमी	सहा पेक्षा जास्त पण दहा पेक्षा कमी	दहा पेक्षा अधिक
५ अन्न खाद्यपदार्थ मिळण्याची शाश्वती	वर्षातील काही कालावधीसाठी प्रतीदिन एक वेळ संपूर्ण जेवणापेक्षा ही कमी	सर्वसाधारणपणे प्रतीदिन १ वेळा संपूर्ण जेवण व २ वेळा संपूर्ण जेवण कधीतरी	२ वेळेचे संपूर्ण जेवण प्रतिदिन संपूर्ण वर्षासाठी	२ वेळेचे संपूर्ण जेवण व ३ वेळेचे जेवण वर्षातून कधीतरी	संपूर्ण वर्षासाठी आवश्यक तेवढे अन्न मिळते
६ स्वच्छता	गावकरी खुल्या जागेत शौचास जातात	सार्वजनिक शौचालये मात्र अनियमित पाणी	सार्वजनिक शौचालये मात्र नियमित पाणी	स्वच्छ सार्वजनिक शौचालये नियमित पाणी, नियमित सफाई	स्वतंत्र शौचालये
७ घरगुती महिला / उपकरण	निरंक	कोणतेही एक	कोणतेही दोन फक्त	कोणतेही तीन अथवा सर्व	सर्व घटक आणि / अथवा खालील पैकी कोणत्याही एका गोष्टीची उपलब्धता
अ टी.व्ही.					संगणक
ब पंखा					दूरध्वनी
क स्वयंपाक घरातील उपकरणे उदा. कुकर इ.					फ्रीज
ड रेडीओ					फ्लर टी. व्ही.
इ शिलाई मशीन					
आपल्याकडे जे असेल त्याला अशी खुण करावी					विजेचीच अद्यावत किचन उपकरणे
उपरोक्त साधन हे वैयक्तिक / पंचासाठी वापर असल्यास त्या नुसार लिहावे					महागडे फर्निचर
					चार चाकी वाहन
					ट्रॅक्टर
					दोन / तीन चाकी वाहन

(3/4)

८.	कुटुंबातील सगळ्यात अधिक शिकलेल्या प्रौढ व्यक्तीची शैक्षणिक पात्रता	निरक्षर	५ वी पर्यंत	१० वी पास	पदवी / प्रोफेशनल डिप्लोमा	पदव्युत्तर / प्रोफेशनल पदवीधारक
९.	घरातील लेबर फोर्सचे स्टेटस	बॉडेड लेबर	पुरुष, महीला व मुले लेबर	पुरुष व फक्त प्रौढ महीला लेबर लहान मुले वगळता	फक्त प्रौढ पुरुष, लेबर	इतर
१०.	Status of the house - hold labour force	कॅज्युअल लेबर (Seasonal labour) कमी दर्जाचे काम करणारे (कचरा बेचक, मेलेल्या जनावरांची कातडी काढणे)	धोबी (प्रत्यक्ष कपडे धुणारे, न्हावी, (प्रत्यक्ष केस कापणारा)	कारागीर	नोकरदार	इतर श्रीमंत
११.	५ ते १४ वर्षातील मुलांचे स्टेटस (For any one Child)	शाळेत न जाणारी (अनौपचारिक शिक्षण धरून आणि कामावर जाणारी)	शाळा सोडून कामासाठी जाणारी मुले	शाळेत जाणारी (अनौपचारिक शिक्षण धरून) आणि कामावर जाणारी)	सरकारी शाळा / आश्रम शाळा	शाळेत जाणारी (अनौपचारिक शिक्षण धरून) व कामावर जाणारी व खाजगी शाळेत जाणारी
१२.	कर्जाचे स्वरूप	दैनंदिन गरजा भागविण्यासाठी अनौपचारिक माध्यमातून	उत्पादकीय कारणासाठी अनौपचारिक माध्यमातून	इतर कामासाठी अनौपचारिक माध्यमातून	फक्त संस्थेकडून कर्ज घेणे	कोणत्याही प्रकारचे कर्ज नाही उलट स्थावर जंगम मालमत्ता राखून ठेवतात
१३.	स्थलांतराची कारणे	स्थानिक ठिकाणी मजूरी उपलब्ध नसल्यामुळे	व्यवसाय/उद्योगासाठी	उपजीवीकेचे इतर साधन	स्थलांतर करित नाहीत	इतर कारणासाठी
१४.	आवश्यक सहाय्यतेतील प्राधान्यक्रम	Wage (रोजगार / हमी) Employment/ TPDS (Targeted Public Distributions System)	स्वयंरोजगार	प्रशिक्षण व कौशल्य प्रशिक्षण	घरासाठी	कर्ज / सबसीडी तसेच / लाखापेक्षा जास्त कर्ज

टीप : प्रति कुटुंबासाठी एकूण गुण ७० गुणांच्या दरम्यान राहतील.

व्याख्या

१. पक्के घर - घराच्या भिंती व छप्पर पक्क्या मटेरीअलने बनविलेले असेल तर.
२. कच्चे घर - घराच्या भिंती व छप्पर कच्च्या मटेरीअलने बनविलेले असेल तर.
३. अर्ध पक्के घर जे पक्के ही नाही व कच्चे ही नाही ते अर्धपक्के घर होय. (भिंतीचे पक्के मटेरीअल म्हणजे भाजलेल्या विटा, दगड, सिमेंट कॉन्क्रीट, मेटल इ. व छप्परचे पक्के मटेरीअल म्हणजे टाईल्स, रॅंगल, लोखंड, मटेल, सिमेंट, दगड, कॉन्क्रीट इ. होय.)
४. अशिक्षित - जी व्यक्ती कोणत्याही भाषेत वाचू शकते परंतु लिहू शकत नाही.
५. अनौपचारिक शिक्षण - नियमित शाळेमध्ये प्रवेश न घेता घेतलेले शिक्षण.
६. पतपेढी इ. सारख्या तत्सम संस्थामार्फत कर्ज न घेता सावकार मित्र, नातेवाईक यांच्याकडून कर्ज घेणे.

Appendix IV

Details of the visits and meetings

Place	Purpose	Date
MSRLM Office	Meeting with Mr. Ramchandra Kowligi	9 Dec, 14
DVET office	Meeting with Mr. Yogesh Patil, Deputy Director, DVET	11 Dec, 14
MSRLM Office	Meeting with Ms. Vrunda Vaze and Mr. Rakesh Ganguly	18 Dec, 14
Thane RSETI	Collection of primary data	18 and 19 Dec, 14
District Mission Management Unit, Thane	Meeting with Ms Sunita Choundhe, District Mission Manager, Thane, MSRLM	5 Jan,15
SARAS Fair	Interaction with SHGs with from different part of the nation	6 and 8 Jan,15
Prakruti Vegetable Farms, Chevane, Karjat	Visit to collective farming site	8 Feb,15
Visit to Penand and Talekhal Pada, Palghar	Visit to SHGs and primary survey – 7 SHGs	10 Mar,15
Visit to Block Mission Management Unit, Palghar	Gathering some secondary data about SHGs and meeting with Cluster Coordinators, Palghar	12 Mar,15
Visit to Karwale , Palghar	Visit to SHGs and primary survey - 3 SHGs	14 Mar,15
Visit to Manmode,	Visit to SHGs and primary survey - 3	28 Mar,15

Shahada	SHGs	
Visit to Bhulane and Dudhkhedha, Shahada	Visit to SHGs and primary survey – 14 SHGs	29 Mar,15
Visit to Block Mission Management Unit, Shahada	Meeting with Cluster Coordinators and Mr. Sameer Khan, District Manager – M&E	30 Mar,15
Visit to MAVIM office, Kalyan	Meeting with Mr. Prakash Ganvir, District Coordinator, MAVIM	6 Apr,15
Visit to Community Managed Resource Center, Angaon, Bhiwandi	Meeting with Ms. Aruna Gaikwad, Manager CMRC, Angaon	10 Apr,15

Appendix V

Some photographs from field visits

सदस्यांचे व्यक्तिगत मागील १ वर्षातील उत्पन्न-खर्च विवरण

अ.क्र.	स्व.गटाचे नाव (सहता/व्ययमंती/वेरमुह)	सदस्याचे नाव ज्ञानें		उत्पन्नाचा तपशील	एकरा रबल जाईल		कुटुंबातील सदस्य संख्या ५			
		महिना एकूण	वार्षिक एकूण खर्च		एकरा संख्या	वार्षिक खर्च	उत्पन्न किंवा लिटर	विक्री किंमत	एकूण / तुट	नफा
१	धान्य	२०००	२४०००	पिके						
२	किराणा	१०००	१२०००	१ भात शेता	१००/२	११५४०	३ पोती	११००/पोती	३३००	
३	भाजीपाला, इ.	१०००	१८०००	२	१० शेते			११००/पोती	१२००	
४	कपडे		५०००	३						
५	लाइट बिल	२००	२४००	४						
६	मोबिल खर्च	५०	६००	५						
७	पाणी पटी			६						
८	घर पटी		३७५	पशुघन						
९	मुलांच्या शिक्षणाचा खर्च	३००	३६००	दुधाचे जनावर(गाय म्हशी, बकरी संख्या)						
१०	दवाखाना	५००	६०००							
११	सन, धार्मिक कार्यक्रम,		३०००							
१२	व्यसन	५००	६००	कुकुट पालन	३ कोकडा		६ विक्री	२५०	१५००	
१३	पेट्रोल, वाहतूक	२००	२४००	शेती व्यतरेक						
१४	घर दुरुस्ती, भाडे,		१०००	व्यवसाय उत्पन्न						
१५	इत्यादी		२०००	मजुरी (सदस्य संख्या)		३० विक्री			२२५००	
१६										
	एकूण		८०९७५							
			९२५१५		एकूण					
		एकूण उत्पन्न	एकूण खर्च	शिल्लक/ तुट.						
		२९१००	९५५१५	६६४१५						

Sample MIP form with discrepancy related to income and expenditure



Sample passbook of one of the surveyed SHG



FGD in progress in Dudhkhedha, Shahada, Nandurbar

References

Agnihotri S and Maithani P (2015). *Contours of Inequality : What Census 2011 tells about India's energy poverty*, Centre for Science and Environment, New Delhi.

Alkire, S and Seth S (2012). "Identifying BPL households: A comparison of methods." *Economic & Political Weekly*.

Census of India (2011), *Census 2011 India*, Census Organization of India, Government of India. <http://censusindia.gov.in>

Census of India (24/06/2015a). *Houselisting and Housing Census Schedule*, Census of India, <http://censusindia.gov.in/2011-Schedule/Schedules/Houselist%20English.pdf>,

Census of India (24/06/2015b). *Household Schedule*, *Census of India*, http://censusindia.gov.in/2011-Schedule/Schedules/English_HH_Side_A_NT.pdf

Chambers, R and Conway G (1992). *Sustainable rural livelihoods: practical concepts for the 21st century*. *Institute of Development Studies* UK.

DES (2011). *Population Census Abstract*, Directorate of Economics and Statistics, Planning Department, Government of Maharashtra, https://mahades.maharashtra.gov.in/files/report/pca_2011.pdf

Dietz T, Ostrom E, and Paul C. Stern (2003). "The struggle to govern the commons." *science* 302.5652 pp. 1907-1912.

Fulford S (2014). "Returns to education in India." *World Development* 59 pp.434-450.

Goel, Vijay P (2009). "Technical and vocational education and training (TVET) system in India for sustainable development." *Ministry of human resource development report*. Government of India, New Delhi.

IFAD (9/7/2015). *The Sustainable Livelihoods Approach*, International Fund for Agriculture Development, <http://www.ifad.org/sla/>

Maira, Arun. (2014). "Jobs, Growth and Industrial Policy." *Economic and Political Weekly*.

MAVIM (28/4/2014a), Mahila Arthik Vikas Mahamandal (MAVIM), *Information Brochure*, <http://mavimindia.org/index.php/component/content/article?id=11>

MAVIM (28/4/2015b). Mahila Arthik Vikas Mahamandal Tejaswini Maharashtra Rural Women Empowerment Programme, Information Brochure, <http://mavimindia.org/index.php/mavim-operations/mavim-operations#scheme1>

MHRD (19/11/2014). Schemes- Technical Education. Department of Higher Education. Ministry of Human Resource Development. Government of India, <http://mhrd.gov.in/technical-education-13>

MoRD (2009a). Report of the Committee on Credit Related Issues Under SGSY, Department of Rural Development, Ministry of Rural Development, Government of India, New Delhi.

MoRD (2009b). Guidelines for Rural Self Employment Training Institutes, Ministry of Rural Development, Government of India, New Delhi.

MoRD (2011a). Towards NRLM, National Rural Livelihoods Project (NRLP) - Programme Implementation Plan, Ministry of Rural Development, Government of India, New Delhi. pp 1-13

MoRD (2011b). Key Strategies of NRLM, National Rural Livelihoods Project (NRLP) - Programme Implementation Plan, Ministry of Rural Development, Government of India, New Delhi. pp 14-25

MoRD (2011c). NRLP - Objectives, Scope and Phasing, National Rural Livelihoods Project (NRLP) - Programme Implementation Plan, Ministry of Rural Development, Government of India, New Delhi. pp 27-29

MoRD (2011d). National Rural Livelihoods Project (NRLP) - Programme Implementation Plan, Ministry of Rural Development, Government of India, New Delhi. pp 174-179

MoRD (2012). National Rural Livelihoods Mission, Programme Implementation Plan, Ministry of Rural Development, Government of India, New Delhi.

MoRD (2013). Cover Letter: Rural Livelihood, Annual Report 2012-13. Ministry of Rural Development, Government of India, New Delhi.

MoRD (2014). Annual Report 2013-14, Ministry of Rural Development, Government of India, New Delhi.

MoRD (26/6/2015). Implementation - National Rural Livelihoods Mission, Ministry of Rural Development, Government of India. aajeevika.gov.in/content/implementation

MSRLM (2014). Self Help Groups, SHG Federations and Livelihood Collectives in the State of Maharashtra : An Institutional Assessment, Maharashtra State Rural Livelihood Mission, Navi Mumbai

MSRLM (2015). Maharashtra State Rural Livelihoods Mission (MSRLM) Annual Report, Maharashtra State rural Livelihoods Mission (MSRLM), Navi Mumbai

NAR (2012). A study of the benefits of Canara Bank RSETI training to rural youth and its impact on settlement, National Academy of RUDSETI, August, 2012

NCERT (2014). Indian Economic Development, Textbook for class XI, *National Council for Educational Research and Training (NCERT)*, New Delhi

NRDWP (8/7/2015). Habitation Profile, National Drinking Water Programme, Ministry of Drinking Water and Sanitation, Government of India. http://indiawater.gov.in/IMISReports/Reports/BasicInformation/rpt_RWS_AbstractData_P.aspx?Rep=0&RP=Y&APP=IMIS

NSSO (2013a) National Sample Survey Office, "Key Indicators of Employment and Unemployment in India 2011-2012" , NSS 68th Round, Ministry of Statistics and Programme Implementation, Government of India, June 2013

NSSO (2013b). National Sample Survey Office, "Key Indicators of Household Consumer Expenditure in India 2011-2012" , NSS 68th Round, Ministry of Statistics and Programme Implementation, Government of India, June 2013

Practical Action (8/7/2015). Livelihoods, Practical Action, <http://practicalaction.org/livelihoods-4>

Prasad P (2015). Understanding livelihood opportunities in dual economy, First Annual Progress Seminar Report, Centre for Technology Alternatives for Rural Areas (CTARA), Indian Institute of Technology Bombay

Ramaswamy K.V., Agrawal T (2012), "Service led Growth, Employment, Skill and Job Quality - A study of manufacturing and service sector in urban India", *IGIDR Working Paper*.

RBI (2013). Priority Sector Lending- Restructuring of SGSY as National Rural Livelihoods Mission (NRLM) - Aajeevika, (Notification of Reserve Bank of India), Reserve Bank of India, June 27, 2013

RUDSETI-Institutes (2010).Courses Modules for Entrepreneurship Development Training Programmes, RUDSETI Institutes, Ujire, Karnataka.

Scoones, I. (1998). Sustainable rural livelihoods: a framework for analysis. Institute of Development Studies. UK.

Sen Amartya (1975). "Employment, Technology and Development", Oxford University Press, Delhi

Shankar Nalini (2015). Study of Drinking Water Availability and Employment in Formal Sector, Centre for Technology Alternatives for Rural Areas (CTARA), Indian Institute of Technology Bombay.

Sohoni Milind (2015), Knowledge Infrastructure for Maharashtra - The beginning of Public - University - Private (PUP) Partnership, Centre for Technology Alternatives for Rural Areas (CTARA), Indian Institute of Technology Bombay.

Umed (2014). Samwad. Umed News letter. Ministry of Rural Development. Government of Maharashtra, Mumbai.

UNDP (2013). Strategies for Implementing National Rural Livelihoods Mission (NRLM) - A Synthesis of Important Discussions on National Rural Livelihoods Mission, Microfinance Community, United Nations Development Programme (UNDP), August 19, 2013